

STATISTIK PERBANKAN INDONESIA *INDONESIA BANKING STATISTICS*



Desember 2024

Desember 2024

ISSN No.1858-4233

KATA PENGANTAR FOREWORD

Statistik Perbankan Indonesia (SPI) merupakan media publikasi yang menyajikan data mengenai perbankan Indonesia. SPI diterbitkan secara bulanan oleh Otoritas Jasa Keuangan untuk memberikan gambaran perkembangan perbankan di Indonesia.

The Indonesia Banking Statistic is a publication media that provides data of Indonesian Banking. The SPI is published monthly by Financial Services Authority to provide an overview of banking development in Indonesia.

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

Due to the transfer of functions, duties, and authorities for the regulation and supervision of financial services 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.

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

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

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

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

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

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

Jakarta, Februari 2024
Jakarta, February 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 Januari 2025 akan diterbitkan pada minggu ke III bulan Maret 2025.

Tanda, Simbol dan Sumber Data

Suatu jumlah tidak selalu sama besarnya dengan penjumlahan angka-angka yang bersangkutan karena pembulatan.

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

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

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

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bank Umum Terintegrasi (LBUT), dan Laporan Berkala Bank Perekonomian 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)

January 2025 edition will be released on the 3rd week of March 2025.

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 / Indicator	2020	2021	2022	2023			2024									
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / Distribution of Funds																
Bank Umum / Commercial Banks	9.098.135	10.114.135	11.065.740	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	11.985.323	12.039.936	12.184.276	12.264.342
Bank Perekonomian Rakyat / Rural Banks	148.709	161.831	175.631	188.212	187.662	186.986	186.777	187.588	187.730	189.021	190.342	191.548	192.518	193.442	194.710	195.881
SBI dan SBIS ¹⁾	18.785	12.420	2.866	-	-	-	-	-	-	-	-	-	-	-	-	-
Sumber Dana / Source of Funds																
Bank Umum / Commercial Banks	7.406.325	8.129.720	8.925.471	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	9.685.238	9.701.111	9.826.838	9.956.460
Bank Perekonomian Rakyat / Rural Banks	127.522	139.648	151.607	163.564	163.355	162.685	162.934	163.883	163.891	165.231	166.347	167.233	167.942	168.512	169.440	170.629
Jumlah Aset / Total Assets																
Bank Umum / Commercial Banks	9.177.894	10.112.304	11.113.314	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	12.147.173	12.172.027	12.334.712	12.460.955
Bank Perekonomian Rakyat / Rural Banks	155.075	168.443	182.302	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.676
Jumlah Bank / Total Banks																
Bank Umum / Commercial Banks	109	107	106	105	106	106	106	106	106	106	106	106	105	105	105	105
Bank Perekonomian Rakyat / Rural Banks	1.506	1.468	1.441	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356
Jumlah Kantor / Total Bank Offices																
Bank Umum / Commercial Banks	30.733	32.366	25.377	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899
Bank Perekonomian Rakyat / Rural Banks	5.913	5.871	6.044	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975	5.960	5.955	5.879

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

Keterangan	2022	2023					2024								
		Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Penyaluran Dana / Distribution of Funds															
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	772.695	754.649	746.379	750.256	718.795	757.536	763.934	773.981	778.552	784.585	782.946	792.232	801.954	810.760	
- Kepada Pihak Ketiga / To Third Party	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546	
Rupiah	702.104	692.030	683.679	687.870	654.331	686.724	692.761	702.837	708.120	717.124	716.412	721.762	729.338	733.753	
Valas / Foreign Exchange	66.930	59.506	59.650	58.988	61.177	66.917	67.176	66.995	66.344	63.458	62.532	66.882	68.044	70.793	
- Kepada Bank Lain / Inter Bank Credit/Financing	3.662	3.113	3.050	3.398	3.287	3.896	3.997	4.149	4.088	4.003	4.001	3.588	4.573	6.214	
Rupiah	3.176	3.006	2.919	2.937	2.795	3.366	3.412	3.545	3.446	3.453	3.468	3.395	4.107	5.781	
Valas / Foreign Exchange	486	107	131	461	491	530	585	604	642	550	533	193	466	434	
b. Penempatan pada Bank Lain / Interbank Placement	33.491	41.517	36.958	37.314	44.321	44.671	44.259	40.531	39.608	43.687	42.531	46.630	45.974	35.198	
- Giro / Demand Deposit	13.967	14.110	11.950	10.872	13.365	14.273	15.425	13.469	12.357	12.315	11.899	11.375	9.708	10.612	
- Inter Bank Call Money / Inter Bank Call Money	15.091	22.056	20.130	18.582	21.183	24.414	18.795	19.799	18.504	21.711	21.324	25.368	30.849	18.614	
- Deposito Berjangka / Time Deposits	2.826	4.917	4.209	6.289	8.615	5.639	9.435	5.658	7.514	7.075	7.963	8.202	3.918	5.342	
- Lainnya / Others	1.608	434	668	1.571	1.157	345	603	1.604	1.233	2.585	1.345	1.684	1.499	630	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	192.738	142.047	111.945	118.269	121.956	125.161	122.110	119.172	114.338	117.760	121.642	131.610	128.821	145.348	
- Giro / Demand Deposit	102.611	83.653	71.033	69.327	67.527	73.896	74.035	67.297	67.242	70.308	63.118	68.109	66.429	74.135	
- Fine Tune Operation (FTO)	48.397	16.506	15.045	20.081	15.773	19.697	16.388	12.435	17.501	15.594	23.179	29.016	25.175	34.023	
- Fasbi	41.601	41.878	25.858	28.851	38.647	31.558	31.439	39.204	29.272	31.400	34.728	33.682	36.330	36.403	
- Lainnya / Others	129	10	10	10	10	10	247	237	323	458	618	758	887	787	
d. Surat Berharga / Securities	227.226	241.420	241.308	245.386	243.853	266.880	276.963	289.100	294.593	297.631	302.320	302.558	308.143	295.690	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.990	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.774	5.499	3.076	3.273	3.198	3.580	3.764	3.459	3.422	3.359	3.480	3.291	3.460	3.074	
- Obligasi / Bonds	190.174	183.677	182.180	179.490	170.234	189.598	188.499	189.627	189.279	187.420	180.931	175.424	179.428	174.770	
- Lainnya / Others	29.288	52.244	56.053	62.623	70.421	73.702	84.700	96.014	101.893	106.853	117.909	123.843	125.255	117.847	
e. Penyerahan / Equity Investment	1.845	809	795	796	796	3.071	3.079	3.104	3.104	3.105	3.105	3.105	3.105	2.035	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	24.024	24.370	25.495	25.731	24.853	28.391	28.442	28.102	27.371	27.877	27.685	28.136	28.665	27.944	
- Kredit & Pembiayaan yang diberikan / Credit & Financing	23.341	23.568	24.717	24.938	24.049	27.577	27.652	27.254	26.542	27.014	26.815	27.262	27.789	27.040	
- Surat Berharga / Securities	110	182	165	165	155	135	122	120	114	119	127	136	126	147	
- Lainnya / Others	572	619	614	628	650	679	668	728	714	744	744	737	750	758	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.011	3.456	2.234	2.024	1.992	3.203	2.920	2.890	2.511	3.778	3.115	6.343	6.301	7.131	
h. Tagihan Lainnya / Other claims	108.446	99.097	101.360	98.917	84.961	96.647	76.639	76.842	75.177	64.183	67.759	63.481	55.656	62.207	
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	989.871	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815	
Rupiah	917.158	852.264	842.364	853.431	831.761	882.441	879.007	877.666	880.729	880.975	883.642	902.008	899.179	889.504	
Giro / Demand Deposit	184.697	162.639	174.429	181.053	184.103	191.841	187.297	187.663	185.379	188.062	196.339	208.290	194.208	161.673	
Tabungan / Saving	220.436	214.755	202.837	198.283	194.117	206.402	205.192	209.611	209.945	211.537	209.220	209.189	212.522	229.706	
Simpanan Berjangka / Time Deposits	512.026	474.870	465.098	474.095	453.541	484.198	486.518	480.392	485.405	481.375	478.084	484.528	492.449	498.125	
Valas / Foreign Exchange	72.713	66.043	65.356	65.216	70.093	71.811	73.445	71.466	76.601	74.099	75.775	78.147	74.412	85.311	
Giro / Demand Deposit	30.274	27.384	27.652	26.707	31.694	30.356	31.596	28.119	30.042	27.637	33.878	35.503	31.114	42.594	
Tabungan / Saving	4.969	4.375	4.512	4.724	4.609	4.239	4.383	4.084	4.272	4.564	3.313	2.862	4.020	3.737	
Simpanan Berjangka / Time Deposits	37.470	34.283	33.192	33.785	33.789	37.217	37.465	39.262	42.287	41.898	38.584	39.781	39.279	38.980	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	436	5.183	3.988	2.822	3.132	2.040	1.809	4.732	2.178	2.720	3.307	3.155	3.395	4.778	
c. Kewajiban kepada Bank lain / Interbank Liabilities	57.215	52.434	41.576	39.221	36.070	44.832	41.325	46.099	39.011	38.249	43.426	39.893	40.974	40.983	
d. Surat Berharga yang diterbitkan / Issued Securities	16.863	16.034	14.449	14.146	12.665	12.417	12.584	14.703	14.761	15.678	14.956	19.869	21.807	20.416	
e. Pinjaman yang Diterima / Loans received	35.748	26.636	27.793	27.531	22.596	34.782	33.474	34.835	36.110	35.324	33.473	34.634	35.067	36.155	
Rupiah	22.804	17.906	18.803	19.051	13.881	21.637	21.721	22.088	22.076	22.141	21.240	21.874	22.740	24.040	
Valas / Foreign Exchange	12.944	8.730	8.990	8.480	8.715	13.145	11.754	12.747	14.034	13.183	12.233	12.760	12.326	12.114	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.475	4.086	3.510	3.320	3.392	4.851	4.522	4.506	4.031	4.647	3.873	7.346	7.661	8.749	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep) / Other Liabilities	15.521	15.820	11.893	14.685	14.619	11.220	8.070	14.414	15.497	23.343	25.792	16.423	19.981	27.148	
h. Setoran Jaminan / Guarantee Deposits	368	278	248	240	224	198	189	190	195	185	172	162	210	246	
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	132.897	135.200	135.358	135.804	135.062	154.073	154.615	155.019	155.368	155.489	150.750	152.084	152.091	152.317	
b. Cadangan / Reserves	24.230	26.562	26.561	27.223	27.870	28.053	28.438	28.695	28.750	28.914	28.754	28.747	28.866	28.867	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(14.366)	(7.973)	3.077	481	(6.466)	(20.728)	(22.723)	(23.962)	(24.015)	(24.319)	(23.158)	(23.162)	(23.420)	(23.511)	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	6.494	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678	
e. Tambah modal disetor / Additional Paid In Capital	69.167	48.900	48.640	49.784	49.020	56.655	56.643	56.484	57.431	57.927	58.808	57.037	57.370	58.382	
f. Modal Pinjaman / Loan Capital	16.040	8.979	9.019	9.013	9.028	13.065	13.065	13.078	12.767	13.175	13.142	13.201	13.217	12.841	

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

Keterangan	2022	2023					2024								
		Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Penyaluran Dana / Distribution of Funds															
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	720.129	864.422	851.088	858.449	925.745	883.865	888.160	910.309	908.810	897.231	898.933	905.139	911.508	935.037	
- Kepada Pihak Ketiga / To Third Party	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	
Rupiah	566.378	683.825	676.017	679.819	735.748	700.878	706.327	719.230	717.706	720.073	728.085	727.506	725.923	740.757	
Valas / Foreign Exchange	137.389	150.967	148.727	151.024	164.438	159.165	157.462	161.106	162.910	148.425	136.234	141.196	148.354	149.830	
- Kepada Bank Lain / Inter Bank Credit/Financing	16.362	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450	
Rupiah	13.282	12.833	12.277	12.246	11.141	10.578	10.323	9.775	9.602	9.451	9.434	8.829	9.597	11.790	
Valas / Foreign Exchange	3.080	16.797	14.067	15.360	14.419	13.243	14.047	20.198	18.592	19.282	25.180	27.608	27.634	32.661	
b. Penempatan pada Bank Lain / Interbank Placement	40.804	53.296	51.388	53.872	56.544	56.103	58.458	64.353	47.856	55.994	68.623	69.113	56.557	58.146	
- Giro / Demand Deposit	9.725	14.505	15.410	16.395	17.045	12.925	17.386	16.288	15.474	13.537	13.603	15.118	11.781	11.975	
- Inter Bank Call Money / Inter Bank Call Money	28.455	37.043	34.732	34.854	36.638	41.462	37.512	46.180	31.025	41.254	52.543	50.239	43.780	44.552	
- Deposito Berjangka / Time Deposits	1.353	1.526	1.122	2.502	2.638	1.270	3.112	1.116	1.177	1.005	2.397	3.693	992	1.551	
- Lainnya / Others	1.271	223	124	122	223	447	448	768	180	198	80	63	5	68	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	198.509	187.861	183.648	181.673	188.817	182.910	182.587	179.013	171.931	164.141	153.517	147.543	144.216	160.420	
- Giro / Demand Deposit	82.287	95.471	79.006	79.058	72.258	83.037	81.291	71.338	77.770	72.060	72.468	75.825	75.037	79.920	
- Fine Tune Operation (FTO)	79.641	57.622	79.014	81.815	76.855	74.925	71.185	53.603	55.319	63.550	48.199	41.254	30.424	41.352	
- Fasbi	36.574	34.307	25.628	20.799	39.703	23.524	29.203	52.451	38.842	28.531	31.957	30.126	38.296	38.826	
- Lainnya / Others	6	461	-	1	1	1.424	908	1.620	1	1	894	338	460	322	
d. Surat Berharga / Securities	218.064	270.620	304.824	309.787	308.556	292.515	305.245	331.854	348.361	351.531	360.155	380.617	381.158	347.654	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3.961	5.070	7.627	6.249	5.672	5.025	4.306	3.347	3.248	1.308	1.180	1.389	572	581	
- Obligasi / Bonds	189.389	206.032	225.929	228.491	225.232	207.972	205.948	208.638	206.687	206.326	208.126	211.347	208.187	194.587	
- Lainnya / Others	24.714	59.518	71.268	75.047	77.652	79.518	94.992	119.870	138.427	143.897	150.849	167.881	172.399	152.486	
e. Penyertaan / Equity Investment	2.422	4.669	5.193	5.192	5.379	3.181	3.180	3.177	3.177	3.275	3.304	3.302	3.301	3.509	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	22.490	25.737	25.817	26.017	27.010	24.371	24.556	24.023	24.219	24.236	24.686	25.244	25.268	25.126	
- Kredit & Pembiayaan yang diberikan / Credit & Financing	22.196	25.491	25.550	25.752	26.734	24.130	24.320	23.774	23.958	23.994	24.454	25.008	25.047	24.888	
- Surat Berharga / Securities	20	15	20	20	23	20	21	21	16	15	15	14	14	14	
- Lainnya / Others	275	231	247	245	253	221	216	228	244	227	217	222	208	224	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.995	5.116	10.369	7.645	8.641	14.102	11.510	12.159	10.154	14.772	16.738	10.754	10.127	12.058	
h. Tagihan Lainnya / Other claims	107.048	92.830	102.416	101.652	117.648	107.364	103.783	95.535	84.507	87.396	77.470	75.510	80.358	76.507	
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	888.107	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	1.063.799	1.077.645	1.063.156	1.048.891	
Rupiah	717.343	810.144	812.279	822.576	885.055	851.759	855.686	866.126	859.899	862.745	875.242	887.774	879.514	858.566	
Giro / Demand Deposit	197.171	212.134	225.046	226.645	231.634	230.784	223.549	233.356	221.223	218.320	228.482	227.343	223.488	214.578	
Tabungan / Saving	136.714	163.352	156.218	155.678	167.797	161.678	160.160	166.628	167.520	170.661	167.795	166.689	167.931	176.575	
Simpanan Berjangka / Time Deposits	383.458	434.658	431.015	440.253	485.623	459.297	471.977	466.142	471.156	473.764	478.965	493.742	488.195	467.413	
Valas / Foreign Exchange	170.764	179.139	191.016	188.523	191.760	186.567	195.227	202.474	196.369	194.115	188.557	189.870	183.842	190.328	
Giro / Demand Deposit	104.215	110.490	117.387	118.139	119.980	121.952	121.682	122.388	118.574	118.736	115.291	112.045	111.142	114.089	
Tabungan / Saving	14.362	7.719	9.420	9.246	8.393	8.075	8.725	8.829	8.632	9.448	9.547	9.022	8.854	7.189	
Simpanan Berjangka / Time Deposits	52.186	60.930	64.209	61.138	63.386	56.539	64.820	71.256	69.162	65.932	63.719	68.904	63.646	69.048	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	0	659	431	559	0	0	0	157	67	0	0	0	3	
c. Kewajiban kepada Bank lain / Interbank Liabilities	41.206	56.468	60.051	60.215	75.598	58.349	57.987	58.809	52.453	54.629	53.036	57.417	58.401	51.605	
d. Surat Berharga yang diterbitkan / Issued Securities	2.071	2.382	1.982	1.958	4.956	2.832	2.982	3.427	2.891	2.592	2.793	2.468	2.096	2.998	
e. Pinjaman yang Diterima / Loans received	32.585	44.290	44.794	47.108	49.690	38.962	40.293	42.387	43.354	40.414	39.912	39.102	40.789	46.209	
Rupiah	22.433	31.414	31.598	31.432	34.588	28.230	28.268	28.520	28.639	28.591	28.553	28.587	29.697	32.125	
Valas / Foreign Exchange	10.152	12.876	13.196	15.676	15.102	10.732	12.025	13.867	14.715	11.823	11.359	10.516	11.092	14.083	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	9.576	6.951	9.540	7.923	8.882	13.991	11.980	12.509	11.335	20.151	22.042	15.231	15.199	18.090	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	16.136	25.028	19.227	25.616	19.767	19.344	18.371	32.135	31.484	30.059	25.846	22.683	31.609	47.970	
h. Setoran Jaminan / Guarantee Deposits	849	1.115	956	1.091	994	693	847	643	1.005	866	829	877	899	1.149	
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	44.691	72.940	74.328	74.384	75.203	56.216	56.216	56.848	57.134	57.134	57.161	57.161	57.161	57.186	
b. Cadangan / Reserves	12.967	15.140	15.140	15.140	15.978	16.092	16.095	16.097	16.097	16.097	16.097	16.097	16.097	16.097	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	71.458	93.113	91.618	89.917	101.736	101.736	100.428	100.286	100.286	99.331	98.647	97.968	97.968	97.970	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	17.562	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631	
e. Tambah modal disetor / Additional Paid In Capital	33.768	47.967	50.228	50.372	51.998	44.947	45.827	45.011	45.290	46.068	46.860	45.832	45.485	44.837	
f. Modal Pinjaman / Loan Capital	11.622	16.453	16.581	14.709	14.752	10.854	10.852	10.891	12.298	12.057	11.963	11.130	11.176	11.558	

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

Keterangan	2022	2023					2024								
		Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Penyaluran Dana / Distribution of Funds															
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	3.296.088	3.707.282	3.707.987	3.720.597	3.793.003	3.845.151	3.890.660	3.943.199	3.970.730	3.978.995	4.030.044	4.073.768	4.117.976	4.183.467	
- Kepada Pihak Ketiga / To Third Party	3.263.554	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	3.998.548	4.041.756	4.085.553	4.146.522	
Rupiah	2.772.217	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	3.415.451	3.431.166	3.468.702	3.525.432	
Valas / Foreign Exchange	491.337	534.269	545.032	528.913	547.350	575.828	595.092	607.078	608.705	576.264	583.096	610.590	616.851	621.090	
- Kepada Bank Lain / Inter Bank Credit/Financing	32.533	38.274	38.162	37.987	38.871	37.787	33.142	31.617	32.833	32.768	31.497	32.012	32.423	36.946	
Rupiah	26.475	31.491	31.453	31.302	31.981	31.635	28.881	27.302	27.401	27.818	26.883	27.009	27.248	30.166	
Valas / Foreign Exchange	6.058	6.783	6.709	6.684	6.890	6.152	4.261	4.315	5.433	4.950	4.614	5.003	5.175	6.780	
b. Penempatan pada Bank Lain / Interbank Placement	131.128	128.346	140.609	153.094	142.864	137.733	135.239	138.124	127.285	127.827	166.483	134.107	150.874	140.559	
- Giro / Demand Deposit	92.917	97.938	110.093	123.740	107.375	102.653	99.449	100.170	87.279	90.180	131.255	95.649	115.012	99.155	
- Inter Bank Call Money / Inter Bank Call Money	32.094	20.936	22.275	21.905	28.189	25.955	25.362	26.636	28.885	27.662	24.785	27.293	24.586	29.488	
- Deposito Berjangka / Time Deposits	2.548	5.351	3.367	1.671	1.911	2.606	2.555	2.258	3.129	2.031	2.696	4.005	3.669	3.388	
- Lainnya / Others	3.569	4.120	4.875	5.779	5.389	6.519	7.874	9.060	7.993	7.854	7.748	7.161	7.607	8.529	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	603.115	473.163	395.818	388.607	383.620	356.438	401.351	312.499	302.725	354.697	321.153	325.425	361.147	325.036	
- Giro / Demand Deposit	421.195	345.438	287.406	283.156	257.055	295.040	272.836	276.751	252.646	256.045	243.893	245.840	263.793	262.718	
- Fine Tune Operation (FTO)	160.967	102.733	56.948	58.012	49.423	13.575	73.769	20.305	35.642	85.652	61.834	59.732	56.197	58.318	
- Faski	20.943	24.985	51.458	47.439	77.131	47.623	54.745	15.442	14.437	12.994	15.326	19.746	51.148	3.999	
- Lainnya / Others	10	7	6	0	11	0	0	0	8	0	0	7	8	0	
d. Surat Berharga / Securities	995.878	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	1.040.578	1.048.782	1.082.772	1.014.024	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	876	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.258	9.119	10.216	8.446	8.758	9.261	7.451	7.440	6.870	6.404	6.700	7.948	6.844	4.210	
- Obligasi / Bonds	825.992	764.138	773.346	775.131	751.875	731.289	723.524	737.575	713.818	684.344	727.053	721.614	725.920	689.802	
- Lainnya / Others	159.753	271.507	306.847	337.850	330.651	331.759	317.351	347.522	360.372	344.189	306.826	319.221	350.009	320.013	
e. Penyertaan / Equity Investment	88.448	91.563	91.854	92.077	92.389	92.642	92.836	91.761	92.026	92.237	92.603	92.842	94.021	94.200	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	228.275	204.483	204.229	206.863	205.251	205.633	206.166	198.166	197.800	195.551	192.914	192.897	193.690	184.478	
- Kredit & Pembiayaan yang diberikan / Credit & Financing	222.004	197.936	197.758	200.892	199.433	200.765	201.155	193.399	192.822	190.824	188.253	188.110	188.766	179.616	
- Surat Berharga / Securities	1.772	3.203	3.059	2.486	2.200	1.486	1.517	1.059	1.287	1.232	1.332	1.247	1.436	1.380	
- Lainnya / Others	4.498	3.344	3.412	3.484	3.619	3.382	3.495	3.708	3.691	3.330	3.539	3.488	3.483	3.483	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3.948	4.088	6.658	4.531	5.228	7.843	6.805	6.560	5.986	12.131	12.779	7.425	8.509	10.695	
h. Tagihan Lainnya / Other claims	314.702	276.315	276.019	224.124	213.018	228.728	211.617	206.099	185.858	206.020	159.683	171.047	164.381	205.386	
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	4.283.006	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	4.543.043	4.547.115	4.647.793	4.590.044	
Rupiah	3.618.693	3.769.893	3.712.502	3.698.034	3.786.410	3.801.995	3.798.783	3.820.583	3.827.297	3.785.032	3.829.114	3.827.308	3.911.960	3.859.161	
Giro / Demand Deposit	1.032.001	1.058.307	976.049	960.303	995.624	996.479	1.012.641	1.044.572	1.022.972	1.023.071	1.037.792	1.024.372	1.127.835	1.075.939	
Tabungan / Saving	1.635.539	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	1.731.435	1.746.638	1.754.753	1.788.525	
Simpanan Berjangka / Time Deposits	951.153	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	1.059.887	1.056.298	1.094.697	1.084.697	
Valas / Foreign Exchange	664.313	709.803	734.862	744.209	727.899	746.022	780.905	742.099	734.940	715.179	713.929	719.806	735.833	730.883	
Giro / Demand Deposit	453.155	511.675	526.027	533.433	521.928	539.473	573.107	526.081	512.755	504.952	504.720	506.351	513.374	513.079	
Tabungan / Saving	76.114	71.947	74.297	73.555	73.377	76.171	76.122	78.109	79.097	77.726	80.877	79.763	80.358	79.465	
Simpanan Berjangka / Time Deposits	135.043	126.180	134.538	137.220	132.594	130.378	131.675	137.909	143.088	132.501	128.331	133.693	142.101	138.339	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	757	496	450	443	453	432	427	454	493	471	446	431	440	407	
c. Kewajiban kepada Bank lain / Interbank Liabilities	49.498	49.547	42.452	46.139	52.836	58.438	52.261	56.834	58.580	52.449	47.339	53.760	55.883	60.253	
d. Surat Berharga yang diterbitkan / Issued Securities	77.216	69.492	76.399	76.255	71.217	67.891	67.878	65.078	64.896	61.098	60.596	60.147	56.217	56.617	
e. Pinjaman yang Diterima / Loans received	111.191	129.750	124.152	120.091	119.591	125.689	128.355	129.060	128.947	140.087	139.976	147.349	151.850	187.005	
Rupiah	1.648	1.953	1.945	1.931	1.923	2.105	2.180	2.171	2.296	2.291	2.313	2.374	2.385	2.378	
Valas / Foreign Exchange	109.543	127.797	122.208	118.161	117.669	123.584	126.175	126.889	126.651	137.796	137.664	144.975	149.466	184.627	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.092	3.969	6.691	4.254	5.185	9.044	7.369	6.868	5.649	8.709	8.970	6.670	7.926	10.679	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep0) / Other Liabilities	70.217	100.179	104.274	102.383	112.387	124.696	124.139	122.944	134.790	166.929	120.949	117.577	121.594	160.264	
h. Setoran Jaminan / Guarantee Deposits	1.567	2.137	2.016	2.133	2.039	1.873	1.892	1.751	1.856	1.907	1.774	1.874	2.034	2.317	
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	27.638	26.046	26.046	26.046	26.046	26.014	26.113	26.113	26.078	25.838	25.491	25.491	25.491	25.491	
b. Cadangan / Reserves	10.961	11.369	11.369	11.369	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	11.855	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	476.284	514.130	687.150	687.150	579.694	579.694	579.694	579.694	579.695	579.694	579.694	579.693	573.529	553.223	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	143.344	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.960	119.978	136.043	153.088	167.463	183.080	
e. Tambah modal disetor / Additional Paid In Capital	105.563	114.450	114.450	113.768	113.884	110.253	112.033	112.667	114.436	116.765	118.718	116.186	115.547	114.683	
f. Modal Pinjaman / Loan Capital	18.846	24.144	18.560	18.488	18.643	19.092	19.081	19.219	19.084	18.194	17.846	18.460	18.626	18.903	

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

Keterangan	2021	2022	2023					2024								
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
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	977.001	97.181	179.011	267.816	354.546	442.901	531.741	623.663	717.152	817.621	934.777	1.057.835	1.084.816	
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	13.904	20.916	1.694	3.155	4.733	6.121	7.831	9.005	10.277	11.623	12.981	14.371	15.603	16.730	
b. Dari Penempatan pada bank lain / From interbank placement	2.691	5.409	12.037	1.207	2.252	3.467	4.656	5.942	7.164	8.367	9.559	10.665	12.750	13.013	14.154	
c. Dari surat berharga / From securities	87.345	94.584	110.038	10.665	20.849	31.650	42.005	52.008	62.896	74.503	86.314	98.058	109.334	121.426	135.976	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	487.587	523.468	608.443	61.035	112.742	169.046	222.865	277.131	332.447	389.092	445.256	501.573	559.005	615.166	673.725	
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	520.202	603.518	60.098	111.227	166.924	220.154	273.822	328.568	384.634	440.211	496.007	552.464	608.054	665.983	
- kepada bank lain / To other Bank	2.643	3.267	4.925	937	1.515	2.123	2.711	3.309	3.879	4.458	5.045	5.566	6.541	7.112	7.742	
e. Lainnya / Others	186.539	174.093	225.568	22.581	40.013	58.919	78.899	99.989	120.228	141.424	164.401	194.344	239.316	292.627	344.230	
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	342.699	323.610	447.336	52.601	91.585	134.040	177.114	220.623	263.538	308.871	355.894	410.404	480.717	558.352	535.059	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	484	553	27	68	130	208	293	373	468	633	850	985	1.146	1.277	
b. Kewajiban pada Bank lain / Interbank Liabilities	5.618	6.833	12.374	1.203	2.351	3.575	4.789	6.017	7.251	8.391	9.629	10.730	12.467	13.057	14.205	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	129.628	199.055	20.256	39.200	59.672	79.838	100.937	120.871	141.863	162.882	183.208	204.364	225.637	247.280	
- Giro / Demand Deposit	24.161	27.740	45.132	5.110	9.703	14.699	19.485	25.034	29.712	34.740	39.825	44.778	49.963	54.926	60.044	
- Tabungan / Saving	17.181	15.492	17.834	1.599	3.109	4.679	6.248	7.838	9.575	11.210	12.829	14.405	16.047	17.959	19.790	
- Simpanan Berjangka / Time deposits	99.502	86.396	136.088	13.547	26.388	40.294	54.105	68.064	81.584	95.913	110.228	124.025	138.354	152.752	167.086	
d. Surat Berharga / Securities	9.797	10.297	9.397	944	1.534	2.529	3.300	4.663	4.770	5.502	6.221	7.256	7.749	8.723	9.511	
e. Pinjaman yang diterima / Loans received	6.908	13.077	16.115	3.981	4.220	5.566	7.140	8.712	9.806	11.441	13.174	14.816	16.566	18.420	20.240	
f. Lainnya / Others	174.872	163.291	209.843	26.191	44.212	62.567	81.840	101.281	120.157	141.204	163.355	193.545	238.586	291.370	242.547	
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	529.665	44.581	87.425	133.775	177.431	222.278	268.203	314.793	361.258	407.217	454.060	499.482	549.757	
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	664.976	147.813	433.677	171.204	223.705	271.224	314.444	359.885	441.097	508.041	581.781	684.808	877.623	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	20.448	10.408	16.855	1.644	2.781	4.034	4.528	6.144	7.355	8.908	11.406	13.730	14.571	15.829	17.415	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	57	3	-	0	5.074	1	6.799	1	1	117	118	130	130	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	60	276	1.360	316	371	570	789	917	983	1.395	1.487	1.489	1.491	1.477	1.489	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	318.768	426.023	122.175	392.520	107.302	136.903	167.153	181.489	211.615	265.721	315.189	365.601	443.524	612.234	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	87.234	97.515	103.364	8.061	16.277	25.901	35.023	46.588	56.573	67.169	76.296	85.105	94.873	103.588	111.769	
f. Lainnya / Others	143.612	96.030	117.317	15.615	21.729	33.397	41.388	50.421	61.245	70.797	86.186	92.413	105.127	120.261	134.586	
2. Beban Operasional Selain Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	716.871	762.897	889.851	166.316	475.558	228.828	304.133	369.019	426.803	489.911	589.115	671.967	766.390	890.510	1.104.717	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	2.341	6.403	569	845	1.372	1.797	1.564	2.000	2.054	2.064	2.065	3.072	3.336	3.954	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	454	632	715	-	-	-	4	1	1	1	2	2	300	365	413	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	158	234	225	222	501	668	747	773	1.139	1.217	1.262	1.302	1.342	1.410	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	307.170	413.583	121.759	390.462	104.780	133.722	163.027	176.472	205.234	257.986	306.026	356.432	433.425	601.458	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	171.698	174.447	19.008	36.533	51.234	69.503	83.810	96.738	108.519	121.378	133.337	149.028	164.417	176.060	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.404	5.196	6.097	523	1.151	1.380	1.813	2.470	2.885	3.399	3.999	4.472	4.896	5.446	6.254	
g. Lainnya / Others	268.059	275.703	288.372	24.232	46.344	69.562	96.625	117.400	147.934	169.564	202.468	224.804	251.361	282.179	315.167	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	174.352	247.949	304.790	26.078	45.545	76.151	97.004	124.483	155.844	184.767	213.240	243.290	269.451	293.780	322.664	
E. Pendapatan non-operasional / Non Operational Income	20.216	38.631	52.221	6.027	13.860	16.033	23.159	28.305	34.442	39.306	39.328	46.049	54.145	60.326	68.127	
F. Beban non-operasional / Non Operational Expenses	20.411	34.081	52.567	5.764	10.301	15.243	21.679	26.900	32.623	38.094	38.959	45.760	52.109	58.373	67.576	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4.550	(346)	264	3.559	790	1.481	1.404	1.819	1.212	369	289	2.036	1.953	552	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174.271	252.499	304.445	26.341	49.104	76.941	98.484	125.887	157.663	185.979	213.609	243.579	271.487	295.733	323.216	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	125.725	146.960	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.209	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.586	125.715	146.908	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	158.935	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	201.817	243.326	20.878	39.361	61.872	79.345	101.467	126.525	149.620	171.026	194.970	217.590	237.148	255.200	

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

Keterangan	2021	2022	2023														
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
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	161.325	14.655	28.826	41.800	59.070	74.366	89.538	105.278	122.830	148.285	188.377	237.140	184.481		
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.297	2.543	2.874	205	387	592	807	1.018	1.229	1.424	1.643	1.850	2.090	2.346	2.628		
b. Dari Penempatan pada bank lain / From interbank placement	873	964	2.059	217	457	706	951	1.206	1.438	1.669	1.933	2.124	3.216	2.586	2.791		
c. Dari surat berharga / From securities	11.759	12.673	15.244	1.394	2.803	4.019	5.788	7.363	8.931	10.579	12.315	14.168	15.304	17.379	19.017		
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	64.408	71.646	77.252	6.773	13.282	18.919	26.258	32.935	39.691	46.694	53.532	59.705	66.358	73.789	81.255		
- kepada pihak ketiga bukan bank / To Third Party non Bank	64.218	71.570	77.163	6.760	13.256	18.879	26.205	32.869	39.611	46.600	53.425	59.585	66.225	73.644	81.096		
- kepada bank lain / To other Bank	190	76	89	13	26	39	53	66	80	94	107	120	133	145	158		
e. Lainnya / Others	56.840	54.146	63.897	6.066	11.897	17.563	25.266	31.844	38.249	44.912	53.408	70.439	101.409	141.039	78.790		
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86.768	83.805	98.313	9.635	18.735	27.054	39.264	49.461	59.322	69.732	82.000	102.401	137.185	180.699	122.379		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	137	114	117	8	20	34	52	60	63	73	83	123	145	153	165		
b. Kewajiban pada Bank lain / Interbank Liabilities	895	1.566	2.567	310	583	851	1.242	1.504	1.780	2.057	2.322	2.579	3.444	3.091	3.362		
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28.410	26.515	32.059	2.985	5.797	8.333	11.876	14.993	17.996	21.171	24.315	26.953	29.951	33.440	36.720		
- Giro / Demand Deposit	3.207	2.847	3.131	280	563	874	1.174	1.491	1.783	2.079	2.386	2.681	3.000	3.332	3.664		
- Tabungan / Saving	2.801	3.403	3.044	282	556	804	1.177	1.481	1.769	2.077	2.376	2.637	2.917	3.259	3.586		
- Simpanan Berjangka / Time deposits	22.401	20.265	25.884	2.423	4.678	6.655	9.525	12.021	14.444	17.016	19.553	21.636	24.034	26.849	29.470		
d. Surat Berharga / Securities	1.403	1.801	1.447	105	204	261	434	536	635	746	859	1.262	1.067	1.358	1.551		
e. Pinjaman yang diterima / Loans received	515	1.169	1.325	134	262	316	749	948	1.138	1.346	1.554	1.653	1.752	2.139	2.330		
f. Lainnya / Others	55.389	52.640	60.798	6.094	11.869	17.259	24.912	31.420	37.711	44.338	52.858	69.831	100.826	140.518	78.250		
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	63.012	5.020	10.091	14.746	19.806	24.905	30.216	35.547	40.831	45.884	51.192	56.441	62.103		
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	52.565	4.359	6.478	8.820	14.066	18.228	19.191	22.578	27.824	31.860	35.226	39.237	43.584		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.418	1.012	1.354	75	141	175	-	379	455	471	434	611	788	816	845	1.173	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	3	-	-	-	-	-	-	-	0	0	0	0	0	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	136	727	191	222	416	562	668	752	1.181	1.256	1.262	1.255	1.231	1.218		
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86.289	36.694	37.085	2.133	3.099	4.013	6.596	9.120	8.311	8.550	12.586	16.030	18.002	19.535	21.921		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	5.778	5.810	6.034	479	960	1.450	2.104	2.669	3.290	4.440	5.011	4.978	5.560	6.261	7.008		
f. Lainnya / Others	11.415	11.850	7.365	1.478	2.057	2.767	4.426	5.316	6.369	7.973	8.360	8.802	9.593	11.366	12.264		
2. Beban Operasional Selain Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147.717	102.965	97.805	7.625	12.897	19.219	33.008	40.150	44.162	50.865	60.008	67.184	75.096	83.267	91.968		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	510	976	51	74	93	217	206	242	283	318	291	378	438	490		
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	0	0	0	4	1	1	1	2	2	2	2	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	208	149	149	426	577	633	686	1.071	1.124	1.125	1.129	1.129	1.130		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83.510	35.598	35.368	2.004	2.510	3.740	6.284	8.706	7.528	8.422	12.280	15.558	17.736	19.316	21.792		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23.825	24.620	19.199	2.288	3.690	5.249	12.018	13.299	14.756	16.262	17.978	19.022	20.694	23.754	24.793		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	904	859	1.149	62	103	147	198	251	314	369	428	464	525	578	636		
g. Lainnya / Others	38.159	41.223	40.865	3.071	6.371	9.564	13.710	17.054	20.635	24.456	27.878	30.722	34.633	38.050	43.125		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	7.616	10.704	17.773	1.754	3.672	4.347	865	2.983	5.246	7.259	8.646	10.561	11.322	12.411	13.718		
E. Pendapatan non-operasional / Non Operational Income	6.062	9.328	11.259	1.583	2.913	4.133	6.220	7.409	8.984	10.297	4.101	5.781	7.199	8.973	11.635		
F. Beban non-operasional / Non Operational Expenses	6.038	9.684	11.634	1.686	2.999	4.308	6.247	7.513	9.355	9.972	4.346	5.806	7.126	8.819	12.600		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(356)	(375)	(103)	(86)	(175)	(27)	(105)	(371)	326	(245)	(24)	73	154	(965)		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	7.640	10.348	17.398	1.651	3.585	4.172	838	2.879	4.875	7.585	8.401	10.536	11.394	12.565	12.752		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.306	4.804	5.154	-	-	-	-	-	-	-	-	-	-	-	3.288		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.031	4.804	5.154	-	-	-	-	-	-	-	-	-	-	-	4.013		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4.510	6.494	13.156	1.286	2.856	3.358	728	2.390	3.904	6.121	6.522	8.460	9.063	10.049	6.678		

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								
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	104.090	107.720	152.752	13.762	26.627	42.584	54.443	68.890	83.161	97.927	112.661	127.194	142.387	156.982	172.358	
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.022	3.184	5.405	475	919	1.462	1.963	2.496	3.025	3.470	3.878	4.254	4.656	4.959	5.151	
b. Dari Penempatan pada bank lain / From interbank placement	383	766	2.632	240	421	639	840	1.056	1.274	1.529	1.746	1.999	2.270	2.506	2.733	
c. Dari surat berharga / From securities	9.637	11.684	17.151	1.701	3.305	5.324	6.685	8.458	10.221	12.119	14.068	15.962	17.994	20.050	22.284	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53.880	57.640	75.311	6.577	12.740	20.661	26.831	33.852	40.767	47.873	54.926	61.921	69.125	75.960	83.398	
- kepada pihak ketiga bukan bank / To Third Party non Bank	53.720	57.303	74.542	6.473	12.532	20.356	26.432	33.364	40.188	47.189	54.136	61.066	67.770	74.447	81.704	
- kepada bank lain / To other Bank	160	337	769	105	208	305	399	488	580	685	790	855	1.354	1.513	1.694	
e. Lainnya / Others	38.168	34.445	52.252	4.769	9.244	14.497	18.123	23.027	27.873	32.935	38.042	43.058	48.343	53.506	58.792	
2. Beban Bunga / Interest Expenses	61.091	54.300	87.521	8.363	16.024	25.481	31.644	40.077	48.371	57.087	65.731	74.223	83.180	91.890	100.830	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	10	1	2	4	16	18	21	25	34	44	47	48	62	
b. Kewajiban pada Bank lain / Interbank Liabilities	835	900	2.767	280	541	871	1.005	1.242	1.464	1.729	1.954	2.188	2.416	2.662	2.935	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	20.716	19.048	31.505	2.959	5.666	9.162	11.716	14.880	18.036	21.380	24.683	27.910	31.370	34.714	38.087	
- Giro / Demand Deposit	2.171	2.675	3.974	415	802	1.198	1.593	2.022	2.445	2.882	3.291	3.691	4.148	4.580	5.019	
- Tabungan / Saving	1.660	1.669	2.120	218	412	649	783	996	1.211	1.436	1.663	1.885	2.110	2.331	2.579	
- Simpanan Berjangka / Time deposits	16.885	14.702	25.411	2.326	4.452	7.315	9.339	11.861	14.380	17.062	19.729	22.334	25.111	27.803	30.489	
d. Surat Berharga / Securities	1.310	1.013	1.357	273	204	591	628	735	839	951	1.054	1.145	1.225	1.303	1.390	
e. Pinjaman yang diterima / Loans received	1.116	960	2.520	259	501	838	814	1.017	1.241	1.429	1.656	1.886	2.096	2.294	2.530	
f. Lainnya / Others	37.032	32.382	49.362	4.591	9.110	14.015	17.465	22.184	26.770	31.572	36.350	41.050	46.026	50.868	55.825	
g. Koreksi atas pendapatan bunga / Corrections	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42.998	53.420	65.231	5.399	10.603	17.102	22.798	28.813	34.790	40.840	46.930	52.972	59.207	65.092	71.529	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83.649	214.590	223.674	31.911	365.909	71.093	84.150	96.717	103.277	127.737	165.266	201.417	243.335	305.243	399.151	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.750	1.364	5.708	558	481	816	609	975	1.416	1.770	2.242	2.681	2.949	3.139	3.580	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	57	-	-	0	1	1	1	1	1	2	1	13	14	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	140	607	125	148	154	227	248	231	214	230	225	235	245	269	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65.579	201.538	202.502	29.633	362.943	65.802	79.126	90.336	95.595	118.798	154.802	189.644	230.026	290.790	382.978	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	6.026	7.259	7.795	589	1.174	1.818	2.306	2.928	3.464	4.025	4.658	5.235	5.881	6.431	7.044	
f. Lainnya / Others	10.259	4.288	7.006	1.005	1.163	2.503	1.881	2.228	2.570	2.929	3.333	3.630	4.243	4.625	5.267	
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113.549	246.170	266.862	35.259	372.324	81.792	96.469	112.204	121.879	149.901	190.455	229.593	275.681	341.647	439.991	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	709	4.819	275	409	752	457	625	933	1.072	1.188	1.261	1.632	1.742	1.854	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	444	-	-	-	-	-	-	-	-	-	9	12	18	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	26	77	74	75	91	114	87	68	94	138	173	211	280	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62.517	197.839	199.797	29.412	362.112	64.826	77.904	88.818	93.805	116.855	152.380	186.497	226.752	287.528	379.650	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17.787	11.280	19.532	2.298	3.064	5.840	4.668	5.794	6.854	7.979	9.252	10.737	12.503	13.675	15.456	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.029	1.369	1.686	138	367	397	522	655	789	987	1.160	1.271	1.399	1.562	1.733	
g. Lainnya / Others	31.634	34.973	40.558	3.059	6.298	9.901	12.826	16.197	19.411	22.940	26.382	29.690	33.214	36.918	41.001	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	13.098	21.840	22.043	2.051	4.188	6.403	10.479	13.325	16.189	18.676	21.742	24.796	26.861	28.688	30.688	
E. Pendapatan non-operasional / Non Operational Income	2.057	1.465	3.193	573	370	817	1.238	1.361	1.586	1.807	1.653	1.980	1.913	2.257	2.617	
F. Beban non-operasional / Non Operational Expenses	1.940	1.123	1.025	468	294	367	773	864	1.088	1.097	864	1.391	1.040	1.235	1.286	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	343	2.167	105	77	450	464	497	499	710	789	589	872	1.023	1.332	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13.216	22.182	24.211	2.156	4.264	6.853	10.943	13.823	16.687	19.386	22.531	25.385	27.734	29.711	32.020	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.756	2.989	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	1.897	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.756	2.989	1.925	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	1.897	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11.034	17.562	17.948	1.651	3.345	5.297	8.407	10.704	12.849	14.949	17.339	19.489	21.367	22.795	24.631	

