

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



FEBRUARI 2021

FEBRUARY 2021

ISSN No - 1858-4233

KATA PENGANTAR FOREWARD

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

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

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

Mulai data bulan Mei 2015, pengelompokan bank disajikan berdasarkan Bank Umum berdasarkan Kelompok Usaha (BUKU) namun data berdasarkan kelompok bank yang lama tetap disajikan secara paralel sampai dengan data Juni 2016. Hal ini untuk mempertimbangkan batas waktu bagi bank umum menyesuaikan kegiatan usaha/modal inti sampai dengan Juni 2016.

Pada SPI mulai edisi Desember 2015 data perbankan syariah tidak lagi disajikan. Data perbankan syariah dimaksud telah tersedia di SPS Format Baru mulai edisi Desember 2015. Namun secara umum data kelompok bank berdasarkan BUKU sudah termasuk data perbankan syariah. Diharapkan dengan pemisahan data ini dapat mempercepat data yang diberikan kepada stakeholder.

The Indonesia Banking Statistic is a publication media that provides data of Indonesia Banking. The SPI is published by the licence and banking information department monthly to give an overview of banking development in Indonesia.

Due to change function, job and authority of arrangement and surveillance of financial services activity in banking sector from The Bank of Indonesia to Financial Services Authority since December 31th, 2013, so The SPI's edition on November 2013 will be published by Financial Services Authority and can be accessed through website www.ojk.go.id at data menu and banking statistic.

By the change, the provided data can be useful for user/stakeholder.

Starting May 2015, the grouping of banks presented based on Commercial Banks Group of Business Activities (BUKU) but the old data group continue to be presented in parallel until June 2016. It is to consider the time limit for commercial banks to adjust their business activities/core capital up to June 2016.

Starting SPI edition December 2015, the sharia banking data are no longer served. Sharia banking data is already available in SPS New Format began edition December 2015. But, generally data of bank group base on BUKU includes Sharia banking data. Expected with the separation of these data can accelerate the data that provided to stakeholders.

Jakarta, April 2021
Jakarta, April 2021

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

HALAMAN KETERANGAN PAGE OF REFERANCE

Jadwal Publikasi Kedepan

Edisi Maret 2021 akan diterbitkan pada minggu ke III bulan Mei 2021.

Tanda-tanda, simbol dan Sumber Data

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

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

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

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

1. Data yang digunakan dalam Publikasi SPI bersumber dari Laporan Bulanan Bank Umum (LBU), dan Laporan Berkala Bank Perkreditan Rakyat (LBBPR) kecuali dinyatakan lain.
2. Proses *download* data; Data Laporan Bulanan Bank Umum (LBU) yang disampaikan dari bank pelapor kepada Bank Indonesia diolah melalui Sistem Informasi Perbankan (SIP). Perbedaan waktu *download* data LBU melalui SIP dapat menyebabkan perbedaan pada data yang dipublikasikan ini dengan data publikasi yang lain. Oleh sebab itu, pembaca dihimbau untuk memperhatikan waktu *download* data. Misalnya pemrosesan data bulan laporan Oktober 2015 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Desember s/d tanggal 15 Desember 2015.

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>).

Departemen Perizinan dan Informasi Perbankan
Deputi Direktur Publikasi dan Administrasi (IDAP)
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: konsumen@ojk.go.id
Telepon: (021) 157
Fax: (021) 386 6032

Advance Release Calender (ARC)

March 2021 edition will be released on the 3rd week of May 2021.

Notes, Symbols and Sources of Data

Totals 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 please read as point and vice versa, please read the point as a comma

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

1. The data used in the Indonesian Banking Statistics is derive from Commercial Bank Monthly Reports, and Rural Bank Monthly Reports.
2. Data from the Commercial Bank Monthly Reports, which submitted by the reporting banks to Bank Indonesia, is processed using the Bank Indonesia Banking Information System. The time taken to download data from Banking Information System can result in variations of the data that is published in this book, compared to other published data. Therefore, readers are recommended to pay attention to the download time of data. The processing of the October 2015 monthly reports for this periode of the Indonesian Banking Statistics was done from 10 December until 15 December 2015.

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

Bank Licensing and Banking Information Department
Administration and Publication Deputy Director (IDAP)
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, North Jakarta
Email: konsumen@ojk.go.id
Telephone: +62-21—157
Fax: +62-21-386 6032

**DAFTAR ISI
TABLE OF CONTENT**

KATA PENGANTAR	i	<i>INTRODUCTION</i>	<i>i</i>
HALAMAN KETERANGAN	ii	<i>PAGE OF REFERENCE</i>	<i>ii</i>
DAFTAR ISI	iii	<i>TABLE OF CONTENT</i>	<i>iii</i>
DAFTAR SINGKATAN	iv	<i>LIST OF ABBREVIATIONS</i>	<i>iv</i>
DAFTAR TABEL	v	<i>LIST OF TABLES</i>	<i>v</i>
DAFTAR TABEL TAMBAHAN DAN PERUBAHAN NAMA TABEL	ix	<i>LIST OF ADDITIONAL TABLE AND CHANGE OF TABLES NAME</i>	<i>ix</i>
DATA BANK UMUM	1	<i>COMMERCIAL BANK DATA</i>	<i>1</i>
DATA BANK UMUM BERDASARKAN KEGIATAN USAHA	3	<i>COMMERCIAL BANK BASED ON GROUP OF BUSINESS ACTIVITIES</i>	<i>3</i>
DATA BANK UMUM BERDASARKAN KEPEMILIKAN	49	<i>COMMERCIAL BANK DATA BASED ON OWNERSHIP</i>	<i>49</i>
DATA BANK PERKREDITAN RAKYAT	93	<i>RURAL BANK DATA</i>	<i>93</i>
DATA PERKREDITAN	110	<i>CREDIT DATA</i>	<i>110</i>

**DAFTAR SINGKATAN
LIST OF ABBREVIATION**

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	: Capital Adequacy Ratio	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	: Loan to Deposit Ratio	LDR	: <i>Loan to Deposit Ratio</i>
NIM	: Net Interest Margin	NIM	: <i>Net Interest Margin</i>
NPL	: Non Performing Loan	NPL	: <i>Non-Performing Loan</i>
ROA	: Return on Assets	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	: Net Operating Margin	NOM	: <i>Net Operating Margin</i>
FDR	: Financing to Deposit Ratio	FDR	: <i>Financing to Deposit Ratio</i>

**DAFTAR TABEL
LIST OF TABLES**

NO.	NO. TABEL	JUDUL	HAL	TABELS	TOPIC	PAGES
		DATA			DATA	
1.	1.0	Kegiatan Usaha Perbankan	2	1.0	<i>Bank Industries Operation</i>	2
		DATA BANK UMUM BERDASARKAN KEGIATAN USAHA			COMMERCIAL BANK DATA BASED ON GROUP OF BUSINESS ACTIVITIES	
2.	1.1 – 1.6	Kegiatan Usaha Bank Umum berdasarkan BUKU	4	1.1 – 1.6	<i>Commercial Banks Group of Business Activities</i>	4
3.	1.7 – 1.12	Laporan Laba/Rugi Bank Umum berdasarkan BUKU	10	1.7 – 1.12	<i>Commercial Banks Group of Business Activities - Income Statements</i>	10
4.	1.13 - 1.18	Rekening Administratif Bank Umum berdasarkan BUKU	16	1.13 - 1.18	<i>Commercial Banks Group of Business Activities - Off-Balance Sheet</i>	16
5.	1.19 - 1.24	Kinerja Bank Umum Konvensional berdasarkan BUKU	22	1.19 - 1.24	<i>Performance of Commercial Banks Group of Business Activities</i>	22
6.	1.25	Perkembangan Aset Bank Umum Berdasarkan BUKU	28	1.25	<i>Growth of Commercial Banks Assets based on Group of Business Activities</i>	28
7.	1.26	Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset BUKU	29	1.26	<i>Total of Commercial Banks Based on Total Assets</i>	29
8.	1.27 – 1.32	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain - BUKU	30	1.27 – 1.32	<i>Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank</i>	30
9.	1.33 - 1.38	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana - BUKU	36	1.33 - 1.38	<i>Composition of Third Party Funds of Commercial Banks Group of Business Activities</i>	36
10.	1.39 – 1.44	Suku Bunga Rata-rata DPK Bank Umum – BUKU	42	1.39 – 1.44	<i>Average of Interest Rate of Third Party Funds of Commercial Conventional Banks Group of Business Activities</i>	42
11.	1.45	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan BUKU	48	1.45	<i>Growth of Total Commercial Banks and Bank Offices based on Group of Business Activities</i>	48
		DATA BANK UMUM BERDASARKAN KEPEMILIKAN			COMMERCIAL BANK DATA BASED ON OWNERSHIP	
12.	1.1.a. s.d 1.5.a.	Kegiatan Usaha Bank Umum	50	1.1.a. s.d 1.5.a.	<i>Commercial Banks Operation</i>	50
13.	1.6.a s.d 1.10.a.	Laporan Laba/Rugi Bank Umum	55	1.6.a s.d 1.10.a.	<i>Commercial Banks Income Statement</i>	55
14.	1.11.a s.d 1.15.a.	Rekening Administratif Bank Umum	60	1.11.a s.d 1.15.a.	<i>Commercial Banks Off-Balance Sheet</i>	60
15.	1.16.a s.d 1.29.a.	Kinerja Bank Umum Konvensional	65	1.16.a s.d 1.29.a.	<i>Commercial Banks Performance</i>	65
16.	1.21.a.	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	70	1.21.a.	<i>Growth of Commercial Banks Asset Based Group Bank</i>	70