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											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	208.880	208.189	247.683	22.213	43.176	65.829	87.665	110.003	132.610	155.978	179.248	202.558	225.788	248.184	271.578		
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.887	4.209	7.523	564	1.022	1.497	1.916	2.313	2.721	3.110	3.516	3.920	4.273	4.600	4.911		
b. Dari Penempatan pada bank lain / From interbank placement	370	532	1.174	111	227	364	472	592	710	835	943	1.059	1.167	1.269	1.372		
c. Dari surat berharga / From securities	25.630	24.785	26.852	2.698	5.335	8.174	10.971	13.694	16.657	19.881	23.282	26.696	30.151	33.525	36.923		
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115.366	122.977	142.711	12.566	24.709	38.016	50.602	63.275	76.253	89.176	102.297	115.570	128.757	141.506	155.041		
- kepada pihak ketiga bukan bank / To Third Party non Bank	114.457	122.091	141.365	12.412	24.408	37.555	49.993	62.513	75.341	88.108	101.073	114.217	127.253	139.858	153.221		
- kepada bank lain / To other Bank	909	886	1.346	153	301	461	609	762	912	1.068	1.224	1.353	1.504	1.648	1.819		
e. Lainnya / Others	64.628	55.687	69.424	6.275	11.883	17.778	23.704	30.129	36.269	42.975	49.209	55.313	61.440	67.284	73.332		
2. Beban Bunga / Interest Expenses	112.375	100.834	138.494	13.185	25.435	38.501	51.515	64.924	78.280	92.508	106.483	120.280	134.121	147.463	161.367		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	369	423	18	46	90	135	201	268	318	395	498	560	653	723		
b. Kewajiban pada Bank lain / Interbank Liabilities	479	712	1.714	175	352	521	707	877	1.065	1.268	1.483	1.667	1.884	2.082	2.254		
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41.975	38.499	60.651	6.006	11.642	17.727	23.712	29.778	35.840	42.148	48.525	54.852	61.124	67.255	73.809		
- Giro / Demand Deposit	6.390	7.522	11.757	1.258	2.386	3.630	4.828	6.043	7.267	8.524	9.767	10.965	12.230	13.441	14.821		
- Tabungan / Saving	5.566	5.166	6.865	624	1.229	1.841	2.444	3.033	3.608	4.188	4.787	5.379	5.969	6.572	7.220		
- Simpanan Berjangka / Time deposits	29.919	25.810	42.029	4.124	8.027	12.256	16.441	20.702	24.965	29.436	33.971	38.508	42.905	47.242	51.767		
d. Surat Berharga / Securities	4.252	2.967	2.870	263	533	779	991	1.202	1.440	1.670	1.921	2.207	2.518	2.835	3.072		
e. Pinjaman yang diterima / Loans received	3.291	4.288	6.831	641	1.246	1.884	2.540	3.212	3.879	4.556	5.214	5.866	6.591	7.213	7.881		
f. Lainnya / Others	62.388	54.000	66.005	6.083	11.615	17.500	23.430	29.654	35.788	42.549	48.946	55.200	61.443	67.426	73.630		
g. Koreksi atas pendapatan bunga / Corrections	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96.505	107.355	109.189	9.028	17.742	27.328	36.151	45.079	54.330	63.469	72.765	82.278	91.667	100.721	110.211		
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55.850	54.586	62.282	6.559	11.111	16.830	22.657	29.044	33.901	38.057	47.308	53.268	55.652	60.818	70.743		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6.476	3.185	4.176	489	868	1.223	1.203	1.617	1.859	2.419	3.353	4.240	4.253	4.460	4.709		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	114	116	116	116		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	0	-	26	0	1	0	0	1	0	0	1	1	1	1	2		
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.770	17.694	19.553	2.413	2.996	4.533	7.150	10.337	11.645	12.350	18.015	19.757	19.578	21.112	25.087		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	17.130	18.693	20.706	1.598	3.418	5.772	7.381	9.028	10.763	13.075	14.598	16.635	17.832	19.555	21.397		
f. Lainnya / Others	13.473	15.014	17.821	2.059	3.828	5.301	6.922	8.061	9.633	10.212	11.341	12.521	13.871	15.573	19.432		
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119.625	118.467	122.761	11.826	21.339	31.697	43.768	54.755	65.470	72.286	86.146	96.512	105.843	116.325	131.013		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	957	250	148	234	354	904	519	613	487	352	323	739	825	1.168		
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	-	-	-	-	-	-	-	-	-	-	0	-	-		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15.451	13.012	16.565	2.855	3.540	5.041	7.801	10.796	12.437	11.725	16.848	18.403	18.712	19.734	23.927		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43.455	37.955	35.555	2.837	5.530	7.778	10.493	12.367	15.167	16.666	19.030	20.988	23.237	25.879	28.801		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.733	2.107	2.333	264	524	700	923	1.226	1.470	1.741	1.953	2.199	2.385	2.640	2.696		
g. Lainnya / Others	58.497	64.422	68.057	5.722	11.511	17.824	23.647	29.847	35.784	41.668	47.963	54.599	60.771	67.248	74.420		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	32.729	43.474	48.710	3.761	7.513	12.461	15.040	19.368	22.761	29.241	33.926	39.034	41.476	45.213	49.941		
E. Pendapatan non-operasional / Non Operational Income	10.817	21.721	36.670	3.742	7.177	10.763	15.109	18.907	23.145	26.392	32.640	37.259	43.750	47.639	52.252		
F. Beban non-operasional / Non Operational Expenses	10.362	21.746	36.677	3.277	6.326	9.773	13.603	17.390	20.912	25.560	32.316	37.046	42.210	46.309	50.700		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	(25)	(6)	465	851	990	1.506	1.517	2.234	832	324	213	1.539	1.331	1.552		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	33.298	43.449	48.704	4.226	8.364	13.451	16.545	20.885	24.995	30.073	34.250	39.247	43.015	46.544	51.493		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12.158	15.391	16.369	-	-	-	-	-	-	-	-	-	-	-	16.689		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12.158	15.380	16.317	-	-	-	-	-	-	-	-	-	-	-	16.689		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26.279	34.417	38.700	3.332	6.624	10.707	13.239	16.637	19.817	23.989	27.188	30.979	34.071	36.842	40.811		

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											
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des		
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	324.755	353.577	415.241	46.551	80.381	117.603	153.368	189.642	226.432	264.481	302.413	339.584	378.225	415.529	456.398		
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.535	3.967	5.114	450	827	1.182	1.435	2.003	2.030	2.272	2.585	2.956	3.352	3.698	4.041		
b. Dari Penempatan pada bank lain / From interbank placement	1.065	3.147	6.172	639	1.147	1.758	2.392	3.087	3.741	4.333	4.937	5.483	6.098	6.651	7.258		
c. Dari surat berharga / From securities	40.318	45.441	50.792	4.872	9.406	14.133	18.562	22.493	27.088	31.924	36.648	41.233	45.885	50.472	57.751		
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	253.933	271.205	313.169	35.119	62.011	91.451	119.174	147.068	175.735	205.349	234.501	264.378	294.766	323.910	354.031		
- kepada pihak ketiga bukan bank / To Third Party non Bank	252.549	269.237	310.448	34.453	61.031	90.134	117.524	145.076	173.428	202.738	231.577	261.140	291.216	320.105	349.961		
- kepada bank lain / To other Bank	1.384	1.968	2.722	666	980	1.317	1.650	1.992	2.307	2.611	2.924	3.238	3.550	3.805	4.070		
e. Lainnya / Others	26.903	29.816	39.995	5.472	6.989	9.081	11.804	14.989	17.838	20.603	23.742	25.534	28.125	30.798	33.316		
2. Beban Bunga / Interest Expenses	82.464	84.671	123.008	21.418	31.391	43.005	54.691	66.161	77.565	89.544	101.681	113.501	126.231	138.301	150.483		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	1	2	0	0	2	5	14	22	52	112	185	234	292	327		
b. Kewajiban pada Bank lain / Interbank Liabilities	3.409	3.655	5.326	438	875	1.332	1.835	1.113	3.253	3.337	3.870	4.296	4.723	5.222	5.654		
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	49.843	45.568	74.840	8.306	16.094	24.451	32.534	41.286	48.999	57.164	65.359	73.494	81.919	90.228	98.664		
- Giro / Demand Deposit	12.393	14.696	26.271	3.157	5.952	8.997	11.890	15.478	18.218	21.255	24.381	27.442	30.585	33.573	36.900		
- Tabungan / Saving	7.154	5.253	5.805	474	911	1.386	1.844	2.328	2.987	3.509	4.003	4.504	5.030	5.796	6.404		
- Simpanan Berjangka / Time deposits	30.296	25.619	42.764	4.675	9.231	14.068	18.800	23.480	27.795	32.400	36.976	41.548	46.304	50.859	55.360		
d. Surat Berharga / Securities	2.832	4.517	3.722	303	593	899	1.248	2.191	1.856	2.135	2.387	2.642	2.938	3.227	3.498		
e. Pinjaman yang diterima / Loans received	1.986	6.660	5.439	2.948	2.211	2.628	3.037	3.534	3.548	4.110	4.751	5.421	6.127	6.774	7.499		
f. Lainnya / Others	20.063	24.269	33.678	9.424	11.617	13.792	16.033	18.023	19.888	22.745	25.202	27.463	30.292	32.558	34.842		
g. Koreksi atas pendapatan bunga / Corrections	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242.291	268.906	292.233	25.133	48.990	74.599	98.676	123.481	148.866	174.937	200.732	226.084	251.994	277.229	305.915		
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.597	198.321	326.454	104.985	50.179	74.462	102.832	127.236	158.075	171.514	200.698	221.495	247.568	279.510	364.146		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	9.804	4.848	5.617	522	1.291	1.820	2.338	3.096	3.609	4.284	5.199	6.021	6.553	7.385	7.953		
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	166.883	87.996	23.481	32.955	44.031	57.360	65.938	71.917	80.318	89.758	97.994	112.087	182.249		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	58.300	65.753	68.829	5.395	10.726	16.861	23.232	31.964	39.056	45.629	52.029	58.257	65.600	71.340	76.321		
f. Lainnya / Others	108.464	64.878	85.125	11.072	14.681	22.825	28.158	34.816	42.674	49.683	63.152	67.460	77.420	88.697	97.623		
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	335.979	295.295	402.423	111.605	68.998	96.120	130.888	161.911	195.293	216.859	252.505	278.679	309.679	349.271	441.744		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	165	358	95	128	172	219	214	212	212	206	191	322	332	442		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	108	620	231	-	-	-	-	-	-	-	-	-	288	351	393		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	0	-	-	-	-	-	-	-	-	-	-	-	3	-		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	30.308	60.721	161.854	87.487	22.300	31.172	41.733	54.706	62.703	68.232	76.478	85.569	93.232	106.847	176.089		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	164.841	97.843	100.161	11.584	24.249	32.367	42.325	52.350	59.962	67.612	75.118	82.589	92.595	101.109	107.010		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	737	861	928	59	157	136	170	337	312	301	458	538	588	666	1.190		
g. Lainnya / Others	139.769	135.085	138.891	12.380	22.164	32.273	46.442	54.303	72.104	80.501	100.245	109.792	122.743	139.964	156.621		
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	120.909	171.932	216.264	18.512	30.171	52.940	70.620	88.806	111.648	129.591	148.926	168.900	189.792	207.468	228.317		
E. Pendapatan non-operasional / Non Operational Income	1.279	6.116	1.099	129	3.399	320	593	628	726	809	934	1.029	1.283	1.456	1.623		
F. Beban non-operasional / Non Operational Expenses	2.071	1.528	3.230	333	681	795	1.056	1.134	1.268	1.465	1.433	1.518	1.732	2.010	2.990		
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	4.588	(2.132)	(204)	2.718	(475)	(462)	(505)	(543)	(656)	(499)	(489)	(448)	(554)	(1.367)		
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120.118	176.520	214.132	18.308	32.890	52.465	70.158	88.301	111.106	128.935	148.427	168.411	189.344	206.913	226.950		
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	70.641	102.541	123.512	-	-	-	-	-	-	-	-	-	-	-	136.336		
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	70.641	102.541	123.512	-	-	-	-	-	-	-	-	-	-	-	136.336		
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98.383	143.344	173.521	14.610	26.537	42.510	56.971	71.736	89.955	104.560	119.978	136.043	153.088	167.463	183.080		

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,67	25,66	27,65	27,52	27,73	25,96	25,97	26,17	26,09	26,56	26,69	26,78	27,02	26,87	26,69
- Modal / Capital	1.569.939	1.721.678	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	1.927.840	1.947.280	1.962.440	1.967.529
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	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	7.198.938	7.207.119	7.303.169	7.371.770
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,07	24,10	26,01	26,00	26,18	24,44	24,44	24,65	24,62	25,06	25,20	25,29	25,54	25,39	25,21
- Modal Inti (Tier I) / Core Capital (Tier I)	1.472.240	1.616.687	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	1.820.373	1.840.370	1.854.512	1.858.781
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	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	7.198.938	7.207.119	7.303.169	7.371.770
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,84	2,43	2,74	2,71	2,52	2,62	2,51	2,56	2,66	2,69	2,69	2,73	2,73	2,69	2,69
- Laba sebelum pajak / Profit	174.271	252.499	304.445	316.094	294.621	307.765	295.453	302.129	315.325	318.821	320.413	324.772	325.785	322.618	323.216
- Rata-rata total aset / Average total assets	9.476.690	10.391.582	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	11.914.387	11.940.151	11.976.020	12.016.431
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,58	78,65	78,92	88,27	91,48	80,05	80,62	79,85	78,68	78,26	78,75	78,71	79,04	79,87	81,30
- Biaya Operasional / Operating Expenses	889.655	933.289	1.141.734	201.152	532.258	310.028	410.509	499.894	582.365	670.427	794.900	903.193	1.023.913	1.173.965	1.414.546
- Pendapatan Operasional / Operating Income	1.064.432	1.186.632	1.446.744	227.871	581.819	387.310	509.187	626.072	740.132	856.680	1.009.356	1.147.452	1.295.363	1.469.782	1.740.008
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,51	4,71	4,81	4,54	4,49	4,59	4,56	4,56	4,57	4,59	4,60	4,60	4,61	4,59	4,62
- Pendapatan bunga bersih / Interest income net	413.942	471.396	512.914	520.229	509.234	519.876	517.093	518.316	521.202	524.260	526.213	527.132	528.870	528.703	533.799
- Rata-rata total aset produktif / Average total earning assets	9.170.121	10.018.364	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	11.458.273	11.483.604	11.517.671	11.553.803
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,13	78,78	83,83	83,87	84,05	84,23	84,49	84,80	85,74	86,51	86,80	86,91	87,50	87,34	88,57
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.768.585	6.423.563	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	7.579.250	7.656.895	7.717.257	7.827.148
- Total Dana Pihak Ketiga / Total Third Party Funds	7.479.463	8.153.590	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	8.720.782	8.751.160	8.835.901	8.837.242
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,57	15,90	13,29	13,07	13,24	13,24	12,27	12,46	12,12	11,27	11,65	11,92	11,31	11,48	11,27
- Aset Likuid Primer / Primary Liquid Asset	1.208.213	1.080.533	981.613	887.467	910.848	947.300	832.703	872.947	851.904	765.830	837.058	859.002	790.211	836.535	852.588
- Aset Likuid Sekunder / Secondary Liquid assets	771.178	685.951	582.144	638.365	638.948	624.555	624.473	613.043	608.589	587.462	571.632	588.951	586.106	580.026	551.227
- Total Aset / Total Assets	10.112.304	11.113.321	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	12.147.173	12.172.027	12.334.712	12.460.955

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29,11	30,93	33,44	32,91	33,15	33,14	32,35	32,31	32,14	32,46	32,09	32,20	31,96	31,80	31,45
- Modal / Capital	215.111	239.810	238.889	231.044	232.185	224.656	232.230	232.719	233.529	236.639	237.765	236.621	236.841	238.568	240.883
- ATMR / Risk Weighted Assets	738.938	775.277	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27,78	28,93	31,97	31,45	31,59	31,67	30,39	30,37	30,21	30,53	30,14	30,23	29,95	29,88	29,48
- Modal Inti (Tier I) / Core Capital (Tier I)	205.245	224.274	228.441	220.804	221.226	214.676	218.120	218.740	219.496	222.601	223.308	222.123	221.944	224.151	225.771
- ATMR / Risk Weighted Assets	738.938	775.277	714.454	702.063	700.315	677.935	717.781	720.259	726.570	729.076	740.905	734.787	741.170	750.245	765.838
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,60	0,77	1,33	1,49	1,62	1,30	0,18	0,50	0,71	0,94	0,91	1,02	0,99	0,99	0,92
- Laba sebelum pajak / Profit	7.640	10.347	17.398	19.814	21.512	16.688	2.514	6.909	9.750	13.003	12.602	14.048	13.673	13.707	12.752
- Rata-rata total aset / Average total assets	1.279.647	1.341.222	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	1.371.430	1.377.765	1.382.999	1.388.361
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95,91	92,60	88,50	87,35	84,83	87,38	98,40	95,32	93,24	91,02	91,06	90,41	90,65	90,69	90,64
- Biaya Operasional / Operating Expenses	179.569	135.166	136.195	11.545	20.223	29.478	48.095	59.020	67.021	76.897	89.900	100.616	112.406	124.505	137.254
- Pendapatan Operasional / Operating Income	187.233	145.961	153.901	13.217	23.838	33.734	48.879	61.921	71.877	84.483	98.725	111.284	123.998	137.283	151.431
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,70	4,46	4,93	4,47	4,50	4,59	4,35	4,39	4,44	4,46	4,47	4,50	4,49	4,48	4,52
- Pendapatan bunga bersih / Interest income net	44.499	55.236	59.530	56.782	56.610	55.103	55.514	56.036	56.796	57.268	57.460	57.436	57.653	57.755	58.426
- Rata-rata total aset produktif / Average total earning assets	1.201.704	1.238.396	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	1.276.793	1.283.004	1.288.374	1.293.451
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71,51	77,69	81,84	81,89	81,30	79,34	78,98	79,79	81,11	80,90	81,73	81,19	80,46	81,90	82,53
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693.732	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546
- Total Dana Pihak Ketiga / Total Third Party Funds	970.137	989.872	918.307	907.720	918.647	901.854	954.253	952.452	949.132	957.330	955.074	959.418	980.155	973.591	974.815
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,75	15,37	14,24	12,65	12,95	13,93	13,18	12,85	13,08	12,52	12,55	12,97	13,15	13,29	13,26
- Aset Likuid Primer / Primary Liquid Asset	198.540	148.428	125.064	100.000	106.107	118.082	115.490	110.049	111.655	106.376	108.359	117.982	128.393	127.385	130.800
- Aset Likuid Sekunder / Secondary Liquid assets	81.377	72.361	71.173	67.738	67.099	63.283	67.305	66.952	70.652	68.773	68.447	65.604	60.320	63.429	61.082
- Total Aset / Total Assets	1.348.864	1.436.185	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	1.416.007	1.434.777	1.435.341	1.447.345

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								
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36,88	38,06	36,92	38,15	37,85	36,48	37,41	37,39	36,63	36,78	36,44	36,11	37,28	37,09	37,79	
- Modal / Capital	271.808	305.933	347.986	367.365	368.275	368.942	363.590	367.538	367.973	370.199	365.399	364.732	371.035	372.993	376.541	
- ATMR / Risk Weighted Assets	737.072	803.798	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699	996.316	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34,55	35,68	34,58	35,84	35,41	34,22	35,47	35,47	34,90	34,92	34,61	34,32	35,45	35,28	35,96	
- Modal Inti (Tier I) / Core Capital (Tier I)	254.657	286.794	325.890	345.156	344.542	346.050	344.730	348.608	350.555	351.518	347.096	346.612	352.861	354.822	358.258	
- ATMR / Risk Weighted Assets	737.072	803.798	942.515	962.935	973.107	1.011.361	971.960	982.889	1.004.498	1.006.523	1.002.739	1.010.052	995.360	1.005.699	996.316	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,14	1,72	1,60	1,62	1,60	1,64	2,05	2,07	2,06	2,05	2,08	2,08	2,04	1,98	1,95	
- Laba sebelum pajak / Profit	13.216	22.182	24.211	25.871	25.586	27.413	32.829	33.174	33.375	33.233	33.796	33.847	33.281	32.412	32.020	
- Rata-rata total aset / Average total assets	1.154.798	1.288.046	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	1.630.565	1.634.432	1.637.670	1.640.767	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91,55	92,40	92,96	94,84	98,89	93,21	91,06	90,43	89,63	90,09	90,71	91,21	91,86	92,79	93,81	
- Biaya Operasional / Operating Expenses	138.932	269.274	305.728	39.347	379.649	93.489	111.257	130.797	144.382	176.353	220.466	263.888	313.581	383.679	486.041	
- Pendapatan Operasional / Operating Income	151.750	291.436	328.876	41.489	383.929	100.301	122.183	144.638	161.094	195.761	243.033	289.328	341.387	413.474	518.123	
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,74	4,18	4,31	3,97	3,91	4,05	4,23	4,27	4,27	4,28	4,30	4,30	4,32	4,31	4,34	
- Pendapatan bunga bersih / Interest income net	40.600	50.667	61.354	60.904	59.832	64.755	64.804	65.596	66.016	66.429	66.803	67.027	67.449	67.448	68.008	
- Rata-rata total aset produktif / Average total earning assets	1.085.081	1.211.223	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	1.557.007	1.560.830	1.563.544	1.566.310	
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81,26	79,24	84,38	82,20	82,17	83,60	82,83	82,19	82,38	83,37	82,18	81,25	80,61	82,23	84,91	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644.999	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587	
- Total Dana Pihak Ketiga / Total Third Party Funds	793.773	888.106	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	1.063.799	1.077.645	1.063.156	1.048.891	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,38	22,27	19,45	20,73	20,55	20,02	19,62	19,18	19,89	18,12	18,24	18,43	18,05	16,57	17,00	
- Aset Likuid Primer / Primary Liquid Asset	183.586	202.979	204.207	213.661	212.889	226.021	208.244	204.900	226.201	189.740	197.517	198.185	193.311	173.718	190.773	
- Aset Likuid Sekunder / Secondary Liquid assets	83.950	98.200	98.951	116.630	116.703	114.393	108.643	107.927	106.293	109.986	105.114	108.467	108.063	103.034	93.914	
- Total Aset / Total Assets	1.195.504	1.352.427	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	1.663.801	1.669.232	1.670.051	1.674.828	

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,30	24,38	25,80	25,61	25,68	25,32	24,89	24,90	24,44	24,75	25,01	25,07	24,90	24,93	24,97
- Modal / Capital	357.409	391.103	415.037	417.134	421.029	420.188	414.980	416.549	416.490	423.588	426.657	436.413	435.303	438.404	442.104
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	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	1.740.999	1.748.048	1.758.655	1.770.693
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,24	22,70	24,30	24,10	24,20	23,84	23,42	23,44	23,05	23,31	23,61	23,63	23,55	23,55	23,60
- Modal Inti (Tier I) / Core Capital (Tier I)	328.286	364.092	390.825	392.611	396.696	395.641	390.427	392.129	392.841	399.000	402.832	411.319	411.670	414.221	417.930
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	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	1.740.999	1.748.048	1.758.655	1.770.693
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,41	1,68	1,78	1,79	1,76	1,87	1,72	1,74	1,72	1,77	1,76	1,78	1,75	1,72	1,74
- Laba sebelum pajak / Profit	33.298	43.450	48.704	50.710	50.185	53.805	49.636	50.125	49.989	51.553	51.375	52.329	51.618	50.775	51.493
- Rata-rata total aset / Average total assets	2.357.650	2.580.085	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	2.934.399	2.941.837	2.949.830	2.963.769
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,48	79,13	79,98	81,33	80,54	79,59	81,25	81,16	81,33	80,33	80,78	80,49	80,82	81,06	81,05
- Biaya Operasional / Operating Expenses	169.751	166.148	196.352	19.034	35.393	53.089	72.405	90.732	108.800	123.282	144.949	163.078	180.240	198.297	220.934
- Pendapatan Operasional / Operating Income	203.336	209.957	245.501	23.405	43.944	66.703	89.116	111.797	133.774	153.474	179.444	202.619	223.021	244.638	272.599
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,79	3,88	3,79	3,61	3,56	3,65	3,62	3,60	3,59	3,58	3,57	3,57	3,57	3,55	3,55
- Pendapatan bunga bersih / Interest income net	86.552	96.588	99.797	100.947	98.853	101.623	100.746	100.331	100.657	100.671	100.852	101.224	101.375	101.069	101.450
- Rata-rata total aset produktif / Average total earning assets	2.284.059	2.489.948	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	2.832.366	2.839.171	2.846.723	2.860.026
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,51	84,67	88,62	88,47	88,66	88,93	89,47	89,56	89,50	89,13	89,46	89,92	91,22	91,11	89,30
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.483.010	1.687.209	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	1.937.438	1.957.793	1.960.046	1.985.493
- Total Dana Pihak Ketiga / Total Third Party Funds	1.865.083	1.992.606	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	2.154.522	2.146.246	2.151.361	2.223.492
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21,71	17,12	13,31	12,87	13,25	13,10	12,33	11,88	12,34	11,11	11,53	10,63	9,79	10,07	10,91
- Aset Likuid Primer / Primary Liquid Asset	315.680	284.281	229.825	183.377	194.733	200.774	173.199	168.069	202.126	161.511	180.773	167.535	133.479	151.459	189.309
- Aset Likuid Sekunder / Secondary Liquid assets	222.490	179.198	152.861	182.007	183.404	182.264	184.785	178.759	164.548	169.239	164.533	154.298	161.029	153.502	150.854
- Total Aset / Total Assets	2.478.932	2.707.159	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	3.027.126	3.008.777	3.029.757	3.117.102

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,48	22,26	24,77	24,44	24,81	21,94	22,11	22,49	22,78	23,42	23,71	23,97	24,29	24,08	23,65
- Modal / Capital	725.611	784.832	852.844	861.386	873.839	787.375	798.335	815.366	837.068	853.617	870.931	890.073	904.101	912.475	908.001
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	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	3.713.099	3.722.540	3.788.571	3.838.923
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,19	21,03	23,24	23,10	23,48	20,61	20,75	21,13	21,42	22,06	22,37	22,63	22,94	22,73	22,32
- Modal Inti (Tier I) / Core Capital (Tier I)	684.053	741.527	800.018	814.245	826.882	739.544	749.189	766.095	787.177	804.014	821.520	840.320	853.895	861.318	856.821
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	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	3.713.099	3.722.540	3.788.571	3.838.923
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,56	3,41	3,85	3,72	3,34	3,54	3,55	3,56	3,73	3,71	3,73	3,76	3,80	3,76	3,77
- Laba sebelum pajak / Profit	120.118	176.520	214.132	219.700	197.337	209.859	210.473	211.922	222.212	221.031	222.640	224.548	227.213	225.724	226.950
- Rata-rata total aset / Average total assets	4.684.596	5.182.229	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	5.977.992	5.986.117	6.005.521	6.023.534
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,88	67,26	70,07	87,62	74,55	71,81	71,79	71,28	70,21	69,49	69,57	69,02	68,82	69,32	71,48
- Biaya Operasional / Operating Expenses	401.403	362.700	503.458	131.225	96.993	133.971	178.752	219.344	262.162	293.895	339.585	375.611	417.686	467.484	570.318
- Pendapatan Operasional / Operating Income	522.114	539.278	718.466	149.761	130.108	186.573	249.008	307.716	373.387	422.961	488.153	544.222	606.957	674.387	797.856
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,27	5,29	5,41	5,16	5,07	5,19	5,14	5,14	5,15	5,19	5,20	5,20	5,21	5,20	5,24
- Pendapatan bunga bersih / Interest income net	242.291	268.906	292.233	301.596	293.939	298.395	296.029	296.353	297.733	299.891	301.099	301.445	302.393	302.431	305.915
- Rata-rata total aset produktif / Average total earning assets	4.599.276	5.078.797	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	5.792.107	5.800.600	5.819.030	5.834.016
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,53	76,20	81,90	82,52	82,90	83,16	83,71	84,23	85,73	87,17	87,69	88,01	88,89	87,90	90,34
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.946.844	3.263.554	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	3.998.548	4.041.756	4.085.553	4.146.522
- Total Dana Pihak Ketiga / Total Third Party Funds	3.850.469	4.283.006	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	4.543.043	4.547.115	4.647.793	4.590.044
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,56	13,90	11,45	11,20	11,31	11,21	10,04	10,83	9,63	9,16	9,69	10,53	9,77	10,39	9,44
- Aset Likuid Primer / Primary Liquid Asset	510.407	444.845	422.517	390.429	397.120	402.424	335.770	389.929	311.922	308.203	350.409	375.301	335.028	383.973	341.706
- Aset Likuid Sekunder / Secondary Liquid assets	383.360	336.192	259.159	271.989	271.741	264.616	263.739	259.405	267.096	239.464	233.539	260.582	256.695	260.061	245.376
- Total Aset / Total Assets	5.089.004	5.617.550	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	6.040.239	6.059.240	6.199.563	6.221.681

Tabel 1.21.															
Perkembangan Aset Bank Umum Berdasarkan Kelompok Usaha															
(Growth of Commercial Banks Assets based on Group of Banks)															
Milliar (Billion)															
Kelompok Bank / Group of Bank	2021	2022	2023					2024							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
- KBMI 1	1.348.864	1.436.185	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	1.416.007	1.434.777	1.435.341	1.447.345
- KBMI 2	1.195.504	1.352.427	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	1.663.801	1.669.232	1.670.051	1.674.828
- KBMI 3	2.478.932	2.707.159	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	3.027.126	3.008.777	3.029.757	3.117.102
- KBMI 4	5.089.004	5.617.550	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	6.040.239	6.059.240	6.199.563	6.221.681
Total	10.112.304	11.113.321	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	12.147.173	12.172.027	12.334.712	12.460.955

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

Kelompok Bank / Group of Bank	Desember 2024			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBBI 1	-	11	50	4
KBBI 2	-	-	9	14
KBBI 3	-	-	-	13
KBBI 4	-	-	-	4
Total	-	11	59	35

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							
			Des	Jan	Feb	Mar	Apr r)	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / Earning Assets	8.665.390	9.451.430	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	10.922.209	10.980.586	10.519.262	10.554.440
a. Lancar / Current	8.244.402	9.045.096	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	10.398.545	10.460.863	10.023.234	10.080.012
b. Dalam Perhatian Khusus / Special Mention	242.194	245.638	307.279	354.897	360.814	358.178	369.817	357.624	355.950	348.005	342.798	352.154	347.112	331.917	315.727
c. Kurang Lancar / Sub-Standard	23.338	20.182	24.369	31.266	27.504	23.432	27.170	25.209	26.521	28.634	23.336	23.418	21.688	19.659	19.534
d. Diragukan / Doubtful	20.640	25.509	24.802	26.884	28.177	29.740	26.682	28.149	29.030	27.121	29.366	27.004	25.391	23.802	22.800
e. Macet / Loss	134.815	115.006	109.830	112.398	115.419	114.683	120.469	123.329	117.981	119.653	121.304	121.088	125.531	120.649	116.367
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.155.891	2.824.164	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	2.822.964	2.879.416	2.755.683	2.772.690
a. Lancar / Current	2.122.335	2.713.801	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	2.786.123	2.842.314	2.723.221	2.738.399
b. Dalam Perhatian Khusus / Special Mention	29.466	79.291	26.747	27.667	28.395	33.664	32.142	23.424	22.054	23.258	28.963	28.982	28.771	29.171	30.780
c. Kurang Lancar / Sub-Standard	881	2.104	1.365	1.605	1.819	2.954	2.784	1.387	955	955	2.231	2.173	2.225	898	1.158
d. Diragukan / Doubtful	213	867	255	262	309	919	993	310	332	268	1.009	1.062	949	225	185
e. Macet / Loss	2.997	28.101	2.208	2.341	2.229	4.852	5.008	2.341	2.278	2.324	4.930	4.624	5.157	2.168	2.168
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182.884	191.767	162.828	174.755	175.456	176.580	183.106	180.725	177.097	178.954	182.175	179.369	180.941	167.402	162.212
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52.051	74.029	96.692	92.867	93.819	92.243	88.077	84.527	89.353	88.373	89.218	93.925	93.875	99.581	115.953
a. Lancar / Current	52.028	73.999	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646
b. Dalam Perhatian Khusus / Special Mention	13	23	9	27	58	86	50	16	42	20	4	4	4	11	0
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	57	123	121	115	111	112	140	145	164	167	167	170	153
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	7	66	129	121	132	136	163	165	147	167	167	167	170	153

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / Earning Assets	935.269	1.085.851	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	1.429.600	1.449.049	1.447.768	1.437.990
a. Lancar / Current	881.124	1.044.701	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	1.369.991	1.388.889	1.387.434	1.379.397
b. Dalam Perhatian Khusus / Special Mention	32.462	26.703	36.492	41.770	39.997	41.992	40.013	38.530	40.030	37.326	36.988	39.702	39.939	39.771	38.155
c. Kurang Lancar / Sub-Standard	1.562	1.313	3.336	4.270	3.534	2.956	3.089	2.952	2.811	3.195	2.764	2.480	2.404	2.649	1.707
d. Diragukan / Doubtful	2.053	1.785	1.995	2.053	2.604	2.212	2.149	2.875	2.747	2.104	2.067	1.384	1.558	1.735	1.499
e. Macet / Loss	18.067	11.349	15.763	16.696	16.725	18.225	14.428	14.554	14.012	15.002	15.412	16.044	16.258	16.178	17.232
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362.322	434.891	402.623	422.698	424.321	434.909	441.795	431.929	431.275	429.413	444.491	442.968	452.349	465.245	453.733
a. Lancar / Current	353.871	426.221	396.685	415.637	417.107	426.522	433.756	424.128	423.594	421.077	436.011	434.748	443.428	456.239	445.043
b. Dalam Perhatian Khusus / Special Mention	7.212	7.665	4.967	6.058	6.244	7.203	7.016	7.259	7.114	7.684	7.502	7.291	7.902	7.989	7.695
c. Kurang Lancar / Sub-Standard	650	672	563	481	581	764	680	301	319	328	600	538	658	637	629
d. Diragukan / Doubtful	29	40	8	5	7	12	6	5	23	9	85	117	86	105	110
e. Macet / Loss	559	293	400	517	381	407	337	236	224	315	292	274	275	274	256
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.920	15.453	22.066	24.021	23.831	24.577	20.689	20.922	20.136	20.952	21.221	20.837	21.239	21.579	21.433
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6.625	16.362	29.630	26.344	27.606	25.560	23.821	24.371	29.973	28.194	28.732	34.613	36.436	37.231	44.450
a. Lancar / Current	6.625	16.352	29.592	26.242	27.483	25.401	23.690	24.247	29.824	28.082	28.616	34.497	36.320	37.115	44.346
b. Dalam Perhatian Khusus / Special Mention	-	11	9	10	38	79	45	15	42	20	4	4	4	-	104
c. Kurang Lancar / Sub-Standard	-	-	5	-	-	-	-	16	3	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	4	5	-	-	8	16	16	-	3	-	-	-	-
e. Macet / Loss	0	0	20	87	85	79	77	76	87	92	109	112	112	116	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	29	92	85	79	86	108	107	92	112	112	112	116	-

Tabel 1.28.		
Komposisi Dana Pihak Ketiga Bank Umum		
(Composition of Third Party Funds of Commercial Banks)		
Nilai Nominal dalam Miliar Rp (Billion Rp)		
Desember 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.751.373	31,13
Rupiah	1.944.250	22,00
Valas / Foreign Exchange	807.123	9,13
Tabungan / Saving	2.850.242	32,25
Rupiah	2.655.773	30,05
Valas / Foreign Exchange	194.469	2,20
Simpanan Berjangka / Time Deposits	3.235.627	36,61
Rupiah	2.854.836	32,30
Valas / Foreign Exchange	380.791	4,31
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.144.811	12,95
Valas / Foreign Exchange	175.299	1,98
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	1.038.153	11,75
Valas / Foreign Exchange	130.247	1,47
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	425.481	4,81
Valas / Foreign Exchange	45.488	0,51
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	246.391	2,79
Valas / Foreign Exchange	29.757	0,34
Total DPK / Total Third Party Funds	8.837.242	100
Rupiah	7.454.860	84
Valas / Foreign Exchange	1.382.382	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)		
Keterangan / Items	Desember 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	204.266	20,95
Rupiah	161.673	16,58
Valas / Foreign Exchange	42.594	4,37
Tabungan / Saving	233.443	23,95
Rupiah	229.706	23,56
Valas / Foreign Exchange	3.737	0,38
Simpanan Berjangka / Time Deposits	537.105	55,10
Rupiah	498.125	51,10
Valas / Foreign Exchange	38.980	4,00
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	190.976	19,59
Valas / Foreign Exchange	14.028	1,44
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	134.866	13,84
Valas / Foreign Exchange	11.872	1,22
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	101.371	10,40
Valas / Foreign Exchange	4.483	0,46
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	70.913	7,27
Valas / Foreign Exchange	8.597	0,88
Total DPK / Total Third Party Funds	974.815	100
Rupiah	889.504	91
Valas / Foreign Exchange	85.311	9

Tabel 1.30.		
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2		
(Composition of Third Party Funds of Commercial Banks - KBMI 2)		
Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Desember 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	328.667	31,33
Rupiah	214.578	20,46
Valas / Foreign Exchange	114.089	10,88
Tabungan / Saving	183.764	17,52
Rupiah	176.575	16,83
Valas / Foreign Exchange	7.189	0,69
Simpanan Berjangka / Time Deposits	536.460	51,15
Rupiah	467.413	44,56
Valas / Foreign Exchange	69.048	6,58
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	189.754	18,09
Valas / Foreign Exchange	31.892	3,04
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	146.503	13,97
Valas / Foreign Exchange	23.568	2,25
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	86.349	8,23
Valas / Foreign Exchange	9.138	0,87
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	44.806	4,27
Valas / Foreign Exchange	4.450	0,42
Total DPK / Total Third Party Funds	1.048.891	100
Rupiah	858.566	82
Valas / Foreign Exchange	190.326	18

Tabel 1.31.		
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3		
(Composition of Third Party Funds of Commercial Banks - KBMI 3)		
Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Desember 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	629.422	28,31
Rupiah	492.061	22,13
Valas / Foreign Exchange	137.361	6,18
Tabungan / Saving	565.044	25,41
Rupiah	460.967	20,73
Valas / Foreign Exchange	104.077	4,68
Simpanan Berjangka / Time Deposits	1.029.026	46,28
Rupiah	894.602	40,23
Valas / Foreign Exchange	134.425	6,05
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	400.640	18,02
Valas / Foreign Exchange	67.695	3,04
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	286.583	12,89
Valas / Foreign Exchange	41.393	1,86
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	133.574	6,01
Valas / Foreign Exchange	17.273	0,78
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	73.804	3,32
Valas / Foreign Exchange	8.063	0,36
Total DPK / Total Third Party Funds	2.223.492	100
Rupiah	1.847.629	83
Valas / Foreign Exchange	375.863	17

Tabel 1.32. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4 (Composition of Third Party Funds of Commercial Banks - KBMI 4) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Desember 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.589.018	34,62
Rupiah	1.075.939	23,44
Valas / Foreign Exchange	513.079	11,18
Tabungan / Saving	1.867.990	40,70
Rupiah	1.788.525	38,97
Valas / Foreign Exchange	79.465	1,73
Simpanan Berjangka / Time Deposits	1.133.036	24,68
Rupiah	994.697	21,67
Valas / Foreign Exchange	138.339	3,01
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	363.441	7,92
Valas / Foreign Exchange	61.684	1,34
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	470.201	10,24
Valas / Foreign Exchange	53.414	1,16
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	104.187	2,27
Valas / Foreign Exchange	14.594	0,32
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	56.868	1,24
Valas / Foreign Exchange	8.647	0,19
Total DPK / Total Third Party Funds	4.590.044	100,00
Rupiah	3.859.161	84,08
Valas / Foreign Exchange	730.883	15,92