NO.	NO. TABEL	JUDUL	HAL	TABELS	TOPIC	PAGES
17.	1.22.a.	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	71	1.22.a.	<i>Total of Commercial Banks Based on Total Assets</i>	71
18.	1.23.a. s.d 1.27.a.	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain	72	1.23.a. s.d 1.27.a.	<i>Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank</i>	72
19.	1.28.a. s.d 1.32.a.	Komposisi Dana Pihak Ketiga Bank Umum	77	1.28.a. s.d 1.32.a.	<i>Composition of Third Party Funds of Commercial Banks</i>	77
20.	1.33.a.	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana	82	1.33.a.	<i>Composition of Third Party Funds of Commercial Banks Based on Bank Location Month (...) Year (...)</i>	82
21.	1.34.a.	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpunan Dana	83	1.34.a.	<i>Third Party Funds of Commercial Banks Based on Bank Location of Deposits</i>	83
22.	1.35.a. s.d. 1.39.a.	Suku Bunga Rata-rata DPK Bank Umum	84	1.35.a. s.d. 1.39.a.	<i>Average of Interest Rate of Third Party Fund of Commercial Banks</i>	84
23.	1.40.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	89	1.40.a.	<i>Average of Credit Interest Rates of Commercial Bank to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients</i>	89
24.	1.41.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	90	1.41.a.	<i>Average of Credit Interest Rate of Commercial Based on Types and Orientation of Use</i>	90
25.	1.42.a.	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	91	1.42.a.	<i>Growth of Total Commercial Banks and Bank Offices</i>	91
26.	1.43.a.	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	92	1.43.a.	<i>Growth of Total Branch offices Based on Location</i>	92
DATA BANK PERKREDITAN RAKYAT			RURAL BANK DATA			
27.	2.1	Kegiatan Usaha Bank Perkreditan Rakyat	94	2.1	<i>Rural Bank Operations</i>	94
28.	2.2	Kinerja Bank Perkreditan Rakyat	95	2.2	<i>Rural Bank Performance</i>	95
29.	2.3	Perkembangan Aset BPR Berdasarkan Lokasi BPR	96	2.3	<i>Growth of Assets Based Rural Bank Data</i>	96
30.	2.4	Jumlah BPR Berdasarkan Total Aset	97	2.4	<i>Rural Banks Based on Total Assets</i>	97
31.	2.5	Non Performing Loan (NPL) Bank Perkreditan Rakyat	98	2.5	<i>NPL of Rural Bank</i>	98
32.	2.6	NPL BPR Berdasarkan Lokasi	99	2.6	<i>NPL of Rural Banks Based On Location</i>	99
33.	2.7	Komposisi DPK Bank Perkreditan Rakyat	100	2.7	<i>Composition of Third Party Funds of Rural Bank</i>	100
34.	2.8	Komposisi DPK Berdasarkan Lokasi Penghimpunan	101	2.8	<i>Composition of Third Party Funds Based on Location</i>	101
35.	2.9	DPK BPR Berdasarkan Lokasi Penghimpun	102	2.9	<i>Third Party Funds of Rural Banks Based on Location</i>	102
36.	2.10	Suku Bunga Rata-rata DPK BPR	103	2.10	<i>Average of Third Party Interest Rates of Rural Banks</i>	103
37.	2.11	Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi	104	2.11	<i>Average of Credit Interest Rates of Rural Banks</i>	104
38.	2.12	Suku Bunga rata-rata Kredit BPR Berdasarkan Jenis Penggunaan	105	2.12	<i>Average of Credit Interest Rates of Rural Banks Based on Type of Use</i>	105

NO.	NO. TABEL	JUDUL	HAL	TABELS	TOPIC	PAGES
39.	2.13	Perkembangan Jumlah BPR	106	2.13	<i>Growth of Total Rural Bank</i>	106
40.	2.14	Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi	107	2.14	<i>Growth of Total Rural Bank Offices Based on Location</i>	107
41.	2.15	Kegiatan Usaha BPR Syariah	108	2.15	<i>Syariah Rural Bank</i>	108
42.	2.16	Aset dan Pembiayaan BPR Syariah	109	2.16	<i>Asset and Financing of Sharia Rural Bank)</i>	109
DATA PERKREDITAN			CREDIT DATA			
43.	3.1 – 3.6	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Lapangan Usaha Penerima Kredit	111	3.1 – 3.6	<i>Credit and NPL Credit of Commercial Banks Group of Business Activities to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary</i>	111
44.	3.7 s.d 3.12	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	117	3.7 s.d 3.12	<i>Credit and NPL of Commercial Conventional Banks Group of Business Activities 1 to Non Bank Third Party Based on Types and Orientation of Use</i>	117
45.	3.13	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan BUKU	123	3.13	<i>Credit and Non Performing Loan (NPL) of Commercial Conventional and Sharia Banks based on Group of Business Activities to Non Bank Third Party Withdrawn By Card</i>	123
46.	3.1.a s.d 3.5.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	125	3.1.a s.d 3.5.a	<i>Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary</i>	125
47.	3.6a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit	130	3.6a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Location</i>	130
48.	3.7.a s.d 3.11.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	131	3.7.a s.d 3.11.a	<i>Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use</i>	131
49.	3.12.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit	136	3.12.a	<i>Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for [month] [year]</i>	136
50.	3.13.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	137	3.13.a	<i>Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location</i>	137
51.	3.14.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	138	3.14.a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary</i>	138
52.	3.15.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	139	3.15.a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank</i>	139
53.	3.16.a	Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan	140	3.16.a	<i>Credit Channeling (Off-Balance Sheet) and NPL of Commercial Banks Based on Industries</i>	140

NO.	NO. TABEL	JUDUL	HAL	TABELS	TOPIC	PAGES
		Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit			<i>Sector and non Industries Sector of Credit Channeling Beneficiary</i>	
54.	3.17.a	Penerusan Kredit (Off-Balance Sheet) dan Non Performing Loan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	141	3.17.a	<i>Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers</i>	141
55.	3.18.a	Kredit BPR Berdasarkan Sektor Ekonomi	142	3.18.a	<i>Credit of Rural Banks Based on Economic Sector</i>	142
56.	3.19.a	Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan	143	3.19.a	<i>Credit of Rural Banks Based on Type of Use</i>	143
57.	3.20.a	Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur	144	3.20.a	<i>Credit of Rural Bank Based on Location</i>	144
58.	3.21.a	Kredit dan NPL MKM dan UMKM Berdasarkan Sektor Ekonomi	145	3.21.a	<i>Credit & NPL of MSMEs and SMEs Based on Economic Sector</i>	145
59.	3.22.a	Kredit dan NPL MKM dan UMKM Berdasarkan Jenis Penggunaan	146	3.22.a	<i>Credit & NPL of MSMEs and SMEs Based on Type Use</i>	146
60.	3.23.a	Kredit dan NPL Rincian Kredit MKM dan UMKM Menurut Kelompok Bank	147	3.23.a	<i>Credit & NPL of MSMEs and SMEs Based on Group of Bank</i>	147
61.	2.24.a	Kredit UMKM dan MKM Menurut Lokasi Proyek per Daerah Tingkat I	148	2.24.a	<i>Credit & NPL of MSMEs and SMEs Based on Project Location</i>	148

Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1 Kegiatan Usaha Perbankan (Bank Industries Operation) dalam Miliar Rp (Billion Rp)															
Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	7,809,987	8,280,812	8,407,521	8,665,823	8,525,493	8,504,636	8,601,600	8,654,597	8,832,313	9,019,441	9,004,638	9,018,532	9,098,135	8,971,759	9,102,217
Bank Perkreditan Rakyat / Rural Banks	130,523	144,107	144,712	143,718	140,869	139,650	140,842	141,920	142,594	143,612	144,806	146,738	148,709	148,696	149,628
SBI dan SBIS ¹⁾	39,441	68,974	48,588	26,483	25,435	25,111	21,704	25,780	18,484	14,779	18,579	20,351	18,785	15,754	17,279
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	6,475,110	6,839,563	6,797,999	7,084,691	6,908,139	6,932,888	6,989,047	7,019,607	7,173,233	7,332,718	7,298,218	7,282,936	7,406,325	7,221,609	7,201,564
Bank Perkreditan Rakyat / Rural Banks	111,712	123,603	124,334	123,391	120,834	119,935	120,869	121,917	122,324	123,041	123,957	125,609	127,522	127,619	128,459
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	8,068,346	8,562,974	8,533,127	8,793,204	8,648,896	8,614,839	8,670,413	8,725,913	8,906,965	9,061,864	9,074,478	9,053,446	9,177,894	9,006,974	9,121,696
Bank Perkreditan Rakyat / Rural Banks	135,570	149,872	150,526	149,659	146,819	145,802	146,866	148,048	148,771	149,814	151,064	153,315	155,075	154,967	155,784
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	115	110	110	110	110	110	110	110	110	110	110	110	109	109	107
Bank Perkreditan Rakyat / Rural Banks	1,593	1,542	1,542	1,537	1,533	1,533	1,526	1,520	1,517	1,512	1,511	1,509	1,506	1,503	1,500
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	31,609	31,127	31,087	31,037	31,012	30,995	30,971	30,893	30,837	30,763	30,691	30,755	30,733	30,128	29,949
Bank Perkreditan Rakyat / Rural Banks	6,014	5,964	5,930	5,953	5,941	5,949	5,955	5,942	5,936	5,933	5,935	5,933	5,913	5,885	5,894

Data Bank Umum Berdasarkan Kegiatan Usaha (BUKU)

Sumber Data:

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

Tambahan Informasi:

Bank BUKU 2 termasuk bank-bank yang dalam proses kondolidasi dan persetujuan OJK sebagaimana Peraturan OJK nomor 12/POJK.03/2020 tentang Konsolidasi Bank Umum.

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2018	2019	2020							2021					
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	5,358,012	5,683,757	5,603,979	5,781,564	5,676,052	5,651,483	5,617,711	5,607,297	5,594,105	5,602,034	5,553,639	5,516,904	5,547,618	5,460,998	5,482,054
- Kepada Pihak Ketiga / To Third Party	5,294,882	5,616,992	5,538,150	5,712,040	5,609,983	5,585,929	5,549,239	5,536,166	5,521,867	5,530,594	5,480,271	5,447,491	5,481,560	5,397,123	5,419,145
Rupiah	4,494,416	4,830,794	4,731,546	4,777,063	4,767,686	4,752,335	4,738,493	4,709,589	4,696,494	4,703,844	4,689,055	4,690,509	4,723,761	4,651,994	4,662,996
Valas / Foreign Exchange	800,466	786,198	806,605	934,977	842,297	833,594	810,746	826,577	825,372	826,750	791,217	756,982	757,798	745,129	756,149
- Kepada Bank Lain / Inter Bank Credit	63,130	66,766	65,829	69,524	66,069	65,554	68,473	71,131	72,239	71,440	73,368	69,414	66,058	63,875	62,909
Rupiah	41,291	47,969	45,872	46,421	46,105	46,660	50,038	51,941	52,685	55,580	56,277	55,266	52,401	51,470	50,078
Valas / Foreign Exchange	21,839	18,797	19,957	23,103	19,965	18,894	18,435	19,191	19,554	15,860	17,090	14,148	13,657	12,406	12,831
b. Penempatan pada Bank Lain / Interbank Placement	220,990	245,271	254,310	250,077	228,467	234,440	222,864	231,100	219,694	218,718	243,431	215,159	252,800	227,473	241,157
- Giro / Demand Deposit	86,232	86,079	104,060	115,933	94,832	112,484	100,146	116,630	118,063	111,579	140,760	118,711	123,338	123,590	116,272
- Inter Bank Call Money / Inter Bank Call Money	85,313	110,322	92,495	87,610	83,043	77,027	74,371	74,727	67,857	74,625	75,131	78,143	99,266	77,424	97,255
- Deposito Berjangka / Time Deposits	22,270	27,882	39,786	30,719	35,809	32,036	35,643	28,518	22,993	23,607	19,154	12,029	22,754	20,882	22,902
- Lainnya / Others	27,176	20,988	17,969	16,356	14,783	12,894	12,703	11,225	10,781	8,907	8,387	6,276	7,442	5,567	4,727
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	767,134	766,781	711,506	808,020	754,712	673,119	726,875	802,465	814,998	886,346	719,714	761,342	775,355	682,601	736,629
- Giro / Demand Deposit	417,888	407,076	393,342	358,314	343,072	221,977	262,501	217,347	227,446	260,753	231,919	239,203	305,171	242,117	259,965
- Fine Tune Operation (FTO)	212,031	174,529	168,644	278,665	273,036	297,838	306,053	395,966	376,282	434,216	353,108	339,786	288,370	316,004	331,817
- Fasbi	132,528	179,365	138,148	154,475	128,374	138,919	142,197	168,160	192,327	177,209	119,960	168,197	166,856	111,456	129,716
- Lainnya / Others	4,687	5,811	11,372	16,566	10,229	14,565	16,124	20,993	15,943	14,168	14,726	14,157	14,998	13,024	15,132
d. Surat Berharga / Securities	941,936	1,012,695	1,078,838	1,055,596	1,115,974	1,175,067	1,237,921	1,299,935	1,344,754	1,377,859	1,442,615	1,465,624	1,466,904	1,515,811	1,575,724
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	39,441	68,284	48,588	26,483	25,435	25,111	21,704	25,780	18,484	14,779	18,579	20,351	18,785	15,754	17,279
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	61,172	38,212	41,817	51,484	53,433	47,038	41,653	38,859	37,894	44,664	50,330	55,033	55,922	56,025	62,488
- Obligasi / Bonds	616,058	712,173	785,279	781,782	860,117	929,479	1,003,196	1,052,910	1,121,688	1,152,118	1,190,108	1,217,822	1,209,094	1,266,835	1,317,744
- Lainnya / Others	225,264	193,336	202,704	195,867	176,989	173,438	171,368	182,385	166,688	166,297	183,597	172,418	183,104	177,197	178,213
e. Penyertaan / Equity Investment	43,534	50,772	52,007	51,466	51,387	51,390	51,583	51,648	51,704	52,370	52,637	54,177	54,982	55,096	62,265
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	162,594	170,652	256,111	271,197	273,183	279,117	282,293	288,367	288,444	297,512	303,794	310,240	313,016	319,790	325,044
- Kredit yang diberikan / Credit	156,781	164,654	248,916	261,454	264,406	270,211	273,723	279,727	279,599	288,022	293,717	301,266	304,167	311,064	317,439
- Surat Berharga / Securities	988	823	1,251	3,882	3,504	3,514	3,599	3,524	3,782	4,456	4,253	3,474	2,793	2,517	2,041
- Lainnya / Others	4,825	5,175	5,943	5,861	5,272	5,392	4,971	5,116	5,062	5,034	5,499	6,056	6,209	5,564	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	22,390	20,952	26,962	80,626	44,585	34,044	31,033	23,650	23,851	20,713	21,874	31,480	30,961	27,178	23,265
h. Tagihan Lainnya / Other claims	293,397	329,931	423,808	367,277	381,134	405,977	431,319	350,134	494,761	563,889	563,889	663,606	656,458	682,811	656,080
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	5,630,448	5,998,648	6,035,659	6,214,306	6,128,090	6,175,356	6,260,462	6,308,128	6,487,846	6,650,876	6,619,881	6,634,998	6,665,390	6,569,684	6,645,911
Rupiah	4,825,128	5,164,773	5,176,051	5,246,866	5,248,161	5,277,838	5,377,997	5,400,042	5,553,239	5,690,082	5,678,246	5,708,953	5,756,007	5,664,340	5,710,693
Giro / Demand Deposit	997,007	1,100,040	1,096,625	1,167,342	1,146,309	1,117,397	1,185,729	1,172,828	1,263,047	1,337,243	1,288,250	1,297,512	1,262,734	1,228,151	1,285,845
Tabungan / Saving	1,690,086	1,813,949	1,750,394	1,776,371	1,781,925	1,826,631	1,837,981	1,830,119	1,856,497	1,893,628	1,894,621	1,939,001	2,014,663	1,967,830	1,954,673
Simpanan Berjangka / Time Deposits	2,138,035	2,250,784	2,329,032	2,303,154	2,319,927	2,333,810	2,354,287	2,397,904	2,433,696	2,459,211	2,495,376	2,472,400	2,478,610	2,468,360	2,470,175
Valas / Foreign Exchange	805,320	833,875	859,608	967,440	879,928	897,519	882,466	908,086	934,607	960,794	941,634	926,045	909,383	905,344	935,218
Giro / Demand Deposit	318,027	365,808	361,330	443,644	402,640	421,178	402,453	398,256	413,605	438,025	413,404	432,028	424,401	431,855	463,349
Tabungan / Saving	135,173	131,236	141,851	155,227	144,886	147,333	145,013	149,143	156,637	157,347	156,851	159,695	158,837	153,583	156,258
Simpanan Berjangka / Time Deposits	352,120	336,831	356,427	368,569	332,403	329,008	335,000	360,687	364,364	365,422	371,743	334,322	326,145	319,905	315,610
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2,797	2,147	1,788	1,786	2,827	2,704	3,442	3,295	3,323	2,964	3,267	6,082	6,011	5,605	6,021
c. Kewajiban kepada Bank lain / Interbank Liabilities	192,555	197,517	184,208	191,260	169,520	155,584	163,626	162,066	151,085	148,712	148,742	135,995	176,681	150,534	164,727
d. Surat Berharga yang diterbitkan / Issued Securities	115,129	135,029	137,915	137,578	133,246	141,095	135,745	129,159	126,109	127,327	126,648	125,973	125,079	122,449	119,711
e. Pinjaman yang Diterima / Loans received	296,746	299,055	291,579	316,164	298,657	296,767	283,273	282,010	283,907	284,050	286,871	268,574	270,036	258,508	256,238
Rupiah	48,525	62,710	59,529	60,725	62,702	63,355	66,011	66,911	68,712	73,172	74,155	73,577	71,871	70,454	68,335
Valas / Foreign Exchange	248,221	236,345	232,050	255,438	235,955	233,412	217,262	215,099	215,195	210,878	212,715	194,997	198,165	188,054	187,903
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	26,396	15,606	25,766	95,385	48,892	33,519	27,359	23,669	20,923	21,178	19,006	24,534	23,795	20,571	19,495
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	206,480	187,404	117,226	124,125	122,989	123,963	111,574	107,343	96,317	93,536	90,000	82,944	134,966	90,133	105,195
h. Setoran Jaminan / Guarantee Deposits	4,559	4,157	3,858	4,087	3,919	3,900	3,565	3,937	3,723	4,074	3,805	3,837	4,367	4,125	3,976
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	209,321	211,758	214,005	215,466	221,218	221,041	223,725	224,604	224,647	224,738	224,766	225,054	229,563	231,316	243,543
b. Cadangan / Reserves	68,266	75,055	71,194	71,608	71,786	73,111	74,750	74,380	74,398	74,412	74,423	74,423	73,652	74,792	72,342
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	542,899	615,094	658,075	640,579	632,279	616,195	613,200	610,627	612,927	612,332	611,601	613,075	612,598	718,770	704,277
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	150,558	156,487	27,111	42,831	50,489	54,727	62,572	71,271	81,417	85,123	92,645	98,914	104,718	12,500	23,078
e. Tambah modal disetor / Additional Paid In Capital	114,082	144,500	151,377	135,136	136,912	147,575	150,547	164,009	168,755	171,682	177,662	188,593	192,236	185,947	182,018
f. Modal Pinjaman / Loan Capital	49,222	43,489	47,054	53,806	51,742	51,033	50,007	49,383	49,333	49,778	49,425	49,422	56,206	55,438	55,891