Tabel 1.33.															
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum															
<i>(Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks)</i>															
Persen (Percent)															
Keterangan / Items	2021	2022	2023					2024							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits															
Rupiah	1,71	1,91	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41
Valas / Foreign Exchange	0,17	1,01	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03
Tabungan / Saving															
Rupiah	0,69	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68
Valas / Foreign Exchange	0,17	0,43	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84	0,83	0,79	0,76
Simpanan Berjangka / Time Deposits															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	2,92	3,95	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92
Valas / Foreign Exchange	0,37	2,74	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	3,21	4,18	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54
Valas / Foreign Exchange	0,50	2,60	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	3,52	4,16	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97
Valas / Foreign Exchange	0,60	2,45	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32
<i>- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits</i>															
Rupiah	3,99	4,68	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14
Valas / Foreign Exchange	0,66	2,05	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits															
Rupiah	1,74	1,75	1,86	1,95	1,95	1,93	2,12	1,88	1,86	1,92	1,86	1,97	2,00	1,99	2,13
Valas / Foreign Exchange	0,10	0,55	1,14	1,33	1,27	1,06	1,43	1,21	1,09	1,51	1,40	0,89	1,04	1,09	1,54
Tabungan / Saving															
Rupiah	1,65	1,54	1,54	1,50	1,55	1,58	1,26	1,61	1,56	1,52	1,52	1,55	1,54	1,53	1,50
Valas / Foreign Exchange	0,17	0,63	0,94	1,10	1,18	1,19	1,04	1,11	1,03	1,21	1,57	2,41	2,00	2,71	2,55
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,74	4,76	5,33	5,23	5,17	5,13	5,21	5,24	5,24	5,33	5,31	5,31	5,37	5,09	5,59
Valas / Foreign Exchange	0,66	2,89	4,03	3,95	4,11	4,05	4,16	3,99	4,16	4,42	4,20	4,15	4,09	3,78	4,29
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,18	4,90	5,77	5,86	5,90	5,83	5,97	5,90	5,90	5,99	6,01	6,01	5,99	5,64	6,12
Valas / Foreign Exchange	0,88	2,48	4,07	4,10	4,20	4,18	4,72	4,40	4,34	4,48	4,58	4,67	4,55	4,29	4,41
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,36	4,55	5,66	5,91	5,79	5,88	6,01	5,96	5,73	5,84	5,87	5,88	5,96	5,64	6,16
Valas / Foreign Exchange	1,13	1,53	4,23	4,01	4,33	4,38	4,47	4,44	4,28	4,40	4,44	4,50	4,50	4,56	4,46
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,50	4,57	5,60	6,04	5,78	5,82	5,99	6,01	6,05	6,11	6,28	6,11	6,09	5,35	5,80
Valas / Foreign Exchange	0,95	2,66	4,12	4,39	4,34	4,38	4,59	4,59	4,75	4,77	4,63	4,71	4,71	3,20	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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits															
Rupiah	1,56	1,83	1,96	2,05	1,95	1,91	1,90	1,98	2,00	1,99	1,94	2,06	2,01	2,01	1,96
Valas / Foreign Exchange	0,09	0,47	1,42	1,86	1,23	1,22	1,56	1,39	1,32	1,44	1,48	1,89	1,91	1,89	1,81
Tabungan / Saving															
Rupiah	1,17	1,29	1,37	1,28	1,30	1,34	1,10	1,34	1,34	1,34	1,32	1,06	1,31	1,32	1,30
Valas / Foreign Exchange	0,11	0,61	0,37	1,30	1,46	0,92	1,22	1,77	1,81	1,79	1,56	1,54	1,86	1,90	0,54
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,62	4,76	5,72	5,44	5,37	5,39	5,35	5,40	5,46	5,48	5,46	5,53	5,46	5,42	5,73
Valas / Foreign Exchange	0,56	2,83	4,25	4,45	4,25	4,44	3,98	4,44	3,77	4,39	4,26	4,18	4,24	4,01	4,17
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,83	5,20	5,90	6,07	6,14	6,09	6,01	6,05	6,05	6,11	6,10	6,17	6,17	6,21	6,22
Valas / Foreign Exchange	0,66	2,97	4,92	5,00	4,90	4,88	4,75	4,76	4,96	5,00	5,06	4,97	4,83	4,68	4,61
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,23	4,68	5,94	5,81	6,04	6,07	6,05	5,96	5,92	5,98	5,95	6,09	6,11	6,14	6,46
Valas / Foreign Exchange	1,04	2,63	4,22	4,35	4,24	4,27	4,27	4,28	4,35	4,40	4,48	4,48	4,44	4,39	4,35
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,22	5,59	6,61	6,53	6,63	6,64	6,66	6,68	6,66	6,65	6,67	6,69	6,70	6,57	6,03
Valas / Foreign Exchange	0,66	2,29	4,31	4,15	4,25	4,26	4,00	4,05	4,06	4,03	3,97	3,98	4,00	3,82	3,73

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits															
Rupiah	1,87	2,25	2,49	2,43	2,46	2,52	2,42	2,57	2,57	2,51	2,45	2,48	2,49	2,52	2,73
Valas / Foreign Exchange	0,25	1,17	2,72	2,38	2,56	2,80	2,70	2,66	2,78	2,86	3,04	2,89	2,87	2,89	2,77
Tabungan / Saving															
Rupiah	1,18	1,06	1,03	1,03	1,02	1,02	1,01	0,96	0,96	0,93	0,91	1,03	0,90	0,89	0,91
Valas / Foreign Exchange	0,19	0,61	1,31	1,25	1,21	1,08	1,21	1,32	1,29	1,31	1,28	1,26	1,26	1,12	1,19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,98	4,13	4,92	4,84	4,80	4,89	4,91	4,96	4,98	5,01	5,05	5,09	5,02	5,16	5,14
Valas / Foreign Exchange	0,34	2,91	4,11	4,08	4,06	4,18	4,00	4,06	4,12	4,19	4,24	4,07	3,86	4,00	3,95
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,16	4,36	5,38	5,47	5,48	5,45	5,41	5,43	5,44	5,54	5,60	5,61	5,61	6,01	5,74
Valas / Foreign Exchange	0,38	2,61	4,42	4,36	4,37	4,46	4,45	4,49	4,70	4,74	4,69	4,51	4,40	4,40	4,30
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,25	4,10	5,39	5,43	5,45	5,52	5,54	5,59	5,41	5,48	5,58	5,63	5,62	6,14	5,92
Valas / Foreign Exchange	0,43	1,96	4,34	4,40	4,41	4,42	4,48	4,36	4,31	4,37	4,65	4,67	4,59	4,42	4,42
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,79	4,33	5,26	5,26	5,26	5,33	5,31	5,34	5,35	5,40	5,45	5,47	5,48	6,16	5,07
Valas / Foreign Exchange	0,70	2,31	3,73	3,21	3,15	3,22	3,08	3,19	3,24	3,32	3,33	3,41	3,40	4,68	3,22

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits															
Rupiah	1,68	1,82	2,19	2,09	2,13	2,12	2,15	2,19	2,25	2,28	2,32	2,35	2,34	2,43	2,42
Valas / Foreign Exchange	0,16	1,11	1,47	1,51	1,61	1,49	1,43	1,98	1,57	2,27	2,38	2,31	2,22	1,72	1,94
Tabungan / Saving															
Rupiah	0,38	0,39	0,41	0,41	0,41	0,40	0,40	0,40	0,41	0,41	0,41	0,42	0,43	0,43	0,44
Valas / Foreign Exchange	0,17	0,24	0,25	0,24	0,24	0,24	0,25	0,25	0,24	0,24	0,25	0,25	0,25	0,24	0,24
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,34	3,03	3,79	3,83	3,73	3,58	3,67	3,60	3,62	3,74	3,81	3,79	3,78	3,85	3,89
Valas / Foreign Exchange	0,27	2,52	3,34	3,63	3,51	3,47	3,19	2,96	3,06	3,29	3,40	3,31	3,23	3,44	3,23
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	2,63	3,38	4,82	4,96	4,98	4,97	4,90	4,87	4,94	4,99	5,09	5,18	5,20	5,12	5,05
Valas / Foreign Exchange	0,39	2,37	4,62	4,71	4,60	4,21	4,44	4,54	4,51	4,53	4,29	4,53	4,50	4,33	4,40
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,02	3,78	5,38	5,55	5,61	5,56	5,52	5,52	5,05	4,65	4,62	4,63	4,65	4,94	5,45
Valas / Foreign Exchange	0,53	2,81	4,05	4,42	4,50	4,26	4,41	4,29	3,28	4,35	4,33	4,39	4,24	4,22	4,15
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,48	4,49	5,40	5,44	5,45	5,45	5,49	5,50	5,45	5,40	5,36	5,33	5,37	4,91	3,71
Valas / Foreign Exchange	0,53	1,55	1,46	1,37	1,37	1,37	1,39	1,40	1,36	1,44	1,86	1,88	1,89	1,96	2,02

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												
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
KBMI 1															
Jumlah Bank / Total Banks	75	70	66	66	66	65	66	66	66	66	66	65	65	65	65
Jumlah Kantor / Total Bank Offices	4.989	4.681	3.835	3.884	3.885	3.592	3.758	3.719	3.762	3.766	3.740	3.735	3.735	3.738	3.747
KBMI 2															
Jumlah Bank / Total Banks	16	19	22	22	23	24	23	23	23	23	23	23	23	23	23
Jumlah Kantor / Total Bank Offices	3.275	2.312	2.871	2.699	2.825	3.117	2.946	2.945	2.942	2.960	2.891	2.889	2.887	2.887	2.882
KBMI 3															
Jumlah Bank / Total Banks	12	13	13	14	13	13	13	13	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8.916	4.841	4.654	4.786	4.643	4.620	4.604	4.585	4.578	4.645	4.572	4.564	4.560	4.547	4.544
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	12.916	12.917	12.915	12.914	12.901	12.901	12.888	12.897	12.769	12.747	12.737	12.725	12.726
Total															
Jumlah Bank / Total Banks	107	106	105	106	106	106	106	106	106	106	106	105	105	105	105
Jumlah Kantor / Total Bank Offices	32.366	25.377	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899

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

Keterangan / Items	2020	2021	2022	2023													
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																	
1. Pendapatan bunga / Interest Income	101.078	100.679	101.231	116.967	9.901	19.578	29.791	39.899	50.393	60.746	71.438	82.131	92.915	104.299	115.286	126.821	
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.166	1.258	1.401	992	82	153	230	294	358	450	529	605	675	741	815	899	
b. Dari Penempatan pada bank lain / From interbank placement	1.284	741	592	1.366	109	233	377	509	664	808	938	1.096	1.247	1.442	1.620	1.776	
c. Dari surat berharga / From securities	6.155	6.865	7.943	9.073	787	1.549	2.366	3.169	4.023	4.867	5.771	6.724	7.621	8.623	9.664	10.690	
d. Dari Kredit yang diberikan / From credit	55.543	55.898	56.577	61.138	5.137	10.224	15.559	20.775	26.119	31.559	37.015	42.412	48.065	53.713	59.101	65.163	
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.377	55.764	56.370	60.667	5.078	10.112	15.392	20.559	25.856	31.251	36.659	42.005	47.609	53.208	58.552	64.557	
- kepada bank lain / To other Bank	166	134	207	471	59	112	166	216	263	309	357	407	456	505	550	606	
e. Lainnya / Others	36.930	35.916	34.718	44.396	3.787	7.420	11.258	15.152	19.229	23.062	27.185	31.293	35.308	39.780	44.085	48.293	
2. Beban Bunga / Interest Expenses	60.267	55.587	52.458	67.432	6.144	11.891	18.027	24.204	30.585	36.845	43.201	49.674	56.010	62.979	69.757	76.524	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	2	0	-	13	2	3	5	19	21	24	30	36	44	45	46	55	
b. Kewajiban pada Bank lain / Interbank Liabilities	756	413	532	1.179	109	215	321	431	525	627	738	829	918	1.008	1.121	1.253	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.595	18.684	16.360	21.649	2.057	3.927	6.039	8.080	10.156	12.162	14.294	16.372	18.446	20.681	22.846	25.088	
- Giro / Demand Deposit	2.764	2.583	2.620	2.537	204	410	637	834	1.065	1.271	1.472	1.675	1.883	2.117	2.333	2.543	
- Tabungan / Saving	2.325	1.982	1.828	1.881	187	350	525	707	897	1.087	1.284	1.485	1.680	1.875	2.067	2.300	
- Simpanan Berjangka / Time deposits	16.506	14.119	11.912	17.231	1.667	3.168	4.877	6.539	8.194	9.804	11.539	13.212	14.883	16.689	18.447	20.245	
d. Surat Berharga / Securities	1.147	1.074	976	864	69	132	195	256	318	374	444	514	582	653	705	774	
e. Pinjaman yang diterima / Loans received	913	870	913	1.333	157	310	479	625	773	927	1.081	1.240	1.393	1.542	1.692	1.856	
f. Lainnya / Others	35.778	34.463	33.676	42.394	3.750	7.305	10.987	14.794	18.792	22.532	26.614	30.684	34.626	39.050	43.346	47.497	
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	49.535	3.757	7.687	11.764	15.694	19.808	24.100	28.237	32.456	36.906	41.320	45.529	50.297	
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	11.296	1.639	2.102	3.265	4.119	5.055	5.914	6.933	7.985	9.163	10.556	11.569	12.985	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	437	346	68	73	93	93	135	187	275	357	431	453	484	658	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	
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	1	1	1	1	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1.658	2.017	1.654	80	148	227	358	505	573	714	948	1.112	1.280	1.379	1.449	
e. Deviden, 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	4.958	398	829	1.293	1.739	2.194	2.605	3.045	3.507	3.976	4.484	4.940	5.454	
f. Lainnya / Others	7.502	7.954	4.517	4.338	1.093	1.052	1.651	1.929	2.221	2.549	2.899	3.173	3.643	4.339	4.764	5.423	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37.977	42.382	41.341	42.199	3.861	6.974	10.698	14.756	18.215	21.519	25.333	29.070	33.105	37.597	41.293	45.673	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	211	37	7	9	15	77	63	79	86	103	119	146	180	203	
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	-	-	-	-	-	-	-	-	-	-	-	-	3	7	7	13	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1.539	1.940	1.606	105	162	248	381	523	582	720	911	1.062	1.237	1.338	1.421	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9.569	11.084	6.834	7.484	1.404	1.753	2.556	3.388	3.938	4.547	5.103	5.798	6.886	8.047	8.788	9.496	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	62	104	93	90	7	14	20	28	35	42	49	56	63	70	77	86	
g. Lainnya / Others	27.480	29.626	32.264	32.982	2.337	5.036	7.858	10.882	13.656	16.269	19.376	22.203	24.972	28.090	30.902	34.454	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.001	16.660	18.821	18.632	1.535	2.815	4.331	5.058	6.648	8.496	9.837	11.372	12.963	14.280	15.805	17.609	
E. Pendapatan non-operasional / Non Operational Income	5.200	5.772	7.224	10.921	1.175	2.536	3.553	4.918	6.137	7.427	8.726	3.295	4.714	6.127	7.595	10.079	
F. Beban non-operasional / Non Operational Expenses	5.164	5.835	7.428	11.085	1.169	2.554	3.570	4.922	6.153	7.474	8.792	3.441	4.903	6.326	7.804	10.341	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(204)	(164)	6	(18)	(17)	(5)	(17)	(47)	(66)	(146)	(189)	(199)	(209)	(262)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.037	16.497	18.617	18.468	1.541	2.797	4.314	5.053	6.632	8.449	9.771	11.226	12.774	14.081	15.596	17.347	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.242	4.207	4.055	4.449	-	-	-	-	-	-	-	-	-	-	-	2.916	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.076	4.031	4.055	4.449	-	-	-	-	-	-	-	-	-	-	-	3.641	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.002	13.776	15.300	14.519	1.255	2.277	3.500	4.093	5.379	6.818	7.819	8.954	10.160	11.162	12.343	13.002	

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												
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	17.785	11.691	15.641	26.967	2.585	4.962	7.579	10.119	12.775	15.338	17.951	20.421	22.848	25.355	27.684	30.241
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.227	1.106	1.925	4.534	350	699	1.105	1.525	1.978	2.392	2.752	3.061	3.347	3.703	3.970	4.129
b. Dari Penempatan pada bank lain / From interbank placement	369	161	713	2.123	234	415	635	825	1.020	1.209	1.418	1.600	1.809	2.001	2.163	2.317
c. Dari surat berharga / From securities	3.599	3.224	3.774	6.639	721	1.478	2.288	2.996	3.813	4.606	5.435	6.257	7.071	7.880	8.697	9.693
d. Dari Kredit yang diberikan / From credit	12.163	6.957	8.426	12.628	1.190	2.203	3.301	4.443	5.579	6.699	7.873	8.996	10.074	11.212	12.264	13.478
- kepada pihak ketiga bukan bank / To Third Party non Bank	11.874	6.929	8.297	12.348	1.146	2.112	3.169	4.270	5.366	6.444	7.563	8.633	9.698	10.390	11.331	12.423
- kepada bank lain / To other Bank	289	28	130	281	43	91	132	173	212	255	310	363	376	822	933	1.055
e. Lainnya / Others	427	243	802	1.042	90	167	251	331	386	432	472	507	547	559	591	625
2. Beban Bunga / Interest Expenses	4.557	2.422	3.446	6.484	874	1.543	2.160	2.818	3.530	4.205	4.979	5.629	6.266	6.904	7.504	8.148
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	0	82	86	4	14	24	32	36	42	51	60	64	64	64	
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	366	997	169	289	447	543	641	737	872	976	1.087	1.188	1.265	1.356
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.101	2.071	2.470	4.679	416	826	1.255	1.681	2.130	2.605	3.099	3.544	3.967	4.424	4.873	5.333
- Giro / Demand Deposit	1.079	877	1.011	1.854	180	348	530	712	915	1.120	1.330	1.520	1.700	1.908	2.111	2.337
- Tabungan / Saving	88	117	240	186	21	45	69	93	120	150	180	209	239	271	301	327
- Simpanan Berjangka / Time deposits	1.934	1.077	1.219	2.640	215	434	656	876	1.096	1.335	1.589	1.814	2.027	2.246	2.460	2.689
d. Surat Berharga / Securities	25	3	161	220	190	36	307	345	387	427	466	495	514	530	546	569
e. Pinjaman yang diterima / Loans received	122	52	4	-	5	10	-	22	28	33	2	-	-	-	-	-
f. Lainnya / Others	563	128	363	501	90	368	126	194	306	366	498	563	638	699	757	826
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13.228	9.269	12.194	20.483	1.710	3.419	5.418	7.301	9.245	11.133	12.972	14.792	16.583	18.451	20.180	22.093
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	236.397	29.506	363.457	66.324	79.655	92.580	97.510	119.757	154.649	183.923	210.866	241.093	270.685
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	5.563	390	259	486	523	681	748	962	1.272	1.469	1.722	1.933	2.052
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	57	-	-	0	1	1	1	1	1	2	1	13	14
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	727	191	222	416	562	668	755	1.190	1.284	1.267	1.259	1.231	1.229
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134.591	137.961	218.981	225.585	28.722	362.508	64.699	77.648	90.900	94.688	116.091	150.297	179.195	205.647	235.524	264.838
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	3.432	3.262	3.178	2.973	164	295	449	612	776	920	1.091	1.284	1.423	1.647	1.753	1.919
f. Lainnya / Others	1.038	1.613	613	1.493	39	173	273	309	364	396	421	511	566	589	638	632
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144.575	149.127	228.923	242.070	29.834	363.685	67.533	81.633	94.906	100.412	122.973	157.334	186.401	214.483	245.849	276.433
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	521	5.517	239	369	664	496	575	608	710	792	850	1.276	1.426	1.381
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	444	-	-	-	-	-	-	-	-	-	9	12	18
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	228	149	151	434	585	645	695	1.081	1.131	1.131	1.133	1.134	1.131
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	129.238	134.428	215.691	221.727	28.628	361.373	63.764	76.965	89.100	93.605	114.700	147.862	175.912	202.489	232.487	261.808
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4.421	3.789	2.070	2.205	128	246	449	551	712	831	940	1.187	1.417	1.727	1.937	2.221
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	686	670	679	1.035	59	233	215	282	358	433	568	673	726	796	891	991
g. Lainnya / Others	9.374	9.196	9.819	10.914	631	1.312	2.008	2.754	3.516	4.240	4.974	5.689	6.365	7.053	7.963	8.883
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.299	4.220	7.166	14.810	1.382	3.192	4.209	5.323	6.919	8.231	9.756	12.107	14.104	14.834	15.423	16.345
E. Pendapatan non-operasional / Non Operational Income	1.325	934	893	1.685	348	152	317	821	891	1.042	1.210	862	1.055	1.043	1.376	1.603
F. Beban non-operasional / Non Operational Expenses	28	10	7	52	198	8	9	2	2	4	7	72	473	5	6	5
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.297	925	886	1.634	150	144	308	818	888	1.039	1.203	791	582	1.039	1.371	1.598
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	11.596	5.145	8.051	16.444	1.532	3.335	4.517	6.142	7.807	9.269	10.959	12.898	14.686	15.872	16.794	17.943
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(289)	(410)	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	(442)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(289)	(410)	(28)	(59)	(99)	(129)	(166)	(209)	(245)	(285)	(331)	(351)	(390)	(442)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7.488	3.926	5.858	12.361	1.121	2.592	3.453	4.635	6.007	7.069	8.394	9.806	11.095	12.123	12.748	13.655

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,89	25,66	25,62	27,75	27,62	27,83	25,98	25,99	26,18	26,13	26,61	26,74	26,85	27,09	26,93	26,76
- Modal / Capital	1.360.376	1.519.278	1.649.203	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	1.844.470	1.863.441	1.877.619	1.882.470
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	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	6.870.204	6.879.552	6.972.533	7.035.566
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,24	24,06	24,09	26,13	26,10	26,29	24,47	24,47	24,67	24,66	25,11	25,26	25,36	25,62	25,46	25,29
- Modal Inti (Tier I) / Core Capital (Tier I)	1.266.316	1.424.392	1.550.607	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	1.742.517	1.762.496	1.775.222	1.779.318
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	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	6.870.204	6.879.552	6.972.533	7.035.566
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	1,85	2,45	2,78	2,76	2,55	2,65	2,54	2,59	2,69	2,72	2,73	2,76	2,77	2,73	2,72
- Laba sebelum pajak / Profit	134.529	168.047	242.903	294.198	305.707	283.484	295.763	283.771	290.279	303.069	306.758	308.399	312.645	313.718	310.495	310.593
- Rata-rata total aset / Average total assets	8.440.183	9.075.206	9.912.750	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	11.313.896	11.337.728	11.371.076	11.406.515
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,58	83,55	78,70	78,94	88,43	91,68	80,16	80,74	79,95	78,77	78,32	78,82	78,79	79,12	79,97	81,45
- Biaya Operasional / Operating Expenses	849.954	856.794	900.323	1.104.135	197.417	525.418	299.879	397.057	483.149	562.392	646.956	767.931	872.708	989.851	1.136.210	1.372.905
- Pendapatan Operasional / Operating Income	981.650	1.025.464	1.143.976	1.398.730	223.255	573.100	374.111	491.789	604.324	713.945	826.056	974.228	1.107.698	1.251.053	1.420.713	1.685.523
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,63	4,80	4,92	4,64	4,58	4,68	4,65	4,65	4,66	4,69	4,70	4,70	4,71	4,69	4,72
- Pendapatan bunga bersih / Interest income net	361.932	407.834	460.243	500.346	506.630	495.466	505.203	502.734	503.823	506.460	509.684	511.774	512.592	514.391	514.297	518.765
- Rata-rata total aset produktif / Average total earning assets	8.136.641	8.803.063	9.587.154	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	10.908.803	10.932.287	10.963.734	10.995.465
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,54	77,49	78,98	84,11	84,06	84,25	84,52	84,70	84,98	85,95	86,80	87,05	87,15	87,70	87,54	89,05
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.235.027	5.512.366	6.100.964	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	7.178.573	7.252.056	7.308.940	7.413.892
- Total Dana Pihak Ketiga / Total Third Party Funds	6.342.538	7.114.041	7.724.561	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	8.237.476	8.268.849	8.348.943	8.325.868
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18,91	20,01	16,23	13,45	13,27	13,42	13,34	12,43	12,62	12,20	11,36	11,75	12,04	11,37	11,59	11,22
- Aset Likuid Primer / Primary Liquid Asset	1.009.045	1.174.590	1.047.654	938.600	851.474	873.650	898.636	797.627	836.422	807.059	728.421	798.851	819.975	747.796	792.443	787.278
- Aset Likuid Sekunder / Secondary Liquid assets	651.176	760.137	669.416	564.056	618.976	619.270	604.518	604.488	592.838	588.214	567.350	550.440	568.052	565.560	563.883	536.664
- Total Aset / Total Assets	8.780.681	9.670.515	10.581.455	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	11.527.363	11.552.216	11.704.560	11.796.344

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18,82	21,39	21,20	23,21	22,65	23,12	20,56	20,63	20,93	21,19	21,77	22,04	22,21	22,53	22,35	21,82
- Modal / Capital	462.629	561.942	608.371	656.618	660.737	670.841	605.835	613.986	625.054	641.868	654.427	666.517	680.784	689.921	697.442	690.806
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	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	3.065.593	3.062.204	3.120.100	3.166.429
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17,52	19,85	19,80	21,54	21,22	21,70	19,15	19,19	19,50	19,77	20,35	20,63	20,82	21,13	20,96	20,42
- Modal Inti (Tier I) / Core Capital (Tier I)	430.786	521.477	568.213	609.217	619.086	629.675	564.236	571.066	582.240	598.671	611.592	624.117	638.279	647.103	653.988	646.729
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	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	3.065.593	3.062.204	3.120.100	3.166.429
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,43	2,16	3,05	3,43	3,17	2,83	3,08	3,02	3,03	3,20	3,15	3,17	3,21	3,22	3,19	3,21
- Laba sebelum pajak / Profit	51.975	84.875	131.436	159.324	157.909	141.138	153.679	151.060	151.874	161.055	158.557	159.662	161.826	162.558	161.329	163.326
- Rata-rata total aset / Average total assets	3.626.978	3.932.076	4.306.153	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	5.042.380	5.048.946	5.064.904	5.082.569
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,62	81,66	72,35	75,29	90,62	79,78	77,06	77,35	76,96	75,86	75,38	75,48	74,92	74,83	75,32	77,16
- Biaya Operasional / Operating Expenses	342.975	378.705	343.300	486.573	129.313	93.813	129.349	172.251	211.546	253.213	283.439	327.824	362.586	401.966	450.339	552.439
- Pendapatan Operasional / Operating Income	395.943	463.761	474.496	646.273	142.704	117.582	167.865	222.688	274.882	333.806	376.000	434.307	483.962	537.176	597.915	715.975
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	5,16	5,24	5,15	4,88	4,78	4,85	4,79	4,76	4,78	4,80	4,81	4,81	4,81	4,79	4,84
- Pendapatan bunga bersih / Interest income net	163.746	199.656	221.739	233.040	236.979	231.749	235.072	232.248	231.674	232.753	233.877	234.741	234.958	235.491	235.288	238.310
- Rata-rata total aset produktif / Average total earning assets	3.539.589	3.870.328	4.228.754	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	4.884.792	4.891.909	4.907.252	4.923.273
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85,13	82,50	80,82	86,51	87,63	87,67	87,86	88,30	88,46	90,48	91,89	92,31	92,52	93,29	91,88	94,08
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.445.965	2.623.165	2.894.142	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	3.525.543	3.562.815	3.587.353	3.634.199
- Total Dana Pihak Ketiga / Total Third Party Funds	2.873.149	3.179.487	3.581.139	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	3.810.518	3.818.939	3.904.397	3.862.797
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,53	16,41	14,23	11,91	11,35	11,39	11,27	10,04	11,02	9,33	9,09	9,44	10,49	9,75	10,58	9,17
- Aset Likuid Primer / Primary Liquid Asset	414.449	395.658	401.380	410.025	363.662	366.965	362.978	309.025	363.309	274.573	275.505	308.432	336.622	295.589	344.473	289.568
- Aset Likuid Sekunder / Secondary Liquid assets	254.901	301.992	271.583	187.136	201.283	200.626	200.459	197.316	196.342	199.157	184.015	170.619	197.870	202.500	208.025	194.225
- Total Aset / Total Assets	3.818.584	4.251.749	4.728.435	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	5.095.028	5.108.042	5.224.479	5.276.888

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,11	22,77	23,59	25,91	26,59	26,04	25,10	24,81	24,79	24,28	24,88	25,16	25,13	25,11	25,46	25,77
- Modal / Capital	89.468	97.305	104.310	115.338	118.014	116.185	113.829	111.650	112.712	111.832	114.822	116.165	117.384	117.824	118.927	120.194
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,43	21,00	21,65	23,88	24,57	24,01	23,09	22,80	22,79	22,64	22,95	23,25	23,23	23,23	23,59	23,92
- Modal Inti (Tier I) / Core Capital (Tier I)	82.670	89.726	95.764	106.285	109.052	107.153	104.722	102.573	103.619	104.310	105.909	107.356	108.506	109.005	110.209	111.565
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	445.114	443.809	446.198	453.576	449.952	454.663	460.678	461.490	461.697	467.141	469.181	467.198	466.356
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,04	2,03	2,12	1,98	2,06	1,80	1,83	1,61	1,67	1,76	1,75	1,75	1,76	1,73	1,73	1,76
- Laba sebelum pajak / Profit	14.433	15.802	17.474	17.185	17.960	15.772	16.168	14.290	14.860	15.677	15.624	15.696	15.860	15.692	15.796	16.066
- Rata-rata total aset / Average total assets	706.917	779.783	825.593	868.361	872.290	875.075	883.219	885.704	887.432	892.925	895.110	897.604	902.355	907.761	912.246	914.792
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,60	79,38	76,38	78,38	79,76	80,38	80,37	82,61	81,94	80,94	81,08	81,01	80,97	81,35	81,25	81,13
- Biaya Operasional / Operating Expenses	59.823	61.033	57.197	62.931	5.935	10.874	16.683	22.696	28.213	33.511	39.334	45.093	51.161	57.775	63.599	70.164
- Pendapatan Operasional / Operating Income	74.224	76.892	74.886	80.287	7.441	13.528	20.757	27.473	34.433	41.402	48.515	55.660	63.186	71.021	78.272	86.489
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,72	5,76	5,52	4,89	4,98	5,08	5,07	5,11	5,14	5,16	5,17	5,20	5,21	5,19	5,24
- Pendapatan bunga bersih / Interest income net	38.826	42.834	45.542	45.679	41.925	42.366	43.340	43.365	43.767	44.310	44.507	44.738	45.245	45.598	45.652	46.208
- Rata-rata total aset produktif / Average total earning assets	678.925	749.355	790.313	826.936	857.195	849.884	853.891	855.193	856.529	861.628	863.366	865.599	870.215	875.457	879.763	881.682
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83,15	75,87	77,87	83,03	83,89	82,33	81,08	81,12	81,68	82,16	83,08	82,25	81,13	79,27	80,44	85,91
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466.977	492.338	517.187	557.741	551.049	551.698	560.624	562.991	568.046	575.259	579.321	583.517	589.570	591.155	591.372	592.464
- Total Dana Pihak Ketiga / Total Third Party Funds	561.619	648.918	664.150	671.699	656.875	670.075	691.450	693.990	695.452	700.179	697.307	709.458	726.720	745.724	735.140	689.632
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,12	17,02	14,41	13,57	12,52	13,20	15,04	13,66	13,38	14,90	13,03	12,94	13,97	14,17	14,23	13,17
- Aset Likuid Primer / Primary Liquid Asset	92.289	103.468	78.172	80.638	61.704	68.196	87.229	73.437	70.068	85.696	67.058	66.680	79.537	80.879	81.620	73.800
- Aset Likuid Sekunder / Secondary Liquid assets	25.053	36.398	46.423	42.940	47.538	47.679	48.033	48.557	49.550	51.423	51.241	51.763	51.830	54.621	54.556	50.361
- Total Aset / Total Assets	727.860	821.803	864.727	910.955	872.290	877.860	899.507	893.158	894.344	920.394	908.214	915.064	940.363	956.413	957.103	942.793

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,48	26,77	27,03	29,03	29,16	29,19	27,82	27,76	27,95	27,69	28,06	28,30	28,54	28,41	28,32	28,30
- Modal / Capital	644.848	693.681	762.944	814.023	821.894	830.909	804.595	801.803	812.038	817.060	829.955	838.192	850.833	853.661	857.524	865.058
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	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	2.980.861	3.005.035	3.028.305	3.056.433
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,39	25,05	25,36	27,43	27,55	27,54	26,23	26,17	26,36	26,14	26,48	26,73	26,95	26,87	26,76	26,76
- Modal Inti (Tier I) / Core Capital (Tier I)	591.966	649.159	715.819	769.084	776.609	783.871	758.536	755.674	765.873	771.401	783.266	791.915	803.349	807.424	810.435	817.843
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	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	2.980.861	3.005.035	3.028.305	3.056.433
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,56	1,59	2,00	2,23	2,39	2,28	2,29	2,12	2,21	2,27	2,39	2,38	2,41	2,43	2,39	2,35
- Laba sebelum pajak / Profit	56.525	62.225	85.942	101.245	111.452	106.562	107.848	99.996	104.807	107.798	113.790	113.695	115.378	116.421	115.049	113.258
- Rata-rata total aset / Average total assets	3.615.981	3.917.964	4.290.349	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	4.786.983	4.799.732	4.813.450	4.828.303
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84,66	80,92	75,52	75,00	76,91	75,59	75,62	77,84	76,75	76,03	74,68	75,21	75,34	76,10	77,75	80,21
- Biaya Operasional / Operating Expenses	298.258	265.507	267.455	306.035	31.339	55.497	84.147	117.658	144.955	171.051	196.225	231.989	265.831	308.723	368.919	465.721
- Pendapatan Operasional / Operating Income	352.287	328.131	354.173	408.059	40.746	73.419	111.270	151.146	188.878	224.964	262.738	308.448	352.844	405.706	474.489	580.647
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,24	4,15	4,39	4,62	4,41	4,36	4,48	4,48	4,50	4,51	4,54	4,54	4,55	4,56	4,55	4,55
- Pendapatan bunga bersih / Interest income net	146.132	156.075	180.767	201.143	207.203	200.837	205.117	205.218	206.193	207.132	209.062	210.106	210.278	211.161	211.343	212.153
- Rata-rata total aset produktif / Average total earning assets	3.449.883	3.757.028	4.117.729	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	4.622.811	4.634.219	4.646.296	4.658.811
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78,76	72,39	77,70	82,32	81,21	82,07	82,49	82,58	83,12	83,16	83,21	83,70	83,95	84,69	85,30	85,30
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.144.164	2.229.008	2.506.684	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	2.902.362	2.934.938	2.960.464	3.007.277
- Total Dana Pihak Ketiga / Total Third Party Funds	2.722.257	3.079.110	3.226.257	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	3.457.293	3.465.318	3.470.555	3.525.528
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,08	22,66	16,39	12,67	12,71	12,90	12,54	12,04	11,58	12,05	10,93	11,48	10,83	10,17	10,08	10,79
- Aset Likuid Primer / Primary Liquid Asset	406.531	569.756	423.388	310.301	278.577	291.093	296.594	263.271	251.587	293.100	250.465	284.900	264.954	233.052	242.534	287.410
- Aset Likuid Sekunder / Secondary Liquid assets	318.331	372.862	308.317	284.186	315.099	313.799	304.200	310.073	300.619	290.582	281.356	278.463	266.775	266.623	256.713	251.018
- Total Aset / Total Assets	3.798.635	4.160.554	4.465.116	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	4.909.676	4.914.475	4.950.628	4.991.690

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54,61	60,86	57,31	58,58	59,89	59,74	59,11	59,60	58,40	58,19	58,43	55,97	54,81	58,88	57,08	59,60
- Modal / Capital	163.432	166.351	173.578	191.459	197.141	197.650	196.604	201.083	202.071	203.421	203.464	197.545	195.469	202.035	203.726	206.412
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53,76	60,01	56,39	57,69	59,00	58,84	58,17	58,67	57,50	57,27	57,55	55,10	53,95	57,98	56,20	58,66
- Modal Inti (Tier I) / Core Capital (Tier I)	160.894	164.030	170.811	188.552	194.228	194.691	193.471	197.926	198.952	200.207	200.398	194.466	192.383	198.963	200.590	203.180
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	326.827	329.176	330.861	332.614	337.382	346.033	349.588	348.241	352.919	356.609	343.133	356.930	346.348
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,37	1,16	1,64	3,08	3,25	3,52	3,15	3,19	3,24	3,19	3,23	3,32	3,36	3,28	3,16	3,09
- Laba sebelum pajak / Profit	11.596	5.145	8.051	16.444	18.386	20.012	18.068	18.425	18.737	18.538	18.786	19.347	19.581	19.047	18.321	17.943
- Rata-rata total aset / Average total assets	490.307	445.383	490.655	533.740	565.427	568.996	574.348	576.939	578.253	581.816	581.740	582.163	582.178	581.288	580.476	580.851
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93,53	96,73	96,65	94,13	95,26	99,09	93,91	93,34	92,75	91,95	92,19	92,73	92,98	93,35	93,82	94,10
- Biaya Operasional / Operating Expenses	148.897	151.548	232.371	248.596	30.830	365.234	69.700	84.451	98.436	104.617	127.958	163.025	193.130	221.387	253.354	284.580
- Pendapatan Operasional / Operating Income	159.196	156.679	240.421	264.112	32.363	368.571	74.219	90.481	106.131	113.773	138.803	175.813	207.706	237.149	270.037	302.412
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,83	2,17	2,71	4,34	4,06	4,00	4,17	4,18	4,21	4,19	4,18	4,17	4,16	4,17	4,15	4,16
- Pendapatan bunga bersih / Interest income net	13.228	9.269	12.194	20.483	20.523	20.514	21.674	21.904	22.188	22.266	22.238	22.188	22.110	22.141	22.014	22.093
- Rata-rata total aset produktif / Average total earning assets	468.244	426.351	450.357	472.289	505.657	512.606	520.344	524.481	526.998	531.757	532.018	531.677	530.985	530.701	530.423	531.699
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95,91	81,28	72,31	74,28	69,11	67,63	71,56	69,23	66,87	67,36	69,81	67,09	66,31	68,30	71,07	72,59
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177.922	167.855	182.951	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952
- Total Dana Pihak Ketiga / Total Third Party Funds	185.513	206.526	253.015	234.684	243.679	249.109	254.907	256.304	258.870	269.099	251.996	246.647	242.945	238.868	238.852	247.911
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34,13	35,42	35,90	33,82	35,83	35,73	34,81	34,28	33,90	33,48	32,02	32,20	32,70	31,41	29,42	30,35
- Aset Likuid Primer / Primary Liquid Asset	95.776	105.708	144.713	137.636	147.530	147.395	151.835	151.895	151.459	153.690	135.393	138.839	138.861	138.277	123.817	136.499
- Aset Likuid Sekunder / Secondary Liquid assets	52.892	48.885	43.093	49.794	55.055	57.166	51.826	48.543	46.326	47.051	50.738	49.595	51.578	41.817	44.589	41.060
- Total Aset / Total Assets	435.602	436.409	523.177	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973

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												
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
- Bank Persero / State Owned Banks	3.818.584	4.251.749	4.728.435	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	5.095.028	5.108.042	5.224.479	5.276.888
- BPD / Regional Development Banks	763.879	861.329	938.286	985.415	940.520	947.241	972.941	966.272	967.729	994.429	982.648	990.230	1.016.463	1.034.117	1.037.487	1.021.878
- Bank Swasta Nasional / Domestic Private Banks	4.159.829	4.562.817	4.923.416	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	5.453.386	5.456.582	5.500.397	5.577.216
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435.602	436.409	523.177	554.266	565.427	572.564	585.052	584.711	583.509	599.630	581.286	585.122	582.296	573.286	572.350	584.973
Total	9.177.894	10.112.304	11.113.314	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	12.147.173	12.172.027	12.334.712	12.460.955

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 2022				November 2023				Desember 2023				November 2024				Desember 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	-	2	21	4	-	3	19	5	-	3	19	5	-	2	20	5	-	2	20	5
Bank Swasta Nasional / Domestic Private Banks	-	11	37	20	-	10	37	20	-	10	37	20	-	10	37	20	-	9	37	21
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	3	4	-	-	2	5	-	-	2	5	-	-	2	5	-	-	2	5
Total	-	13	61	32	-	13	58	34	-	13	58	34	-	12	59	34	-	11	59	35

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / Earning Assets	7.720.284	8.262.969	8.981.890	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	10.354.483	10.412.642	10.519.262	10.554.440
a. Lancar / Current	7.319.912	7.858.621	8.592.333	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	9.853.763	9.916.343	10.023.234	10.080.012
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	236.947	295.149	340.526	346.105	343.724	354.701	343.068	341.338	334.393	328.495	338.296	332.863	331.917	315.727
c. Kurang Lancar / Sub-Standard	27.704	20.873	17.650	22.013	28.879	25.074	21.162	24.885	22.676	24.034	26.025	20.968	20.925	19.247	19.659	19.534
d. Diragukan / Doubtful	13.637	19.234	24.636	23.801	25.870	27.189	28.722	25.686	27.216	28.109	26.123	28.164	25.776	24.392	23.802	22.800
e. Macet / Loss	123.706	131.545	110.324	104.813	107.333	110.526	109.609	115.348	118.181	112.905	114.458	115.992	115.723	119.797	120.649	116.367
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.061.121	2.150.274	2.640.878	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	2.630.181	2.686.125	2.755.683	2.772.690
a. Lancar / Current	2.028.854	2.116.745	2.539.847	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	2.604.662	2.660.263	2.723.221	2.738.399
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	74.231	26.730	27.643	28.367	27.388	25.957	23.392	22.023	23.230	22.919	22.539	22.498	29.171	30.780
c. Kurang Lancar / Sub-Standard	1.968	879	1.004	1.364	1.601	1.812	1.658	1.458	1.383	952	949	934	826	906	898	1.158
d. Diragukan / Doubtful	228	213	218	253	261	307	247	313	308	328	266	262	243	207	225	185
e. Macet / Loss	2.144	2.975	25.579	2.170	2.301	2.187	2.238	2.331	2.294	2.235	2.278	2.208	1.911	2.251	2.168	2.168
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169.387	175.719	179.410	154.414	166.244	167.095	163.636	170.021	172.059	168.564	170.099	168.529	165.405	166.800	167.402	162.212
Kredit kepada Bank Lain / Interbank Loans	66.058	52.051	74.057	96.692	93.023	93.819	92.243	88.077	84.671	89.512	88.540	89.384	94.092	94.042	99.581	115.953
a. Lancar / Current	65.963	52.028	73.999	96.617	92.712	93.640	92.025	87.891	84.348	89.145	88.206	89.047	93.755	93.704	99.229	115.646
b. Dalam Perhatian Khusus / Special Mention	35	13	31	9	27	58	86	48	16	45	0	4	4	4	11	0
c. Kurang Lancar / Sub-Standard	-	-	17	6	-	-	-	8	19	3	-	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	4	5	0	17	17	32	19	22	3	-	-	-	-
e. Macet / Loss	59	10	9	57	123	121	115	113	112	140	145	164	167	167	170	153
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	26	66	129	121	132	138	163	162	167	167	167	167	170	153

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset Produktif Neraca / Earning Assets	624.946	679.494	717.049	771.695	789.641	774.298	793.512	792.664	795.063	814.783	810.670	820.624	841.853	859.185	845.775	827.965
a. Lancar / Current	601.918	657.302	697.212	745.692	757.216	742.893	761.347	760.086	762.029	782.625	778.505	788.144	808.419	825.812	811.599	795.258
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	8.302	13.314	18.708	17.511	17.936	17.606	17.120	17.022	16.691	17.015	17.648	17.525	18.022	17.277
c. Kurang Lancar / Sub-Standard	373	632	491	666	1.145	1.191	1.152	1.348	1.554	1.183	1.297	1.117	1.219	1.305	1.328	931
d. Diragukan / Doubtful	675	756	656	1.414	1.270	1.402	1.650	1.632	2.075	2.338	1.779	1.335	1.276	1.093	1.189	1.263
e. Macet / Loss	12.442	11.667	10.388	10.608	11.303	11.301	11.427	11.993	12.286	11.615	12.398	13.013	13.291	13.450	13.637	13.236
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.782	26.230	33.136	37.847	36.163	36.166	37.131	36.638	37.736	37.168	37.602	37.742	36.443	36.279	35.665	34.112
a. Lancar / Current	26.051	25.571	32.790	37.369	35.625	35.691	36.646	36.172	37.263	36.669	37.087	37.241	35.921	35.833	35.169	33.662
b. Dalam Perhatian Khusus / Special Mention	71	152	79	207	264	201	183	165	147	144	198	211	208	126	175	175
c. Kurang Lancar / Sub-Standard	4	4	5	2	11	7	17	14	34	5	7	4	2	10	3	4
d. Diragukan / Doubtful	2	2	2	6	1	6	11	11	19	40	18	11	3	2	10	3
e. Macet / Loss	653	501	259	263	261	261	274	276	273	309	293	276	308	308	308	268
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14.149	13.563	11.801	12.959	13.991	14.167	14.531	15.274	16.241	15.491	15.791	15.755	16.099	16.167	16.475	15.705
Kredit kepada Bank Lain / Interbank Loans	4.756	4.407	8.400	11.770	11.218	11.205	9.896	9.883	9.744	9.761	10.450	10.268	10.251	9.657	10.383	12.826
a. Lancar / Current	4.743	4.406	8.389	11.731	11.116	11.082	9.738	9.753	9.620	9.611	10.338	10.152	10.135	9.541	10.267	12.722
b. Dalam Perhatian Khusus / Special Mention	13	-	11	9	10	38	79	45	15	42	-	4	4	4	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	5	-	-	-	8	16	3	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	4	5	-	-	-	16	16	20	3	-	-	-	-
e. Macet / Loss	0	0	0	20	87	85	79	77	76	87	92	109	112	112	116	104
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	0	29	92	85	79	86	108	107	112	112	112	112	116	104

Tabel 1.28.a.										
Komposisi Dana Pihak Ketiga Bank Umum										
(Composition of Third Party Funds of Commercial Banks)										
Miliar Rp (Billion Rp)										
Keterangan	Desember 2022		November 2023		Desember 2023		November 2024		Desember 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	2.546.160	31,23	2.526.750	30,75	2.662.551	31,48	2.804.036	31,73	2.751.373	31,13
Rupiah	1.839.473	22,56	1.767.724	21,52	1.869.826	22,11	2.008.707	22,73	1.944.250	22,00
Valas / Foreign Exchange	706.687	8,67	759.026	9,24	792.724	9,37	795.329	9,00	807.123	9,13
Tabungan / Saving	2.615.185	32,07	2.610.398	31,77	2.669.183	31,56	2.781.294	31,48	2.850.242	32,25
Rupiah	2.422.410	29,71	2.429.696	29,57	2.488.350	29,42	2.583.519	29,24	2.655.773	30,05
Valas / Foreign Exchange	192.775	2,36	180.702	2,20	180.833	2,14	197.775	2,24	194.469	2,20
Simpanan Berjangka / Time Deposits	2.992.245	36,70	3.079.059	37,48	3.126.195	36,96	3.250.571	36,79	3.235.627	36,61
Rupiah	2.645.955	32,45	2.754.741	33,53	2.786.262	32,94	2.874.905	32,54	2.854.836	32,30
Valas / Foreign Exchange	346.290	4,25	324.319	3,95	339.933	4,02	375.666	4,25	380.791	4,31
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.289.691	15,82	1.177.488	14,33	1.180.070	13,95	1.138.908	12,89	1.144.811	12,95
Valas / Foreign Exchange	213.808	2,62	160.094	1,95	161.717	1,91	173.593	1,96	175.299	1,98
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	708.827	8,69	841.229	4,55	861.312	4,43	1.085.776	3,87	1.038.153	4,81
Valas / Foreign Exchange	54.723	0,67	88.227	4,40	100.085	4,38	125.105	3,49	130.247	2,79
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	275.858	3,38	374.186	4,40	374.272	4,38	342.188	3,49	425.481	2,79
Valas / Foreign Exchange	34.987	0,43	37.504	0,47	40.958	0,44	46.127	0,35	45.488	0,34
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	371.577	4,56	361.838	4,40	370.608	4,38	308.033	3,49	246.391	2,79
Valas / Foreign Exchange	42.772	0,52	38.493	0,47	37.174	0,44	30.840	0,35	29.757	0,34
Total DPK / Total Third Party Funds	8.153.590	100,00	8.216.207	100,00	8.457.929	100,00	8.835.901	100,00	8.837.242	100,00
Rupiah	6.907.838	84,72	6.952.161	84,62	7.144.439	84,47	7.467.131	84,51	7.454.860	84,36
Valas / Foreign Exchange	1.245.752	15,28	1.264.046	15,38	1.313.490	15,53	1.368.770	15,49	1.382.382	15,64

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 2022		November 2023		Desember 2023		November 2024		Desember 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	1.277.123	35,66	1.214.373	34,19	1.366.889	36,47	1.426.395	36,53	1.390.415	36,00
Rupiah	860.753	28,78	757.165	25,83	873.115	28,34	942.376	24,14	902.929	23,38
Valas / Foreign Exchange	416.370	70,53	457.208	73,67	493.774	74,06	484.018	12,40	487.486	12,62
Tabungan / Saving	1.233.461	34,44	1.229.625	34,61	1.255.700	33,51	1.324.556	33,92	1.359.421	35,19
Rupiah	1.176.897	39,35	1.176.066	40,11	1.201.674	39,00	1.263.439	32,36	1.298.913	33,63
Valas / Foreign Exchange	56.563	9,58	53.559	8,63	54.025	8,10	61.117	1,57	60.507	1,57
Simpanan Berjangka / Time Deposits	1.070.556	29,89	1.108.349	31,20	1.125.021	30,02	1.153.447	29,54	1.112.962	28,81
Rupiah	953.163	26,62	998.541	28,11	1.006.098	26,85	1.021.416	26,16	983.255	25,45
Valas / Foreign Exchange	117.393	3,28	109.809	3,09	118.923	3,17	132.030	3,38	129.707	3,36
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	374.688	10,46	316.504	8,91	312.086	8,33	307.139	7,87	300.121	7,77
Valas / Foreign Exchange	67.517	1,89	48.016	1,35	46.969	1,25	57.843	1,48	52.136	1,35
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	315.935	0,43	369.632	4,70	384.126	4,49	522.628	2,57	488.230	3,54
Valas / Foreign Exchange	15.466	3,42	35.621	4,09	42.641	3,78	51.848	2,34	55.343	1,51
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	122.610	3,91	167.097	4,09	168.384	3,78	100.196	2,34	136.709	1,51
Valas / Foreign Exchange	17.103	0,48	14.240	0,34	17.685	0,31	13.585	0,22	13.857	0,22
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	139.929	3,91	145.308	4,09	141.503	3,78	91.453	2,34	58.196	1,51
Valas / Foreign Exchange	17.307	0,58	11.931	0,41	11.628	0,38	8.755	0,22	8.370	0,22
Total DPK / Total Third Party Funds	3.581.139	100,00	3.552.347	100,00	3.747.610	100,00	3.904.397	100,00	3.862.797	100,00
Rupiah	2.990.814	83,52	2.931.772	82,53	3.080.887	82,21	3.227.231	82,66	3.185.097	82,46
Valas / Foreign Exchange	590.326	16,48	620.575	17,47	666.723	17,79	677.166	17,34	677.700	17,54

Tabel 1.30.a. Komposisi Dana Pihak Ketiga BPD (Composition of Third Party Funds of Regional Development Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2022		November 2023		Desember 2023		November 2024		Desember 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	181.505	25,07	209.160	27,84	168.041	23,01	204.465	25,47	150.269	19,96
Rupiah	180.745	24,97	209.021	27,82	167.905	22,99	204.333	25,45	150.136	19,95
Valas / Foreign Exchange	760	0,11	139	0,02	136	0,02	132	0,02	133	0,02
Tabungan / Saving	221.207	30,56	213.205	28,38	239.141	32,74	235.182	29,29	258.054	34,28
Rupiah	221.084	30,54	213.108	28,36	239.041	32,73	235.069	29,28	257.932	34,27
Valas / Foreign Exchange	123	0,02	97	0,01	100	0,01	112	0,01	121	0,02
Simpanan Berjangka / Time Deposits	321.168	44,37	328.975	43,79	323.151	44,25	363.202	45,24	344.363	45,75
Rupiah	320.016	44,21	324.792	43,23	316.811	43,38	360.150	44,86	337.283	44,81
Valas / Foreign Exchange	1.152	0,16	4.183	0,56	6.339	0,87	3.053	0,38	7.079	0,94
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	96.270	13,30	110.026	14,64	101.674	13,92	93.773	11,68	73.888	9,82
Valas / Foreign Exchange	459	0,06	1.838	0,24	3.543	0,49	634	0,08	4.000	0,53
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	94.448	3,46	77.629	0,02	69.647	0,02	123.151	6,15	105.401	12,24
Valas / Foreign Exchange	17	14,40	2.198	12,54	2.630	14,74	1.346	11,69	2.015	8,75
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	25.053	14,40	42.929	12,54	37.850	14,74	49.404	11,69	92.151	8,75
Valas / Foreign Exchange	128	0,08	126	0,00	123	0,01	1.045	0,00	1.049	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	104.245	14,40	94.207	12,54	107.641	14,74	93.822	11,69	65.843	8,75
Valas / Foreign Exchange	549	0,08	22	0,00	43	0,01	27	0,00	16	0,00
Total DPK / Total Third Party Funds	723.880	100,00	751.340	100,00	730.333	100,00	802.849	100,00	752.685	100,00
Rupiah	721.844	99,72	746.921	99,41	723.757	99,10	799.552	99,59	745.351	99,03
Valas / Foreign Exchange	2.036	0,28	4.419	0,59	6.576	0,90	3.297	0,41	7.334	0,97

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 2022		November 2023		Desember 2023		November 2024		Desember 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	910.515	25,32	921.218	25,12	950.120	25,37	1.000.944	25,73	1.024.461	25,78
Rupiah	702.334	19,53	704.928	19,22	734.301	19,61	772.562	19,86	796.847	20,05
Valas / Foreign Exchange	208.181	5,79	216.290	5,90	215.818	5,76	228.381	5,87	227.614	5,73
Tabungan / Saving	1.143.229	31,80	1.159.416	31,62	1.166.454	31,14	1.211.692	31,15	1.224.818	30,82
Rupiah	1.014.955	28,23	1.034.349	28,21	1.041.836	27,82	1.078.720	27,73	1.093.016	27,51
Valas / Foreign Exchange	128.274	3,57	125.067	3,41	124.618	3,33	132.971	3,42	131.801	3,32
Simpanan Berjangka / Time Deposits	1.541.811	42,88	1.586.239	43,26	1.628.728	43,49	1.677.168	43,12	1.724.570	43,40
Rupiah	1.335.185	37,13	1.394.313	38,02	1.430.585	38,20	1.455.304	37,41	1.499.844	37,74
Valas / Foreign Exchange	206.626	5,75	191.926	5,23	198.144	5,29	221.865	5,70	224.727	5,66
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	795.937	22,14	723.399	19,73	742.855	19,83	710.068	18,25	745.584	18,76
Valas / Foreign Exchange	132.422	3,68	100.773	2,75	103.097	2,75	103.390	2,66	109.290	2,75
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	291.145	3,39	389.039	4,41	402.413	4,43	435.385	4,84	440.128	4,85
Valas / Foreign Exchange	34.975	3,51	45.762	3,28	50.225	3,19	66.871	3,12	65.504	3,05
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	122.023	3,51	161.783	3,28	165.999	3,19	188.353	3,12	192.891	3,05
Valas / Foreign Exchange	16.416	0,63	21.380	0,65	21.749	0,62	30.257	0,55	29.293	0,52
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	126.079	3,51	120.092	3,28	119.318	3,19	121.498	3,12	121.241	3,05
Valas / Foreign Exchange	22.813	0,63	24.011	0,65	23.073	0,62	21.346	0,55	20.639	0,52
Total DPK / Total Third Party Funds	3.595.556	100,00	3.666.873	100,00	3.745.302	100,00	3.889.803	100,00	3.973.849	100,00
Rupiah	3.052.474	84,90	3.133.590	85,46	3.206.723	85,62	3.306.586	85,01	3.389.707	85,30
Valas / Foreign Exchange	543.081	15,10	533.282	14,54	538.579	14,38	583.217	14,99	584.142	14,70

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 2022		November 2023		Desember 2023		November 2024		Desember 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	177.017	69,96	182.000	74,09	177.501	75,63	172.234	72,11	186.228	75,12
Rupiah	95.641	37,80	96.611	39,33	94.505	40,27	89.436	37,44	94.339	38,05
Valas / Foreign Exchange	81.376	32,16	85.389	34,76	82.995	35,36	82.798	34,66	91.889	37,07
Tabungan / Saving	17.288	6,83	8.152	3,32	7.889	3,36	9.864	4,13	7.950	3,21
Rupiah	9.473	3,74	6.173	2,51	5.799	2,47	6.291	2,63	5.911	2,38
Valas / Foreign Exchange	7.815	3,09	1.979	0,81	2.090	0,89	3.574	1,50	2.039	0,82
Simpanan Berjangka / Time Deposits	58.710	23,20	55.496	22,59	49.295	21,00	56.754	23,76	53.733	21,67
Rupiah	37.591	14,86	37.095	15,10	32.768	13,96	38.036	15,92	34.455	13,90
Valas / Foreign Exchange	21.119	8,35	18.401	7,49	16.527	7,04	18.718	7,84	19.279	7,78
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	22.796	9,01	27.558	11,22	23.455	9,99	27.928	11,69	25.219	10,17
Valas / Foreign Exchange	13.410	5,30	9.467	3,85	8.108	3,45	11.726	4,91	9.872	3,98
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.299	2,44	4.928	0,97	5.127	0,87	4.613	1,77	4.394	1,50
Valas / Foreign Exchange	4.264	0,52	4.647	0,91	4.589	0,91	5.040	0,53	7.385	0,45
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	6.172	0,52	2.377	0,91	2.040	0,91	4.235	0,53	3.731	0,45
Valas / Foreign Exchange	1.341	0,83	1.758	1,03	1.400	1,04	1.240	0,30	1.288	0,30
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.324	0,52	2.231	0,91	2.146	0,91	1.259	0,53	1.111	0,45
Valas / Foreign Exchange	2.103	0,83	2.529	1,03	2.430	1,04	712	0,30	733	0,30
Total DPK / Total Third Party Funds	253.015	100,00	245.648	100,00	234.684	100,00	238.852	100,00	247.911	100,00
Rupiah	142.705	56,40	139.878	56,94	133.072	56,70	133.762	56,00	134.705	54,34
Valas / Foreign Exchange	110.310	43,60	105.769	43,06	101.612	43,30	105.090	44,00	113.206	45,66

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Desember 2024
(Composition of Third Party Funds of Commercial Banks Based on Location - December 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	Rupiah	Valas	Rupiah	Valas	Rupiah	Valas	Total	
		(Foreign Exchange)		(Foreign Exchange)		(Foreign Exchange)		(Foreign Exchange)		
1. Jawa Barat	121.079	20.338	312.490	15.545	201.687	15.171	635.255	51.054	686.309	7,77
2. Banten	70.361	10.048	105.550	6.562	92.261	10.757	268.172	27.367	295.538	3,34
3. DKI Jakarta	1.238.031	666.162	651.988	111.284	1.689.104	283.194	3.579.124	1.060.640	4.639.764	52,50
4. D.I Yogyakarta	11.390	550	50.680	1.280	20.689	461	82.759	2.291	85.050	0,96
5. Jawa Tengah	52.177	5.835	228.543	6.420	127.063	5.076	407.782	17.331	425.113	4,81
6. Jawa Timur	134.537	23.138	324.320	15.651	253.666	20.455	712.523	59.243	771.767	8,73
7. Bengkulu	1.913	413	12.503	89	3.252	34	17.668	537	18.205	0,21
8. Jambi	5.421	874	27.588	389	13.050	136	46.058	1.398	47.457	0,54
9. Aceh	5.599	399	27.041	70	12.544	13	45.184	482	45.666	0,52
10. Sumatera Utara	41.488	9.464	134.981	6.702	115.693	14.737	292.163	30.903	323.066	3,66
11. Sumatera Barat	5.938	893	32.259	465	13.822	652	52.019	2.010	54.029	0,61
12. Riau	17.255	5.686	67.694	1.757	32.961	1.640	117.910	9.083	126.993	1,44
14. Sumatera Selatan	16.372	814	58.473	1.611	27.761	3.152	102.606	5.577	108.183	1,22
15. Bangka Belitung	3.028	1.119	13.018	360	6.822	451	22.868	1.930	24.799	0,28
13. Kepulauan Riau	24.549	9.555	32.794	5.827	16.900	3.677	74.243	19.060	93.303	1,06
16. Lampung	8.779	437	36.998	539	11.677	430	57.454	1.407	58.861	0,67
17. Kalimantan Selatan	24.046	3.085	43.938	682	20.290	341	88.275	4.108	92.383	1,05
18. Kalimantan Barat	11.347	688	46.445	1.546	20.093	796	77.885	3.031	80.915	0,92
19. Kalimantan Timur	46.508	11.384	81.883	2.141	41.015	4.680	169.406	18.206	187.612	2,12
20. Kalimantan Tengah	11.798	914	24.035	213	8.123	152	43.955	1.279	45.234	0,51
21. Sulawesi Tengah	6.445	3.151	21.574	137	4.254	71	32.273	3.359	35.632	0,40
22. Sulawesi Selatan	17.842	1.449	80.494	1.607	29.256	464	127.591	3.519	131.110	1,48
23. Sulawesi Utara	4.036	414	17.288	873	6.924	151	28.248	1.438	29.686	0,34
24. Gorontalo	889	162	4.133	35	1.087	6	6.109	203	6.312	0,07
25. Sulawesi Barat	581	1	5.181	3	430	0	6.192	4	6.196	0,07
26. Sulawesi Tenggara	5.008	283	21.704	149	4.913	34	31.625	466	32.090	0,36
27. Nusa Tenggara Barat	7.192	1.481	23.819	393	11.503	43	42.514	1.916	44.430	0,50
28. Bali	25.737	4.503	91.672	7.453	42.248	1.212	159.658	13.169	172.827	1,96
29. Nusa Tenggara Timur	4.519	37	20.366	218	9.653	39	34.538	294	34.832	0,39
30. Maluku	1.636	55	9.298	85	3.511	47	14.445	187	14.632	0,17
31. Papua	11.441	357	29.414	317	8.072	81	48.926	754	49.681	0,56
32. Maluku Utara	3.506	28	7.356	39	1.633	74	12.496	141	12.637	0,14
33. Papua Barat	3.793	98	10.217	62	2.864	18	16.874	178	17.052	0,19
34. Lainnya	12	23.308	37	3.965	12	12.546	61	39.819	39.880	0,45
Total	1.944.250	807.123	2.655.773	194.469	2.854.836	380.791	7.454.860	1.382.382	8.837.242	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								
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	561.231	609.899	632.629	658.144	654.219	652.345	669.478	681.320	674.072	668.951	669.299	672.033	674.580	676.249	680.714	686.309
2. Banten	221.887	242.084	252.591	264.009	264.774	266.763	275.134	274.645	272.168	280.190	280.801	283.050	290.500	286.973	287.701	295.538
3. DKI Jakarta	3.392.262	3.908.384	4.373.922	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	4.545.484	4.535.543	4.634.045	4.639.764
4. D.I Yogyakarta	69.846	74.354	78.757	81.390	81.619	81.428	81.445	82.040	83.055	83.705	84.040	84.512	84.274	83.875	84.045	85.050
5. Jawa Tengah	341.042	371.697	384.849	404.249	401.541	403.441	402.942	421.809	422.006	422.536	421.890	424.521	428.495	430.205	418.747	425.113
6. Jawa Timur	633.322	683.634	708.011	736.718	743.608	743.866	752.817	754.789	760.419	766.653	768.869	767.078	768.466	774.878	773.277	771.767
7. Bengkulu	13.729	16.400	16.746	16.819	16.872	16.826	17.086	17.231	17.499	17.761	18.428	18.687	18.782	19.245	18.958	18.205
8. Jambi	38.203	42.790	44.400	44.492	43.230	45.536	45.299	44.935	44.849	44.497	44.873	45.021	45.318	46.844	46.445	47.457
9. Aceh	41.793	39.321	39.637	41.927	40.022	40.031	41.393	42.982	43.272	43.351	45.038	44.633	44.696	45.225	45.599	45.666
10. Sumatera Utara	261.975	293.498	306.773	318.612	319.963	320.300	320.702	320.025	317.374	324.225	325.064	322.730	324.880	328.372	327.267	323.066
11. Sumatera Barat	46.928	50.421	52.523	51.895	52.374	52.191	52.891	53.975	53.963	54.845	54.687	54.646	54.621	55.189	54.712	54.029
12. Riau	91.590	109.453	114.728	118.019	118.879	117.894	120.809	119.176	120.320	122.367	122.533	125.479	125.836	127.329	128.334	126.993
13. Sumatera Selatan	89.085	100.005	109.586	102.753	100.817	100.128	101.793	103.258	105.886	105.953	107.147	108.093	109.101	110.888	111.426	108.183
14. Bangka Belitung	19.196	24.284	25.940	24.909	24.059	23.610	23.230	23.156	22.945	23.238	23.525	23.873	24.424	25.280	25.247	24.799
15. Kepulauan Riau	61.254	66.415	75.641	85.158	81.977	84.303	85.051	86.673	86.420	88.917	88.938	89.696	91.129	92.955	92.745	93.303
16. Lampung	46.781	51.451	53.955	55.051	54.952	55.426	55.880	56.610	56.689	58.287	58.616	59.379	60.126	60.664	60.191	58.861
17. Kalimantan Selatan	55.405	64.398	76.363	80.176	83.080	83.141	82.345	87.429	85.075	86.081	86.189	86.917	87.945	92.382	93.861	92.383
18. Kalimantan Barat	65.138	71.359	73.661	77.531	77.605	78.517	78.854	78.998	80.353	81.291	81.895	81.752	82.372	82.764	82.966	80.915
19. Kalimantan Timur	117.244	131.337	162.497	173.747	176.060	175.252	176.059	180.275	183.830	184.800	184.318	184.734	186.481	190.848	191.261	187.612
20. Kalimantan Tengah	29.982	34.260	36.579	42.015	42.621	42.307	42.438	43.027	42.076	44.491	45.725	45.096	46.303	47.292	46.334	45.234
21. Sulawesi Tengah	25.803	32.247	32.442	31.411	31.595	32.364	34.721	34.266	35.917	36.087	35.417	34.948	35.736	36.541	36.024	35.632
22. Sulawesi Selatan	105.535	112.226	114.843	125.346	124.571	124.744	126.369	126.965	127.530	128.966	129.604	131.133	131.247	133.285	133.249	131.110
23. Sulawesi Utara	28.621	28.291	28.572	29.977	29.889	30.079	30.388	30.256	30.187	30.963	30.230	30.248	30.423	30.703	30.248	29.686
24. Gorontalo	5.312	5.967	6.136	6.253	6.372	6.370	6.667	6.723	6.702	6.720	6.721	6.678	6.943	6.937	6.680	6.312
25. Sulawesi Barat	5.207	5.860	5.704	5.899	5.755	5.750	5.767	5.941	5.979	6.308	6.245	6.329	6.284	6.496	6.420	6.196
26. Sulawesi Tenggara	25.940	29.829	30.489	32.431	30.006	29.656	29.994	30.701	30.462	33.147	32.444	31.706	31.848	32.102	32.084	32.090
27. Nusa Tenggara Barat	33.364	35.410	41.474	42.147	42.851	43.861	44.660	45.811	44.744	46.849	45.291	48.444	47.684	46.724	43.549	44.430
28. Bali	100.217	104.080	126.589	150.411	154.702	156.178	157.966	160.210	162.758	165.643	168.619	170.917	172.195	173.658	173.030	172.827
29. Nusa Tenggara Timur	30.085	33.167	33.059	34.947	34.515	35.237	36.152	36.603	36.326	35.605	36.383	36.158	36.252	36.770	36.342	34.832
30. Maluku	13.977	14.439	14.202	14.549	14.698	14.625	14.738	14.755	14.800	14.964	14.921	14.991	15.046	15.228	15.155	14.632
31. Papua	46.639	48.022	49.918	51.241	48.864	47.398	47.130	50.699	51.097	51.788	51.343	51.387	51.300	52.649	52.295	49.681
32. Maluku Utara	8.190	9.113	10.312	11.592	12.523	12.040	12.897	13.728	13.769	13.424	14.085	14.479	12.624	13.465	13.310	12.637
33. Papua Barat	18.068	17.034	17.962	17.880	17.452	17.266	17.499	16.833	16.611	17.407	17.402	17.353	17.591	17.537	16.945	17.052
34. Lainnya / Others	20.541	18.335	22.097	26.644	25.785	30.097	33.755	34.643	32.631	32.404	34.041	32.213	31.796	36.066	36.396	39.880
Total	6.665.390	7.479.463	8.153.590	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	8.720.782	8.751.160	8.835.901	8.837.242

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									
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits																
Rupiah	1,91	1,71	1,91	2,20	2,14	2,16	2,16	2,15	2,21	2,24	2,26	2,25	2,30	2,29	2,35	2,41
Valas / Foreign Exchange	0,42	0,17	1,01	1,66	1,68	1,69	1,62	1,63	1,96	1,72	2,22	2,32	2,28	2,22	1,93	2,03
Tabungan / Saving																
Rupiah	0,86	0,69	0,67	0,69	0,68	0,67	0,68	0,68	0,67	0,67	0,65	0,65	0,67	0,66	0,67	0,68
Valas / Foreign Exchange	0,28	0,17	0,43	0,78	0,78	0,77	0,69	0,75	0,84	0,81	0,82	0,83	0,84	0,83	0,79	0,76
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,22	2,92	3,95	4,76	4,68	4,62	4,62	4,65	4,68	4,70	4,78	4,79	4,81	4,78	4,78	4,92
Valas / Foreign Exchange	0,72	0,37	2,74	3,85	3,98	3,88	3,95	3,70	3,76	3,69	3,92	3,94	3,83	3,74	3,71	3,76
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,39	3,21	4,18	5,24	5,37	5,39	5,36	5,32	5,31	5,34	5,41	5,47	5,52	5,53	5,53	5,54
Valas / Foreign Exchange	1,00	0,50	2,60	4,57	4,61	4,55	4,41	4,52	4,54	4,64	4,69	4,60	4,61	4,53	4,38	4,41
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,12	3,52	4,16	5,52	5,61	5,66	5,69	5,70	5,69	5,45	5,43	5,46	5,54	5,57	5,67	5,97
Valas / Foreign Exchange	1,38	0,60	2,45	4,19	4,36	4,41	4,33	4,42	4,33	3,95	4,37	4,49	4,52	4,44	4,40	4,32
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,80	3,99	4,68	5,66	5,78	5,71	5,74	5,79	5,81	5,80	5,80	5,85	5,82	5,85	5,67	5,14
Valas / Foreign Exchange	1,44	0,66	2,05	3,16	3,00	2,99	3,03	3,03	3,08	3,12	3,16	3,40	3,43	3,44	3,37	3,36

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits																
Rupiah	2,06	1,95	2,20	2,57	2,47	2,50	2,49	2,49	2,58	2,63	2,68	2,71	2,75	2,75	2,84	2,82
Valas / Foreign Exchange	0,49	0,17	1,19	1,56	1,59	1,67	1,55	1,47	2,07	1,61	2,39	2,52	2,43	2,32	1,78	2,00
Tabungan / Saving																
Rupiah	0,85	0,62	0,61	0,61	0,61	0,62	0,63	0,62	0,62	0,63	0,62	0,63	0,64	0,65	0,66	0,68
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	4,28	4,39	4,34	4,34	4,45	4,42	4,29	4,41	4,47	4,43	4,38	4,49	4,46
Valas / Foreign Exchange	0,65	0,31	2,80	3,62	3,98	3,91	3,88	3,53	3,21	3,30	3,60	3,70	3,60	3,52	3,72	3,55
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,77	2,77	3,77	5,22	5,41	5,43	5,41	5,33	5,32	5,35	5,40	5,49	5,56	5,57	5,50	5,47
Valas / Foreign Exchange	1,06	0,40	2,55	4,89	4,91	4,79	4,49	4,67	4,71	4,79	4,83	4,64	4,74	4,69	4,51	4,59
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,52	3,12	4,11	5,62	5,76	5,80	5,80	5,75	5,78	5,31	4,96	5,04	5,09	5,10	5,37	5,85
Valas / Foreign Exchange	1,36	0,57	2,96	4,46	4,81	4,87	4,73	4,82	4,61	3,38	4,47	4,47	4,53	4,38	4,36	4,28
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,85	3,70	4,80	5,70	5,72	5,73	5,74	5,77	5,78	5,74	5,70	5,69	5,67	5,71	5,26	3,91
Valas / Foreign Exchange	1,49	0,54	1,58	1,46	1,37	1,37	1,36	1,38	1,39	1,35	1,43	1,87	1,88	1,89	1,96	2,03

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits																
Rupiah	1,93	1,69	1,68	1,51	1,62	1,64	1,67	1,65	1,65	1,64	1,60	1,60	1,67	1,65	1,66	1,66
Valas / Foreign Exchange	0,29	0,29	0,26	0,24	0,24	0,22	0,22	0,23	0,23	0,23	0,24	0,22	0,22	0,23	0,20	0,20
Tabungan / Saving																
Rupiah	1,28	1,03	0,97	0,96	0,86	0,85	0,90	0,93	0,93	0,94	0,85	0,83	0,92	0,91	0,91	0,91
Valas / Foreign Exchange	0,21	0,20	0,29	0,31	0,22	0,23	0,24	0,26	0,26	0,35	0,32	0,34	0,21	0,21	0,21	0,21
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	5,37	3,41	4,61	5,64	4,92	4,70	4,65	4,54	4,54	4,65	4,81	4,65	4,77	4,68	4,63	4,63
Valas / Foreign Exchange	1,16	0,52	1,36	6,57	6,39	6,16	5,78	4,39	4,39	2,49	5,51	3,34	5,15	5,36	3,57	3,57
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	5,85	3,66	5,24	5,68	5,96	6,05	5,95	5,88	5,88	5,88	5,93	5,90	5,95	5,94	6,09	6,09
Valas / Foreign Exchange	1,23	0,53	0,56	6,42	6,41	6,40	6,15	5,74	5,74	5,69	5,34	5,66	5,61	5,34	5,60	5,60
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,30	3,92	4,22	5,63	5,64	5,62	5,64	5,78	5,78	5,20	5,37	5,39	5,63	5,73	5,81	5,81
Valas / Foreign Exchange	0,56	0,53	0,88	1,15	1,22	1,22	1,22	4,29	4,29	4,36	4,41	5,74	5,69	5,67	5,67	5,67
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	6,42	4,28	5,40	6,45	6,54	6,59	6,61	6,70	6,70	6,74	6,74	6,92	6,75	6,78	6,68	6,68
Valas / Foreign Exchange	0,99	0,30	0,25	3,46	3,57	3,55	3,44	3,45	3,45	3,38	3,37	2,47	3,18	3,14	2,61	2,61

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												
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits																
Rupiah	1,77	1,51	1,66	1,95	1,96	1,98	2,00	1,98	1,98	2,02	2,01	1,97	2,03	2,03	2,04	2,04
Valas / Foreign Exchange	0,38	0,20	0,86	2,07	2,09	1,95	2,03	2,13	2,13	2,14	2,24	2,32	2,20	2,17	2,19	2,19
Tabungan / Saving																
Rupiah	0,78	0,67	0,65	0,69	0,68	0,67	0,66	0,66	0,66	0,63	0,62	0,61	0,61	0,60	0,60	0,60
Valas / Foreign Exchange	0,27	0,16	0,54	1,08	1,03	1,01	0,92	1,01	1,01	1,07	1,09	1,08	1,09	1,08	1,01	1,01
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,35	3,08	4,04	4,86	4,78	4,74	4,74	4,75	4,75	4,88	4,93	4,95	4,98	4,97	4,93	4,93
Valas / Foreign Exchange	0,79	0,41	2,69	3,89	3,85	3,77	3,86	3,80	3,80	3,93	4,03	4,06	3,93	3,79	3,72	3,72
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,97	3,52	4,30	5,21	5,23	5,22	5,17	5,20	5,20	5,23	5,32	5,37	5,38	5,39	5,42	5,42
Valas / Foreign Exchange	0,98	0,56	2,55	4,24	4,29	4,34	4,33	4,39	4,39	4,42	4,52	4,52	4,53	4,42	4,32	4,32
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,32	3,81	4,19	5,40	5,47	5,53	5,61	5,65	5,65	5,57	5,67	5,69	5,73	5,76	5,80	5,80
Valas / Foreign Exchange	1,45	0,67	1,85	4,01	4,07	4,10	4,13	4,18	4,18	4,24	4,30	4,47	4,49	4,44	4,39	4,39
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,44	4,04	3,92	4,72	5,21	4,86	4,93	4,95	4,95	5,04	5,11	5,15	5,19	5,18	5,20	5,20
Valas / Foreign Exchange	1,40	0,80	2,41	3,98	3,85	3,85	3,90	3,91	3,91	4,03	4,05	3,99	4,04	4,06	3,98	3,98

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								
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Giro / Demand Deposits																
Rupiah	1,72	1,27	1,76	2,12	1,98	1,97	1,91	1,79	1,79	2,01	1,90	1,91	1,97	1,80	1,83	1,83
Valas / Foreign Exchange	0,25	0,05	0,42	1,16	1,17	1,10	1,10	1,31	1,31	1,17	1,27	1,26	1,73	1,76	1,90	1,90
Tabungan / Saving																
Rupiah	1,45	2,13	2,49	3,24	3,52	3,41	3,56	3,80	3,80	3,93	3,98	4,11	4,08	4,18	4,18	4,18
Valas / Foreign Exchange	0,25	0,18	0,84	0,30	2,49	2,52	1,76	1,95	1,95	3,03	3,07	2,77	2,97	3,13	3,30	3,30
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	2,98	2,03	3,86	4,42	4,58	4,47	4,49	4,62	4,62	4,79	4,71	4,69	4,55	4,59	4,49	4,49
Valas / Foreign Exchange	0,13	0,24	2,97	3,59	3,92	3,76	3,81	3,51	3,51	4,08	3,83	3,94	3,69	3,67	3,51	3,51
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,04	2,74	3,79	4,31	4,48	4,59	4,72	4,64	4,64	4,74	4,75	4,69	4,69	4,64	4,60	4,60
Valas / Foreign Exchange	0,37	0,17	3,21	4,00	3,91	4,00	4,10	4,10	4,10	4,08	4,23	4,26	4,22	4,05	3,63	3,63
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,50	3,40	4,13	4,74	4,73	4,77	4,84	5,20	5,20	5,50	5,61	5,71	5,82	5,80	5,80	5,80
Valas / Foreign Exchange	0,40	0,38	2,65	3,99	3,99	3,90	3,87	3,84	3,84	4,10	4,18	4,28	4,22	4,10	4,19	4,19
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	4,71	3,51	4,06	5,43	5,07	5,07	5,09	5,12	5,12	5,07	5,09	5,09	5,11	5,13	5,14	5,14
Valas / Foreign Exchange	0,84	0,46	2,69	4,39	3,44	3,37	3,32	3,30	3,30	3,20	3,17	3,11	3,04	2,93	2,67	2,67

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jenis Penggunaan / Type of Use																
- Modal Kerja / Working Capital																
Rupiah	9,21	8,63	8,60	8,86	8,87	8,84	8,83	8,85	8,86	8,82	8,81	8,78	8,87	8,72	8,68	8,62
Valas / Foreign Exchange	3,45	3,03	5,51	6,28	6,29	6,27	6,25	6,28	6,31	6,33	6,33	6,31	6,18	6,04	5,94	5,82
- Investasi / Investments																
Rupiah	8,88	8,35	8,51	8,81	8,84	8,86	8,85	8,85	8,85	8,86	8,82	8,81	8,75	8,71	8,69	8,71
Valas / Foreign Exchange	3,74	3,69	6,16	6,92	6,89	6,88	6,88	6,89	6,88	6,89	6,88	6,86	6,69	6,60	6,50	6,37
- Konsumsi / Consumption																
Rupiah	10,97	10,53	10,36	10,13	10,21	10,19	10,13	10,12	10,12	10,12	10,11	10,10	10,13	10,11	10,36	10,36
Valas / Foreign Exchange	4,06	3,71	6,21	5,80	7,03	6,91	6,96	6,98	6,96	6,24	6,25	6,27	6,34	6,32	6,27	6,00
2. Orientasi Penggunaan / User Orientation																
- Ekspor / Export																
Rupiah	8,34	9,07	9,08	8,60	8,37	8,47	8,63	8,40	8,40	8,43	8,38	8,39	8,31	8,14	7,90	7,84
Valas / Foreign Exchange	2,70	2,85	5,77	6,69	6,69	6,67	6,62	6,58	6,63	6,70	6,65	6,64	6,46	6,26	6,19	5,99
- Impor / Import																
Rupiah	9,03	8,62	8,43	8,27	8,25	8,24	8,16	8,28	8,35	8,27	8,27	8,27	8,21	8,17	8,15	8,09
Valas / Foreign Exchange	3,87	3,32	5,55	6,41	6,45	6,33	6,15	6,29	6,35	6,38	6,43	6,35	6,29	6,11	5,98	5,98
- Lainnya / Other																
Rupiah	9,73	9,19	9,15	9,27	9,32	9,30	9,27	9,28	9,28	9,27	9,25	9,23	9,27	9,19	9,25	9,23
Valas / Foreign Exchange	3,67	3,37	5,81	6,58	6,57	6,57	6,56	6,58	6,58	6,60	6,59	6,57	6,42	6,31	6,22	6,09

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	##	##	##	##	##	##	##	##	##	##	##	##	##	##	##	##
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	4.035	4.043	4.043	4.044	4.044	4.043	4.046	4.053	3.993	3.996	3.993	3.996	3.997
Bank Swasta Nasional / Domestic Private Banks																
Jumlah Bank / Total Banks	70	68	68	67	68	68	68	68	68	68	68	68	67	67	67	67
Jumlah Kantor / Total Bank Offices	8.969	9.030	8.293	7.830	7.830	7.814	7.789	7.769	7.713	7.741	7.823	7.715	7.699	7.698	7.688	7.689
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	19	19	19	19	19	19	19	19	19	19	19	19	19
Total																
Jumlah Bank / Total Banks	109	107	106	105	106	106	106	106	106	106	106	106	105	105	105	105
Jumlah Kantor / Total Bank Offices	30.733	32.366	25.377	24.276	24.286	24.268	24.243	24.209	24.150	24.170	24.268	23.972	23.935	23.919	23.897	23.899

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								
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	402	398	375	371	372	372	372	373	373	373	374	374	372	373	372	372
2. Banten	102	104	96	94	96	96	96	96	96	96	96	96	96	96	96	96
3. DKI Jakarta	467	456	451	446	444	444	444	444	445	446	446	446	446	447	448	447
4. D.I. Yogyakarta	61	61	59	59	59	59	59	59	59	59	59	59	58	58	58	58
5. Jawa Tengah	332	332	326	318	318	318	318	318	318	318	317	317	315	315	315	315
6. Jawa Timur	409	408	397	383	383	383	383	380	380	380	379	379	377	377	378	379
7. Bengkulu	34	35	32	32	32	32	32	32	32	32	32	32	32	32	32	32
8. Jambi	61	65	61	58	58	58	58	58	58	58	58	58	57	57	57	57
9. Aceh	87	82	52	52	52	52	52	52	52	52	52	52	52	52	52	53
10. Sumatera Utara	208	204	196	193	193	193	193	193	193	193	192	192	191	191	191	191
11. Sumatera Barat	87	88	84	84	84	84	84	84	84	84	83	83	83	83	83	83
12. Riau	90	91	84	86	87	87	87	87	87	87	87	87	85	85	85	85
13. Sumatera Selatan	106	108	98	98	98	98	98	98	98	98	98	98	97	97	97	97
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	59	59	59	59	59	59	59	59	58	58	58	58
16. Lampung	65	66	65	65	65	65	65	65	65	65	65	65	64	64	64	65
17. Kalimantan Selatan	73	73	71	71	71	71	71	71	71	71	71	71	70	70	70	70
18. Kalimantan Barat	81	81	76	77	77	77	77	77	77	77	77	77	76	75	75	75
19. Kalimantan Timur	117	118	113	112	112	112	112	112	112	112	111	111	109	109	109	110
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	132	132	132	132
23. Sulawesi Utara	64	62	61	61	61	61	61	61	61	61	61	61	61	61	61	60
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	44	44	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	47	47	47	47
28. Bali	92	90	88	85	88	88	88	88	88	88	88	88	87	87	87	87
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	65	65	65	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	3.420	3.423	3.423	3.423	3.421	3.422	3.423	3.419	3.419	3.398	3.399	3.400	3.402