Tabel 1.2.
Kegiatan Usaha Bank Umum Konvensional - BUKU 2
(Commercial Conventional Banks - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	525,714	569,146	566,443	562,749	564,404	560,605	558,319	560,525	561,340	564,913	562,991	564,638	539,011	545,154	515,978
- Kepada Pihak Ketiga / To Third Party	517,132	561,326	558,513	553,663	556,083	552,432	550,326	552,393	553,268	560,426	558,560	562,500	536,810	542,971	513,815
Rupiah	447,652	490,321	485,503	484,298	492,994	491,729	490,955	490,409	491,885	498,780	499,365	508,230	497,000	502,996	485,324
Valas / Foreign Exchange	69,480	71,004	73,010	69,366	63,089	60,703	59,372	61,984	61,383	61,646	59,195	54,270	39,811	39,975	28,490
- Kepada Bank Lain / Inter Bank Credit	8,582	7,820	7,930	9,086	8,321	8,173	7,993	8,132	8,072	4,487	4,431	2,138	2,200	2,183	2,163
Rupiah	1,065	841	736	927	891	877	889	875	848	832	771	924	992	977	939
Valas / Foreign Exchange	7,517	6,979	7,194	8,159	7,430	7,296	7,104	7,258	7,224	3,655	3,660	1,214	1,208	1,205	1,224
b. Penempatan pada Bank Lain / Interbank Placement	49,163	47,510	51,850	41,274	41,693	40,834	41,126	38,065	35,344	32,316	31,500	30,654	38,279	32,557	35,620
- Giro / Demand Deposit	13,103	9,841	10,022	9,022	8,226	8,293	7,739	8,292	8,390	7,713	11,613	14,240	10,117	11,719	11,815
- Inter Bank Call Money / Inter Bank Call Money	24,559	20,220	17,344	13,727	13,252	11,316	11,031	10,637	10,229	8,437	6,602	7,664	11,768	5,916	6,601
- Deposito Berjangka / Time Deposits	9,291	15,029	21,963	16,720	18,228	19,334	20,700	17,500	14,705	14,726	11,770	7,482	15,182	13,516	15,880
- Lainnya / Others	2,210	2,419	2,521	1,806	1,986	1,891	1,655	1,637	2,020	1,441	1,514	1,267	1,212	1,407	1,324
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	100,772	97,903	97,264	104,140	95,041	82,453	82,984	109,974	112,494	127,961	113,694	118,324	79,670	88,215	89,559
- Giro / Demand Deposit	44,939	48,783	45,396	41,206	37,983	26,160	26,476	24,096	26,504	27,518	25,789	31,069	30,173	25,261	24,529
- Fine Tune Operation (FTO)	36,273	29,675	32,035	40,796	30,772	40,014	33,346	53,682	46,639	71,053	60,971	53,162	28,418	37,993	40,094
- Fasbi	19,093	19,374	19,522	22,138	26,265	16,279	23,162	32,195	39,352	29,389	26,757	33,965	21,078	24,192	24,075
- Lainnya / Others	468	71	312	0	21	0	0	1	0	0	177	128	1	769	862
d. Surat Berharga / Securities	78,504	100,031	97,723	76,663	77,092	89,541	92,350	92,522	93,715	101,413	109,258	108,870	112,650	117,940	122,470
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	8,363	19,695	12,287	6,048	5,806	5,821	5,922	5,194	3,477	2,570	4,970	3,134	3,301	2,233	3,891
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5,120	5,275	5,687	4,964	5,090	5,288	5,374	5,675	6,179	7,897	5,843	5,532	4,906	6,676	7,717
- Obligasi / Bonds	41,617	54,868	62,435	53,326	54,354	68,058	70,148	71,095	73,010	77,217	83,298	87,351	90,930	94,575	95,954
- Lainnya / Others	23,403	20,192	17,314	12,325	11,842	10,394	10,906	10,558	11,049	13,729	15,148	12,853	13,513	14,456	14,909
e. Penyertaan / Equity Investment	382	990	989	987	903	903	900	902	903	904	905	906	857	859	860
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	14,179	15,326	20,955	24,600	24,772	25,283	23,829	24,053	23,612	24,249	24,260	24,426	18,914	19,709	19,439
- Kredit yang diberikan / Credit	13,097	14,346	19,639	23,485	23,360	23,855	22,819	22,929	22,666	23,255	23,240	23,365	18,093	18,844	18,594
- Surat Berharga / Securities	256	174	238	237	233	233	232	237	237	233	241	237	228	221	223
- Lainnya / Others	826	806	1,078	878	1,179	1,195	778	888	709	760	780	824	593	643	622
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	1,028	1,599	1,796	6,266	3,737	2,145	2,211	1,358	1,359	1,114	1,275	2,066	2,169	1,873	1,539
h. Tagihan Lainnya / Other claims	24,804	38,787	51,052	51,704	61,984	56,044	62,722	36,897	72,451	67,349	94,751	90,843	66,979	73,672	78,924
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	549,986	621,089	630,764	616,087	620,452	620,999	624,973	628,057	668,448	685,575	700,579	702,620	648,871	675,166	675,454
Rupiah	483,431	551,830	561,799	563,919	572,806	571,456	578,583	578,899	615,556	632,255	649,629	650,613	605,441	628,952	633,197
Giro / Demand Deposit	87,037	109,549	119,674	124,869	131,446	124,973	134,291	128,917	153,441	157,247	160,666	159,095	109,985	120,682	138,187
Tabungan / Saving	119,402	135,093	121,868	122,622	125,911	131,784	129,014	128,201	130,857	131,115	131,425	136,782	146,614	138,527	134,318
Simpanan Berjangka / Time Deposits	276,992	307,189	320,258	316,429	315,450	314,699	315,278	320,781	331,259	343,893	357,538	354,736	348,843	369,743	360,692
Valas / Foreign Exchange	66,555	69,258	68,965	52,168	47,646	49,543	46,390	49,158	52,891	53,320	50,949	52,007	43,430	46,215	42,256
Giro / Demand Deposit	34,281	39,817	37,781	26,227	22,594	24,558	22,097	22,926	25,915	24,967	23,172	24,751	19,634	21,973	20,659
Tabungan / Saving	4,478	5,106	6,051	5,390	5,047	5,453	5,455	5,575	5,337	5,618	5,647	5,472	5,182	4,873	4,303
Simpanan Berjangka / Time Deposits	27,797	24,336	25,133	20,550	20,005	19,532	18,837	20,658	21,639	22,735	22,131	21,785	18,614	19,368	17,294
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	98	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank Lain / Interbank Liabilities	39,017	37,024	32,757	28,616	20,611	20,064	22,706	20,354	17,306	17,484	20,444	22,776	30,766	22,848	23,039
d. Surat Berharga yang diterbitkan / Issued Securities	9,397	10,088	9,359	8,933	8,880	8,203	8,054	6,199	6,085	7,240	7,211	9,066	8,969	8,076	8,097
e. Pinjaman yang Diterima / Loans received	15,177	19,928	19,668	21,537	21,216	21,420	23,297	23,614	23,580	24,896	23,360	21,961	24,281	23,891	13,067
Rupiah	4,960	6,238	8,154	8,089	8,360	8,808	10,421	10,431	10,694	12,101	12,002	11,414	12,380	12,288	9,407
Valas / Foreign Exchange	10,218	11,690	11,515	13,449	12,856	12,612	12,875	13,183	12,886	12,795	11,358	10,547	11,901	11,603	3,660
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3,168	1,092	2,251	8,642	4,523	2,605	2,173	1,639	1,223	1,382	994	1,274	1,334	1,175	1,311
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	10,320	9,061	6,540	8,239	8,431	10,098	10,082	8,601	7,786	6,206	6,218	5,343	6,054	6,110	6,100
h. Setoran Jaminan / Guarantee Deposits	547	555	519	383	370	363	317	272	282	340	327	325	337	286	237
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	71,321	75,247	75,411	75,106	77,474	77,312	78,404	78,532	78,576	79,129	80,215	80,940	81,620	86,572	86,536
b. Cadangan / Reserves	14,965	14,965	14,668	14,934	15,316	15,611	15,698	16,157	16,161	16,186	16,195	16,966	16,258	16,419	16,431
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	6,324	4,989	9,358	1,802	345	(591)	(1,041)	(1,859)	(1,883)	(1,834)	(2,474)	(2,446)	(1,512)	5,519	7,514
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	9,225	9,001	1,802	2,290	2,767	2,953	4,159	4,650	5,331	5,639	6,483	7,886	8,403	600	1,757
e. Tambahan modal disetor / Additional Paid In Capital	16,344	19,468	19,655	17,980	18,122	18,651	18,045	21,938	21,998	23,306	25,599	26,432	24,150	24,312	19,884
f. Modal Pinjaman / Loan Capital	4,642	4,864	4,302	4,477	4,360	4,397	4,068	3,698	3,695	3,722	3,702	3,861	2,939	2,938	2,963