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											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana / Fund Disbursements																
a. Kredit / Credits	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488
b. Antar Bank Aktiva / Inter-Bank Assets	37.938	45.251	46.336	47.421	46.488	44.794	42.567	43.768	43.810	44.424	44.829	45.328	45.696	46.316	46.627	47.393
Sumber Dana / Source of Funds																
a. DPK / Third Party Funds	106.151	117.006	126.944	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.453
Deposito / Time Deposits	73.389	81.139	86.775	95.293	96.186	96.184	96.971	97.307	97.270	97.792	98.372	98.625	98.723	98.882	98.749	98.493
Tabungan / Savings Deposits	32.763	35.867	40.169	42.617	42.085	41.777	40.690	41.199	41.465	41.549	42.366	42.965	43.386	43.908	44.510	44.960
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.656	8.903	10.583	10.055	10.054	9.793	9.442	9.350	9.350	9.382	9.538	9.577	9.554	9.688	9.670	9.677
c. Pinjaman yang Diterima / Loans received	13.707	12.782	13.005	14.628	14.117	13.936	14.683	14.997	14.668	15.391	15.064	15.066	15.332	15.121	15.553	16.546
d. Kewajiban Segera / Immediate Liabilities	1.008	956	1.075	972	913	995	1.147	1.031	1.137	1.117	1.006	1.000	947	914	958	953
Beberapa Komponen Modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816
b. Cadangan / Reserves	3.629	3.916	4.191	4.457	4.473	4.483	4.534	4.560	4.623	4.682	4.686	4.676	4.666	4.662	4.661	4.508
c. L/R Tahun Berjalan / Current Earnings	2.901	3.005	3.169	1.944	(55)	161	430	479	814	1.065	1.303	1.597	1.859	2.098	2.283	2.987
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.495	3.516	3.562	3.261	5.126	4.797	4.267	4.165	3.851	3.409	3.181	3.147	3.103	3.083	3.038	3.176

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											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
LDR (%)	75,44	73,67	75,83	76,56	75,31	76,26	77,37	76,87	77,09	77,02	77,14	77,15	77,24	77,24	77,45	77,28
- Total Kredit / Total Credit	110.770	116.580	129.294	140.788	141.175	142.192	144.210	143.823	143.926	144.603	145.519	146.232	146.839	147.149	148.105	148.896
- Penghimpunan Dana / Funds collected	123.745	135.256	146.110	158.749	187.451	186.468	186.389	187.099	186.691	187.742	188.633	189.531	190.104	190.502	191.224	192.669
- Modal Inti / Core Capital	23.079	22.983	24.388	25.142	28.606	28.320	27.823	27.659	27.570	27.236	26.995	27.062	27.003	27.005	26.933	27.442
NPL (%)	7,22	6,72	7,89	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73	11,82	11,97	10,95
- Kredit Non Lancar / Non Current Credits	7.995	7.836	10.202	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.266
- Total Kredit / Total Credit	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488
ROA (%)	1,87	1,78	1,74	1,00	(0,34)	0,50	0,89	0,74	1,00	1,09	1,13	1,20	1,24	1,25	1,23	1,46
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.978
- Total Aktiva / Total Aktiva	155.075	168.443	182.302	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.676
ROE (%)	16,40	15,77	15,39	8,74	(2,98)	4,33	7,66	6,37	8,63	9,36	9,78	10,41	10,74	10,88	10,71	12,79
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.944	(665)	965	1.718	1.438	1.953	2.131	2.234	2.395	2.479	2.517	2.491	2.978
- Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.914	18.937	18.948	19.019	19.118	19.151	19.241	19.322	19.484	19.573	19.624	19.743	19.816
- Cadangan Umum / General Reserve	2.686	2.914	3.151	3.335	3.350	3.372	3.409	3.442	3.479	3.520	3.520	3.520	3.515	3.511	3.514	3.465

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											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	20.370	21.788	23.098	23.447	23.642	23.658	23.774	23.929	23.797	23.760	23.905	24.175	24.306	24.483	23.965	24.342
2. Banten	5.152	6.121	6.940	7.711	7.732	7.649	7.701	7.771	7.750	7.825	7.944	7.961	7.977	7.949	8.687	9.102
3. DKI Jakarta	3.459	3.993	5.011	5.557	5.514	5.512	5.649	5.642	5.629	5.738	5.702	5.778	5.753	5.866	5.916	5.913
4. D.I Yogyakarta	7.607	8.244	8.675	8.787	8.692	8.685	8.691	8.702	8.758	8.787	8.870	8.874	8.846	8.797	8.821	8.942
5. Jawa Tengah	37.675	41.006	45.856	47.224	46.948	46.640	46.126	46.321	46.238	46.304	46.753	47.212	47.515	47.774	47.826	48.040
6. Jawa Timur	16.242	17.629	19.021	22.629	22.477	22.540	22.361	22.394	22.471	22.729	22.838	23.061	23.221	23.259	23.407	23.686
7. Bengkulu	106	118	135	177	182	186	194	184	185	188	188	195	194	196	199	207
8. Jambi	1.091	1.197	1.261	1.386	1.408	1.408	1.383	1.376	1.381	1.396	1.387	1.404	1.405	1.403	1.399	1.303
9. Aceh	242	91	93	49	48	47	44	42	43	43	46	45	44	45	45	44
10. Sumatera Utara	1.901	2.076	2.225	2.430	2.463	2.471	2.475	2.492	2.499	2.504	2.553	2.564	2.592	2.611	2.626	2.637
11. Sumatera Barat	1.902	1.985	2.041	2.030	2.014	1.988	1.931	1.949	1.968	1.982	1.998	2.004	2.029	1.965	1.987	2.043
12. Riau	1.473	1.828	1.963	2.136	2.115	2.090	2.093	2.119	2.109	2.128	2.182	2.166	2.150	2.183	2.205	2.222
13. Kepulauan Riau	7.453	7.667	8.519	9.912	10.117	10.161	10.367	10.477	10.549	10.827	10.988	11.145	11.220	11.313	11.466	11.518
14. Sumatera Selatan	1.826	1.899	1.964	2.126	2.126	2.156	2.212	2.231	2.239	2.231	2.239	2.250	2.263	2.286	2.293	2.300
15. Bangka Belitung	190	208	195	214	210	211	211	205	207	207	209	211	213	214	213	219
16. Lampung	12.851	13.901	14.322	14.933	14.748	14.612	14.574	14.858	14.732	14.978	14.878	14.995	15.296	15.272	15.505	16.053
17. Kalimantan Selatan	761	809	908	1.487	1.586	1.540	1.524	1.513	1.485	1.475	1.468	1.516	1.520	1.527	1.563	1.602
18. Kalimantan Barat	1.470	1.716	1.894	2.026	1.966	1.963	1.952	1.940	1.939	1.920	1.910	1.921	1.928	1.915	1.932	1.711
19. Kalimantan Timur	400	473	542	705	691	684	667	662	675	677	670	674	677	680	688	726
20. Kalimantan Tengah	694	1.187	1.930	2.305	2.309	2.317	2.312	2.304	2.326	2.303	2.305	2.300	2.297	2.333	2.374	2.437
21. Kalimantan Utara	86	89	115	144	140	141	193	200	188	171	181	216	209	198	193	160
22. Sulawesi Tengah	2.677	2.732	2.602	327	319	315	308	309	316	324	333	339	347	349	349	361
23. Sulawesi Selatan	2.843	2.898	3.007	3.151	3.269	3.265	3.340	3.375	3.364	3.361	3.370	3.323	3.334	3.312	3.323	3.288
24. Sulawesi Utara	1.798	2.091	2.166	2.184	2.196	2.177	2.179	2.153	2.178	2.179	2.226	2.216	2.207	2.188	2.192	2.229
25. Sulawesi Tenggara	334	376	438	498	467	457	457	463	485	482	515	498	494	516	558	603
26. Sulawesi Barat	9	121	143	149	164	151	154	138	157	155	168	163	161	167	161	165
27. Gorontalo	54	32	41	59	59	58	57	57	59	59	60	61	59	63	62	68
28. Nusa Tenggara Barat	1.617	1.707	1.843	2.056	2.044	2.020	1.994	2.008	2.035	2.022	2.066	2.087	2.113	2.164	2.192	2.217
29. Bali	17.074	18.528	19.245	20.650	20.653	20.543	20.708	20.758	20.856	20.949	21.073	21.102	21.072	21.363	21.371	21.469
30. Nusa Tenggara Timur	867	906	898	832	835	829	820	831	824	825	834	840	848	856	862	867
31. Maluku	2.177	2.348	2.416	6.986	6.896	6.805	6.872	6.813	6.912	7.138	7.177	7.146	7.205	7.373	7.432	7.555
32. Papua	1.429	1.678	1.773	329	321	319	337	324	324	327	305	311	308	309	310	341
33. Maluku Utara	252	282	307	155	151	150	147	147	145	162	165	172	175	182	182	183
34. Papua Barat	993	718	712	184	180	185	184	183	179	181	180	181	182	181	179	124
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155.075	168.443	182.302	194.984	194.684	193.932	193.992	194.870	195.006	196.338	197.687	199.106	200.162	201.290	202.485	204.676

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												
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Total Aset BPR / Total Asset Rural bank	8	5	2	2	1	1	1	1	1	1	1	1	1	1	-	-	-
< 1 Miliar / < 1 Billion																	
Total Aset BPR / Total Asset Rural bank	49	37	30	22	22	22	21	19	19	19	18	18	18	18	19	18	
1 s.d 5 Miliar / 1 up to 5 Billion																	
Total Aset BPR / Total Asset Rural bank	123	102	85	69	70	69	69	69	69	69	69	69	69	60	57	55	
5 s.d 10 Miliar / 5 up to 10 Billion																	
Total Aset BPR / Total Asset Rural bank	1.326	1.324	1.324	1.309	1.307	1.301	1.301	1.300	1.299	1.295	1.293	1.290	1.289	1.291	1.291	1.283	
> 10 Miliar / > 10 Billion																	
Total	1.506	1.468	1.441	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356	

Tabel 2.5 Non Performing Loan Bank Perekonomian Rakyat (NPL of Rural Bank) Miliar Rp (Billion Rp)																
Kolektibilitas / Collectibility	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Kredit / Credit	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488
a. Lancar / Current	102.775	99.464	108.489	113.709	113.357	113.228	113.789	112.254	111.965	112.574	113.452	114.181	114.909	114.945	115.889	117.817
b. Dalam Perhatian Khusus / <i>Spesial Mention</i>	0	9.280	10.604	13.192	13.352	13.969	14.996	15.459	15.586	15.559	15.210	14.974	14.697	14.785	14.465	14.405
c. Kurang Lancar / <i>Sub-Standard</i>	923	982	1.348	2.031	2.474	2.763	2.789	2.993	3.030	3.037	3.064	3.050	3.069	2.990	3.029	2.360
d. Diragukan / <i>Doubtful</i>	1.292	1.058	1.454	2.350	2.393	2.383	2.359	2.465	2.655	2.514	2.680	2.740	2.767	2.889	2.785	2.761
e. Macet / <i>Lost</i>	5.780	5.795	7.399	9.510	9.599	9.849	10.276	10.648	10.685	10.913	11.107	11.275	11.380	11.518	11.916	11.146
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.995	7.836	10.202	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.266
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7,22	6,72	7,89	9,87	10,25	10,55	10,70	11,20	11,37	11,39	11,58	11,67	11,73	11,82	11,97	10,95

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											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	1.316	1.363	1.702	1.953	1.877	1.938	1.988	2.113	2.202	2.232	2.282	2.286	2.285	2.271	2.318	2.116
2. Banten	266	222	255	459	498	537	543	606	635	649	630	659	635	649	724	633
3. DKI Jakarta	116	153	177	341	349	405	414	497	501	574	580	592	640	633	686	742
4. D.I Yogyakarta	292	307	441	723	792	817	811	838	855	843	851	848	850	836	845	776
5. Jawa Tengah	2.035	2.213	3.276	4.816	5.078	5.183	5.304	5.448	5.275	5.357	5.468	5.490	5.534	5.693	5.819	5.531
6. Jawa Timur	936	930	1.137	1.539	1.604	1.632	1.690	1.789	1.801	1.821	1.843	1.858	1.866	1.888	1.974	1.902
7. Bengkulu	6	9	7	6	7	7	7	8	9	8	8	8	8	8	8	7
8. Jambi	106	95	106	153	166	172	175	180	189	181	181	180	184	183	177	150
9. Aceh	22	11	10	3	3	3	3	4	4	4	4	4	4	4	4	4
10. Sumatera Utara	100	98	99	126	132	138	147	153	162	160	165	167	169	164	170	162
11. Sumatera Barat	105	87	93	117	135	145	167	193	200	196	201	204	200	200	198	172
12. Riau	128	110	122	124	135	141	147	150	154	159	163	173	177	173	178	163
13. Kepulauan Riau	383	285	291	356	392	401	482	517	528	534	559	554	555	554	548	516
14. Sumatera Selatan	103	81	89	98	102	105	112	116	122	120	123	130	132	128	126	113
15. Bangka Belitung	9	8	10	11	12	12	13	13	13	8	9	8	8	9	8	8
16. Lampung	201	211	200	231	234	253	280	293	302	310	343	350	354	359	346	308
17. Kalimantan Selatan	43	43	38	50	51	54	57	60	59	59	57	57	57	55	58	50
18. Kalimantan Barat	76	66	84	162	161	169	167	165	170	166	172	171	167	172	178	86
19. Kalimantan Timur	29	23	28	23	24	24	29	30	31	30	34	36	38	41	41	35
20. Kalimantan Tengah	39	34	36	50	55	66	67	70	77	75	110	110	108	111	107	88
21. Kalimantan Utara	2	2	3	6	6	7	8	10	12	12	12	11	10	10	11	12
22. Sulawesi Tengah	34	26	28	9	9	9	9	9	9	10	10	10	10	10	10	13
23. Sulawesi Selatan	62	50	81	83	84	84	85	86	86	87	85	85	83	82	82	81
24. Sulawesi Utara	100	100	110	107	111	123	114	113	112	114	113	114	114	115	113	101
25. Sulawesi Tenggara	35	25	21	23	25	30	30	33	32	33	32	31	31	31	31	26
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	2	2	3	2	3	2	1	2	2	1	2	1	1
28. Nusa Tenggara Barat	159	159	168	194	203	209	219	226	224	227	229	235	241	243	242	233
29. Bali	863	782	1.388	1.632	1.695	1.801	1.827	1.842	2.048	1.946	2.029	2.123	2.188	2.201	2.148	1.999
30. Nusa Tenggara Timur	28	30	35	45	64	67	59	65	70	63	67	69	67	66	69	58
31. Maluku	5	14	27	99	110	109	113	122	126	128	128	139	136	136	142	131
32. Papua	36	30	27	17	19	20	22	24	26	27	29	29	28	33	36	34
33. Maluku Utara	4	4	3	3	4	4	4	4	5	4	4	4	5	5	5	4
34. Papua Barat	355	266	105	324	325	326	326	326	326	326	326	326	326	328	327	10
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Total	7.995	7.836	10.202	13.890	14.466	14.994	15.424	16.107	16.369	16.464	16.850	17.065	17.216	17.397	17.729	16.266

Tabel 2.7 Komposisi DPK Bank Perekonomian Rakyat <i>(Composition of Third Party Funds of Rural Bank)</i> Milliar Rp (Billion Rp)										
Indikator / Indicator	November 2022		Desember 2022		November 2023		Desember 2023		Desember 2024	
	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds)</i> (%)	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds)</i> (%)	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds)</i> (%)	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds)</i> (%)	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds)</i> (%)
Deposito / Time Deposits	85.735	0,69	86.775	0,68	95.183	0,69	95.293	0,69	98.493	0,69
Tabungan / Saving	39.018	0,31	40.169	0,08	41.828	0,31	42.617	0,31	44.960	0,31
Total DPK / Total Third Party Funds	124.753	1,00	126.944	1,00	137.011	1,00	137.909	1,00	143.453	1,00

Tabel 2.8					
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Desember 2024					
(Composition of Third Party Funds of Rural Banks Based on Location - December 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	5.256	11.546	16.801	11,71	
2. Banten	813	4.253	5.066	3,53	
3. DKI Jakarta	337	4.286	4.622	3,22	
4. D.I Yogyakarta	2.465	4.662	7.127	4,97	
5. Jawa Tengah	17.360	19.933	37.293	26,00	
6. Jawa Timur	4.665	11.522	16.188	11,28	
7. Bengkulu	51	74	125	0,09	
8. Jambi	153	791	944	0,66	
9. Aceh	18	11	29	0,02	
10. Sumatera Utara	917	1.078	1.994	1,39	
11. Sumatera Barat	902	671	1.572	1,10	
12. Riau	619	793	1.413	0,98	
13. Kepulauan Riau	1.264	7.983	9.247	6,45	
14. Sumatera Selatan	320	1.162	1.482	1,03	
15. Bangka Belitung	38	114	151	0,11	
16. Lampung	1.317	6.227	7.544	5,26	
17. Kalimantan Selatan	253	856	1.109	0,77	
18. Kalimantan Barat	390	956	1.346	0,94	
19. Kalimantan Timur	143	205	347	0,24	
20. Kalimantan Tengah	385	1.037	1.422	0,99	
21. Kalimantan Utara	56	44	100	0,07	
22. Sulawesi Tengah	133	941	1.074	0,75	
23. Sulawesi Selatan	352	2.048	2.400	1,67	
24. Sulawesi Utara	363	1.351	1.714	1,19	
25. Sulawesi Tenggara	156	119	275	0,19	
26. Sulawesi Barat	93	24	117	0,08	
27. Gorontalo	13	23	37	0,03	
28. Nusa Tenggara Barat	880	695	1.575	1,10	
29. Bali	4.525	12.379	16.904	11,78	
30. Nusa Tenggara Timur	258	407	664	0,46	
31. Maluku	176	1.479	1.655	1,15	
32. Papua	223	636	859	0,60	
33. Maluku Utara	30	84	115	0,08	
34. Papua Barat	36	103	139	0,10	
35. Lainnya / Others	-	-	-	0,00	
Total	44.960	98.493	143.453	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											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	13.847	15.114	15.770	16.106	16.165	16.254	16.163	16.383	16.229	16.130	16.345	16.528	16.651	16.768	16.668	16.801
2. Banten	3.161	3.517	3.990	4.504	4.536	4.496	4.513	4.578	4.636	4.665	4.731	4.735	4.825	4.770	5.030	5.066
3. DKI Jakarta	2.495	3.143	3.880	4.405	4.348	4.361	4.403	4.422	4.410	4.431	4.426	4.495	4.460	4.605	4.652	4.622
4. D.I Yogyakarta	5.732	6.307	6.747	6.933	6.845	6.852	6.851	6.885	6.953	6.974	7.057	7.038	7.000	7.015	7.036	7.127
5. Jawa Tengah	28.422	31.334	34.979	36.498	36.288	36.067	35.564	35.929	35.878	35.942	36.360	36.676	36.899	37.135	37.240	37.293
6. Jawa Timur	10.787	11.852	12.530	15.430	15.388	15.444	15.289	15.471	15.562	15.713	15.844	15.965	16.050	16.003	16.024	16.188
7. Bengkulu	58	71	86	110	113	113	116	110	112	114	118	119	117	117	118	125
8. Jambi	788	875	894	990	1.015	1.017	1.014	1.019	1.023	1.038	1.027	1.039	1.036	1.026	1.020	944
9. Aceh	138	64	62	30	29	28	29	28	28	28	29	29	29	30	30	29
10. Sumatera Utara	1.476	1.623	1.707	1.868	1.883	1.893	1.902	1.929	1.933	1.932	1.974	1.968	1.979	1.986	1.996	1.994
11. Sumatera Barat	1.475	1.545	1.594	1.559	1.545	1.505	1.460	1.506	1.523	1.531	1.543	1.544	1.563	1.501	1.520	1.572
12. Riau	1.045	1.303	1.323	1.357	1.327	1.305	1.308	1.342	1.338	1.357	1.408	1.379	1.364	1.371	1.372	1.413
13. Kepulauan Riau	6.006	6.192	6.817	7.938	8.209	8.297	8.486	8.557	8.626	8.709	8.886	9.004	9.050	9.144	9.215	9.247
14. Sumatera Selatan	1.143	1.204	1.259	1.357	1.349	1.380	1.423	1.457	1.474	1.471	1.471	1.462	1.462	1.482	1.479	1.482
15. Bangka Belitung	146	159	143	149	145	144	145	144	148	150	152	154	151	148	147	151
16. Lampung	6.539	7.072	7.293	7.570	7.719	7.660	7.536	7.449	7.443	7.485	7.475	7.501	7.507	7.555	7.507	7.544
17. Kalimantan Selatan	461	488	556	1.051	1.142	1.095	1.078	1.070	1.048	1.034	1.012	1.049	1.049	1.052	1.083	1.109
18. Kalimantan Barat	1.151	1.330	1.420	1.587	1.552	1.546	1.543	1.524	1.523	1.528	1.510	1.518	1.522	1.513	1.532	1.346
19. Kalimantan Timur	209	253	279	345	321	321	316	317	322	324	318	323	329	332	331	347
20. Kalimantan Tengah	448	702	1.156	1.337	1.337	1.338	1.350	1.327	1.345	1.342	1.343	1.345	1.343	1.383	1.389	1.422
21. Kalimantan Utara	31	38	54	86	84	83	137	145	134	116	128	163	157	145	139	100
22. Sulawesi Tengah	985	1.058	1.177	1.108	1.097	1.091	1.071	1.070	1.046	1.052	1.065	1.049	1.054	1.055	1.068	1.074
23. Sulawesi Selatan	1.879	2.008	2.083	2.250	2.367	2.377	2.465	2.501	2.496	2.485	2.479	2.430	2.440	2.427	2.430	2.400
24. Sulawesi Utara	1.395	1.635	1.669	1.699	1.728	1.714	1.733	1.714	1.730	1.730	1.744	1.722	1.711	1.690	1.688	1.714
25. Sulawesi Tenggara	151	166	208	246	210	198	195	196	217	219	241	223	220	225	230	275
26. Sulawesi Barat	20	79	98	101	115	101	105	88	106	104	121	117	115	120	113	117
27. Gorontalo	37	18	26	30	29	27	27	28	30	29	32	32	30	30	32	37
28. Nusa Tenggara Barat	1.114	1.190	1.300	1.461	1.443	1.419	1.399	1.413	1.434	1.414	1.443	1.459	1.481	1.526	1.549	1.575
29. Bali	11.920	13.460	14.478	16.235	16.378	16.308	16.466	16.340	16.425	16.547	16.748	16.782	16.792	16.914	16.924	16.904
30. Nusa Tenggara Timur	640	666	650	651	649	643	636	648	640	643	647	652	659	661	659	664
31. Maluku	936	1.084	1.179	1.498	1.489	1.454	1.484	1.479	1.500	1.676	1.666	1.690	1.672	1.673	1.667	1.655
32. Papua	844	814	893	882	901	887	913	895	884	885	859	861	848	841	831	859
33. Maluku Utara	103	108	117	113	106	112	115	115	116	118	111	114	115	118	115	115
34. Papua Barat	567	534	526	426	421	427	427	426	423	426	425	426	428	429	427	139
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106.151	117.006	126.944	137.909	138.271	137.960	137.662	138.506	138.735	139.341	140.738	141.590	142.108	142.790	143.259	143.453

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											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Tabungan / Saving	3,08	2,57	2,31	2,26	2,26	2,25	2,24	2,23	2,22	2,20	2,19	2,18	2,18	2,18	2,17	2,18
Deposito / Time Deposits	7,16	5,88	5,57	5,93	5,94	5,95	5,96	5,97	5,97	5,98	5,99	6,00	6,01	6,00	6,01	6,08

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	27,60	26,94	25,98	25,17	25,15	25,21	25,20	24,79	25,08	24,83	25,01	25,07	25,11	25,04	24,99	24,61
2 Perikanan / <i>Fisheryies</i>	23,93	23,57	23,15	21,85	22,09	22,20	22,25	22,22	22,45	22,47	22,55	22,98	22,88	22,74	22,86	22,49
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	22,79	20,71	20,13	18,87	18,89	18,91	18,91	19,34	19,71	20,04	19,36	19,62	19,80	20,05	19,83	19,25
4 Industri Pengolahan / <i>Processing industry</i>	21,40	21,10	20,23	19,30	19,31	19,38	19,34	19,50	19,14	19,12	18,97	19,11	19,06	19,02	18,90	18,73
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	21,31	21,35	21,47	19,84	22,13	22,22	22,32	22,39	23,45	22,14	21,94	22,20	22,25	22,25	22,27	22,97
6 Konstruksi / <i>Construction</i>	22,43	22,62	21,84	20,43	20,39	20,20	20,26	20,42	20,38	20,34	20,12	20,26	20,22	20,20	20,06	19,84
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	24,41	23,83	23,35	22,17	22,06	21,98	22,02	22,11	21,98	21,97	21,64	21,74	21,83	21,80	21,79	21,59
8 Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman / <i>Provision of accommodation and food supply drinking</i>	20,70	20,06	18,69	17,76	17,78	17,67	17,99	18,84	18,82	18,87	17,86	18,75	18,80	18,86	18,72	18,85
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	21,85	21,75	21,09	19,91	19,72	19,78	19,76	19,99	19,88	19,76	19,58	19,61	19,75	19,72	19,47	19,26
10 Perantara Keuangan / <i>Transitional finance</i>	16,99	15,09	13,04	13,34	13,46	13,30	13,23	13,86	13,82	13,78	13,46	13,74	13,73	13,65	13,44	13,25
11 Real Estate / <i>Real estate, rental business, and services company</i>	17,30	17,08	16,53	15,67	15,62	15,81	16,17	17,50	17,13	17,22	15,71	17,32	17,26	17,11	17,10	17,31
12 Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,00	22,09	20,32	19,36	19,78	19,75	19,83	19,98	19,79	19,80	20,16	20,44	20,24	20,57	20,56	19,89
13 Jasa Pendidikan / <i>Education services</i>	21,51	21,06	21,38	19,98	19,81	19,60	19,59	19,64	19,75	19,56	19,31	19,38	19,41	19,30	19,28	18,96
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	22,07	21,24	20,75	19,16	19,37	19,31	18,69	19,91	19,93	19,83	19,07	19,84	20,01	19,84	19,70	19,39
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,14	22,31	22,21	21,29	21,40	21,53	21,56	22,04	21,96	21,91	21,34	21,95	21,86	21,85	21,71	22,09
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,21	25,49	25,03	22,78	22,82	22,82	22,52	22,52	22,47	22,45	22,60	22,93	22,45	22,44	22,39	22,38
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,34	24,59	31,11	25,27	25,94	25,87	25,79	27,32	27,51	26,97	22,91	22,85	22,85	23,63	23,21	25,43
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	18,52	17,96	18,06	17,32	17,46	17,45	17,42	17,59	17,52	17,51	17,29	17,52	17,50	17,38	17,32	17,31
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,02	22,15	21,55	20,18	20,19	20,14	19,99	19,97	19,87	19,81	19,72	19,69	19,66	19,69	19,65	19,56

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											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Modal Kerja / Working Capital	23,79	23,22	22,37	21,21	21,18	21,16	21,22	21,41	21,35	21,31	20,92	21,23	21,24	21,20	21,13	21,01
Investasi / Investment	21,57	21,29	20,52	19,45	19,35	19,36	19,43	19,75	19,61	19,54	19,09	19,38	19,50	19,38	19,24	19,23
Konsumsi / Consumption	21,13	20,98	20,49	19,30	19,35	19,31	19,20	19,23	19,14	19,10	18,97	19,02	18,99	18,95	18,90	18,85

Tabel 2.13 Perkembangan Jumlah Bank Perekonomian Rakyat (Growth of Total Rural Banks)																
Keterangan / Information	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jumlah BPR / Total Rural Banks	1.506	1.468	1.441	1.402	1.400	1.393	1.392	1.389	1.388	1.384	1.381	1.378	1.377	1.369	1.367	1.356
Jumlah Kantor / Total Bank Offices	5.913	5.871	6.044	6.047	6.047	6.050	6.041	6.026	6.007	5.998	6.008	5.993	5.975	5.960	5.955	5.879

Tabel 2.14					
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi -- Desember 2024					
<i>(Growth of Total Rural Bank and Rural Banks Offices Based on Location - December 2024)</i>					
Lokasi / Location	BPR (Rural Bank)			Total	
	KP	KC	KPK		
1. Jawa Barat	218	368	307	893	
2. Banten	52	69	54	175	
3. DKI Jakarta	28	16	4	48	
4. D.I Yogyakarta	46	52	109	207	
5. Jawa Tengah	238	623	863	1.724	
6. Jawa Timur	241	279	788	1.308	
7. Bengkulu	5	7	1	13	
8. Jambi	18	8	4	30	
9. Aceh	1	-	10	11	
10. Sumatera Utara	45	56	46	147	
11. Sumatera Barat	64	51	72	187	
12. Riau	27	12	22	61	
13. Kepulauan Riau	44	31	8	83	
14. Sumatera Selatan	21	18	8	47	
15. Bangka Belitung	3	4	5	12	
16. Lampung	23	37	17	77	
17. Kalimantan Selatan	14	23	11	48	
18. Kalimantan Barat	17	6	8	31	
19. Kalimantan Timur	14	13	29	56	
20. Kalimantan Tengah	6	9	9	24	
21. Kalimantan Utara	2	1	8	11	
22. Sulawesi Tengah	6	18	21	45	
23. Sulawesi Selatan	18	16	8	42	
24. Sulawesi Utara	15	29	19	63	
25. Sulawesi Tenggara	15	7	2	24	
26. Sulawesi Barat	2	1	-	3	
27. Gorontalo	2	2	1	5	
28. Nusa Tenggara Barat	19	58	35	112	
29. Bali	128	62	102	292	
30. Nusa Tenggara Timur	11	10	10	31	
31. Maluku	1	9	11	21	
32. Papua	7	18	4	29	
33. Maluku Utara	2	7	3	12	
34. Papua Barat	3	4	-	7	
35. Lainnya / Others	-	-	-	-	
Total	1.356	1.924	2.599	5.879	

Tabel 2.15																
Kegiatan Usaha BPR Syariah																
(Sharia Rural Banks Operation)																
Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penyaluran Dana IB / Disbursement of Fund IB	14.025	16.033	18.955	21.873	21.635	21.643	21.380	21.397	21.616	21.645	22.043	22.443	22.562	22.812	22.915	23.522
Pembiayaan IB / Financing IB	10.681	11.984	14.448	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986
Antar Bank Aktiva IB / Interbank Assets IB	3.343	4.050	4.507	4.848	4.586	4.220	3.684	3.733	3.739	3.668	3.902	4.064	4.042	4.056	4.090	4.537
Sumber Dana IB / Source of Funds IB	12.862	14.521	17.344	20.131	19.906	19.936	19.756	19.799	19.973	19.991	20.367	20.700	20.830	21.078	21.170	21.794
Dana Pihak Ketiga / Third Party Funds	9.819	11.592	13.446	15.270	15.094	15.194	15.119	15.200	15.289	15.290	15.654	15.917	16.053	16.260	16.364	16.844
Tabungan IB Wadiah / Wadiah Savings IB	1.993	2.296	2.583	3.032	2.801	2.720	2.640	2.564	2.642	2.662	2.744	2.746	2.760	2.827	2.820	3.043
Tabungan IB Mudharabah / Mudharabah Savings	1.379	1.601	1.762	1.959	1.913	1.941	1.890	1.898	1.943	1.914	1.981	2.034	2.090	2.108	2.164	2.254
Deposito IB Mudharabah / Deposit Mudharabah	6.447	7.694	9.102	10.279	10.380	10.534	10.590	10.738	10.704	10.713	10.929	11.137	11.204	11.326	11.380	11.548
Antar Bank Passiva / Interbank Liabilities	2.513	2.074	2.843	3.382	3.365	3.328	3.162	3.127	3.172	3.218	3.211	3.254	3.247	3.247	3.252	3.354
Pinjaman yang Diterima / Loan received	187	652	820	1.229	1.180	1.137	1.204	1.206	1.244	1.211	1.218	1.242	1.229	1.267	1.245	1.276
Kewajiban Lainnya / Other Liabilities	342	204	234	249	268	277	270	266	268	271	283	288	301	304	308	320
Beberapa Komponen Modal / Some Components of Capital	1.972	2.270	2.535	2.724	2.757	2.705	2.652	2.644	2.667	2.710	2.726	2.758	2.758	2.806	2.822	2.886
Modal Disetor / Paid-In Capital	1.457	1.758	1.985	2.257	2.252	2.269	2.282	2.304	2.310	2.332	2.352	2.362	2.363	2.387	2.388	2.411
Cadangan / Reserves	249	277	328	362	362	374	391	403	394	391	388	392	391	393	389	390
L/R Tahun berjalan / Current Earnings (Profit/Loss)	224	219	293	360	11	37	34	46	80	108	119	137	136	159	170	212
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	42	14	(71)	(255)	132	25	(55)	(109)	(117)	(122)	(133)	(133)	(132)	(133)	(125)	(127)

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											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Aset / Assets	14.950	17.060	20.157	23.177	22.993	22.970	22.745	22.758	22.958	23.018	23.413	23.789	23.909	24.206	24.314	25.032
Pembiayaan iB / Financing iB	10.681	11.984	14.448	17.025	17.050	17.423	17.696	17.664	17.877	17.977	18.141	18.379	18.520	18.756	18.825	18.986
<i>Lancar / Current</i>	9.908	10.139	12.358	14.263	14.161	14.279	14.291	13.934	14.031	14.196	14.228	14.395	14.564	14.704	14.776	15.106
<i>DPK</i>	-	1.012	1.235	1.658	1.698	1.880	2.087	2.300	2.347	2.302	2.317	2.329	2.283	2.344	2.327	2.409
<i>Kurang Lancar / Sub Standard</i>	125	128	129	226	326	354	335	381	407	372	426	442	444	441	444	283
<i>Diragukan / Doubtful</i>	126	102	121	208	212	206	222	236	255	251	304	319	304	277	273	265
<i>Macet / Lost</i>	522	603	604	670	653	705	761	812	837	856	866	894	924	991	1.004	922
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	855	1.104	1.191	1.264	1.317	1.430	1.499	1.479	1.596	1.655	1.673	1.709	1.722	1.471
Non Performing Financing (%) / Non Performing Financing (%)	7,24	6,95	5,91	6,49	6,99	7,26	7,44	8,09	8,38	8,23	8,80	9,00	9,03	9,11	9,15	7,75

Data Per kreditan

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)
- Laporan Bulanan Bank Per kreditan 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									
			Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	415.515	458.325	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784	
NPL/NPF	6.518	6.342	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180	
2. Perikanan / <i>Fishery</i>	18.688	19.726	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784	
NPL/NPF	1.053	1.286	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	893	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	153.803	237.390	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508	
NPL/NPF	6.799	5.755	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366	4.205	4.218	4.094	
4. Industri Pengolahan / <i>Processing Industry</i>	951.109	1.067.006	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	1.158.410	1.186.028	1.201.695	1.224.136	
NPL/NPF	49.248	40.184	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	159.701	162.327	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290	
NPL/NPF	1.668	761	664	501	304	293	312	405	416	550	543	535	541	548	520	
6. Konstruksi / <i>Construction</i>	380.381	396.583	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.961	395.178	
NPL/NPF	13.755	14.080	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	974.420	1.043.912	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	1.201.216	1.203.426	1.194.305	1.186.854	
NPL/NPF	39.728	37.666	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.864	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	120.741	123.620	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352	
NPL/NPF	7.653	6.636	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	306.242	313.052	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980	
NPL/NPF	6.347	5.116	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236	
10. Perantara Keuangan / <i>Financial Intermediaries</i>	224.714	305.787	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980	
NPL/NPF	2.925	2.248	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	265.315	314.584	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106	371.748	
NPL/NPF	7.414	6.284	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	34.272	43.829	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690	
NPL/NPF	3	0	1	1	4	4	74	74	74	74	71	71	71	1	0	
13. Jasa Pendidikan / <i>Education Services</i>	13.990	14.893	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914	
NPL/NPF	211	258	228	243	255	237	237	247	227	217	208	213	218	251	247	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.513	31.522	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675	
NPL/NPF	171	234	456	331	345	350	353	378	366	391	384	380	389	394	388	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	95.691	114.669	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906	
NPL/NPF	2.253	2.399	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.388	2.940	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3.872	3.985	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.765	3.696	3.636	3.633	
NPL/NPF	80	95	109	131	133	138	136,71	135,11	129,22	131,99	129,78	137,15	119,32	114,01	101,60	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	365	222	18	18	17	17	15	14	13	12	12	261	270	11	11	
NPL/NPF	-	-	0,15	0,15	-	0,02	0	0	0	0	0	0	0	1	1	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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>	544.004	586.568	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582	
NPL/NPF	12.164	11.831	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	26.100	27.945	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468	
NPL/NPF	529	542	710	761	770	777	824	832	795	814	790	795	810	865	844	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	20.771	20.995	22.476	22.762	22.977	70.114	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.805	28.898	
NPL/NPF	944	1.005	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.101	115.955	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.092	
NPL/NPF	1.973	1.756	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	694.729	773.017	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853	
NPL/NPF	8.961	9.726	10.271	10.953	11.360	11.430	12.019	12.402	12.381	12.844	12.807	12.878	13.050	13.149	13.402	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPL/NPF	235.831	247.852	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832	
NPL/NPF	2.776	2.371	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483	

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	33.058	33.470	33.637	27.168	27.746	27.790	27.976	28.034	28.043	28.176	27.300	27.261	27.696
NPL/NPF	1.016	669	815	908	867	872	929	896	860	833	870	802	954	967	947
2. Perikanan / <i>Fishery</i>	1.876	2.622	2.146	1.980	1.941	1.610	1.656	1.643	1.641	1.638	1.634	1.591	1.617	1.621	1.609
NPL/NPF	92	183	202	209	144	140	172	176	174	176	180	178	183	137	136
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	9.805	15.306	16.138	16.608	16.599	16.814	18.983	19.781	19.947	18.601	18.398	18.515	19.802	20.248	21.158
NPL/NPF	249	241	236	248	251	277	1.047	1.110	989	204	182	179	178	173	214
4. Industri Pengolahan / <i>Processing Industry</i>	102.559	98.216	97.424	94.831	94.802	96.642	102.300	102.398	103.791	104.829	105.063	104.956	106.940	109.208	116.277
NPL/NPF	4.251	2.333	2.040	2.092	2.076	2.071	2.282	2.436	2.460	2.467	2.464	2.396	2.448	2.447	2.624
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13.335	11.080	9.195	8.994	9.365	9.787	11.843	11.777	11.963	11.726	11.453	11.142	11.344	11.532	11.505
NPL/NPF	129	67	13	15	15	11	18	127	127	239	238	238	238	239	238
6. Konstruksi / <i>Construction</i>	38.986	44.281	38.974	35.961	36.192	36.680	38.380	38.742	39.423	40.157	40.563	39.122	38.979	38.544	37.811
NPL/NPF	2.272	2.012	1.762	1.889	1.938	1.965	2.394	2.364	2.340	2.342	2.367	2.486	2.450	2.430	2.316
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	87.473	97.104	94.828	96.418	96.546	86.782	88.243	89.109	90.075	89.493	90.023	89.377	90.258	91.755	91.126
NPL/NPF	3.686	4.085	4.316	4.572	4.337	4.389	5.129	5.369	5.082	5.346	5.273	5.108	5.130	4.991	4.935
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	24.517	27.828	21.655	21.793	21.713	14.023	16.930	17.123	17.404	17.087	17.552	17.748	18.442	17.784	17.840
NPL/NPF	2.065	1.862	585	569	579	534	715	702	754	744	1.047	1.074	1.025	1.027	761
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	20.015	21.860	22.578	23.007	22.705	23.944	26.528	26.202	27.016	26.906	27.005	27.033	25.912	25.682	27.024
NPL/NPF	537	658	550	709	716	646	917	953	931	886	878	837	814	886	619
10. Perantara Keuangan / <i>Financial Intermediaries</i>	42.843	49.509	53.749	49.225	49.514	50.456	53.137	54.743	55.556	55.642	55.556	55.130	55.812	56.311	57.167
NPL/NPF	191	496	296	264	378	380	731	718	725	790	777	768	726	726	609
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	33.664	40.856	43.365	41.414	41.938	40.153	43.089	42.906	43.608	45.502	45.388	44.621	45.471	46.143	40.755
NPL/NPF	1.203	1.044	1.210	1.214	1.302	1.244	1.586	1.543	1.552	1.487	1.498	1.482	1.426	1.424	1.419
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.479	2.004	1.546	1.272	1.194	1.087	989	887	786	730	590	466	426	397	552
NPL/NPF	0	0	0	0	0	0	70	70	70	70	70	70	70	0	0
13. Jasa Pendidikan / <i>Education Services</i>	3.540	5.192	5.313	5.316	5.276	5.245	5.732	5.729	5.674	5.735	5.679	5.640	5.794	5.593	5.684
NPL/NPF	39	28	37	45	45	43	53	64	47	43	32	39	39	54	49
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3.781	4.609	4.522	4.565	4.701	4.156	4.380	4.372	4.489	4.497	4.646	4.689	4.814	5.682	5.801
NPL/NPF	60	87	67	68	67	66	86	113	134	171	170	171	166	164	165
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	9.176	10.687	9.760	9.591	9.689	7.797	7.792	7.871	7.943	7.664	7.965	8.296	8.298	8.453	8.807
NPL/NPF	230	353	230	257	283	275	339	338	317	300	298	302	325	331	310
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.741	1.895	1.939	1.938	1.939	178	180	179	178	176	176	173	154	153	156
NPL/NPF	18	20	13	27	27	22	23	23	23	23	23	25	8	8	8
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	-	-	-	-	-	-	0	0	0	0	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 / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	27.851	31.556	32.046	32.641	33.196	33.604	34.558	34.951	35.469	35.940	36.242	35.967	36.396	36.726	36.721
NPL/NPF	866	1.047	1.218	1.268	1.324	1.322	1.632	1.673	1.684	1.699	1.686	1.665	1.659	1.687	1.548
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	2.868	2.925	2.632	2.611	2.607	2.611	2.638	2.611	2.662	2.657	2.674	2.689	2.701	2.691	2.680
NPL/NPF	34	30	23	23	26	27	37	35	36	37	30	35	39	44	31
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.242	1.515	1.446	1.503	1.560	1.593	1.611	1.648	1.678	1.701	1.691	1.669	1.732	1.786	1.807
NPL/NPF	77	90	74	80	84	80	84	86	83	83	82	84	82	83	79
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	5.733	7.511	6.496	6.453	6.359	6.406	6.629	6.775	6.787	6.614	6.931	3.598	3.684	3.843	4.117
NPL/NPF	96	168	134	135	133	133	282	280	272	272	266	253	251	245	206
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	151.190	176.002	166.575	166.944	167.632	159.866	171.236	172.628	174.704	177.092	179.891	181.912	184.547	186.692	188.167
NPL/NPF	1.523	3.620	1.826	1.942	2.082	2.081	3.358	3.429	3.374	3.429	3.472	3.352	3.410	3.496	3.392
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	75.834	80.868	86.152	86.796	87.753	88.908	89.060	90.025	91.060	92.042	93.419	96.435	98.221	99.276	100.088
NPL/NPF	559	783	825	870	924	924	929	978	939	918	927	951	942	977	1.022