Tabel 1.3.
Kegiatan Usaha Bank Umum Konvensional - BUKU 3
(Commercial Conventional Banks - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020							2021					
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	1,851,141	1,756,342	1,725,401	1,813,675	1,770,931	1,649,486	1,630,541	1,630,696	1,628,251	1,619,453	1,595,703	1,575,368	1,582,336	1,437,597	1,467,236
- Kepada Pihak Ketiga / To Third Party	1,828,712	1,734,182	1,705,704	1,792,141	1,751,442	1,631,156	1,611,226	1,611,543	1,608,869	1,599,194	1,574,259	1,554,829	1,563,092	1,422,464	1,452,317
Rupiah	1,460,113	1,397,100	1,358,619	1,372,945	1,368,982	1,259,989	1,250,751	1,238,184	1,232,629	1,227,638	1,229,039	1,222,663	1,233,978	1,124,626	1,140,227
Valas / Foreign Exchange	368,599	337,081	347,084	419,196	382,460	371,167	360,475	373,359	376,240	371,556	345,220	332,167	329,113	297,838	312,091
- Kepada Bank Lain / Inter Bank Credit	22,429	22,160	19,697	21,534	19,489	18,330	19,315	19,153	19,382	20,259	21,445	20,539	19,244	15,133	14,918
Rupiah	11,890	15,359	12,995	13,146	12,826	12,237	13,204	13,192	12,939	14,416	14,729	14,164	12,971	10,778	10,526
Valas / Foreign Exchange	10,539	6,802	6,702	8,389	6,663	6,094	6,111	5,960	6,443	5,843	6,716	6,374	6,273	4,355	4,392
b. Penempatan pada Bank Lain / Interbank Placement	73,333	92,469	88,406	103,003	100,874	90,285	89,802	84,231	82,355	90,816	89,914	88,988	95,986	86,407	92,355
- Giro / Demand Deposit	23,509	23,263	24,162	31,954	28,318	29,269	27,215	28,764	29,931	31,627	33,016	30,754	34,135	31,592	29,423
- Inter Bank Call Money / Inter Bank Call Money	40,225	54,826	44,309	54,332	54,330	48,040	47,895	44,598	43,769	51,755	51,086	54,518	56,615	49,947	57,532
- Deposito Berjangka / Time Deposits	5,672	5,926	12,581	9,326	11,139	6,677	7,788	4,326	2,506	2,366	1,749	853	3,054	3,052	3,951
- Lainnya / Others	3,927	8,455	7,354	7,391	7,088	6,298	6,905	6,544	6,149	5,068	4,064	2,862	2,181	1,816	1,449
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	281,859	228,570	209,875	302,350	253,903	226,123	204,109	229,440	228,785	273,983	234,657	250,178	273,398	227,728	238,353
- Giro / Demand Deposit	144,207	127,947	122,672	116,536	105,487	75,252	74,186	62,057	65,842	73,627	67,144	72,207	97,077	82,909	92,871
- Fine Tune Operation (FTO)	69,755	41,977	44,594	116,538	94,237	94,764	88,385	121,087	105,421	142,366	126,787	116,584	112,814	105,802	105,802
- Fasbi	65,212	57,132	37,190	59,616	49,985	51,972	37,902	41,697	51,659	51,591	34,438	45,507	54,017	29,352	37,055
- Lainnya / Others	2,685	1,513	5,419	9,660	4,195	4,135	3,635	4,599	5,864	6,398	6,289	5,227	5,719	2,652	2,628
d. Surat Berharga / Securities	288,868	281,706	291,194	278,382	295,931	287,477	302,345	317,212	336,802	358,235	373,035	383,853	387,254	378,951	411,366
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	16,781	24,346	15,789	3,895	3,907	2,924	2,438	1,376	148	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	19,093	11,512	14,962	17,061	14,013	14,013	11,405	11,093	11,249	14,199	18,956	23,219	22,165	17,891	20,434
- Obligasi / Bonds	191,701	203,294	215,922	208,910	231,318	231,710	248,612	260,894	284,422	303,287	312,615	317,684	317,110	317,281	347,329
- Lainnya / Others	61,294	42,555	44,521	48,515	42,435	38,831	39,890	43,848	40,983	40,749	41,464	42,949	47,978	43,779	43,605
e. Penyertaan / Equity Investment	16,884	14,408	14,843	14,011	14,008	4,788	4,788	4,792	4,852	4,852	4,851	4,848	5,185	5,011	5,025
- Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	41,907	38,770	54,459	56,410	56,912	53,438	52,577	54,102	54,528	58,895	56,012	56,357	60,375	53,020	53,677
- Kredit yang diberikan / Credit	222	215	136	105	114	111	94	93	86	110	102	129	169	138	136
- Surat Berharga / Securities	295	417	468	483	413	472	490	446	443	343	330	367	648	575	681
- Lainnya / Others	16,884	14,408	14,843	14,011	14,008	4,788	4,788	4,792	4,852	4,851	4,848	5,185	5,011	5,011	5,025
f. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	16,156	14,284	20,432	62,211	30,055	22,681	20,664	17,335	16,662	15,257	14,827	20,540	20,300	17,833	15,898
g. Tagihan Lainnya / Other claims	105,360	119,626	161,383	149,177	162,000	131,148	132,242	113,227	157,261	167,085	223,814	209,421	200,648	212,730	194,906
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	1,769,026	1,672,217	1,710,745	1,810,928	1,771,636	1,628,734	1,611,651	1,628,614	1,682,147	1,757,983	1,774,148	1,779,632	1,783,049	1,644,500	1,684,714
Rupiah	1,449,683	1,385,590	1,413,037	1,444,941	1,431,992	1,309,758	1,295,809	1,306,669	1,347,934	1,412,187	1,441,992	1,445,694	1,456,778	1,343,542	1,376,260
Giro / Demand Deposit	295,261	302,536	300,333	349,810	336,525	302,155	318,529	315,468	321,919	340,611	339,376	347,610	346,273	312,131	330,100
Tabungan / Saving	301,384	291,165	280,747	281,944	282,172	252,637	249,512	242,466	242,328	243,447	240,333	244,078	256,125	216,324	217,545
Simpanan Berjangka / Time Deposits	853,038	791,889	831,958	813,187	813,295	754,966	727,768	748,735	783,687	828,128	862,283	854,005	854,380	815,087	828,615
Valas / Foreign Exchange	319,343	286,627	297,708	365,987	339,643	318,976	315,842	321,945	334,214	345,797	332,155	333,938	326,271	300,508	308,454
Giro / Demand Deposit	116,238	115,563	110,796	167,901	156,934	149,178	146,258	139,537	145,411	156,971	143,729	150,199	148,765	139,909	144,108
Tabungan / Saving	62,049	59,151	65,082	72,393	67,738	65,203	63,633	66,138	69,541	68,931	67,958	69,946	68,328	60,639	63,854
Simpanan Berjangka / Time Deposits	141,056	111,913	121,830	125,693	114,971	104,595	105,951	116,270	119,261	119,894	120,468	113,793	109,178	99,960	100,493
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	25	650	561	874	62	279	16	0	308	193	0	0	0	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	96,436	99,213	81,032	99,733	77,580	75,875	76,646	80,870	79,482	80,848	74,908	68,071	79,303	73,682	75,918
d. Surat Berharga yang diterbitkan / Issued Securities	45,154	38,588	41,809	36,983	36,076	34,028	31,078	26,780	27,820	27,821	26,773	26,775	25,766	25,417	25,419
e. Pinjaman yang Diterima / Loans received	146,979	147,387	136,512	157,754	149,668	146,132	137,595	137,100	138,054	139,448	135,334	130,343	124,464	117,144	123,550
Rupiah	40,310	51,773	48,552	49,668	51,394	51,557	52,973	54,287	54,773	57,776	58,927	59,828	55,831	54,536	55,207
Valas / Foreign Exchange	106,669	95,614	87,960	108,086	98,274	94,574	84,622	82,814	83,281	81,671	76,407	70,515	68,633	62,608	68,343
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	20,362	12,300	15,818	57,775	34,369	24,684	20,859	16,901	15,308	14,771	14,353	19,476	19,083	16,190	13,845
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	68,676	69,116	38,346	44,255	51,972	48,466	48,814	42,711	40,120	40,417	39,050	35,660	39,179	34,406	37,904
h. Setoran Jaminan / Guarantee Deposits	1,806	1,579	1,522	1,864	1,792	1,782	1,628	1,950	1,808	1,970	1,734	1,740	1,782	1,657	2,048
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	81,598	77,773	77,775	78,488	82,603	76,608	77,986	78,394	78,394	78,394	78,394	78,394	82,186	78,348	81,108
b. Cadangan / Reserves	37,682	19,809	17,546	17,679	17,683	18,143	19,274	18,156	18,156	18,156	18,156	18,164	18,167	18,957	17,506
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	133,579	148,138	168,724	164,801	161,803	131,097	128,792	128,219	128,237	127,668	127,455	129,032	129,066	154,117	153,558
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	38,329	34,478	6,440	11,098	13,159	14,114	16,577	19,079	20,721	21,250	22,760	24,512	24,489	2,666	4,256
e. Tambahan modal disetor / Additional Paid In Capital	54,610	67,768	70,000	70,246	70,608	66,265	65,764	68,885	69,452	72,110	73,595	75,341	85,573	57,386	55,864
f. Modal Pinjaman / Loan Capital	39,908	30,110	33,579	40,211	38,346	38,028	37,568	37,318	37,271	37,685	37,355	37,198	46,505	35,945	36,225