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												
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	15.081	13.594	17.330	16.505	16.819	24.588	24.152	25.515	25.313	25.747	25.280	24.848	24.941	25.177	25.558
NPL/NPF	616	561	680	704	722	769	750	785	764	773	780	785	800	805	775
2. Perikanan / <i>Fishery</i>	1.981	1.203	1.605	1.612	1.560	1.955	1.892	1.942	1.948	1.984	1.971	1.987	1.974	1.958	1.981
NPL/NPF	25	11	31	32	37	43	46	54	47	48	45	47	50	53	45
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	19.720	26.446	29.016	31.513	32.555	32.370	31.859	30.705	30.789	32.732	31.412	31.432	30.302	30.573	32.687
NPL/NPF	628	450	1.155	1.160	1.159	1.182	329	323	322	321	485	311	315	316	313
4. Industri Pengolahan / <i>Processing Industry</i>	115.243	131.594	144.317	148.571	146.362	150.169	147.176	145.760	149.990	148.941	142.091	133.843	135.177	139.786	144.913
NPL/NPF	4.485	4.027	4.037	4.036	3.927	4.808	4.666	5.072	5.342	5.486	5.342	5.043	5.097	5.732	5.738
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13.672	10.154	15.055	13.887	14.337	14.670	12.543	12.752	13.196	13.203	12.649	12.635	13.021	13.207	13.769
NPL/NPF	148	6	17	7	18	15	13	13	13	13	13	13	13	13	14
6. Konstruksi / <i>Construction</i>	50.199	52.727	60.018	59.389	59.511	59.681	57.429	57.938	59.144	59.367	59.335	59.243	57.569	56.674	56.015
NPL/NPF	1.683	1.297	2.555	2.977	2.827	2.671	2.788	2.926	2.463	2.778	2.764	2.603	2.849	2.398	2.195
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	91.527	89.670	115.495	105.948	109.748	131.884	122.504	123.324	124.753	122.306	121.425	121.489	126.809	127.129	122.479
NPL/NPF	4.636	3.118	4.293	4.686	4.712	4.692	4.650	4.639	4.442	4.509	4.525	4.821	4.857	5.021	5.229
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	8.306	3.877	9.842	9.824	10.068	17.533	14.429	14.363	14.512	14.588	14.739	15.108	15.211	15.353	15.692
NPL/NPF	421	266	191	193	198	208	232	233	232	235	240	243	246	250	242
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	34.102	28.511	36.211	35.612	35.061	35.439	35.024	37.287	35.785	37.835	38.075	36.707	34.071	34.411	37.554
NPL/NPF	913	403	704	740	763	748	460	433	419	420	426	434	423	426	440
10. Perantara Keuangan / <i>Financial Intermediaries</i>	49.305	66.749	80.485	78.961	80.246	88.274	83.460	82.191	89.708	85.867	82.768	85.672	85.348	84.259	93.145
NPL/NPF	1.350	268	400	404	468	487	268	265	216	221	218	178	185	181	166
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	38.836	65.845	72.368	69.244	69.197	72.665	71.096	71.088	71.902	72.297	70.138	68.639	69.834	69.914	69.785
NPL/NPF	1.080	1.423	1.439	1.747	1.727	1.555	1.430	1.431	1.407	1.423	1.422	1.428	1.407	1.400	1.371
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	214	788	1.722	2.044	1.758	1.841	1.923	1.924	2.129	2.171	2.278	2.662	2.626	2.567	2.529
NPL/NPF	0	-	1	1	1	1	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2.003	1.210	2.686	2.684	2.677	2.699	2.145	2.168	2.176	2.182	2.192	2.178	2.186	2.469	2.509
NPL/NPF	111	103	121	121	132	114	107	107	107	107	107	107	110	110	110
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3.074	2.769	2.964	2.815	2.714	2.742	2.613	2.622	2.612	2.610	2.642	2.668	2.686	2.845	2.845
NPL/NPF	11	18	193	43	54	55	27	30	18	19	17	18	21	21	18
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	7.202	7.174	7.933	7.729	7.979	10.301	9.534	9.585	9.612	9.737	9.939	9.787	9.741	9.739	9.717
NPL/NPF	171	110	522	530	546	551	208	213	184	194	197	192	194	220	223
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	615	786	777	709	695	2.450	2.435	2.415	2.403	2.395	2.389	2.392	2.373	2.369	2.376
NPL/NPF	13	18	21	21	22	28	29	28	29	33	33	36	37	36	35
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	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 / <i>Business Activities which are not clearly defined</i>	228	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	16.436	15.379	18.944	19.025	19.079	19.190	18.151	18.256	18.270	18.448	18.517	18.505	18.562	18.575	18.572
NPL/NPF	1.456	1.007	1.498	1.588	1.581	1.473	1.159	1.193	1.160	1.179	1.179	1.166	1.128	1.136	1.086
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	724	693	1.104	1.089	1.077	1.083	1.038	1.029	972	1.033	1.027	1.018	1.011	1.005	982
NPL/NPF	42	28	55	56	59	61	48	46	35	44	46	42	41	41	34
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	369	295	495	489	508	508	515	505	506	519	574	582	590	587	586
NPL/NPF	72	60	57	62	70	70	67	68	69	64	64	63	51	50	49
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	3.281	3.323	4.684	5.170	5.520	5.619	5.465	5.463	3.177	5.478	5.443	5.451	5.448	5.416	5.403
NPL/NPF	99	69	268	271	276	265	98	107	68	105	107	124	116	118	116
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	96.873	105.901	141.458	141.832	143.099	154.333	144.148	146.130	147.738	149.612	152.455	155.196	156.401	157.459	158.338
NPL/NPF	2.199	675	2.149	2.223	2.279	2.328	1.183	1.269	1.136	1.158	1.113	1.135	1.156	1.124	1.147
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	76.007	75.078	70.279	70.089	70.271	70.188	70.512	70.814	73.689	71.559	71.190	72.572	72.838	72.962	73.150
NPL/NPF	669	467	470	481	523	510	545	555	507	451	427	458	465	446	445

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							
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	62.077	60.884	60.724	63.552	61.923	62.865	64.307	65.143	63.567	63.254	66.587	66.635	70.402
NPL/NPF	876	797	792	777	776	772	788	806	814	796	805	804	804	804	797
2. Perikanan / <i>Fishery</i>	2.521	1.916	1.990	1.921	1.872	1.964	2.026	2.041	2.058	1.932	1.749	1.698	1.710	1.756	1.709
NPL/NPF	90	204	187	191	185	184	190	191	192	192	84	85	97	92	92
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	34.252	54.986	56.060	57.005	59.602	61.565	62.009	62.652	60.092	56.858	56.082	55.068	56.111	60.950	62.672
NPL/NPF	258	291	266	355	353	352	361	359	359	367	354	559	348	379	256
4. Industri Pengolahan / <i>Processing Industry</i>	241.045	291.381	288.837	283.685	287.328	293.167	302.715	296.110	301.089	308.335	300.664	303.604	312.190	306.298	312.620
NPL/NPF	12.329	11.986	8.709	8.700	8.669	8.583	8.603	8.578	7.955	8.330	7.672	7.505	7.098	7.029	7.003
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	28.906	30.865	39.464	39.654	39.231	39.392	37.799	38.579	38.071	38.442	37.489	37.293	40.161	40.700	43.475
NPL/NPF	455	427	362	196	195	193	198	185	197	196	189	183	188	189	189
6. Konstruksi / <i>Construction</i>	116.672	114.604	101.607	98.260	98.093	98.396	97.114	97.814	98.912	98.720	98.283	100.280	95.586	97.719	94.460
NPL/NPF	6.823	7.432	7.167	7.291	7.459	7.220	7.237	7.509	7.588	7.857	7.806	7.215	7.021	6.593	5.996
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	185.949	193.308	210.642	204.141	216.892	224.142	225.028	223.158	228.153	223.151	223.273	232.377	230.213	227.985	223.542
NPL/NPF	10.008	9.158	7.629	7.719	7.683	7.571	7.925	7.799	7.773	7.677	7.621	7.612	7.583	7.479	7.633
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	23.044	24.241	23.293	23.069	23.067	23.119	23.178	23.895	23.995	23.854	23.722	23.711	24.068	24.516	24.115
NPL/NPF	1.164	1.801	1.216	1.484	1.516	1.521	1.542	1.732	1.529	1.221	1.211	1.194	1.229	1.228	925
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	78.203	79.997	97.341	97.750	98.445	100.186	103.938	103.997	105.468	107.524	103.795	106.284	108.155	108.355	112.577
NPL/NPF	999	904	923	939	944	895	888	901	907	913	903	898	915	941	914
10. Perantara Keuangan / <i>Financial intermediaries</i>	65.862	104.207	125.670	122.361	121.285	134.752	136.985	141.159	141.991	136.482	139.423	140.643	141.372	137.209	144.653
NPL/NPF	678	1.230	777	779	797	796	801	773	803	810	808	806	789	789	795
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	85.784	101.493	115.019	115.791	108.516	108.115	107.167	107.799	110.115	111.842	111.154	111.243	112.698	113.303	115.633
NPL/NPF	2.074	2.211	2.249	4.704	4.656	2.252	2.302	2.226	2.196	2.239	2.410	2.623	2.614	2.419	2.392
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	7	7	4.345	3.168	3.167	3.167	3.188	3.481	3.590	3.767	3.808	3.852	3.921	3.883	4.019
NPL/NPF	-	-	-	-	0	0	0	1	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	5.161	5.197	5.609	5.689	5.777	5.833	5.825	5.906	5.954	5.946	6.046	6.041	5.874	5.915	5.982
NPL/NPF	48	95	42	47	46	46	46	41	44	46	48	48	51	57	58
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.111	9.446	11.809	11.363	11.410	11.952	12.271	12.489	12.505	12.622	12.751	13.246	13.406	13.812	16.673
NPL/NPF	51	65	77	80	83	84	85	84	83	78	75	75	86	86	86
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	12.071	10.055	11.659	11.876	10.966	10.854	10.924	10.973	11.336	11.685	11.920	12.393	12.662	12.860	13.253
NPL/NPF	296	298	218	221	217	243	235	277	244	235	232	236	234	233	230
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	283	269	276	274	274	248	250	258	268	272	277	266	270	274
NPL/NPF	15	13	16	16	16	21	21	21	21	21	20	21	22	22	21
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	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 / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	341.768	381.090	419.915	422.918	425.841	428.245	430.100	433.283	437.374	441.487	442.372	442.725	446.077	446.631	447.529
NPL/NPF	6.221	6.552	8.139	8.610	8.724	8.570	9.098	9.100	9.015	9.565	9.601	9.638	10.350	11.143	11.051
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	14.052	15.269	16.334	16.365	16.353	16.436	16.444	16.586	16.809	16.941	16.958	17.043	17.080	17.140	17.315
NPL/NPF	264	313	391	419	411	426	453	473	457	474	465	463	456	490	483
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12.228	12.795	14.286	14.418	14.546	14.698	14.749	14.785	14.856	14.930	15.015	15.108	15.148	15.198	15.221
NPL/NPF	498	462	496	510	511	512	540	463	483	489	503	507	481	479	455
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	28.998	37.045	43.391	43.118	43.536	44.126	44.219	43.617	44.042	44.469	44.566	48.817	50.250	52.515	51.022
NPL/NPF	452	466	623	661	649	696	744	816	815	844	877	918	935	952	849
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	121.728	140.330	157.408	158.201	159.742	163.377	164.228	165.913	167.785	169.412	171.501	174.260	176.113	177.851	179.427
NPL/NPF	1.868	1.938	2.235	2.397	2.420	2.522	2.597	2.707	2.670	2.746	2.774	2.813	2.871	2.898	2.941
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	20.428	19.260	27.883	27.747	27.534	27.500	27.555	27.517	27.894	27.832	27.987	28.224	28.144	28.546	28.921
NPL/NPF	549	372	533	538	565	600	592	580	565	536	522	525	626	630	636

Keterangan / Items	2021	2022	2023					2024							
			Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	311.809	349.536	385.193	384.572	384.897	388.773	388.545	393.562	396.568	400.886	400.363	401.646	403.358	404.451	400.128
NPL/NPF	4.009	4.315	6.985	7.616	7.809	7.324	7.607	7.761	7.682	8.343	8.299	7.455	7.742	7.842	7.661
2. Perikanan / <i>Fishery</i>	12.311	13.985	15.056	15.036	15.093	15.202	15.155	15.144	15.115	15.122	15.138	15.124	15.106	14.522	14.486
NPL/NPF	847	887	682	738	756	786	830	824	836	809	807	827	844	675	619
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	90.026	140.653	189.254	193.310	190.949	197.088	201.247	215.295	215.609	223.980	223.241	236.975	246.185	248.924	256.990
NPL/NPF	5.663	4.773	1.908	2.006	1.967	2.002	2.047	1.971	3.379	3.362	3.337	3.316	3.364	3.350	3.311
4. Industri Pengolahan / <i>Processing Industry</i>	492.262	545.814	586.763	577.169	572.922	588.563	612.628	609.642	610.788	611.925	604.117	616.008	631.721	646.403	650.326
NPL/NPF	28.183	21.838	21.598	21.628	20.898	20.847	21.472	21.602	22.828	22.859	22.527	22.430	22.903	22.931	20.604
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	103.788	110.228	120.245	125.077	123.333	125.082	132.267	134.982	138.523	147.763	156.193	139.683	143.481	154.181	151.541
NPL/NPF	936	262	273	283	76	75	84	79	79	102	103	101	102	107	79
6. Konstruksi / <i>Construction</i>	174.524	184.971	194.498	190.580	192.780	195.307	195.337	194.594	195.956	195.969	195.880	204.122	202.373	205.924	206.892
NPL/NPF	2.978	3.338	2.800	2.896	2.855	2.819	2.857	2.755	2.338	2.282	2.273	2.288	1.841	1.809	1.638
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	609.472	663.830	718.192	708.972	712.569	723.915	731.427	738.685	747.303	742.899	742.605	757.973	756.146	747.437	749.707
NPL/NPF	21.397	21.305	20.980	23.257	23.653	22.950	24.313	24.660	23.373	23.400	23.172	22.611	22.655	22.966	21.369
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	64.874	67.675	76.002	75.225	75.270	75.208	78.850	78.601	79.862	79.557	79.643	79.643	80.095	80.658	79.705
NPL/NPF	4.003	2.707	1.888	2.022	2.046	2.028	2.307	2.278	2.011	1.972	1.966	2.010	2.019	1.907	1.855
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	173.922	182.684	217.289	218.854	218.210	227.869	229.763	238.497	243.746	240.270	239.469	246.423	249.679	249.458	267.825
NPL/NPF	3.898	3.150	1.596	1.697	1.669	1.791	1.831	1.843	1.737	1.472	1.424	1.397	1.462	1.481	2.264
10. Perantara Keuangan / <i>Financial intermediaries</i>	66.704	85.322	109.764	113.541	125.962	137.039	136.836	139.598	142.549	145.210	148.042	147.418	145.041	149.200	154.015
NPL/NPF	706	254	190	297	295	290	298	298	177	176	137	134	136	23	24
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	107.031	106.390	125.319	133.106	131.884	133.330	134.566	136.643	142.026	142.045	142.213	143.907	139.322	138.746	145.575
NPL/NPF	3.056	1.605	1.701	1.768	2.356	2.537	2.733	2.691	1.620	1.619	1.636	1.297	1.382	1.356	1.329
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	31.573	41.030	57.679	59.571	58.721	60.189	62.508	63.071	70.864	73.446	72.187	71.279	78.003	82.627	89.590
NPL/NPF	3	-	0	0	3	3	3	3	3	3	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	3.287	3.295	3.269	3.286	3.385	3.341	3.320	3.394	3.527	3.549	3.617	3.592	3.592	3.678	3.739
NPL/NPF	13	32	28	29	31	34	32	36	29	22	21	18	18	30	31
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	13.547	14.697	18.115	18.385	18.662	19.134	19.193	19.591	19.930	20.115	19.750	20.235	20.295	20.528	21.356
NPL/NPF	48	64	119	139	141	144	155	150	131	123	123	116	116	122	119
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	67.242	86.752	129.210	128.378	131.123	120.537	118.349	122.905	128.044	127.002	129.763	133.394	137.262	141.134	145.128
NPL/NPF	1.557	1.639	2.167	2.470	2.515	2.284	2.432	2.464	2.319	2.408	2.369	2.376	2.406	2.604	2.178
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.184	1.020	1.016	1.018	994	990	944	921	940	896	884	922	903	843	828
NPL/NPF	33	44	59	67	68	67	64	63	57	55	53	56	53	48	37
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	363	18	15	15	14	14	12	12	11	10	10	259	268	9	9
NPL/NPF	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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>	158.544	158.544	188.861	189.452	190.192	156.863	200.454	203.133	206.154	208.490	210.316	211.943	214.806	217.012	220.760
NPL/NPF	3.226	3.226	4.526	4.889	5.025	3.505	4.926	4.994	4.850	4.771	4.744	4.832	4.813	4.882	4.845
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	9.059	9.059	9.482	9.453	9.460	9.501	9.594	9.724	9.873	9.979	10.007	10.072	10.226	10.335	10.491
NPL/NPF	171	171	242	263	274	263	286	278	266	259	248	255	274	289	296
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.390	6.390	6.249	6.352	6.364	53.315	11.110	11.092	11.164	11.142	11.131	11.173	11.165	11.234	11.283
NPL/NPF	393	393	309	334	340	2.075	797	717	650	624	590	591	574	557	504
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	68.076	68.076	78.848	77.518	78.005	78.643	79.562	79.883	79.184	78.989	78.807	79.947	80.418	80.668	81.550
NPL/NPF	1.053	1.053	1.569	1.586	1.618	1.687	1.794	1.882	1.886	1.912	1.891	1.895	1.892	1.896	2.020
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	350.784	350.784	355.545	354.945	355.131	356.544	357.301	359.028	362.347	366.301	369.275	372.142	376.526	380.325	384.922
NPL/NPF	3.493	3.493	4.061	4.391	4.580	4.499	4.881	4.997	5.201	5.512	5.449	5.578	5.613	5.631	5.922
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
	72.799	72.799	85.144	86.028	86.692	87.685	88.397	89.524	91.497	92.352	93.574	94.668	95.786	97.257	99.673
NPL/NPF	812	812	966	1.045	1.058	1.052	1.094	1.099	1.117	1.077	1.068	1.139	1.200	1.288	1.380

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									
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115	3.433.614	3.431.489	3.451.740	3.506.110
NPL/NPF	104.692	95.607	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965
2. Investasi / Investment	1.527.639	1.710.944	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	2.063.920	2.121.535	2.143.787	2.182.313
NPL/NPF	41.276	33.737	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404
3. Konsumsi / Consumption	1.619.696	1.772.331	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	2.081.716	2.103.871	2.121.730	2.138.725
NPL/NPF	27.303	27.232	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	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	7.579.250	7.656.895	7.717.257	7.827.148
NPL/NPF	173.270	156.576	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	199.100	189.896	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123
NPL/NPF	6.092	5.533	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705
2. Impor / Import	79.660	86.567	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765
NPL/NPF	3.472	1.948	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527	1.556	1.514	1.574
3. Lainnya / Other	5.489.825	6.147.100	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	7.293.329	7.362.987	7.415.446	7.520.260
NPL/NPF	163.706	149.094	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	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	7.579.250	7.656.895	7.717.257	7.827.148
NPL/NPF	173.270	156.576	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906

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									
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	281.146	313.815	309.136	298.595	300.462	272.386	286.496	287.945	293.033	293.041	294.495	292.034	294.516	299.773	305.168
NPL/NPF	11.867	10.574	9.374	9.902	9.767	9.682	12.425	12.817	12.451	11.993	12.061	11.893	11.953	11.640	11.534
2. Investasi / Investment	148.708	154.996	147.053	147.786	147.289	150.134	161.413	163.308	164.439	165.377	165.239	164.641	166.847	166.595	165.798
NPL/NPF	4.290	3.564	2.956	3.185	3.257	3.253	4.065	4.184	4.136	4.088	4.306	4.263	4.228	4.166	3.817
3. Konsumsi / Consumption	263.879	300.222	295.346	296.947	299.106	292.987	305.732	308.684	312.361	316.046	320.848	322.269	327.281	331.014	333.580
NPL/NPF	3.111	5.676	4.100	4.318	4.573	4.567	6.322	6.481	6.388	6.438	6.465	6.340	6.383	6.532	6.278
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546
NPL/NPF	19.268	19.814	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496	22.564	22.338	21.629
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	21.850	12.504	12.006	11.212	11.101	11.853	12.202	12.458	12.538	12.270	11.933	10.715	10.567	10.299	10.939
NPL/NPF	1.693	341	188	190	189	190	193	269	258	257	249	238	243	244	245
2. Impor / Import	4.268	3.348	4.032	4.548	4.860	4.499	4.408	3.868	4.156	4.359	4.162	3.981	3.979	4.032	4.546
NPL/NPF	39	19	75	68	68	68	68	68	97	97	66	68	85	79	76
3. Lainnya / Other	667.613	753.182	735.499	727.569	730.896	699.157	737.031	743.611	753.139	757.835	764.487	764.248	774.098	783.050	789.061
NPL/NPF	17.535	19.454	16.166	17.147	17.341	17.244	22.551	23.146	22.619	22.166	22.516	22.190	22.236	22.015	21.307
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	751.536	743.329	746.858	715.508	753.641	759.937	769.833	774.464	780.582	778.944	788.644	797.381	804.546
NPL/NPF	19.268	19.814	16.430	17.405	17.598	17.502	22.811	23.482	22.974	22.519	22.831	22.496	22.564	22.338	21.629

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									
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	334.488	362.072	430.076	422.341	426.869	482.513	464.811	464.131	478.639	475.906	465.286	462.653	465.737	467.094	475.243
NPL/NPF	13.088	9.661	13.482	14.105	14.013	14.941	13.911	14.493	14.028	14.580	14.524	14.040	14.389	14.745	14.689
2. Investasi / Investment	116.822	141.026	167.752	164.708	164.420	166.751	155.404	157.461	157.345	158.061	154.006	148.341	148.116	151.178	158.313
NPL/NPF	3.209	2.418	2.876	3.299	3.301	2.986	2.091	2.060	1.978	2.001	2.091	2.220	2.214	2.238	2.225
3. Konsumsi / Consumption	193.690	200.668	236.964	237.695	239.554	250.921	239.828	242.197	244.352	246.649	249.206	253.325	254.849	256.005	257.031
NPL/NPF	4.537	2.305	4.496	4.681	4.788	4.709	3.100	3.238	2.975	3.001	2.936	2.988	2.956	2.915	2.876
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587
NPL/NPF	20.834	14.385	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248	19.560	19.898	19.790
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.131	30.726	31.336	32.822	33.212	34.718	38.274	36.954	38.174	39.008	37.245	31.038	32.601	34.649	37.467
NPL/NPF	1.792	2.028	775	789	788	1.526	1.352	1.363	1.368	1.363	1.298	653	628	1.399	1.409
2. Impor / Import	4.135	6.655	4.709	6.603	5.327	6.638	7.305	6.425	6.608	5.707	6.249	5.829	6.221	6.384	5.989
NPL/NPF	300	434	319	320	320	321	323	323	323	440	319	410	414	415	416
3. Lainnya / Other	604.733	666.386	798.747	785.319	792.303	858.830	814.464	820.410	835.555	835.900	825.004	827.452	829.880	833.244	847.131
NPL/NPF	18.742	11.922	19.759	20.975	20.992	20.789	17.428	18.105	17.290	17.779	17.934	18.186	18.518	18.084	17.965
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	834.792	824.744	830.843	900.185	860.044	863.789	880.336	880.616	868.498	864.320	868.702	874.277	890.587
NPL/NPF	20.834	14.385	20.853	22.085	22.101	22.637	19.103	19.791	18.981	19.582	19.551	19.248	19.560	19.898	19.790

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)
Milliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023			2024									
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	583.182	666.861	714.983	694.900	706.429	735.580	746.071	741.321	755.764	751.278	744.506	760.011	767.197	759.787	768.321
NPL/NPF	25.968	27.020	22.878	23.281	23.395	22.825	22.007	22.188	21.639	21.836	21.453	20.938	20.161	19.753	18.744
2. Investasi / Investment	360.626	414.560	440.707	441.994	440.222	444.850	446.268	451.848	452.129	455.292	449.492	451.251	457.782	462.379	477.738
NPL/NPF	10.216	9.893	7.751	10.218	10.199	7.907	9.215	9.294	9.065	9.142	8.784	8.926	8.916	8.587	8.244
3. Konsumsi / Consumption	539.202	605.788	679.217	682.767	687.552	694.382	697.296	701.701	708.761	715.071	718.399	726.176	732.814	737.880	739.434
NPL/NPF	9.852	10.103	12.417	13.136	13.279	13.325	14.023	14.139	14.005	14.654	14.742	14.864	15.720	16.590	16.416
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	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	1.937.438	1.957.793	1.960.046	1.985.493
NPL/NPF	46.036	47.016	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727	44.796	44.930	43.403
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.562	50.019	49.319	50.438	50.132	50.308	62.542	59.505	56.432	64.295	56.913	52.202	53.448	52.234	54.549
NPL/NPF	802	870	1.246	1.254	1.285	1.211	860	863	826	829	824	819	836	839	845
2. Impor / Import	51.877	50.197	59.664	52.652	56.101	66.060	64.634	62.488	66.338	62.874	63.337	65.315	66.761	71.783	68.546
NPL/NPF	2.513	700	648	655	655	634	639	637	637	734	732	729	749	751	837
3. Lainnya / Other	1.394.571	1.586.993	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	1.819.922	1.837.584	1.836.029	1.862.398
NPL/NPF	42.720	45.446	41.152	44.726	44.933	42.213	43.746	44.122	43.245	44.068	43.423	43.179	43.211	43.341	41.722
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	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	1.937.438	1.957.793	1.960.046	1.985.493
NPL/NPF	46.036	47.016	43.046	46.636	46.873	44.057	45.245	45.621	44.708	45.631	44.979	44.727	44.796	44.930	43.403

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)
Milliar Rp (Billion Rp)

Keterangan / Items	2021	2022	2023			2024									
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	1.781.640	1.758.604	1.758.257	1.782.791	1.821.770	1.839.067	1.862.094	1.872.230	1.885.828	1.918.916	1.904.039	1.925.087	1.957.378
NPL/NPF	53.770	48.351	44.335	46.680	46.432	45.125	46.996	47.337	47.690	48.008	47.407	46.930	46.768	46.905	44.997
2. Investasi / Investment	901.484	1.000.362	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	1.299.687	1.348.790	1.363.636	1.380.464
NPL/NPF	23.561	17.862	18.639	20.235	20.704	20.858	22.070	22.140	20.908	20.999	20.839	19.502	20.276	20.346	18.119
3. Konsumsi / Consumption	622.926	665.652	722.128	723.748	725.843	742.551	746.419	752.383	760.219	767.252	773.110	779.945	788.927	796.831	808.680
NPL/NPF	9.802	9.148	11.673	12.508	12.895	13.081	13.777	13.967	13.972	14.156	13.989	14.289	14.366	14.544	14.967
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	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	3.998.548	4.041.756	4.085.553	4.146.522
NPL/NPF	87.133	75.361	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721	81.410	81.796	78.084
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	104.556	96.647	91.449	93.576	89.181	88.039	92.730	91.678	87.931	84.895	81.176	80.659	81.642	82.889	83.168
NPL/NPF	1.805	2.294	3.028	3.253	3.213	3.062	3.163	3.159	2.553	2.420	2.283	2.172	2.075	2.230	2.206
2. Impor / Import	19.380	26.367	37.524	36.096	34.428	33.306	34.034	35.153	37.517	36.972	37.471	36.182	38.690	39.541	41.685
NPL/NPF	620	795	404	403	422	409	422	405	371	305	315	321	308	270	245
3. Lainnya / Other	2.822.908	3.140.540	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	3.881.707	3.921.424	3.963.123	4.021.669
NPL/NPF	84.708	72.272	71.216	75.767	76.396	75.593	79.258	79.881	79.646	80.437	79.637	78.228	79.027	79.297	75.633
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	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	3.998.548	4.041.756	4.085.553	4.146.522
NPL/NPF	87.133	75.361	74.648	79.423	80.032	79.064	82.843	83.445	82.570	83.163	82.235	80.721	81.410	81.796	78.084

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												
			Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. KBMI 1	1.175	1.010	480	468	474	490	920	918	937	953	963	944	948	965	950
NPL/NPF	50	168	18	18	18	19	173	175	179	181	183	159	161	164	155
2. KBMI 2	9.218	10.286	5.383	5.457	5.495	5.503	5.114	5.169	5.202	5.254	5.291	5.353	5.404	5.471	5.446
NPL/NPF	410	186	272	273	276	278	130	137	137	138	137	145	149	158	155
3. KBMI 3	26.254	28.386	36.876	37.240	37.260	37.472	37.872	37.634	38.222	38.175	38.389	38.782	38.593	39.058	39.462
NPL/NPF	651	521	648	663	684	712	725	734	725	705	690	695	816	823	838
4. KBMI 4	38.709	45.844	51.769	52.019	52.022	52.371	52.515	52.812	53.909	54.214	54.805	55.194	54.658	55.351	56.533
NPL/NPF	721	509	634	657	672	685	698	709	715	696	684	697	723	756	907
5. Bank Umum / Commercial Bank	75.355	85.527	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391
NPL/NPF	1.833	1.384	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055

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							
				Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	385.586	415.515	458.325	497.658	495.431	496.076	504.081	502.366	509.733	514.165	519.810	517.253	517.924	522.186	523.523	523.784
NPL/NPF	7.480	6.518	6.342	9.271	10.005	10.174	9.736	10.073	10.248	10.120	10.746	10.755	9.845	10.299	10.419	10.180
2. Perikanan / Fishery	16.032	18.688	19.726	20.797	20.549	20.466	20.732	20.729	20.769	20.763	20.676	20.492	20.399	20.407	19.857	19.784
NPL/NPF	886	1.053	1.286	1.102	1.169	1.122	1.153	1.237	1.245	1.249	1.226	1.115	1.138	1.173	957	893
3. Pertambangan dan Penggalian / Mining and Quarrying	124.618	153.803	237.390	290.468	298.436	299.705	307.837	314.098	328.433	326.437	332.172	329.133	341.990	352.400	360.695	373.508
NPL/NPF	9.049	6.799	5.755	3.564	3.770	3.730	3.814	3.784	3.763	5.048	4.253	4.358	4.366	4.205	4.218	4.094
4. Industri Pengolahan / Processing Industry	893.642	951.109	1.067.006	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	1.158.410	1.186.028	1.201.695	1.224.136
NPL/NPF	40.898	49.248	40.184	36.383	36.456	35.569	36.310	37.024	37.688	38.584	39.141	38.004	37.373	37.546	38.139	35.970
5. Listrik, gas dan air / Electricity, Gas and Water	168.881	159.701	162.327	183.959	187.612	186.266	188.931	194.453	198.090	201.753	211.134	217.783	200.753	208.007	219.620	220.290
NPL/NPF	2.091	1.668	761	664	501	304	293	312	405	416	550	543	535	541	548	520
6. Konstruksi / Construction	376.473	380.381	396.583	395.097	384.170	386.577	390.064	388.261	389.088	393.436	394.213	394.062	402.766	394.507	398.861	395.178
NPL/NPF	12.973	13.755	14.080	14.284	15.053	15.079	14.675	15.275	15.554	14.729	15.259	15.209	14.593	14.160	13.229	11.744
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	942.188	974.420	1.043.912	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	1.201.216	1.203.426	1.194.305	1.186.854
NPL/NPF	41.784	39.728	37.666	37.217	40.234	40.385	39.602	42.017	42.467	40.669	40.932	40.591	40.152	40.226	40.457	39.166
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking	116.183	120.741	123.620	130.793	129.910	130.119	129.883	133.387	133.982	135.773	135.086	135.656	136.210	137.816	138.311	137.352
NPL/NPF	6.258	7.653	6.636	3.880	4.268	4.338	4.291	4.797	4.944	4.527	4.172	4.463	4.521	4.519	4.413	3.783
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	266.189	306.242	313.052	373.419	375.223	374.421	387.437	395.253	405.983	412.014	412.535	408.343	416.446	417.817	417.906	444.980
NPL/NPF	5.739	6.347	5.116	3.773	4.086	4.091	4.080	4.095	4.129	3.994	3.691	3.630	3.566	3.614	3.534	4.236
10. Perantara Keuangan / Financial intermediaries	216.297	224.714	305.787	369.668	364.088	377.007	410.520	410.417	417.691	429.804	423.201	425.789	428.862	427.574	426.979	448.980
NPL/NPF	1.089	2.925	2.248	1.623	1.744	1.938	1.953	2.097	2.054	1.922	1.957	1.939	1.886	1.836	1.719	1.593
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	259.978	265.315	314.584	356.071	359.556	351.535	354.262	355.918	358.436	367.651	371.687	368.892	368.139	367.324	368.106	371.748
NPL/NPF	8.048	7.414	6.284	6.599	9.433	10.041	7.589	8.052	7.890	6.775	6.767	6.966	6.829	6.828	6.599	6.512
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	30.887	34.272	43.829	65.292	66.054	64.839	66.283	68.607	69.362	77.369	80.114	78.863	78.258	84.975	89.474	96.690
NPL/NPF	4	3	0	1	1	4	4	74	74	74	74	71	71	71	1	0
13. Jasa Pendidikan / Education Services	13.594	13.990	14.893	16.877	16.975	17.115	17.118	17.022	17.197	17.331	17.411	17.533	17.451	17.445	17.655	17.914
NPL/NPF	244	211	258	228	243	255	237	237	247	227	217	208	213	218	251	247
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	28.262	28.513	31.522	37.410	37.128	37.487	37.984	38.455	39.084	39.547	39.847	39.758	40.811	41.182	42.708	46.675
NPL/NPF	382	171	234	456	331	345	350	353	378	366	391	384	380	389	394	388
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	89.457	95.691	114.669	158.563	157.575	159.756	149.489	146.599	151.334	156.934	156.089	159.587	163.871	167.963	172.187	176.906
NPL/NPF	2.902	2.253	2.399	3.137	3.478	3.560	3.353	3.213	3.292	3.065	3.137	3.096	3.106	3.158	3.388	2.940
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	2.989	3.872	3.985	4.002	3.942	3.903	3.892	3.808	3.765	3.779	3.734	3.722	3.766	3.696	3.636	3.633
NPL/NPF	55	80	95	109	131	133	138	137	135	129	132	130	137	119	114	102
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	358	365	22	18	18	17	17	15	14	13	12	12	261	270	11	11
NPL/NPF	0	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	544.004	581.135	586.568	659.766	664.035	668.307	637.903	683.263	689.624	697.266	704.365	707.448	709.140	715.842	718.945	723.582
NPL/NPF	12.164	12.521	11.831	15.382	16.355	16.654	14.870	16.816	16.961	16.709	17.215	17.210	17.300	17.951	18.848	18.530
- Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership	26.100	27.869	27.945	29.552	29.518	29.497	29.630	29.714	29.995	30.316	30.611	30.666	30.821	31.018	31.171	31.468
NPL/NPF	529	546	542	710	761	770	777	824	832	795	814	790	795	810	865	844
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.771	21.010	20.995	22.476	22.762	22.977	22.762	22.977	27.985	28.030	28.205	28.292	28.410	28.532	28.636	28.895
NPL/NPF	944	1.018	1.005	935	987	1.005	2.737	1.487	1.334	1.286	1.261	1.239	1.244	1.188	1.169	1.087
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	99.101	114.492	115.955	131.419	132.259	133.420	134.794	135.875	135.736	133.191	135.550	135.747	137.812	139.800	142.442	142.992
NPL/NPF	1.973	1.864	1.756	2.594	2.653	2.676	2.781	2.917	3.085	3.041	3.133	3.141	3.189	3.194	3.211	3.191
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	694.729	760.741	773.017	820.985	821.923	825.604	834.120	836.914	843.699	852.574	862.416	873.122	883.511	893.586	902.327	910.853
NPL/NPF	8.961	10.116	9.726	10.271	10.953	11.360	11.430	11.430	12.019	12.402	12.381	12.844	12.878	13.050	13.149	13.402
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPL/NPF	235.831	245.167	247.852	269.458	270.660	272.250	274.281	275.524	277.880	284.140	283.785	286.170	291.900	294.989	298.040	301.832
NPL/NPF	2.776	2.539	2.371	2.794	2.934	3.070	3.086	3.160	3.212	3.128	2.982	2.945	3.073	3.233	3.341	3.483

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								
				Des	Jan	Feb	Mar *)	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	351.708	351.163	352.250	354.135	354.497	359.557	362.126	364.694	364.251	365.337	367.456	368.324	363.728
NPL/NPF	4.409	3.967	4.286	6.869	7.486	7.657	7.158	7.436	7.577	7.498	8.136	8.090	7.252	7.536	7.649	7.465
2. Perikanan / <i>Fishery</i>	8.874	11.313	12.883	13.629	13.667	13.727	13.831	13.761	13.727	13.692	13.699	13.694	13.676	13.651	13.051	12.894
NPL/NPF	511	752	794	587	643	661	691	735	734	744	711	710	727	762	592	538
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	67.410	88.074	137.863	175.643	179.720	175.556	180.194	184.295	196.837	193.025	202.129	200.481	215.442	221.681	223.946	232.028
NPL/NPF	6.897	5.666	4.770	1.905	1.997	1.958	1.993	2.046	1.973	3.367	3.344	3.312	3.293	3.341	3.327	3.291
4. Industri Pengolahan / <i>Processing Industry</i>	316.144	347.203	385.352	405.889	406.279	401.850	411.051	433.372	428.420	433.802	433.727	420.058	431.292	442.083	450.886	456.261
NPL/NPF	25.339	22.244	15.208	13.680	13.667	12.908	12.753	12.948	12.912	14.136	13.972	13.862	13.840	14.369	14.491	12.721
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	91.852	94.090	102.264	109.795	114.576	112.861	114.734	117.335	118.713	122.009	131.328	140.071	123.540	126.537	137.025	124.909
NPL/NPF	1.252	921	265	270	280	73	72	83	78	77	101	101	100	101	105	78
6. Konstruksi / <i>Construction</i>	172.158	177.544	184.004	187.542	187.101	189.326	191.346	189.998	189.038	190.746	190.359	188.921	194.041	189.283	192.374	192.413
NPL/NPF	7.103	8.212	9.312	7.359	7.552	7.526	7.304	7.388	7.670	7.146	7.355	7.339	6.989	6.405	5.963	4.829
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	457.066	489.375	526.379	567.941	560.505	564.842	573.833	578.510	586.598	594.153	591.565	589.605	599.732	596.298	585.576	587.892
NPL/NPF	17.270	19.066	19.105	18.167	20.209	20.638	19.679	20.572	20.701	19.251	19.301	18.394	18.394	18.735	19.091	18.023
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	46.245	51.110	54.726	60.981	60.505	60.548	60.194	63.715	63.315	64.848	64.368	64.343	64.399	64.634	65.018	63.870
NPL/NPF	1.947	2.455	2.038	1.832	1.965	1.986	1.967	2.103	2.059	1.776	1.719	1.726	1.769	1.774	1.676	1.640
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	124.042	134.995	139.778	165.636	165.803	164.816	174.140	171.320	177.297	183.228	180.461	181.592	188.884	191.964	189.783	206.297
NPL/NPF	2.979	3.790	3.114	1.318	1.418	1.379	1.499	1.531	1.503	1.429	1.408	1.358	1.332	1.393	1.400	2.200
10. Perantara Keuangan / <i>Financial intermediaries</i>	34.909	37.882	52.707	71.936	74.902	77.747	85.979	92.476	91.935	97.437	98.879	99.728	101.040	103.734	101.939	110.740
NPL/NPF	219	318	265	201	307	305	302	310	309	189	189	149	146	148	35	36
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	86.988	81.413	77.132	92.034	96.727	95.462	96.143	97.320	99.622	105.741	102.333	102.372	103.803	100.109	99.100	100.920
NPL/NPF	3.211	3.307	1.807	1.854	1.916	2.482	2.643	2.794	2.748	1.618	1.616	1.629	1.260	1.267	1.257	1.235
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.293	31.573	41.030	62.017	62.729	61.878	63.346	65.685	66.542	74.445	77.204	75.987	75.123	81.909	86.486	93.586
NPL/NPF	3	3	-	0	0	3	3	3	3	3	3	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2.447	2.548	2.532	2.265	2.263	2.364	2.326	2.315	2.361	2.405	2.422	2.440	2.434	2.414	2.480	2.517
NPL/NPF	41	45	46	35	35	37	38	36	36	33	27	27	24	24	30	31
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	11.364	9.641	10.100	13.800	14.113	14.342	14.614	14.573	14.949	15.299	15.413	14.961	15.418	15.470	15.676	16.707
NPL/NPF	218	66	66	113	134	135	136	146	142	121	115	112	106	100	108	105
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	52.362	61.478	81.953	124.138	123.212	126.005	115.349	115.793	120.336	125.421	124.313	127.063	130.610	134.448	138.250	142.185
NPL/NPF	1.557	1.537	1.608	2.129	2.433	2.476	2.242	2.367	2.401	2.262	2.371	2.329	2.327	2.366	2.556	2.146
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.469	1.211	1.053	1.050	1.053	1.030	1.026	981	960	979	937	929	968	949	890	875
NPL/NPF	28	39	49	64	72	73	72	69	68	62	60	58	61	58	53	42
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	355	361	17	15	14	14	14	11	11	11	10	10	259	268	9	9
NPL/NPF	-	-	-	0	0	-	0	0	0	0	0	0	0	0	1	1
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	299.176	322.700	335.181	383.610	386.731	389.855	357.345	401.717	406.040	411.038	416.160	418.009	418.615	423.483	425.324	427.771
NPL/NPF	6.634	6.415	5.719	8.035	8.617	8.803	7.084	8.700	8.941	8.653	9.217	9.267	9.307	10.016	10.798	10.734
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.157	7.492	7.624	8.245	8.302	8.347	8.462	8.591	8.783	8.997	9.212	9.342	9.494	9.679	9.843	10.034
NPL/NPF	240	266	254	342	363	367	353	378	378	359	393	385	384	420	449	447
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5.955	5.119	4.534	4.369	4.430	4.452	51.395	9.168	9.144	9.179	9.086	9.091	9.136	9.124	9.175	9.218
NPL/NPF	375	312	398	291	309	315	2.047	763	696	629	616	580	576	567	554	515
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	34.096	33.135	36.915	38.379	38.432	38.385	38.058	38.024	37.632	36.677	35.893	35.365	35.271	35.267	35.198	35.967
NPL/NPF	488	387	435	627	647	711	728	777	779	788	752	693	663	626	648	767
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	297.233	305.113	329.856	332.005	331.328	331.952	334.796	335.343	336.895	339.948	343.765	346.621	349.283	353.578	356.967	361.414
NPL/NPF	3.002	3.291	3.422	3.981	4.234	4.448	4.430	4.639	4.741	4.821	5.174	5.128	5.239	5.312	5.506	5.839
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPL/NPF	1.086	845	676	819	894	903	892	928	928	945	900	891	956	1.010	1.090	1.175

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													
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	
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	21.903	22.050	22.301	22.669	22.763	22.894	23.088	23.249	23.424	23.504	23.289	23.571	23.778	
NPL/NPF	899	675	635	746	805	840	891	910	943	920	940	974	922	934	951	915	
2. Perikanan / <i>Fishery</i>	1.157	1.379	1.587	1.824	1.819	1.841	1.861	1.871	1.861	1.866	1.878	1.882	1.867	1.912	1.903	1.913	
NPL/NPF	69	107	103	133	138	144	147	160	173	167	170	169	171	180	137	126	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.216	1.065	4.089	3.128	3.339	3.401	3.502	3.819	3.510	3.586	3.634	3.610	4.077	4.416	4.292	4.262	
NPL/NPF	376	269	277	96	100	101	149	123	141	136	137	113	111	110	110	104	
4. Industri Pengolahan / <i>Processing Industry</i>	14.282	20.312	25.550	26.987	25.970	24.439	24.752	24.757	25.178	24.828	24.178	24.209	25.631	26.045	25.708	27.417	
NPL/NPF	482	550	485	773	810	828	831	870	1.272	1.242	1.260	1.271	1.259	1.283	1.287	1.261	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.484	2.204	1.765	1.553	1.526	1.539	1.674	1.687	1.684	1.834	1.842	1.839	1.732	1.740	1.661	1.562	
NPL/NPF	54	56	10	11	14	14	10	11	11	11	11	11	11	11	12	12	
6. Konstruksi / <i>Construction</i>	36.260	36.285	39.217	42.001	38.885	39.374	40.276	39.824	39.796	41.300	42.819	43.434	42.238	40.517	39.778	38.009	
NPL/NPF	2.736	2.558	2.394	2.511	2.722	2.850	2.687	2.752	2.880	2.668	2.715	2.721	2.811	2.830	2.846	2.629	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38.295	42.815	51.287	59.773	58.486	59.131	61.131	61.226	62.130	64.432	64.767	64.897	65.324	65.577	65.282	65.172	
NPL/NPF	2.897	2.909	2.518	3.204	3.357	3.557	3.758	4.065	4.137	3.942	4.060	4.091	4.338	4.360	4.565	4.564	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	7.256	7.431	7.942	9.071	9.051	9.190	9.266	9.342	9.424	9.597	9.613	9.729	9.847	9.907	10.010	10.103	
NPL/NPF	1.252	824	538	328	330	338	336	387	389	413	419	383	427	431	457	431	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.513	7.011	7.182	8.379	8.245	8.122	8.281	9.207	9.474	9.149	9.080	9.106	8.116	8.060	7.821	7.838	
NPL/NPF	219	166	118	104	110	115	117	133	133	120	97	98	107	97	110	121	
10. Perantara Keuangan / <i>Financial intermediaries</i>	9.483	8.943	11.757	12.185	11.150	10.774	12.378	12.777	13.694	14.670	14.201	14.130	14.113	13.828	13.464	13.173	
NPL/NPF	149	325	408	324	328	449	448	484	478	425	432	427	417	423	419	308	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.933	4.858	5.467	5.951	5.795	5.876	6.027	6.164	6.172	6.256	6.243	5.691	5.622	5.614	5.640	5.554	
NPL/NPF	716	629	638	700	723	723	724	734	768	752	755	744	764	767	767	750	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.567	2.681	2.726	2.994	3.043	2.895	2.867	2.853	2.752	2.854	2.838	2.799	3.054	2.983	2.891	3.032	
NPL/NPF	0	0	0	0	0	0	0	70	70	70	70	70	70	70	0	0	
13. Jasa Pendidikan / <i>Education Services</i>	1.333	1.282	1.261	2.249	2.244	2.264	2.301	2.282	2.334	2.320	2.331	2.351	2.353	2.352	2.638	2.762	
NPL/NPF	44	19	16	32	42	42	40	34	43	26	25	17	25	28	27	24	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.464	2.249	2.336	2.563	2.588	2.511	2.515	2.580	2.585	2.640	2.632	2.638	2.661	2.682	2.692	2.818	
NPL/NPF	23	20	27	40	42	43	44	44	69	79	83	79	80	83	86	81	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	5.676	5.917	6.138	6.928	6.799	6.978	7.061	7.039	7.160	7.200	7.261	7.332	7.748	7.859	7.920	7.813	
NPL/NPF	334	216	197	245	259	279	275	297	310	279	287	284	291	295	330	329	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	256	262	207	200	204	193	191	189	188	187	187	177	173	190	
NPL/NPF	6	6	8	10	9	10	12	12	13	12	13	13	13	13	13	14	
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	29.207	29.367	29.553	29.909	29.963	30.171	30.380	30.646	30.676	30.551	30.675	30.709	30.585	
NPL/NPF	1.749	1.669	1.497	1.606	1.742	1.749	1.770	1.834	1.902	1.872	1.912	1.924	1.899	1.878	1.910	1.778	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	447	501	503	564	558	561	577	589	592	589	605	607	609	610	610	610	
NPL/NPF	34	36	23	27	29	30	31	33	33	33	34	35	34	34	35	32	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	412	408	409	417	419	440	435	438	439	441	452	465	472	474	
NPL/NPF	106	94	83	82	87	94	95	96	99	98	94	92	90	81	84	81	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	701	1.100	1.242	1.297	1.323	1.336	1.376	1.412	1.463	1.493	1.531	1.547	1.548	1.565	
NPL/NPF	3	3	4	8	9	12	14	19	19	20	23	27	32	34	36	37	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196.716	210.004	224.468	243.433	243.318	244.815	247.574	248.544	251.050	253.472	256.367	260.032	264.276	267.235	269.155	270.672	
NPL/NPF	884	1.320	1.404	1.491	1.590	1.644	1.648	1.694	1.778	1.644	1.699	1.679	1.686	1.695	1.731	1.670	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																	
NPL/NPF	118.982	120.110	122.924	124.215	123.550	123.171	123.358	123.053	123.331	123.505	123.846	124.413	126.110	126.489	126.411	126.480	
NPL/NPF	489	635	630	759	798	833	810	828	848	751	751	757	749	747	749	748	

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												
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	123.626	121.665	120.729	126.215	124.166	126.167	128.245	130.940	128.665	128.578	130.900	131.136	135.822
NPL/NPF	2.172	1.876	1.421	1.655	1.714	1.677	1.688	1.727	1.728	1.702	1.670	1.691	1.672	1.830	1.819	1.800
2. Perikanan / <i>Fishery</i>	6.001	5.996	5.256	5.344	5.064	4.898	5.040	5.097	5.182	5.205	5.098	4.916	4.855	4.844	4.903	4.977
NPL/NPF	306	194	389	382	388	317	314	342	338	338	345	236	240	231	228	228
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	50.554	57.716	87.142	105.270	107.609	112.353	116.736	117.227	120.141	122.305	118.727	117.939	115.206	119.310	125.377	130.574
NPL/NPF	1.707	864	708	1.563	1.673	1.672	1.672	1.616	1.649	1.545	772	933	961	754	782	698
4. Industri Pengolahan / <i>Processing Industry</i>	495.327	517.323	584.901	614.180	601.554	607.907	622.986	635.077	632.655	634.814	644.320	639.544	639.215	657.010	660.754	671.108
NPL/NPF	13.784	22.699	22.330	20.159	20.245	20.211	20.364	21.009	21.296	20.992	21.647	20.725	20.700	20.388	20.123	19.735
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	57.960	54.148	51.602	68.622	67.335	67.448	67.934	71.269	73.527	73.882	73.923	72.108	71.663	75.966	77.017	89.947
NPL/NPF	785	692	486	382	208	218	211	219	316	327	438	431	424	429	430	430
6. Konstruksi / <i>Construction</i>	163.696	163.800	169.139	162.285	154.873	154.613	155.099	155.233	156.837	158.085	158.881	159.565	164.232	162.456	164.442	162.497
NPL/NPF	3.134	2.985	2.373	4.415	4.780	4.902	4.683	5.135	5.004	4.915	5.189	5.149	4.793	4.925	4.420	4.287
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	431.213	425.857	453.004	493.074	482.862	497.087	507.231	507.558	508.655	511.571	504.310	508.201	523.000	523.376	524.318	516.925
NPL/NPF	21.105	17.192	15.842	15.689	16.510	16.032	16.007	17.219	17.469	17.316	17.412	17.223	17.264	16.973	16.642	16.465
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	61.348	60.859	60.861	60.740	60.354	60.380	60.423	60.330	61.244	61.328	61.105	61.584	61.964	63.275	63.283	63.379
NPL/NPF	2.954	4.281	3.969	1.720	1.972	2.014	1.987	2.307	2.497	2.338	2.035	2.354	2.325	2.315	2.280	1.713
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	120.464	150.554	151.930	186.647	189.098	189.465	193.403	201.869	204.487	204.842	206.525	200.740	202.585	203.791	204.856	214.547
NPL/NPF	2.541	2.391	1.883	2.351	2.557	2.597	2.464	2.431	2.493	2.445	2.186	2.173	2.127	2.123	2.023	1.915
10. Perantara Keuangan / <i>Financial intermediaries</i>	138.304	144.436	192.610	234.941	230.039	239.580	260.655	258.984	267.807	268.985	264.933	269.367	268.926	264.491	265.867	272.064
NPL/NPF	720	2.282	1.575	1.098	1.108	1.184	1.202	1.303	1.268	1.307	1.337	1.363	1.324	1.266	1.265	1.250
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	163.380	174.670	226.992	251.664	250.338	243.366	245.346	244.816	245.042	248.295	255.426	253.559	251.814	254.107	255.691	257.949
NPL/NPF	4.120	3.478	3.839	4.044	6.794	6.837	4.222	4.524	4.375	4.405	4.396	4.593	4.805	4.794	4.575	4.527
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	27	18	73	66	67	66	70	69	68	70	72	77	81	83	97	72
NPL/NPF	1	0	0	1	1	1	1	0	1	1	1	1	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	9.814	10.160	11.100	12.363	12.467	12.486	12.490	12.424	12.502	12.605	12.656	12.740	12.662	12.677	12.534	12.634
NPL/NPF	159	147	195	161	165	176	159	168	168	168	165	164	164	166	194	192
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14.367	16.565	19.082	21.045	20.424	20.631	20.853	21.300	21.549	21.605	21.799	22.159	22.732	23.027	24.337	27.148
NPL/NPF	141	85	142	302	156	166	170	163	166	167	193	192	193	205	200	203
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	31.129	27.998	26.532	27.448	27.525	26.596	26.885	23.766	23.837	24.312	24.515	25.192	25.512	25.656	26.017	26.907
NPL/NPF	1.012	501	595	763	787	805	836	550	581	523	478	484	488	497	502	465
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.307	2.441	2.676	2.690	2.682	2.673	2.662	2.633	2.614	2.611	2.609	2.606	2.610	2.569	2.572	2.568
NPL/NPF	21	35	39	36	50	50	54	56	54	55	59	59	63	49	48	46
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	2	2	2	2	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 / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	174.251	196.152	224.200	246.821	247.811	248.772	250.521	251.452	253.282	255.717	257.429	258.629	259.841	261.552	262.778	265.092
NPL/NPF	4.374	4.078	4.613	5.740	5.996	6.103	6.016	6.281	6.118	6.184	6.085	6.019	6.093	6.057	6.140	6.018
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	15.192	18.071	19.784	20.729	20.845	20.576	20.578	20.522	20.708	20.782	20.708	20.782	20.706	20.707	20.717	20.705
NPL/NPF	232	227	265	341	370	373	392	412	421	403	387	370	377	355	380	366
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15.596	15.241	16.046	17.696	17.919	18.105	18.296	18.373	18.448	18.585	18.763	18.874	18.941	19.043	19.155	19.203
NPL/NPF	593	537	524	562	591	595	595	628	539	559	551	567	578	540	530	492
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	71.153	65.335	78.297	91.925	92.571	93.723	95.398	96.500	96.713	95.087	98.177	98.873	100.992	102.968	105.679	104.544
NPL/NPF	1.676	1.584	1.317	1.959	1.997	1.954	2.040	2.122	2.287	2.233	2.358	2.421	2.495	2.534	2.527	2.387
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	178.470	179.068	218.249	245.493	247.224	248.788	251.703	252.979	255.706	259.107	262.238	266.422	269.913	272.734	276.201	278.764
NPL/NPF	4.289	4.290	4.848	4.751	5.081	5.224	5.310	5.645	5.840	5.873	5.929	5.958	5.918	6.007	5.912	5.893
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48.637	54.069	55.453	74.570	75.576	76.471	77.658	78.134	79.011	83.409	81.657	83.326	84.973	86.397	88.079	89.689
NPL/NPF	990	1.067	900	1.194	1.233	1.305	1.358	1.362	1.407	1.405	1.306	1.295	1.344	1.450	1.474	1.525

Tabel 3.5.a.																
Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary)																
Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023					2024							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	422	554	796	1.062	940	1.115	705	927	913	505	540	492	456
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5.437	6.948	8.296	6.427	7.768	8.394	7.404	8.756	7.945	7.522	7.682	7.103	7.265	6.992	7.080	6.644
NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	67.889	66.270	71.203	70.283	70.454	67.218	69.752	71.614	67.657	72.215	71.806	68.124	62.272	60.890	64.347	69.349
NPL/NPF	1.293	3.754	2.161	1.771	1.734	1.622	2.363	2.197	2.208	2.215	2.262	2.147	1.574	1.507	2.239	2.253
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.585	9.259	6.696	3.990	4.175	4.419	4.590	4.162	4.166	4.029	4.042	3.765	3.818	3.765	3.917	3.873
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.359	2.753	4.224	3.269	3.311	3.263	3.343	3.205	3.416	3.305	2.155	2.141	2.255	2.251	2.267	2.260
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15.614	16.373	13.242	18.368	13.626	14.695	24.528	19.907	19.893	20.128	17.206	14.623	13.160	18.175	19.128	16.864
NPL/NPF	513	562	201	157	158	158	159	160	160	160	160	158	157	158	159	115
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.334	1.341	91	-	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	12.756	12.076	12.018	11.613	12.857	14.725	14.795	16.470	16.904	16.862	14.002	15.446	16.298
NPL/NPF	-	-	0	-	-	-	-	0	0	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	33.602	33.453	48.713	50.605	47.997	48.906	51.508	46.181	44.256	48.711	45.188	42.564	44.783	45.521	45.709	53.002
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	6.422	6.696	6.830	6.747	7.618	7.601	7.359	7.685	7.270	6.901	7.494	7.675	7.326
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	215	215	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	1	1	1	1	1	1	1	1	1	2	2	1	2	4	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	67	58	3	3	3	3	2	3	2	3	3	1	1	3	3	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural/Entertainment and Other Individual Services</i>	290	298	45	48	39	177	194	0	0	0	0	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	129	127	127	129	131	131	131	131	134	133	132	133	133
NPL/NPF	2	2	3	-	-	-	1	1	1	1	1	1	1	-	0	0
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	29	36	34	13	13	13	13	13	12	12	11	11	11	12	12	11
NPL/NPF	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	42	15	15	14	16	16	16	16	16	17	18	17	17	17
NPL/NPF	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	586	543	443	54	53	49	47	47	48	47	46	46	39	38	3	3
NPL/NPF	54	60	53	48	48	44	42	42	42	42	41	42	35	35	-	-
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	11.019	9.887	10.059	1.312	1.272	1.546	1.456	1.979	2.124	2.273	2.557	1.849	3.071	3.310	3.516	3.708
NPL/NPF	383	229	165	21	8	30	26	42	30	27	25	2	25	26	27	35

Tabel 3.6.a.																								
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyelur Kredit/Pembiayaan - Desember 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 - December 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 Kemasayakatan, 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	15.695	1.353	3.573	68.119	3.364	21.304	110.713	11.778	23.207	7.660	15.649	2	3.194	6.430	11.488	315	0	167.027	3.389	3.200	3.470	117.981	21.184	
NPL/NPF	1.431	71	31	2.452	12	1.632	4.952	318	111	133	289	-	22	39	440	17	-	5.165	130	176	71	1.657	145	
Banten	848	177	1.390	23.768	429	11.055	26.714	2.356	10.814	3.823	15.275	-	527	3.227	2.847	102	-	64.708	2.129	1.977	1.074	31.933	7.823	
NPL/NPF	29	6	39	217	4	646	905	37	772	21	74	-	3	10	84	1	-	1.378	64	56	4	451	141	
DKI Jakarta	177.058	2.321	276.686	750.422	183.923	271.342	405.964	54.292	343.836	422.636	281.381	19.187	5.031	17.486	96.102	361	5	183.254	19.681	10.608	122.168	180.812	133.252	
NPL/NPF	2.781	131	3.676	20.399	402	4.913	10.630	1.625	2.251	999	4.475	-	142	126	685	15	-	4.349	541	334	2.858	4.556	2.253	
D.I Yogyakarta	2.728	278	100	4.528	61	6.608	12.397	3.378	1.007	962	1.322	0	1.055	1.086	2.763	55	-	4.955	104	348	180	10.635	1.164	
NPL/NPF	77	15	1	96	2	138	517	114	13	10	41	-	4	69	78	5	-	128	8	20	1	230	5	
Jawa Tengah	25.193	2.756	397	63.029	420	17.275	117.492	13.038	4.940	2.903	7.747	6	1.965	4.644	12.753	316	-	32.527	376	1.194	1.904	38.104	37.565	
NPL/NPF	697	115	35	7.651	5	593	4.344	348	89	176	116	-	10	21	348	12	-	679	4	71	39	371	114	
Jawa Timur	40.533	2.746	2.554	77.331	4.583	23.217	154.721	11.138	13.833	1.769	11.725	6	2.150	3.428	13.498	640	1	74.000	2.809	2.930	4.515	93.408	3.732	
NPL/NPF	1.281	103	77	2.488	32	655	7.717	430	351	63	801	0	25	22	329	15	-	2.017	56	150	75	1.105	31	
Bengkulu	6.299	90	296	529	14	219	4.969	558	230	9	284	0	39	151	596	26	-	2.894	11	75	44	6.797	5.433	
NPL/NPF	74	2	1	14	-	24	142	7	3	0	2	-	0	0	18	0	-	63	-	2	0	45	32	
Jambi	15.229	128	142	2.633	18	1.000	8.666	1.225	454	35	634	0	102	156	1.049	32	-	6.907	109	151	98	15.713	111	
NPL/NPF	134	3	5	19	0	57	227	30	4	14	9	-	2	5	14	0	-	172	1	2	2	224	1	
Aceh	3.444	304	115	1.548	109	516	6.253	558	328	30	284	0	88	368	834	40	-	2.906	70	38	841	25.295	12	
NPL/NPF	69	12	1	30	1	125	268	24	19	-	27	-	0	1	16	2	-	29	1	1	15	146	0	
Sumatera Utara	54.921	603	419	68.300	612	7.052	48.480	3.044	4.255	1.136	5.731	7	576	2.585	4.310	206	2	23.887	731	1.633	2.827	47.571	2.058	
NPL/NPF	473	27	22	380	1	348	1.551	85	266	21	84	0	6	11	110	4	-	700	6	38	53	562	32	
Sumatera Barat	11.864	320	131	2.684	33	737	16.921	1.115	1.581	41	814	-	232	352	1.497	43	-	5.412	157	76	176	11.044	16.111	
NPL/NPF	242	17	7	52	0	81	580	26	16	4	17	-	0	1	41	1	-	88	1	5	0	120	50	
Riau	25.858	154	414	8.964	72	2.838	13.711	1.889	3.142	413	1.924	-	107	1.072	2.167	38	-	13.139	152	532	160	23.589	829	
NPL/NPF	457	6	4	108	1	164	427	22	38	71	30	-	0	3	39	0	-	431	4	7	1	288	9	
Sumatera Selatan	21.309	291	1.708	11.800	268	3.236	18.887	1.937	2.004	51	3.765	3	344	586	1.518	134	-	16.776	135	458	528	29.212	1.785	
NPL/NPF	451	24	8	36	2	207	860	32	26	3	56	0	0	2	51	3	-	439	6	31	9	359	13	
Bangka Belitung	2.470	418	1.240	460	6	1.804	3.180	195	146	6	101	-	43	143	411	4	-	2.840	25	55	61	5.757	63	
NPL/NPF	44	27	7	11	0	18	72	3	4	0	2	-	0	0	10	0	-	36	0	3	0	55	1	
Kepulauan Riau	304	407	330	7.662	1.173	1.310	7.708	1.532	5.764	85	2.936	1	288	214	1.090	16	-	9.945	123	410	160	10.492	1.361	
NPL/NPF	9	8	-	921	0	162	134	58	18	4	188	-	2	4	15	0	-	214	3	6	1	135	21	
Lampung	11.195	596	292	4.380	172	739	17.960	1.242	1.983	208	1.192	208	398	766	1.320	60	-	6.809	93	157	139	8.942	6.272	
NPL/NPF	242	45	13	208	1	92	748	35	13	1	16	-	3	6	64	3	-	147	1	4	3	89	73	
Kalimantan Selatan	10.429	331	10.380	2.555	519	976	12.540	868	3.802	434	2.253	-	96	168	1.967	43	-	13.069	73	466	124	16.432	255	
NPL/NPF	71	16	45	82	2	140	485	15	33	7	30	-	6	1	56	4	-	409	1	25	1	250	1	
Kalimantan Barat	20.162	458	183	1.579	147	563	12.894	1.498	3.205	285	1.052	98	80	133	1.084	21	-	9.501	142	487	366	21.869	323	
NPL/NPF	147	31	1	86	0	61	709	39	24	3	21	-	1	5	38	0	-	227	-	8	4	213	4	
Kalimantan Timur	16.050	600	9.687	3.639	3.398	5.096	17.155	2.670	6.860	166	3.414	1	223	254	2.820	31	-	9.730	209	851	953	25.276	1.011	
NPL/NPF	31	24	35	27	6	403	677	24	81	12	105	0	0	1	67	0	-	251	4	25	12	373	17	
Kalimantan Tengah	14.530	155	181	1.129	128	819	9.615	752	665	716	518	1	74	115	1.106	21	-	5.234	38	54	51	13.940	366	
NPL/NPF	95	4	1	9	4	145	201	5	165	0	8	-	-	0	24	0	-	142	0	2	0	143	7	
Sulawesi Tengah	4.862	589	12.767	2.742	228	891	9.169	703	728	26	1.008	-	35	51	759	25	-	3.446	44	115	36	19.952	505	
NPL/NPF	69	16	26	18	0	68	295	10	5	0	9	-	0	0	24	1	-	49	0	5	0	241	4	
Sulawesi Selatan	14.056	2.083	2.211	7.983	3.664	5.731	38.074	3.186	2.630	497	3.042	4	462	741	4.087	194	-	25.626	543	1.519	1.451	29.486	13.803	
NPL/NPF	197	58	19	370	32	250	1.626	205	108	27	148	-	4	31	135	3	-	512	5	64	30	414	101	
Sulawesi Utara	1.585	341	4.913	847	170	1.588	8.400	1.028	434	15	1.145	-	23	111	755	115	-	5.826	71	278	73	13.182	10.865	
NPL/NPF	44	17	0	32	0	168	222	25	16	-	8	-	4	1	30	1	-	174	0	10	1	208	119	
Gorontalo	653	114	37	284	2.257	129	2.621	154	56	0	84	-	51	31	307	1	3	-	1.320	12	29	4	5.558	3.765
NPL/NPF	103	11	1	26	0	51	198	22	3	0	23	-	-	0	23	0	1	-	0	0	1	93	24	
Sulawesi Barat	2.227	103	15	276	14	162	2.409	108	47	7	45	-	12	39	331	5	-	835	3	20	5	3.689	2.053	
NPL/NPF	38	4	0	34	0	14	95	3	7	1	3	-	-	0	0	0	-	20	0	3	0	26	14	
Sulawesi Tenggara	3.434	563	2.053	630	15	630	7.333	572	607	4	957	0	21	61	1.045	21	-	5.474	79	158	71	15.466	862	
NPL/NPF	28	12	10	16	1	54	248	13	16	-	18	-	0	1	18	0	-	60	1	5	1	133	19	
Nusa Tenggara Barat	5.802	280	12.908	1.214	116	1.200	12.704	1.222	424	117	475	0	102	239	1.030	38	-	5.935	27	131	81	16.140	8.421	
NPL/NPF	550	11	0	19	0	107	312	30	5	5	18	-	12	8	31	0	-	90	1	4	2	140	41	
Bali	5.719	311	35	5.554	116	1.942	29.667	12.032	1.241	147	2.255	-	508	1.613	4.236	122	1	11.777	106	367	544	19.530	1.530	
NPL/NPF	49	4	8	61	0	45	529	97	6	4	21	-	1	8	28	1	-	262	4	11	5	149	8	
Nusa Tenggara Timur	2.177	340	51	1.073	46	744	11.146	894	510	129	313	-	58	96	1.090	89	-	1.610	7	43	44	12.890	12.050	
NPL/NPF	111	45	1	80	8	127	733	34	29	0	21	-	0	9	62	5	-	28	-	1	0	114	68	
Maluku	443	222	16	223	15	297	3.961	411	456	4	147	0	3	19	427	451	-	328	15	43	10	6.320	3.249	
NPL/NPF	14	0	5	0	0	74	127	14	11	0	11													

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									
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464	3.389.530	3.392.455	3.390.115	3.433.614	3.431.489	3.451.740	3.506.110
NPL/NPF	96.687	104.692	95.607	90.069	93.968	93.607	92.574	95.338	96.835	95.807	96.416	95.444	93.801	93.270	93.043	89.965
2. Investasi / Investment	1.468.687	1.527.639	1.710.944	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	2.063.920	2.121.535	2.143.787	2.182.313
NPL/NPF	43.335	41.276	33.737	32.222	36.937	37.461	35.004	37.441	37.679	36.087	36.230	36.020	34.911	35.634	35.338	32.404
3. Konsumsi / Consumption	1.547.454	1.619.696	1.772.331	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	2.081.716	2.103.871	2.121.730	2.138.725
NPL/NPF	27.685	27.303	27.232	32.686	34.643	35.534	35.682	37.222	37.826	37.339	38.249	38.132	38.481	39.425	40.582	40.537
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	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	7.579.250	7.656.895	7.717.257	7.827.148
NPL/NPF	167.707	173.270	156.576	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	142.171	199.100	189.896	184.109	188.048	183.627	184.917	205.748	200.596	195.075	200.469	187.268	174.613	178.258	180.072	186.123
NPL/NPF	2.865	6.092	5.533	5.237	5.487	5.476	5.989	5.568	5.654	5.006	4.869	4.655	3.882	3.781	4.712	4.705
2. Impor / Import	65.457	79.660	86.567	105.929	99.898	100.717	110.502	110.380	107.934	114.619	109.912	111.218	111.308	115.651	121.739	120.765
NPL/NPF	1.289	3.472	1.948	1.446	1.446	1.465	1.431	1.451	1.432	1.428	1.576	1.431	1.527	1.556	1.514	1.574
3. Lainnya / Other	5.273.932	5.489.825	6.147.100	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	7.293.329	7.362.987	7.415.446	7.520.260
NPL/NPF	163.553	163.706	149.094	148.294	158.615	159.662	155.840	162.982	165.254	162.800	164.450	163.510	161.783	162.992	162.737	156.627
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	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	7.579.250	7.656.895	7.717.257	7.827.148
NPL/NPF	167.707	173.270	156.576	154.977	165.548	166.603	163.260	170.002	172.339	169.234	170.895	169.596	167.192	168.329	168.963	162.906

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	1.472.456	1.463.619	1.457.665	1.472.431	1.506.314	1.517.362	1.547.302	1.557.157	1.560.088	1.591.214	1.572.384	1.576.645	1.617.548
NPL/NPF	51.323	51.166	46.655	39.541	41.728	41.461	39.608	40.641	40.959	41.035	41.598	41.222	40.192	40.212	40.131	38.250
2. Investasi / Investment	686.337	712.338	795.726	933.562	950.712	956.954	979.824	989.644	1.012.854	1.032.066	1.036.683	1.026.418	1.034.783	1.080.506	1.094.166	1.090.282
NPL/NPF	21.684	21.226	16.079	16.845	18.387	18.835	18.944	19.926	19.955	18.678	18.831	18.702	17.428	18.167	18.203	16.130
3. Konsumsi / Consumption	692.225	725.325	773.527	835.969	839.484	844.051	861.864	865.201	871.907	880.792	889.840	895.009	899.546	909.925	916.541	926.369
NPL/NPF	11.825	11.515	10.903	14.095	15.064	15.546	15.534	16.184	16.462	16.195	17.052	16.943	17.126	17.951	19.045	19.476
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	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	3.525.543	3.562.815	3.587.353	3.634.199
NPL/NPF	84.831	83.906	73.637	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	76.867	74.746	76.330	77.379	73.855
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	41.544	102.437	93.345	85.130	88.562	90.633	86.289	85.078	89.635	88.594	84.776	81.688	77.703	78.438	79.629	79.908
NPL/NPF	1.377	1.495	2.287	2.923	3.025	3.251	3.211	3.060	3.160	3.157	2.551	2.417	2.167	2.072	2.227	2.203
2. Impor / Import	6.111	12.747	20.066	29.581	31.012	29.675	28.316	26.888	27.905	28.923	30.985	31.254	30.068	32.851	33.041	34.894
NPL/NPF	91	106	212	290	277	301	321	283	292	284	246	259	263	249	210	185
3. Lainnya / Other	2.398.310	2.507.981	2.780.731	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	3.417.772	3.451.526	3.474.682	3.519.397
NPL/NPF	83.363	82.305	71.138	71.989	67.179	71.627	72.310	70.744	73.299	73.936	73.112	74.805	72.316	74.009	74.942	71.467
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	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	3.525.543	3.562.815	3.587.353	3.634.199
NPL/NPF	84.831	83.906	73.637	75.201	70.481	75.179	75.842	74.086	76.751	77.377	75.909	77.481	74.746	76.330	77.379	73.855

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								
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	122.360	115.733	116.437	120.305	121.038	122.841	126.401	126.651	126.559	126.266	124.266	122.825	119.885
NPL/NPF	7.449	7.337	6.722	7.453	7.865	8.145	8.428	8.881	9.519	9.017	9.214	9.232	9.469	9.565	9.709	9.323
2. Investasi / Investment	60.781	62.060	72.672	85.393	85.463	84.398	86.462	87.348	87.999	89.409	90.102	90.700	91.810	92.692	92.619	95.512
NPL/NPF	2.809	1.992	1.651	1.803	1.925	1.988	2.042	2.207	2.312	2.246	2.259	2.233	2.347	2.350	2.409	2.344
3. Konsumsi / Consumption	339.923	356.444	375.924	398.927	398.445	399.815	403.160	403.924	406.956	409.807	413.366	417.662	423.528	427.022	428.907	430.375
NPL/NPF	3.265	3.757	3.641	3.974	4.256	4.362	4.368	4.503	4.679	4.418	4.513	4.514	4.489	4.469	4.547	4.345
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772
NPL/NPF	13.523	13.086	12.013	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305	16.384	16.665	16.012
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	448	529	953	758	360	347	334	332	323	306	306	303	302	295	207	203
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	0	0	3	3
2. Impor / Import	241	142	266	63	53	58	56	54	53	34	39	32	40	40	43	43
NPL/NPF	7	5	8	5	5	5	5	5	5	5	5	5	5	5	5	5
3. Lainnya / Other	487.977	515.419	561.628	605.859	599.229	600.246	609.537	611.924	617.419	625.277	629.774	634.586	641.261	643.645	644.101	645.526
NPL/NPF	13.516	13.078	12.005	13.224	14.040	14.489	14.833	15.585	16.504	15.676	15.980	15.974	16.300	16.379	16.658	16.005
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	606.680	599.641	600.650	609.927	612.310	617.795	625.616	630.119	634.921	641.603	643.980	644.351	645.772
NPL/NPF	13.523	13.086	12.013	13.229	14.045	14.495	14.839	15.590	16.509	15.681	15.985	15.980	16.305	16.384	16.665	16.012

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	1.495.699	1.456.219	1.479.500	1.528.246	1.545.144	1.550.692	1.564.745	1.562.989	1.566.230	1.581.865	1.599.126	1.611.924	1.619.344
NPL/NPF	36.043	42.536	40.373	41.531	42.877	42.614	42.412	43.866	44.395	43.789	43.588	43.071	42.787	42.221	41.201	40.426
2. Investasi / Investment	675.390	718.332	809.460	874.310	877.740	880.782	895.783	896.675	908.623	914.016	922.853	912.737	913.774	924.415	931.281	969.776
NPL/NPF	18.734	17.300	15.411	13.189	16.231	16.245	13.622	14.903	15.006	14.754	14.734	14.699	14.757	14.725	14.330	13.529
3. Konsumsi / Consumption	503.300	527.095	612.029	697.233	701.746	706.436	714.155	717.961	723.768	732.612	739.047	746.830	755.367	763.412	772.597	778.105
NPL/NPF	12.154	11.739	12.467	14.548	15.267	15.553	15.710	16.451	16.611	16.656	16.617	16.630	16.805	16.943	16.963	16.680
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	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	3.251.006	3.286.953	3.315.802	3.367.225
NPL/NPF	66.931	71.575	68.251	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349	73.890	72.494	70.635
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	77.734	72.521	68.394	71.942	73.100	73.195	73.933	89.116	86.515	84.083	92.199	83.866	75.878	78.169	77.367	82.651
NPL/NPF	1.003	1.879	1.205	1.614	1.627	1.656	1.584	1.239	1.317	1.271	1.272	1.228	1.189	1.212	1.256	1.265
2. Impor / Import	57.546	64.995	65.159	73.319	67.251	70.121	80.511	78.716	75.958	79.909	75.492	77.305	79.425	80.532	86.329	83.975
NPL/NPF	1.191	3.345	1.712	1.149	1.125	1.123	1.127	1.139	1.127	1.161	1.297	1.137	1.243	1.287	1.284	1.369
3. Lainnya / Other	2.233.728	2.323.958	2.650.071	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	3.095.703	3.128.251	3.152.107	3.200.599
NPL/NPF	64.738	66.351	65.335	66.506	71.623	71.634	69.033	72.841	73.568	72.766	72.370	72.035	71.917	71.391	69.954	68.001
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	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	3.251.006	3.286.953	3.315.802	3.367.225
NPL/NPF	66.931	71.575	68.251	69.269	74.375	74.413	71.744	75.219	76.013	75.199	74.939	74.401	74.349	73.890	72.494	70.635

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	145.321	138.869	138.414	152.287	146.652	141.569	151.082	145.658	137.238	134.269	135.713	140.346	149.333
NPL/NPF	1.872	3.653	1.856	1.544	1.499	1.387	2.125	1.951	1.962	1.966	2.016	1.919	1.352	1.273	2.002	1.966
2. Investasi / Investment	46.178	34.909	33.086	27.487	28.045	28.308	28.456	28.593	29.209	27.691	27.506	26.171	23.553	23.922	25.721	26.743
NPL/NPF	109	758	596	385	394	393	396	406	406	409	406	386	378	392	396	402
3. Konsumsi / Consumption	12.006	10.832	10.852	1.526	1.483	1.753	1.664	2.189	2.334	2.482	2.766	2.061	3.276	3.513	3.684	3.876
NPL/NPF	440	292	222	69	56	73	69	85	73	70	68	44	60	61	27	35
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952
NPL/NPF	2.421	4.703	2.674	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791	1.726	2.425	2.403
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	22.445	23.612	27.204	22.847	23.955	23.796	25.572	26.665	25.164	25.910	26.275	24.907	20.731	21.356	22.869	23.360
NPL/NPF	484	2.716	2.041	598	608	608	1.345	1.168	1.179	1.183	1.179	1.145	526	497	1.227	1.234
2. Impor / Import	1.559	1.776	1.076	1.535	2.921	2.222	3.047	3.705	3.000	3.692	3.127	2.584	1.774	2.227	2.327	1.854
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	149.953	141.523	142.457	153.789	147.064	144.949	151.653	146.528	137.980	138.593	139.564	144.555	154.738
NPL/NPF	1.936	1.971	617	1.384	1.325	1.230	1.230	1.258	1.245	1.246	1.295	1.188	1.249	1.213	1.183	1.153
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	174.335	168.398	168.475	182.408	177.434	173.112	181.255	175.930	165.470	161.098	163.147	169.751	179.952
NPL/NPF	2.421	4.703	2.674	1.998	1.949	1.853	2.590	2.441	2.440	2.445	2.490	2.349	1.791	1.726	2.425	2.403

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 - Desember 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 December 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	207.742	96.103	316.252	5.220	2.032	612.846
NPL/NPF	9.687	2.261	7.343	281	24	18.986
2. Banten	67.428	35.925	109.643	1.019	321	211.655
NPL/NPF	2.553	294	2.094	79	7	4.856
3. DKI Jakarta	1.962.513	1.345.521	649.775	124.093	84.957	3.748.759
NPL/NPF	36.041	17.209	14.891	2.857	826	64.458
4. D.I Yogyakarta	19.868	18.460	17.386	381	86	55.247
NPL/NPF	731	450	392	31	5	1.537
5. Jawa Tengah	205.178	69.696	111.671	5.846	1.362	378.396
NPL/NPF	12.215	2.343	1.279	416	427	14.994
6. Jawa Timur	313.339	100.602	181.413	13.334	5.963	576.057
NPL/NPF	9.307	2.781	3.433	434	98	14.989
7. Bengkulu	8.612	5.696	15.254	350	49	29.163
NPL/NPF	194	95	143	9	3	420
8. Jambi	15.808	15.695	23.090	373	113	54.107
NPL/NPF	351	174	402	22	4	901
9. Aceh	7.299	7.521	29.163	1	1	43.982
NPL/NPF	420	176	191	-	-	787
10. Sumatera Utara	136.389	65.847	78.707	13.487	1.682	265.775
NPL/NPF	2.252	937	1.390	53	11	4.515
11. Sumatera Barat	26.398	11.968	32.879	1.176	62	70.008
NPL/NPF	798	295	14	3	3	1.332
12. Riau	29.218	33.546	38.401	440	441	100.284
NPL/NPF	891	478	740	14	7	2.087
13. Sumatera Selatan	42.774	25.068	48.894	999	132	115.605
NPL/NPF	1.365	396	858	40	65	2.515
14. Bangka Belitung	5.657	3.350	8.802	110	10	17.690
NPL/NPF	141	57	95	5	0	288
15. Kepulauan Riau	16.039	14.783	22.491	65	1.269	51.979
NPL/NPF	458	1.085	381	1	1	1.922
16. Lampung	33.924	8.583	22.412	749	195	63.975
NPL/NPF	1.255	234	316	28	3	1.774
17. Kalimantan Selatan	28.315	19.046	30.418	615	100	77.065
NPL/NPF	822	169	687	31	3	1.645
18. Kalimantan Barat	20.413	23.031	32.689	489	43	75.601
NPL/NPF	899	266	455	14	0	1.606
19. Kalimantan Timur	32.512	39.552	38.030	726	243	109.125
NPL/NPF	1.225	270	682	42	9	2.127
20. Kalimantan Tengah	17.390	13.137	19.674	300	51	49.850
NPL/NPF	425	88	294	20	1	786
21. Sulawesi Tengah	24.601	9.981	24.139	508	31	58.181
NPL/NPF	470	71	300	18	1	823
22. Sulawesi Selatan	59.808	28.836	72.428	3.464	245	157.362
NPL/NPF	2.279	934	1.126	112	38	4.188
23. Sulawesi Utara	14.093	7.376	30.295	2.283	69	49.413
NPL/NPF	499	98	512	23	0	1.056
26. Gorontalo	3.736	3.049	10.697	221	5	17.246
NPL/NPF	344	117	138	14	0	584
25. Sulawesi Barat	3.698	2.101	6.604	106	11	12.285
NPL/NPF	148	56	64	6	1	260
24. Sulawesi Tenggara	11.714	6.335	22.109	303	18	39.836
NPL/NPF	337	98	218	25	1	627
27. Nusa Tenggara Barat	22.402	15.468	30.735	463	29	68.114
NPL/NPF	998	111	278	19	1	1.367
28. Bali	32.505	32.995	33.854	725	51	98.577
NPL/NPF	577	285	440	14	0	1.288
29. Nusa Tenggara Timur	15.581	3.175	26.643	679	42	44.678
NPL/NPF	1.046	219	212	14	3	1.459
30. Maluku	5.773	1.322	9.965	192	19	16.849
NPL/NPF	249	36	14	14	0	405
31. Papua	11.709	7.186	22.166	579	79	40.402
NPL/NPF	476	174	265	34	4	878
32. Maluku Utara	3.005	3.224	9.810	158	13	15.868
NPL/NPF	89	31	242	15	0	346
33. Papua Barat	4.868	1.904	10.946	183	34	17.502
NPL/NPF	145	51	267	8	5	451
34. Lainnya	95.800	106.231	1.239	6.486	21.006	175.837
NPL/NPF	277	102	9	-	20	368
Total	3.506.110	2.182.313	2.138.725	186.123	120.765	7.520.260
NPL/NPF	89.965	32.404	40.537	4.705	1.574	156.627