Tabel 1.4.
Kegiatan Usaha Bank Umum Konvensional - BUKU 4
(Commercial Conventional Banks - Group of Business Activities 4)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020								2021				
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2,731,459	3,094,668	3,048,291	3,136,820	3,082,960	3,182,198	3,168,066	3,153,765	3,141,273	3,152,150	3,128,070	3,116,653	3,166,835	3,231,775	3,252,544
- Kepada Pihak Ketiga / To Third Party	2,699,854	3,058,379	3,010,562	3,098,412	3,045,180	3,143,633	3,127,375	3,110,391	3,096,965	3,105,953	3,081,042	3,070,383	3,122,678	3,185,600	3,207,086
Rupiah	2,344,017	2,685,738	2,630,074	2,658,894	2,654,630	2,747,856	2,742,298	2,725,007	2,714,922	2,718,476	2,700,219	2,705,555	2,739,805	2,784,400	2,797,565
Valas / Foreign Exchange	355,837	372,641	380,488	439,518	390,550	395,777	385,077	385,384	382,043	387,477	380,823	364,828	382,873	401,201	409,522
- Kepada Bank Lain / Inter Bank Credit	31,604	36,289	37,729	38,408	37,780	38,565	40,691	43,374	44,308	46,197	47,028	46,270	44,157	46,175	45,458
Rupiah	27,822	31,273	31,668	31,853	31,908	33,060	35,470	37,401	38,421	39,835	40,313	39,711	37,981	39,330	38,242
Valas / Foreign Exchange	3,783	5,016	6,061	6,555	5,872	5,505	5,220	5,973	5,887	6,362	6,715	6,559	6,176	6,845	7,216
b. Penempatan pada Bank Lain / Interbank Placement	89,646	96,986	105,329	96,696	76,014	95,840	83,836	100,901	93,597	85,487	111,718	89,622	108,429	103,186	110,457
- Giro / Demand Deposit	45,904	49,597	64,701	68,728	52,601	70,360	60,456	73,747	73,923	65,426	88,834	68,762	69,777	75,658	72,715
- Inter Bank Call Money / Inter Bank Call Money	19,128	33,761	30,546	19,026	14,949	17,621	15,420	19,448	13,844	14,418	17,302	15,960	30,868	21,561	33,122
- Deposito Berjangka / Time Deposits	3,671	3,568	1,991	1,902	2,765	3,158	3,820	4,665	3,237	3,264	2,807	2,863	3,768	3,627	2,669
- Lainnya / Others	20,943	10,060	8,091	7,041	5,698	4,701	4,140	3,041	2,593	2,379	2,775	2,036	4,016	2,341	1,951
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	337,215	394,014	362,902	359,827	366,001	330,847	401,643	431,045	432,842	434,325	329,304	346,424	385,414	327,026	370,164
- Giro / Demand Deposit	211,347	212,815	209,975	184,370	185,092	110,537	151,547	121,049	124,977	147,374	126,100	125,304	167,337	123,899	132,350
- Fine Tune Operation (FTO)	99,635	95,453	83,258	111,667	139,256	154,542	175,259	212,553	220,222	211,435	154,752	148,703	133,078	154,402	174,216
- Fasbi	26,118	85,291	69,640	63,764	41,625	62,329	70,363	86,399	82,272	74,981	48,445	70,410	83,138	46,542	61,382
- Lainnya / Others	115	455	30	25	28	3,438	4,474	11,044	5,371	536	8	2,008	1,860	2,183	2,216
d. Surat Berharga / Securities	516,076	562,190	617,878	634,859	679,998	731,950	772,587	818,020	846,348	849,540	880,361	895,823	878,906	933,480	951,800
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	13,362	24,113	19,968	16,064	15,240	15,878	12,893	18,758	14,599	12,161	13,553	17,132	15,463	13,522	13,389
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	32,471	19,024	19,280	27,008	28,020	25,578	22,454	19,569	17,565	19,907	22,913	23,687	26,468	28,828	31,540
- Obligasi / Bonds	336,920	407,503	461,740	479,483	533,889	587,461	640,277	678,804	718,459	726,075	742,688	758,520	745,142	798,173	816,454
- Lainnya / Others	133,323	111,550	116,890	112,304	102,850	103,033	96,963	103,890	95,724	91,397	101,206	96,483	91,813	92,957	90,418
e. Penyertaan / Equity Investment	26,185	34,704	35,704	35,997	36,005	45,228	45,425	45,483	45,479	46,203	46,469	48,011	48,528	48,813	55,969
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	99,869	109,484	172,714	181,990	183,671	192,459	197,458	201,492	201,206	208,259	214,366	220,182	223,863	237,370	241,839
- Kredit yang diberikan / Credit	96,123	105,347	167,714	174,209	177,098	185,845	190,734	194,802	194,122	200,436	205,936	212,978	216,892	230,409	236,093
- Surat Berharga / Securities	424	336	771	3,447	3,055	3,067	3,184	3,098	3,363	4,029	3,822	3,018	2,323	2,082	1,597
- Lainnya / Others	3,322	3,800	4,229	4,333	3,519	3,547	3,540	3,592	3,721	3,795	4,577	4,187	4,649	4,880	4,149
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5,203	5,664	4,719	12,140	10,787	9,213	8,155	4,943	5,820	4,307	5,764	8,856	8,468	7,452	5,806
h. Tagihan Lainnya / Other claims	158,611	167,113	206,687	162,335	153,441	215,518	233,097	197,682	260,838	325,835	344,555	361,787	387,073	395,984	381,793
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	3,003,015	3,373,744	3,360,402	3,455,901	3,413,977	3,608,608	3,698,197	3,730,745	3,807,660	3,864,390	3,800,092	3,821,521	3,897,941	3,929,168	3,964,323
Rupiah	2,594,845	2,906,326	2,882,714	2,923,784	2,937,063	3,095,200	3,193,466	3,208,296	3,274,572	3,318,892	3,257,067	3,296,061	3,377,428	3,385,818	3,394,636
Giro / Demand Deposit	581,628	641,664	624,309	639,915	627,965	643,199	680,939	680,839	731,944	782,455	730,833	744,166	765,174	757,482	776,329
Tabungan / Saving	1,171,739	1,279,486	1,242,945	1,266,518	1,269,452	1,334,049	1,349,831	1,347,846	1,370,083	1,403,669	1,407,222	1,441,838	1,490,402	1,495,222	1,486,196
Simpanan Berjangka / Time Deposits	841,478	985,176	1,015,459	1,017,352	1,039,646	1,117,951	1,162,696	1,179,611	1,172,546	1,132,769	1,119,012	1,110,057	1,121,852	1,133,114	1,132,111
Valas / Foreign Exchange	408,170	467,418	477,688	532,117	476,914	513,408	504,732	522,450	533,088	545,498	543,025	525,460	520,513	543,350	569,686
Giro / Demand Deposit	164,709	205,772	205,222	240,812	215,170	239,597	226,864	228,747	236,162	247,509	238,920	250,165	245,552	263,206	292,689
Tabungan / Saving	68,407	66,483	70,226	76,954	71,639	76,225	75,497	76,972	81,310	82,338	82,750	83,803	84,852	87,581	87,599
Simpanan Berjangka / Time Deposits	175,054	195,163	202,239	214,351	190,105	197,586	202,370	216,730	216,615	221,356	221,356	191,492	190,109	192,563	189,398
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1,239	530	535	602	548	505	521	541	629	534	531	502	538	526	550
c. Kewajiban kepada Bank Lain / Interbank Liabilities	47,486	53,564	64,302	57,430	67,889	55,964	60,181	55,985	50,024	45,239	48,228	40,773	61,827	49,825	61,881
d. Surat Berharga yang diterbitkan / Issued Securities	53,316	82,647	83,482	87,892	83,675	93,471	90,556	89,777	87,769	88,490	87,934	85,423	85,006	84,975	82,630
e. Pinjaman yang Diterima / Loans received	132,544	130,726	134,010	135,340	126,281	127,685	121,039	120,169	120,091	117,510	126,063	115,060	118,806	114,993	117,145
Rupiah	1,210	1,713	1,435	1,436	1,457	1,459	1,502	1,067	1,063	1,098	1,114	1,125	1,175	1,150	1,245
Valas / Foreign Exchange	131,335	129,013	132,575	133,904	124,824	126,226	119,537	119,103	119,027	116,412	124,950	113,934	117,631	113,843	115,901
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2,864	2,210	7,683	28,960	9,995	6,220	4,321	5,114	4,379	4,994	3,654	3,769	3,357	3,188	4,319
g. Kewajiban Lainnya (mencakup Tagihan Aseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	125,956	107,615	71,145	70,234	61,670	64,733	51,981	55,334	47,664	46,180	44,023	41,033	88,364	49,296	60,841
h. Setoran Jaminan / Guarantee Deposits	2,070	1,906	1,735	1,762	1,698	1,698	1,568	1,661	1,575	1,708	1,685	1,714	2,185	2,128	1,639
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	27,373	30,095	30,600	30,492	30,487	36,467	36,455	36,456	36,456	36,454	36,454	36,454	36,454	40,292	40,293
b. Cadangan / Reserves	10,183	33,455	33,456	33,456	33,742	34,212	34,632	34,632	34,632	34,632	34,632	34,632	34,632	35,006	35,048
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	400,463	457,905	472,465	466,713	462,985	479,158	478,878	478,823	481,144	481,102	481,102	481,146	478,738	547,340	547,243
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	99,998	108,356	18,060	28,227	33,204	36,087	40,276	45,746	53,287	58,108	60,570	63,772	68,110	8,820	16,629
e. Tambahan modal disetor / Additional Paid In Capital	40,736	53,044	56,881	43,106	44,818	59,235	63,145	69,586	73,626	72,828	74,606	79,903	77,549	100,616	102,200
f. Modal Pinjaman / Loan Capital	3,028	6,871	6,869	6,892	6,876	6,899	6,895	6,892	6,892	6,896	6,893	6,889	5,288	15,081	15,227

Tabel 1.5.
Kegiatan Usaha Bank Umum Syariah - BUKU 2
(Commercial Sharia Banks - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020									2021				
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Penyaluran Dana / Distribution of Funds																
a. Pembiayaan Yang Diberikan / Financing	125,053	138,911	139,026	142,129	141,402	143,744	137,830	108,046	108,062	109,257	109,512	68,986	75,891	80,148	80,796	
- Kepada Pihak Ketiga / To Third Party	124,766	138,602	138,731	141,825	141,109	143,444	137,528	107,802	107,817	109,007	109,275	68,823	75,728	79,992	80,647	
Rupiah	121,498	135,798	135,831	138,386	137,985	140,389	134,564	104,954	104,917	106,070	106,395	66,051	72,877	77,153	77,776	
Valas / Foreign Exchange	3,269	2,805	2,900	3,438	3,124	3,055	2,963	2,848	2,901	2,938	2,880	2,772	2,851	2,839	2,871	
- Kepada Bank Lain / Inter Bank Financing	287	308	295	304	293	300	302	244	244	249	237	162	162	156	149	
Rupiah	287	308	295	304	293	300	302	244	244	249	237	162	162	156	149	
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Penempatan pada Bank Lain / Interbank Placement	1,785	1,124	2,585	2,732	2,368	2,525	2,220	1,878	2,235	2,107	3,009	642	1,061	1,295	843	
- Giro / Demand Deposit	1,407	971	2,582	2,515	2,358	2,522	2,167	1,825	2,182	2,105	2,713	330	588	595	438	
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Deposito Berjangka / Time Deposits	376	100	0	100	0	0	50	50	50	0	294	310	472	697	402	
- Lainnya / Others	2	52	2	117	10	2	2	2	2	2	2	2	2	2	2	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	26,034	27,086	19,580	21,393	22,000	17,864	18,035	9,361	15,775	16,690	14,214	13,926	10,444	11,679	11,216	
- Giro / Demand Deposit	8,930	9,024	7,810	8,188	7,726	5,544	5,269	3,896	4,063	4,429	5,350	3,184	3,830	3,471	3,590	
- Fine Tune Operation (FTO)	3,460	5,985	6,480	6,635	6,835	6,535	3,920	525	492	513	743	453	603	628	638	
- Fasbi	13,240	10,529	4,341	4,671	5,399	4,130	5,467	3,899	10,735	9,209	4,332	8,160	3,792	5,562	4,464	
- Lainnya / Others	404	1,548	949	1,898	2,040	1,655	3,380	1,040	485	2,539	3,789	2,127	2,219	2,017	2,523	
d. Surat Berharga / Securities	37,084	40,382	44,992	40,251	39,783	40,690	41,085	28,942	29,088	32,346	38,469	28,047	33,176	34,330	36,824	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3,197	2,101	1,856	2,406	2,029	2,137	2,249	2,254	2,341	2,379	2,568	2,553	2,363	2,558	2,625	
- Obligasi / Bonds	30,884	31,840	32,091	28,223	28,481	28,993	29,359	22,984	24,091	24,981	30,070	21,068	22,573	24,916	25,518	
- Lainnya / Others	3,003	6,441	11,045	9,622	9,273	9,560	9,476	3,704	2,656	4,986	5,831	4,425	8,240	6,856	8,682	
e. Penyertaan / Equity Investment	32	471	471	471	471	471	471	471	471	412	412	412	412	412	411	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	2,992	3,307	3,546	3,694	3,589	3,762	3,444	2,407	2,672	2,622	2,640	1,347	1,526	1,802	1,782	
- Pembiayaan yang diberikan / Financing	2,926	3,235	3,458	3,612	3,511	3,680	3,371	2,349	2,614	2,565	2,584	1,291	1,470	1,670	1,650	
- Surat Berharga / Securities	53	63	70	67	67	68	63	53	54	54	51	51	47	48	47	
- Lainnya / Others	12	9	18	15	11	14	10	5	4	3	5	5	9	83	85	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3	5	15	9	6	4	4	14	11	34	7	18	24	21	22	
h. Tagihan Lainnya / Other claims	1,227	417	432	299	161	157	178	180	179	192	193	118	102	111	148	
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	158,917	176,763	176,114	176,078	177,516	175,305	172,207	127,286	134,279	140,966	143,297	92,846	99,469	102,475	104,979	
Rupiah	153,371	172,586	169,929	168,887	170,939	168,751	165,543	123,022	129,955	136,405	138,845	89,326	95,862	99,148	101,551	
Giro / Demand Deposit	16,355	28,031	27,019	26,926	27,979	26,394	29,535	20,522	27,081	26,664	26,445	15,639	13,566	14,288	16,579	
Tabungan / Saving	51,117	58,669	56,359	56,526	57,259	59,542	58,567	38,421	38,843	39,392	39,485	25,566	29,291	28,185	27,998	
Simpanan Berjangka / Time Deposits	85,898	87,887	86,551	85,434	85,700	82,815	77,441	64,079	64,032	70,349	72,915	48,121	53,005	56,675	56,974	
Valas / Foreign Exchange	5,547	4,177	6,184	7,192	6,577	6,554	6,664	4,264	4,324	4,561	4,452	3,520	3,607	3,327	3,428	
Giro / Demand Deposit	904	750	2,207	2,792	2,490	2,431	1,863	1,387	1,371	1,451	1,343	429	475	464	478	
Tabungan / Saving	240	467	465	462	438	430	408	215	207	209	218	207	204	217	226	
Simpanan Berjangka / Time Deposits	4,403	2,960	3,513	3,938	3,649	3,693	4,393	2,662	2,745	2,901	2,891	2,884	2,928	2,646	2,724	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1,556	1,352	401	417	1,042	1,839	2,275	2,583	2,589	2,009	2,431	5,442	5,344	5,078	5,471	
c. Kewajiban kepada Bank Lain / Interbank Liabilities	2,483	2,559	2,290	1,961	1,576	1,569	1,697	1,749	1,965	2,133	2,055	2,580	2,833	2,621	2,621	
d. Surat Berharga yang diterbitkan / Issued Securities	5,559	2,795	2,607	2,963	3,636	4,332	4,981	4,786	3,475	2,593	3,675	4,021	3,597	3,981	3,565	
e. Pinjaman yang Diterima / Loans received	1,272	496	468	595	652	680	462	468	1,476	1,523	1,438	566	2,110	2,481	2,475	
Rupiah	1,272	468	468	595	652	680	462	468	1,476	1,523	1,438	566	2,110	2,481	2,475	
Valas / Foreign Exchange	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3	4	15	8	6	10	6	14	12	32	5	15	21	18	19	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	274	269	293	169	57	59	76	78	80	89	92	15	4	7	41	
h. Setoran Jaminan / Guarantee Deposits	58	46	28	26	24	23	22	2	2	2	2	1	4	17	17	
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	15,258	16,292	16,292	16,547	16,547	16,547	15,942	13,341	13,341	13,341	13,358	8,500	12,090	14,320	14,320	
b. Cadangan / Reserves	3,247	3,706	3,426	3,441	3,428	3,491	3,426	3,233	3,248	3,248	3,248	3,169	3,203	3,214	3,214	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	873	2,229	5,373	5,262	5,275	4,745	1,444	(1,154)	(1,169)	(1,169)	(1,229)	(1,373)	(2,131)	(1,709)	(1,827)	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	2,222	2,793	531	824	897	952	642	459	560	635	702	558	681	60	154	
e. Tambahan modal disetor / Additional Paid In Capital	2,291	2,364	2,418	2,311	2,332	2,348	1,495	1,546	1,597	1,585	1,882	3,586	2,280	2,745	2,454	
f. Modal Pinjaman / Loan Capital	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	100	100	100	100	