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	2020	2021	2022	2023			2024									
				Des	Jan	Feb	Mar	April	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des
1. Jawa Barat	472.032	501.483	543.165	577.246	589.715	587.661	598.022	599.198	601.916	606.258	610.532	613.767	615.843	617.646	621.867	620.098
NPL/NPF	17.707	17.698	16.496	17.232	17.906	17.801	17.391	18.254	18.154	17.288	18.177	18.411	18.613	19.068	19.606	19.291
2. Banten	152.070	170.500	182.240	195.873	200.157	200.405	201.813	203.688	204.635	203.540	203.963	205.455	205.351	206.439	208.516	212.996
NPL/NPF	3.741	3.861	3.677	3.384	3.755	3.703	3.703	3.923	4.206	4.112	4.270	4.308	4.250	4.292	4.310	4.941
3. DKI Jakarta	2.608.359	2.733.222	3.129.491	3.540.977	3.503.248	3.531.954	3.632.604	3.679.148	3.733.467	3.787.868	3.794.763	3.767.260	3.803.706	3.842.569	3.873.437	3.957.809
NPL/NPF	76.761	80.648	67.798	65.491	69.609	69.804	67.623	69.112	71.973	71.634	71.542	71.052	69.125	69.125	69.162	68.141
4. D.I Yogyakarta	40.600	47.704	47.355	51.386	51.033	51.517	52.066	52.329	52.593	53.316	53.164	54.219	54.683	54.770	54.911	55.714
NPL/NPF	908	1.122	1.260	1.330	1.463	1.484	1.470	1.736	1.798	1.648	1.697	1.681	1.700	1.714	1.713	1.573
5. Jawa Tengah	303.109	318.564	351.350	373.724	371.826	373.262	376.149	379.893	374.495	376.680	376.728	378.549	384.065	385.503	386.010	386.544
NPL/NPF	14.093	16.158	14.531	15.270	16.801	16.963	16.946	17.757	16.351	18.556	19.183	18.375	18.088	17.888	17.878	15.838
6. Jawa Timur	476.988	491.193	520.569	551.129	546.584	547.581	554.905	555.740	557.301	564.495	566.113	571.369	583.249	588.491	590.637	595.354
NPL/NPF	16.922	17.532	17.487	16.566	17.333	16.980	16.946	17.761	17.736	16.813	16.510	16.453	16.194	16.434	16.432	15.521
7. Bengkulu	22.461	24.254	26.191	27.804	27.852	27.950	28.711	28.210	28.412	28.564	28.799	28.934	29.291	29.419	29.511	29.563
NPL/NPF	307	333	385	537	594	591	545	589	569	547	516	501	481	488	484	432
8. Jambi	42.535	44.479	47.270	50.203	50.403	50.607	51.411	51.470	52.046	52.446	52.529	52.748	53.623	54.257	54.366	54.594
NPL/NPF	1.083	897	893	910	982	1.023	990	1.037	1.046	1.016	1.019	1.012	991	992	981	927
9. Aceh	36.838	31.166	34.232	38.567	38.204	38.518	39.059	39.545	40.082	40.798	41.270	41.895	42.513	43.062	43.428	43.984
NPL/NPF	833	605	624	605	628	636	656	690	679	658	671	697	697	751	777	787
10. Sumatera Utara	216.540	211.424	222.900	250.210	247.594	247.907	254.576	254.706	255.772	261.265	263.521	264.238	266.316	268.700	273.384	280.943
NPL/NPF	7.184	5.511	5.163	4.624	5.014	5.115	5.144	5.394	5.457	5.299	5.363	5.129	5.049	5.069	5.051	4.579
11. Sumatera Barat	54.553	58.633	63.336	67.730	67.700	67.943	68.554	68.578	68.887	69.366	69.536	70.154	70.859	71.243	71.388	71.245
NPL/NPF	1.042	1.036	1.066	1.183	1.408	1.498	1.498	1.643	1.686	1.589	1.575	1.548	1.488	1.486	1.467	1.350
12. Riau	72.355	77.625	84.935	91.971	92.370	92.484	93.646	93.697	94.563	95.398	96.767	97.937	98.354	99.147	99.867	101.165
NPL/NPF	1.817	1.770	1.658	2.004	2.191	2.246	2.244	2.319	2.246	2.288	2.322	2.337	2.324	2.384	2.387	2.108
13. Sumatera Selatan	86.177	89.398	94.767	103.050	102.018	102.617	103.960	104.958	107.385	109.600	114.590	115.106	116.364	118.471	118.140	116.736
NPL/NPF	3.472	2.747	2.792	3.523	3.650	3.696	3.696	3.701	3.848	2.501	2.513	2.503	2.470	2.538	2.581	2.619
14. Bangka Belitung	12.362	13.028	14.474	16.162	15.986	15.994	16.092	16.099	16.233	16.517	16.782	17.413	17.552	17.874	17.753	17.810
NPL/NPF	298	298	478	264	289	295	289	305	299	291	328	313	296	303	309	294
15. Kepulauan Riau	37.771	40.243	45.724	49.441	48.389	48.907	49.859	49.451	49.876	51.288	50.292	51.550	52.207	52.257	52.626	53.313
NPL/NPF	1.536	1.202	873	1.886	1.945	1.942	1.892	2.076	2.028	1.972	1.988	1.990	2.000	2.041	1.943	1.924
16. Lampung	53.348	56.740	60.667	60.479	60.183	60.536	61.829	62.014	62.866	63.732	64.305	64.845	65.106	64.925	64.778	64.919
NPL/NPF	1.430	3.044	2.955	1.573	1.697	1.719	1.662	1.676	1.668	1.631	1.608	1.746	1.695	1.706	1.682	1.806
17. Kalimantan Selatan	50.948	53.332	56.904	64.693	65.258	65.313	66.276	67.880	67.341	69.166	71.818	72.780	74.581	76.824	76.910	77.780
NPL/NPF	1.169	1.275	1.461	1.421	1.459	1.530	1.571	1.561	1.604	1.515	1.552	1.533	1.574	1.647	1.661	1.678
18. Kalimantan Barat	55.952	58.138	64.787	71.395	70.791	71.597	72.156	72.434	73.056	74.752	74.691	74.954	75.438	75.613	75.957	76.133
NPL/NPF	960	1.262	1.260	1.257	1.455	1.410	1.362	1.512	1.668	1.675	1.716	1.676	1.680	1.710	1.692	1.621
19. Kalimantan Timur	73.372	80.963	88.372	100.731	97.837	98.965	97.701	98.418	98.750	99.316	101.431	101.450	102.666	106.741	109.386	110.093
NPL/NPF	4.039	3.151	2.890	1.908	2.199	2.019	2.060	2.126	2.232	1.894	1.899	1.935	2.157	2.194	2.260	2.177
20. Kalimantan Tengah	33.653	36.544	42.588	47.034	46.644	45.940	46.175	46.261	45.973	48.273	48.977	49.196	49.509	49.458	49.852	50.201
NPL/NPF	405	450	482	706	768	779	810	810	813	804	803	786	802	815	806	806
21. Sulawesi Tengah	31.086	38.354	45.256	48.260	49.779	49.981	52.595	52.111	52.639	53.916	55.339	56.230	56.879	57.485	58.067	58.721
NPL/NPF	565	733	757	840	901	881	858	928	946	842	844	838	835	841	860	841
22. Sulawesi Selatan	122.563	126.948	136.667	154.690	153.771	155.124	156.776	156.488	157.149	158.109	158.393	159.175	160.132	161.432	161.148	161.071
NPL/NPF	3.037	4.174	3.415	4.346	4.669	4.773	4.705	5.136	5.105	4.806	4.771	4.741	4.648	4.676	4.671	4.339
23. Sulawesi Utara	39.386	41.433	44.068	48.841	48.855	49.018	49.360	49.729	49.860	50.226	50.350	50.292	50.780	51.426	51.598	51.764
NPL/NPF	1.396	1.316	1.211	1.207	1.219	1.230	1.181	1.250	1.148	1.148	1.148	1.086	1.055	1.080	1.076	1.079
24. Gorontalo	14.590	15.901	17.036	17.545	17.527	17.530	17.677	17.628	17.621	17.435	17.455	17.363	17.373	17.512	17.446	17.472
NPL/NPF	514	596	607	943	962	934	884	887	866	861	867	858	812	810	593	599
25. Sulawesi Barat	9.198	10.049	10.894	11.897	11.839	11.918	12.020	12.083	12.173	12.167	12.218	12.232	12.299	12.376	12.410	12.402
NPL/NPF	106	132	206	260	299	291	293	313	316	282	292	292	301	294	267	267
26. Sulawesi Tenggara	27.258	32.255	36.140	35.787	35.870	36.129	36.565	36.894	37.412	37.703	38.870	39.336	39.839	40.100	40.158	40.158
NPL/NPF	533	560	534	581	630	657	645	669	662	603	626	632	631	677	688	653
27. Nusa Tenggara Barat	50.607	53.696	54.265	62.733	62.831	65.298	65.973	64.810	63.794	64.347	64.659	66.711	66.673	66.094	66.435	68.606
NPL/NPF	521	734	888	719	834	917	924	1.011	1.049	1.114	1.188	1.142	1.242	1.325	1.453	1.386
28. Bali	81.876	83.299	86.821	92.265	92.010	92.568	93.166	93.693	94.491	95.667	96.376	97.358	97.990	98.546	98.907	99.354
NPL/NPF	1.911	2.111	2.083	1.466	1.528	1.551	1.484	1.612	1.641	1.640	1.612	1.649	1.590	1.536	1.454	1.302
29. Nusa Tenggara Timur	34.297	36.860	39.766	44.236	44.131	44.164	44.556	44.679	44.931	45.077	45.252	45.397	45.560	45.770	45.770	45.399
NPL/NPF	613	465	534	728	873	928	944	1.131	1.164	1.312	1.388	1.423	1.522	1.592	1.654	1.477
30. Maluku	12.762	13.650	14.808	16.110	16.094	16.151	16.324	16.342	16.441	16.558	16.752	16.940	17.030	17.154	17.060	17.060
NPL/NPF	156	246	359	378	384	359	368	402	458	452	485	476	425	434	435	419
31. Papua	31.322	32.443	34.763	38.776	38.309	38.339	39.036	39.101	39.345	39.717	39.804	40.023	40.276	40.607	40.988	41.061
NPL/NPF	678	843	863	957	1.041	1.092	1.089	1.207	1.240	1.104	1.091	1.134	1.096	1.119	1.016	916
32. Maluku Utara	9.756	10.677	14.042	14.863	14.855	14.888	14.969	15.008	15.039	15.129	15.174	15.638	16.105	15.972	15.947	16.039
NPL/NPF	115	144	150	226	246	247	235	270	250	429	452	465	513	426	382	362
33. Irian Jaya Barat	13.980	15.069	15.785	16.666	16.526	16.570	16.726	16.745	16.797	16.969	17.078	17.184	17.350	17.491	17.620	17.719
NPL/NPF	351	391	558	415	450	447	456	494	501	506	491	490	504	514	517	463

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.426.326	5.710.968	6.371.758	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	7.520.106	7.595.537	7.656.041	7.744.455
a. Lancar / Current	5.017.731	5.301.445	5.972.133	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	7.003.922	7.083.188	7.143.748	7.270.749
b. DPK / Special Mention	242.207	236.567	243.367	305.188	351.420	357.747	354.974	366.624	354.910	353.000	343.234	340.234	349.437	344.465	343.708	311.165
c. Kurang Lancar / Sub-Standard	26.784	21.521	18.779	23.177	29.910	26.312	22.119	25.889	23.961	25.262	27.346	22.098	22.229	20.445	20.989	20.602
d. Diragukan / Doubtful	14.453	20.605	25.407	24.675	26.757	28.148	29.693	26.636	28.017	28.895	26.964	29.258	26.905	25.360	24.709	23.148
e. Macet / Lost	125.151	130.829	112.072	106.793	108.528	111.788	111.092	117.050	119.939	114.624	116.138	117.823	117.612	122.079	122.887	118.792
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166.389	172.955	156.258	154.645	165.195	166.248	162.904	169.575	171.917	168.780	170.448	169.179	166.746	167.884	168.585	162.542
Kredit Kepada Pihak Terkait / Loan for Connected Parties	55.234	57.618	51.805	59.001	59.629	60.442	61.716	62.688	62.611	63.908	62.678	59.241	59.144	61.358	61.216	82.692
a. Lancar / Current	52.614	57.190	50.488	57.714	56.954	57.865	59.155	60.109	60.129	61.446	60.199	56.762	56.506	58.734	58.390	67.842
b. DPK / Special Mention	1.301	113	1.000	955	2.322	2.222	2.205	2.152	2.060	2.008	2.031	2.062	2.192	2.178	2.449	14.487
c. Kurang Lancar / Sub-Standard	396	245	2	3	5	6	5	75	22	44	4	3	35	103	6	8
d. Diragukan / Doubtful	4	10	6	13	13	2	4	4	73	90	108	78	73	5	36	37
e. Macet / Lost	919	60	310	315	336	347	346	348	327	319	335	336	338	338	336	319
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1.319	315	318	332	353	355	356	427	422	454	447	417	446	446	378	364

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							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Bank Persero / State Owned Banks	24.856	27.472	32.096	35.707	36.003	36.160	36.267	36.290	36.519	37.193	37.451	37.665	38.125	37.524	37.972	38.639
NPL	768	575	366	481	500	510	521	526	532	539	517	506	517	538	564	710
2. BPD / Regional Development Banks	-	-	-	0	0	0	0	-	0	0	1	3	5	5	5	1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42.529	42.179	47.344	58.639	59.033	58.924	59.420	59.991	59.806	60.925	60.987	61.630	61.994	61.900	62.682	63.598
NPL	1.049	1.129	919	1.082	1.104	1.135	1.170	1.196	1.221	1.215	1.201	1.186	1.178	1.311	1.337	1.344
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.918	5.705	6.087	163	149	167	150	141	208	152	157	151	148	175	186	153
NPL	191	128	99	9	7	5	3	3	3	2	1	1	1	1	0	0
5. Bank Umum / Commercial Bank	73.303	75.355	85.527	94.509	95.185	95.251	95.837	96.422	96.533	98.270	98.595	99.449	100.273	99.603	100.845	102.391
NPL	2.009	1.833	1.384	1.571	1.612	1.650	1.694	1.725	1.755	1.755	1.719	1.694	1.696	1.850	1.901	2.055

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	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	6.462	7.041	8.616	9.317	9.371	9.510	9.654	9.554	9.550	9.530	9.524	9.485	9.461	9.471	9.674	9.474
2 Perikanan / Fishery	511	504	609	645	644	643	630	627	620	626	621	617	613	606	598	592
3 Pertambangan dan Penggalian / Mining and Quarrying	667	635	941	1.237	1.224	1.231	1.213	1.198	1.100	1.116	1.103	1.086	1.090	1.141	1.092	1.005
4 Industri Pengolahan / Processing Industry	2.395	2.784	3.986	4.778	4.789	4.813	5.116	5.217	5.005	5.017	5.089	5.091	5.130	5.145	5.223	5.109
5 Listrik, Gas dan Air / Electricity, Gas and Water	155	163	159	211	182	182	189	188	209	201	205	211	214	223	225	199
6 Konstruksi / Construction	4.345	4.858	6.421	8.029	7.832	7.940	8.095	8.108	8.203	8.364	8.565	8.632	8.761	8.857	8.820	8.464
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.264	24.746	26.560	28.738	28.538	28.869	29.070	28.956	28.844	28.737	28.792	28.879	28.851	28.649	28.738	28.119
8 Penyediaan Akomodasi dan Penyediaan Makanan Minum / Provision of accommodation and the provision of eating and drinking	1.968	2.228	2.994	3.629	3.663	3.701	3.746	3.559	3.617	3.582	3.617	3.606	3.610	3.594	3.680	3.624
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.860	3.104	3.789	5.089	5.247	5.294	5.395	5.416	5.499	5.544	5.571	5.684	5.680	5.698	5.830	5.776
10 Perantara Keuangan / Financial intermediaries	736	835	1.640	1.969	2.005	2.120	2.273	2.260	2.227	2.186	2.223	2.242	2.246	2.232	2.295	2.335
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business	4.337	4.374	4.906	5.709	5.741	5.727	5.796	5.873	5.915	6.001	6.081	6.141	6.252	6.403	6.502	6.443
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	91	102	236	249	248	241	242	242	248	241	240	230	235	229	228	202
13 Jasa Pendidikan / Education services	363	372	426	508	503	507	515	501	497	508	505	507	517	525	532	543
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	698	758	743	742	775	757	748	754	738	699	710	716	728	714
15 Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.281	6.902	9.060	9.354	9.311	9.004	9.034	8.999	8.907	8.954	8.924	8.844	8.873	8.805	8.881	9.748
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	259	200	194	192	190	189	188	189	179	181	175	170	167	163
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.774	2.628	3	13	15	15	15	14	17	16	11	12	11	11	10	8
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13.106	15.053	17.661	18.570	18.749	18.903	19.155	19.191	19.331	19.565	19.730	19.898	19.999	20.638	20.865	20.928
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	39.084	38.801	40.333	41.788	42.176	42.558	43.110	42.972	43.195	43.466	43.796	44.177	44.391	44.014	43.995	45.044
Total	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488

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	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Modal Kerja / Working Capital																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.587	6.094	7.586	8.167	8.206	8.320	8.457	8.363	8.342	8.316	8.312	8.264	8.207	8.220	8.405	8.220
- Perikanan / Fishery	452	458	551	574	575	573	559	558	551	555	551	546	544	538	529	526
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	707	950	941	959	957	947	857	868	855	851	869	921	854	758
- Industri Pengolahan / Processing industry	2.061	2.381	3.381	4.112	4.122	4.148	4.458	4.588	4.389	4.413	4.476	4.435	4.479	4.499	4.557	4.423
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	134	169	134	132	137	139	156	152	157	161	165	195	196	166
- Konstruksi / Construction	4.038	4.517	5.872	7.313	7.103	7.194	7.336	7.362	7.459	7.606	7.770	7.841	7.944	8.017	7.962	7.606
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20.984	22.295	23.955	25.922	25.729	26.000	26.191	26.126	26.047	25.921	25.962	26.041	26.011	25.841	25.873	25.268
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / Provision of accommodation and the provision of eating and drinking	1.402	1.654	2.110	2.497	2.522	2.532	2.567	2.455	2.466	2.419	2.430	2.420	2.459	2.466	2.519	2.454
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.859	2.050	2.430	3.278	3.371	3.412	3.468	3.486	3.572	3.571	3.576	3.680	3.656	3.641	3.734	3.640
- Perantara Keuangan / Financial intermediaries	687	772	1.583	1.888	1.925	2.034	2.175	2.165	2.133	2.089	2.117	2.135	2.141	2.127	2.190	2.240
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.845	3.946	4.367	5.064	5.072	5.110	5.167	5.228	5.252	5.317	5.381	5.436	5.564	5.705	5.780	5.711
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	62	66	168	188	186	180	182	184	188	184	186	177	183	179	179	156
- Jasa Pendidikan / Education services	210	224	268	289	278	274	280	271	268	276	270	261	268	267	276	286
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	486	501	476	466	496	474	469	475	460	463	473	475	491	483
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4.950	5.432	7.250	7.384	7.345	6.988	6.986	6.938	6.860	6.894	6.837	6.752	6.762	6.676	6.764	7.618
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	194	147	142	142	142	141	141	142	138	139	135	131	129	127
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.243	2.021	3	13	14	15	15	14	17	16	10	11	11	10	9	7
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	50.080	53.626	61.047	68.456	68.140	68.458	69.572	69.438	69.169	69.213	69.487	69.614	69.871	69.911	70.447	69.689
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	1.030	1.150	1.164	1.190	1.197	1.190	1.208	1.213	1.212	1.221	1.254	1.251	1.269	1.255
- Perikanan / Fishery	59	46	57	70	70	70	71	69	70	72	70	71	70	68	69	66
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	234	287	283	272	256	251	243	249	248	234	220	219	238	247
- Industri Pengolahan / Processing industry	334	402	605	666	667	666	658	629	615	604	613	655	651	645	666	686
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	24	42	48	49	52	49	52	49	48	50	50	28	28	32
- Konstruksi / Construction	307	341	549	715	728	746	759	746	744	758	795	792	817	840	858	858
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.281	2.451	2.605	2.817	2.809	2.869	2.878	2.830	2.797	2.817	2.829	2.838	2.841	2.807	2.864	2.851
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / Provision of accommodation and the provision of eating and drinking	565	573	884	1.132	1.141	1.169	1.179	1.104	1.151	1.164	1.187	1.186	1.151	1.128	1.160	1.170
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.001	1.054	1.358	1.812	1.877	1.882	1.926	1.930	1.927	1.973	1.995	2.003	2.023	2.057	2.096	2.135
- Perantara Keuangan / Financial intermediaries	49	63	57	81	80	86	99	94	93	96	106	107	106	105	106	95
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	491	428	539	645	669	617	628	645	663	684	700	705	688	697	722	732
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	29	36	69	61	62	61	60	58	59	57	55	53	52	50	50	47
- Jasa Pendidikan / Education services	153	148	158	219	225	232	235	230	229	231	235	246	249	258	257	256
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	211	257	267	277	279	283	279	278	278	236	237	240	238	231
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.331	1.469	1.809	1.970	1.966	2.036	2.047	2.061	2.047	2.060	2.087	2.091	2.111	2.129	2.117	2.130
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	65	53	52	50	49	48	47	47	41	42	40	38	38	36
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	0	0	0	0	0	0	0	0	1	1	1	1	1	1
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / Total Investment	8.515	9.105	10.254	11.976	12.109	12.273	12.373	12.218	12.225	12.352	12.500	12.531	12.562	12.563	12.777	12.828
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	2.171	2.136	2.075	2.079	2.094	2.088	2.095	2.112	2.098	2.091	2.094	2.085	2.066
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.043	1.080	1.172	1.264	1.274	1.292	1.306	1.309	1.306	1.323	1.340	1.366	1.380	1.407	1.432	1.468
- Kredit konsumsi lainnya / Other consumer credit	49.135	50.797	54.663	56.923	57.516	58.095	58.879	58.761	59.131	59.614	60.073	60.611	60.919	61.151	61.343	62.438
Total Konsumsi / Total consumption	52.175	53.850	57.993	60.358	60.925	61.461	62.265	62.163	62.526	63.031	63.525	64.075	64.390	64.652	64.860	65.972
Total	110.770	116.580	129.295	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488

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	2023	2024											
					Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
1. Jawa Barat	13.223	13.961	15.834	16.393	16.446	16.740	17.336	17.343	17.220	17.293	17.448	17.515	17.534	17.565	17.642	17.523
2. Banten	3.982	4.096	4.918	5.614	5.652	5.678	5.826	5.855	5.847	5.865	5.934	5.974	6.010	6.054	6.162	6.280
3. DKI Jakarta	2.051	2.427	2.995	3.503	3.428	3.466	3.559	3.545	3.539	3.546	3.561	3.562	3.667	3.700	3.725	3.795
4. D.I Yogyakarta	5.679	5.805	6.146	6.583	6.584	6.643	6.693	6.662	6.688	6.707	6.745	6.793	6.781	6.774	6.788	6.810
5. Jawa Tengah	28.082	29.847	33.363	34.702	34.674	34.801	35.074	34.879	34.588	34.628	34.675	34.697	34.719	34.612	34.583	34.695
6. Jawa Timur	10.841	11.554	12.774	15.277	15.332	15.573	15.843	15.784	15.825	15.989	16.113	16.138	16.194	16.282	16.380	16.546
7. Bengkulu	74	79	102	141	144	149	150	149	147	147	146	149	147	150	153	152
8. Jambi	803	863	969	1.081	1.090	1.100	1.119	1.107	1.100	1.101	1.109	1.112	1.119	1.119	1.135	1.059
9. Aceh	135	57	48	33	34	34	34	32	32	31	31	32	31	30	30	29
10. Sumatera Utara	1.205	1.406	1.566	1.760	1.758	1.776	1.807	1.817	1.829	1.844	1.876	1.886	1.910	1.925	1.934	1.934
11. Sumatera Barat	1.355	1.369	1.449	1.508	1.505	1.500	1.511	1.513	1.521	1.530	1.531	1.539	1.548	1.481	1.484	1.480
12. Riau	954	1.028	1.177	1.441	1.455	1.476	1.512	1.518	1.529	1.548	1.594	1.625	1.631	1.627	1.647	1.601
13. Kepulauan Riau	5.152	5.220	6.219	7.458	7.631	7.730	7.856	7.941	8.042	8.230	8.373	8.466	8.551	8.709	8.884	9.042
14. Sumatera Selatan	1.457	1.474	1.621	1.904	1.911	1.942	1.954	1.967	1.975	1.981	1.988	2.008	2.020	2.039	2.044	2.068
15. Bangka Belitung	119	109	112	137	139	146	149	148	150	151	153	153	155	156	156	159
16. Lampung	10.096	10.322	10.869	11.769	11.821	11.835	11.981	12.029	12.154	12.216	12.257	12.322	12.475	12.480	12.538	12.736
17. Kalimantan Selatan	425	520	599	1.107	1.203	1.191	1.186	1.153	1.155	1.155	1.151	1.204	1.202	1.196	1.263	1.254
18. Kalimantan Barat	758	977	1.123	1.203	1.183	1.152	1.180	1.167	1.148	1.175	1.160	1.167	1.158	1.152	1.127	970
19. Kalimantan Timur	241	270	327	409	368	380	390	423	435	444	448	454	454	462	466	449
20. Kalimantan Tengah	561	826	1.534	1.830	1.811	1.862	1.881	1.862	1.845	1.814	1.798	1.806	1.798	1.811	1.862	1.975
21. Kalimantan Utara	39	56	66	94	93	96	104	104	108	115	119	127	129	130	129	131
22. Sulawesi Tengah	2.288	2.224	2.212	2.131	2.132	2.135	2.147	2.159	2.173	2.186	2.203	2.216	2.228	2.233	2.226	2.221
23. Sulawesi Selatan	2.268	2.384	2.537	2.822	2.836	2.855	2.889	2.916	2.947	2.982	3.018	3.032	3.052	3.083	3.093	3.097
24. Sulawesi Utara	1.329	1.351	1.536	1.518	1.529	1.502	1.498	1.489	1.486	1.485	1.511	1.536	1.564	1.580	1.598	1.617
25. Sulawesi Tenggara	229	257	300	359	360	370	378	377	380	388	391	412	423	445	453	457
26. Sulawesi Barat	25	79	79	90	90	89	92	94	95	95	94	97	99	97	99	101
27. Gorontalo	53	48	53	69	73	75	75	75	74	75	75	76	76	77	76	78
28. Nusa Tenggara Barat	1.194	1.255	1.405	1.551	1.572	1.588	1.611	1.610	1.605	1.593	1.577	1.580	1.608	1.642	1.673	1.718
29. Bali	11.522	11.894	12.274	12.874	12.885	12.912	12.939	12.636	12.774	12.742	12.770	12.798	12.754	12.683	12.849	12.945
30. Nusa Tenggara Timur	669	672	697	747	742	747	750	758	765	770	842	852	856	863	874	873
31. Maluku	1.917	1.974	2.094	2.224	2.230	2.177	2.188	2.189	2.199	2.205	2.218	2.234	2.242	2.250	2.254	2.250
32. Papua	1.241	1.354	1.467	1.646	1.651	1.654	1.672	1.686	1.706	1.722	1.742	1.778	1.793	1.810	1.827	1.829
33. Maluku Utara	200	220	244	272	274	277	282	284	289	291	296	313	322	328	336	338
34. Papua Barat	604	602	586	539	538	541	545	548	550	555	565	567	572	581	592	274
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	140.791	141.175	142.192	144.210	143.820	143.920	144.597	145.512	146.220	146.822	147.126	148.083	148.488

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
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	244.970	245.473	247.030	250.357	250.879	251.902	252.535	254.530	255.964	259.901	262.216	263.259	261.883
NPL/NPF	2.594	2.900	3.067	4.951	5.636	5.793	5.834	6.171	6.325	6.225	6.344	6.370	6.437	6.741	6.860	6.549
2. Perikanan / Fishery																
Baki Debet	11.416	14.751	16.021	17.332	17.376	17.365	17.501	17.402	17.385	17.376	17.436	17.442	17.522	17.537	17.408	17.259
NPL/NPF	385	376	489	686	745	697	732	817	830	834	815	813	836	869	871	807
3. Pertambangan dan Penggalian / Mining and quarrying																
Baki Debet	8.039	8.969	7.080	8.146	8.596	8.683	8.925	8.772	8.813	9.206	9.313	9.195	9.909	9.758	9.682	9.690
NPL/NPF	1.240	397	332	377	351	350	371	394	370	326	317	327	330	334	346	324
4. Industri Pengolahan / Processing industry																
Baki Debet	112.601	128.136	135.619	145.212	143.529	144.425	145.466	145.426	146.689	146.486	146.312	146.874	147.687	148.251	148.715	149.504
NPL/NPF	4.929	5.419	4.678	5.894	6.244	6.174	5.985	6.342	6.305	6.026	5.989	6.082	6.148	6.216	6.226	5.713
5. Listrik, Gas dan Air / Electricity, gas and water																
Baki Debet	4.039	3.808	3.565	4.400	4.598	4.720	4.643	4.731	4.929	5.076	4.841	4.761	4.893	4.184	4.314	4.323
NPL/NPF	148	133	103	98	99	100	92	119	166	166	204	208	210	147	153	146
6. Konstruksi / Construction																
Baki Debet	59.164	57.583	52.264	54.476	50.152	50.403	50.361	50.200	51.582	53.942	53.060	54.189	55.769	55.687	55.647	54.404
NPL/NPF	6.719	7.342	5.649	5.241	5.398	5.342	5.152	5.423	5.428	5.365	5.298	5.388	5.344	5.339	5.279	4.920
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																
Baki Debet	530.652	601.384	656.418	686.499	682.929	686.375	688.936	684.391	684.775	684.160	682.578	683.650	689.865	691.881	692.028	692.440
NPL/NPF	18.208	21.565	23.799	27.352	29.837	30.360	29.494	31.478	31.609	29.609	29.799	29.666	29.366	29.657	29.602	27.890
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	67.097	68.721	69.251	69.400	67.638	68.111	68.558	68.671	69.463	71.283	71.465	71.718	71.642
NPL/NPF	2.009	1.694	1.850	1.957	2.324	2.336	2.257	2.547	2.542	2.288	1.999	2.240	2.474	2.316	2.213	2.041
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																
Baki Debet	42.711	41.876	45.268	52.194	52.794	53.356	53.721	52.930	53.934	54.140	54.007	53.681	56.549	55.889	56.281	58.328
NPL/NPF	1.433	1.886	1.437	1.753	1.839	1.872	1.831	1.982	2.064	1.950	1.886	1.887	1.852	1.881	1.871	1.767
10. Perantara Keuangan / Financial intermediaries																
Baki Debet	12.167	10.001	10.835	13.669	12.838	11.967	12.217	12.073	13.125	11.104	10.956	10.701	10.640	10.951	11.312	11.636
NPL/NPF	436	286	350	581	586	608	624	663	756	760	791	809	809	801	736	715
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services																
Baki Debet	50.701	48.499	51.024	54.500	53.895	54.554	56.411	56.291	56.221	57.113	56.536	56.230	57.138	56.728	57.839	58.401
NPL/NPF	2.746	2.876	2.098	2.222	2.326	2.588	2.735	2.846	2.774	2.636	2.726	2.707	2.666	2.664	2.661	2.547
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																
Baki Debet	100	214	387	238	202	191	194	315	273	226	256	272	273	206	187	133
NPL/NPF	3	3	0	1	1	4	4	4	4	4	4	1	1	1	1	0
13. Jasa Pendidikan / Education services																
Baki Debet	7.235	8.294	8.554	9.391	9.507	9.504	9.538	9.320	9.479	9.603	9.633	9.729	9.629	9.672	9.553	9.792
NPL/NPF	104	85	154	105	120	132	114	114	124	126	113	104	110	111	127	124
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																
Baki Debet	10.257	11.824	12.537	13.922	13.747	13.934	13.571	13.664	13.782	13.875	14.027	14.247	14.821	14.767	14.936	15.572
NPL/NPF	248	132	134	258	282	295	301	293	315	283	271	264	272	279	285	282
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Baki Debet	54.513	60.959	69.711	81.231	81.010	81.393	83.241	83.807	84.146	84.572	84.469	84.802	86.452	87.665	87.339	87.755
NPL/NPF	1.768	1.557	1.805	2.520	2.751	2.791	2.797	2.901	3.000	2.799	2.855	2.818	2.825	2.873	2.861	2.659
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Baki Debet	2.875	3.825	3.926	3.844	3.782	3.744	3.726	3.657	3.624	3.606	3.566	3.552	3.601	3.543	3.525	3.518
NPL/NPF	49	74	90	104	126	128	133	132	130	124	127	124	132	114	109	97
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																
Baki Debet	7	5	15	11	10	10	10	10	10	9	8	8	12	12	11	11
NPL/NPF	-	-	-	0	0	-	0	0	0	0	0	0	0	0	0	1
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	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752	1.506.293
NPL/NPF	43.113	46.757	46.033	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582

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									
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	1.053.972	1.038.290	1.040.963	1.045.537	1.041.242	1.044.069	1.044.737	1.041.109	1.043.216	1.055.861	1.057.603	1.054.243	1.056.018
NPL/NPF	31.719	36.453	36.961	42.726	46.131	46.633	45.470	48.189	48.571	46.030	46.013	46.022	45.929	46.499	46.131	43.705
2. Investasi / Investment																
Baki Debet	291.623	295.831	335.355	403.160	410.872	415.943	422.679	420.263	424.709	426.849	429.091	431.544	440.083	442.808	449.509	450.274
NPL/NPF	11.394	10.304	9.072	11.373	12.535	12.936	12.985	14.037	14.172	13.491	13.526	13.787	13.883	13.843	14.073	12.877
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	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779	1.471.586	1.470.199	1.474.759	1.495.943	1.500.411	1.503.752	1.506.293
NPL/NPF	43.113	46.757	46.033	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582

Tabel 3.21.a.																
Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank																
<i>(Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank)</i>																
Miliar Rp (Billion Rp)																
Kelompok Bank	2020	2021	2022	2023					2024							
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
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	917.478	914.587	916.764	923.789	920.626	922.236	922.471	920.390	920.718	935.980	937.762	936.281	932.511
Mikro / Micro	189.333	326.560	455.972	515.525	514.623	516.225	521.625	520.541	521.328	519.690	517.491	515.787	515.504	514.989	513.372	508.445
Kecil / Small	250.616	333.146	311.440	316.111	315.376	316.367	317.611	315.874	316.335	317.374	318.729	320.354	332.883	334.912	334.694	332.364
Menengah / Medium	193.066	89.149	81.747	85.842	84.587	84.172	84.552	84.210	84.574	85.407	84.170	84.577	87.594	87.861	88.215	91.702
NPL/NPF	18.781	23.175	24.608	30.792	34.087	34.632	33.735	35.564	35.633	32.931	33.230	33.132	33.297	34.005	33.904	31.703
Mikro / Micro	2.416	5.532	8.430	12.802	14.886	14.944	14.655	15.642	15.971	15.689	16.036	16.075	16.079	16.764	16.603	14.738
Kecil / Small	7.738	10.391	11.566	13.919	15.291	16.114	15.597	16.386	16.398	14.752	14.797	14.351	14.144	14.102	14.158	13.535
Menengah / Medium	8.627	7.251	4.612	4.070	3.911	3.575	3.482	3.537	3.264	2.491	2.397	2.706	3.075	3.138	3.143	3.430
2. BPD / Regional Development Banks																
Baki Debet	74.773	81.582	91.839	108.053	104.552	106.244	108.786	110.094	112.094	114.034	115.364	116.864	118.216	119.276	119.741	118.963
Mikro / Micro	16.575	19.377	22.809	33.767	33.471	33.902	34.581	34.922	35.680	35.872	36.269	36.684	36.861	37.106	37.205	37.087
Kecil / Small	32.943	37.033	44.161	49.618	48.545	49.635	50.730	51.067	51.628	52.729	53.514	54.236	55.053	55.626	55.939	55.929
Menengah / Medium	25.255	25.172	24.868	24.668	22.536	22.707	23.476	24.105	24.786	25.432	25.581	25.944	26.302	26.544	26.597	25.948
NPL/NPF	7.005	6.570	6.415	7.171	7.550	7.943	8.078	8.617	8.882	8.398	8.549	8.571	8.594	8.647	8.888	8.584
Mikro / Micro	584	694	749	1.471	1.578	1.849	1.733	1.884	2.266	2.210	2.265	2.288	2.240	2.256	2.442	2.500
Kecil / Small	2.434	2.397	2.165	2.331	2.480	2.580	2.666	2.854	2.766	2.638	2.719	2.697	2.689	2.676	2.707	2.561
Menengah / Medium	3.987	3.479	3.501	3.369	3.492	3.514	3.680	3.879	3.849	3.551	3.565	3.586	3.666	3.715	3.739	3.523
3. Bank Swasta Nasional / Domestic Private Banks																
Baki Debet	380.345	390.463	407.718	431.542	429.963	433.835	435.577	430.717	434.382	435.015	434.393	437.140	441.711	443.336	447.692	454.780
Mikro / Micro	41.235	43.934	53.916	113.001	113.892	114.331	114.712	112.993	113.442	113.472	114.513	114.903	116.610	117.396	119.636	123.473
Kecil / Small	69.294	89.334	110.901	95.044	94.547	96.213	96.584	96.669	98.625	98.773	99.639	100.920	101.885	103.344	107.067	106.285
Menengah / Medium	269.816	257.195	242.901	223.498	221.525	223.291	224.280	221.055	222.314	222.769	220.241	221.317	223.217	222.596	220.990	225.022
NPL/NPF	17.327	17.013	15.009	16.137	17.029	16.994	16.642	18.045	18.228	18.192	17.760	18.106	17.921	17.691	17.412	16.295
Mikro / Micro	1.631	2.262	1.912	3.306	3.323	3.358	3.374	3.450	3.473	3.355	3.352	3.332	3.390	3.301	3.343	3.102
Kecil / Small	2.218	2.436	2.442	3.286	3.440	3.406	3.383	3.788	3.806	3.773	3.833	3.848	3.835	3.867	4.133	3.779
Menengah / Medium	13.478	12.315	10.656	9.544	10.265	10.230	9.885	10.807	10.949	11.064	10.575	10.925	10.696	10.524	9.936	9.413
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Baki Debet	199	115	97	59	59	62	64	68	67	66	52	37	36	37	38	38
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	59	59	62	64	68	67	66	52	37	36	37	38	38
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	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	1.495.943	1.500.411	1.503.752	1.506.293
NPL/NPF	43.113	46.757	46.033	54.099	58.666	59.570	58.455	62.226	62.743	59.521	59.539	59.809	59.812	60.343	60.204	56.582

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)
Milliar Rp (Billion Rp)

Lokasi / Location	2020	2021	2022	2023												
				Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	147.306	169.569	185.184	192.429	190.265	190.902	191.188	190.594	191.553	191.727	191.285	191.115	193.199	193.289	193.111	192.841
2. Banten	46.131	50.737	54.291	58.659	58.106	58.364	58.869	58.571	58.810	59.150	58.918	58.572	58.692	59.046	59.261	60.182
3. DKI Jakarta	143.631	138.889	144.233	149.967	148.047	147.775	149.033	147.208	149.293	147.742	146.587	146.304	149.548	149.886	151.226	155.107
4. D.I Yogyakarta	17.035	20.067	22.236	23.059	22.761	22.936	23.144	23.010	22.954	22.965	22.901	22.931	23.047	23.007	22.970	23.018
5. Jawa Tengah	126.914	148.313	171.888	185.808	184.846	185.773	187.191	186.640	186.368	186.191	186.390	187.119	189.585	189.777	190.287	190.212
6. Jawa Timur	159.233	179.883	199.243	215.372	214.645	216.456	217.659	217.528	219.253	220.804	219.363	220.893	223.630	224.574	225.497	225.662
7. Bengkulu	9.561	11.369	13.195	13.939	13.959	13.972	14.074	13.999	14.073	14.087	14.109	14.185	14.247	14.005	14.050	14.061
8. Jambi	16.447	18.880	21.819	24.249	24.331	24.532	24.962	24.803	25.023	25.141	25.313	25.456	25.893	26.038	26.190	26.329
9. Aceh	10.831	10.538	10.773	12.107	11.739	11.854	11.995	11.918	12.118	12.509	12.681	12.847	13.121	13.210	13.321	13.379
10 Sumatera Utara	56.968	63.143	70.370	78.730	78.291	78.694	79.281	79.574	79.723	79.792	79.911	80.196	81.048	80.501	80.883	80.980
11 Sumatera Barat	19.612	23.693	27.485	30.003	29.997	30.183	30.470	30.363	30.354	30.424	30.404	30.412	30.659	30.821	30.842	30.619
12 Riau	28.791	32.446	36.091	41.112	40.697	41.126	41.736	41.548	41.956	42.212	42.459	42.809	43.086	43.294	43.397	43.186
13 Kepulauan Riau	27.883	31.073	36.162	38.591	38.497	38.811	39.121	39.137	39.310	39.390	39.600	40.021	40.704	40.937	40.950	40.489
14 Sumatera Selatan	5.243	5.758	6.572	7.377	7.140	7.224	7.263	7.295	7.414	7.480	7.495	7.534	7.519	7.567	7.460	7.419
15 Bangka Belitung	8.473	10.321	11.596	12.627	12.559	12.772	13.234	13.080	13.397	13.671	13.827	13.911	14.310	14.315	14.405	14.810
16 Lampung	20.516	23.981	27.550	29.864	30.079	30.198	30.397	30.330	30.552	30.540	30.639	30.643	30.793	30.957	31.093	31.162
17 Kalimantan Selatan	14.625	16.692	19.427	23.370	23.555	23.747	23.689	23.497	22.824	22.992	23.094	23.127	23.325	23.571	23.779	23.881
19 Kalimantan Timur	26.784	30.158	32.400	36.694	35.742	35.681	36.286	36.178	36.696	36.912	36.815	36.990	38.254	38.400	38.311	38.560
20 Kalimantan Tengah	12.192	14.227	16.882	18.718	18.548	18.649	19.242	19.244	19.342	19.418	19.570	19.621	20.156	20.243	20.150	19.681
21 Sulawesi Tengah	10.371	11.835	13.927	15.744	15.766	15.878	16.109	16.103	16.181	16.180	16.204	16.328	16.891	17.027	17.123	17.168
22 Sulawesi Selatan	40.559	49.304	54.853	59.680	59.257	59.598	60.016	59.766	59.910	59.805	59.890	59.991	60.560	60.851	60.791	60.289
23 Sulawesi Utara	10.665	11.754	12.715	13.382	13.241	13.331	13.319	13.347	13.273	13.305	13.265	13.258	13.440	13.509	13.531	13.529
24 Sulawesi Tenggara	4.119	5.001	5.453	5.557	6.427	6.417	6.416	5.415	5.369	5.305	5.241	5.206	5.220	5.264	5.086	5.080
25 Sulawesi Barat	4.886	6.102	6.644	7.429	7.404	7.456	7.518	7.538	7.609	7.544	7.533	7.544	7.627	7.665	7.645	7.599
26 Gorontalo	9.253	11.187	12.898	14.659	14.758	14.895	15.196	15.170	15.244	15.419	15.520	15.573	15.801	15.855	15.884	15.790
27 Nusa Tenggara Barat	15.822	17.993	19.474	21.230	21.115	21.376	21.711	21.767	21.840	21.928	21.937	22.099	22.560	22.903	22.803	22.581
28 Bali	38.737	43.288	45.818	50.097	51.607	52.183	52.481	51.360	51.699	52.240	52.675	53.168	53.907	54.287	54.087	53.841
29 Nusa Tenggara Timur	11.550	14.201	16.406	18.410	18.324	18.345	18.505	18.592	18.636	18.577	18.516	18.462	18.595	18.679	18.647	18.237
30 Maluku	4.121	4.799	5.494	6.304	6.248	6.295	6.357	6.343	6.373	6.336	6.392	6.450	6.500	6.591	6.588	6.433
31 Papua	10.334	11.402	12.207	12.912	12.675	12.676	12.812	12.802	12.789	12.737	12.757	12.842	13.765	13.716	13.696	13.578
32 Maluku Utara	2.448	3.104	3.878	4.393	4.350	4.429	4.402	4.371	4.356	4.398	4.359	4.370	4.376	4.441	4.538	4.596
33 Papua Barat	3.885	4.441	5.046	5.460	5.317	5.360	5.425	5.478	5.494	5.546	5.544	5.589	6.219	6.228	6.236	6.146
34 Lainnya / Others	18	31	82	10	10	11	11	20	19	20	19	17	18	17	17	19
35 Tidak Teridentifikasi / Un-identified	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.088.332	1.221.015	1.348.813	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	1.495.943	1.500.411	1.503.752	1.506.293



**Departemen Pengelolaan
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