Tabel 1.6.
Kegiatan Usaha Bank Umum Syariah - BUKU 3
(Commercial Sharia Banks - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020							2021					
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds															
a. Pembiayaan Yang Diberikan / Financing	67,503	75,289	74,386	75,446	75,229	75,533	84,145	115,850	116,561	120,445	122,188	165,786	165,807	166,324	165,501
- Kepada Pihak Ketiga / To Third Party	67,326	75,138	74,243	75,300	75,082	75,386	84,010	115,659	116,364	120,248	121,997	165,516	165,545	166,095	165,279
Rupiah	64,050	72,471	71,528	72,153	72,241	72,648	81,151	112,657	113,560	117,115	118,898	162,572	162,394	162,818	162,104
Valas / Foreign Exchange	3,275	2,667	2,715	3,147	2,842	2,737	2,859	3,002	2,804	3,134	3,098	2,944	3,150	3,277	3,175
- Kepada Bank Lain / Inter Bank Financing	177	151	143	146	146	147	134	192	197	196	191	270	262	229	222
Rupiah	177	151	143	146	146	147	134	192	197	196	191	270	262	229	222
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	1,552	2,263	2,195	2,533	3,103	1,832	1,782	3,408	3,114	4,050	3,980	4,433	8,688	4,028	1,882
- Giro / Demand Deposit	1,551	2,261	2,194	2,531	3,101	1,831	1,780	3,407	3,098	4,033	3,948	4,324	8,657	4,026	1,881
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	1	1	2	2	2	2	2	2	16	17	32	109	31	1	2
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	9,658	11,011	14,741	13,963	13,505	12,039	15,935	16,986	19,641	27,721	22,640	29,482	24,507	27,953	27,337
- Giro / Demand Deposit	3,985	4,358	4,328	4,738	4,603	2,866	3,281	4,623	4,589	6,571	6,265	6,410	6,114	6,578	6,625
- Fine Tune Operation (FTO)	-	850	1,450	1,450	1,150	1,150	4,065	5,640	5,382	6,835	8,691	9,431	10,166	11,066	11,066
- Fasbi	4,667	3,582	4,300	2,800	3,810	2,690	3,956	2,416	5,447	9,628	3,223	8,721	3,763	5,808	2,740
- Lainnya / Others	1,007	2,221	4,663	4,975	3,942	5,333	4,633	4,223	4,687	4,461	4,660	5,199	5,402	6,906	6,906
d. Surat Berharga / Securities	16,262	21,121	21,230	20,465	18,879	20,900	24,933	38,600	34,601	32,264	37,197	45,096	52,020	51,111	53,262
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Pembendaharaan Negara (SPN) / Treasury Bills	1,176	300	31	25	23	22	149	247	530	251	20	20	20	71	172
- Obligasi / Bonds	12,466	9,663	9,663	8,691	9,560	10,512	11,870	19,054	18,637	17,566	18,492	30,220	31,136	31,889	32,490
- Lainnya / Others	2,620	11,158	11,536	11,748	9,296	10,366	12,914	19,299	15,434	14,448	18,685	14,855	20,864	19,150	20,600
e. Penyertaan / Equity Investment	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	2,253	1,988	2,040	2,098	2,159	2,242	3,258	4,647	4,795	5,115	5,223	6,678	6,973	7,176	7,489
- Pembiayaan yang diberikan / Financing	2,196	1,951	2,001	2,069	2,122	2,205	3,230	4,570	4,723	5,046	5,149	6,614	6,878	7,120	7,425
- Surat Berharga / Securities	28	33	34	24	32	33	24	42	40	27	33	36	25	28	37
- Lainnya / Others	29	4	5	5	5	4	4	35	32	42	40	28	70	28	27
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
h. Tagihan Lainnya / Other claims	1,490	236	262	245	208	128	142	140	132	142	116	221	220	315	309
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	87,472	99,810	102,321	101,916	100,417	99,794	111,244	152,527	151,695	161,010	161,557	213,583	219,687	218,824	216,442
Rupiah	81,774	93,414	93,278	91,939	91,269	90,756	102,405	142,257	141,604	149,392	150,504	202,464	204,126	206,880	205,049
Giro / Demand Deposit	7,496	10,573	11,452	11,071	10,709	10,551	11,097	15,309	15,737	17,560	18,210	27,703	26,248	23,569	24,649
Tabungan / Saving	35,070	39,770	40,305	40,443	40,964	41,670	44,425	66,662	67,817	69,622	70,044	87,012	89,768	89,571	88,617
Simpanan Berjangka / Time Deposits	39,208	43,071	41,522	40,425	39,596	38,536	46,883	60,286	58,050	62,209	62,249	87,749	88,110	93,740	91,782
Valas / Foreign Exchange	5,698	6,395	9,043	9,976	9,148	9,038	8,839	10,269	10,090	11,618	11,053	11,120	15,561	11,943	11,393
Giro / Demand Deposit	1,891	3,907	5,304	5,911	5,413	5,413	5,370	5,660	5,745	7,127	5,877	6,484	9,974	6,303	5,415
Tabungan / Saving	-	30	27	29	24	22	20	242	241	251	278	267	272	272	277
Simpanan Berjangka / Time Deposits	3,807	2,459	3,712	4,037	3,673	3,602	3,448	4,367	4,104	4,241	4,898	4,368	5,316	5,368	5,701
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	556	568	624	537	490	559	535	906	894	935	1,194	1,151	1,222	1,346	1,268
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	585	-	200	-	200	855	-	-
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g. Kewajiban Lainnya (mencakup Tagihan Aseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	249	236	262	245	208	128	142	140	132	142	116	221	220	315	309
h. Setoran Jaminan / Guarantee Deposits	21	23	15	16	15	15	14	35	40	37	38	39	43	37	36
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	2,989	2,989	2,989	2,989	2,989	2,989	3,759	6,680	6,680	6,680	6,680	11,783	11,784	11,784	21,286
b. Cadangan / Reserves	598	598	598	598	598	598	663	1,117	1,117	1,117	1,117	1,195	1,195	1,195	143
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	3,335	3,940	5,216	5,216	5,216	5,216	8,517	10,088	10,088	10,088	10,233	10,233	10,233	13,503	4,548
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	604	1,276	268	368	458	580	1,128	1,526	1,713	1,963	2,207	2,663	3,045	354	722
e. Tambahan modal disetor / Additional Paid In Capital	116	45	48	47	47	47	938	892	912	910	1,070	939	894	887	1,615
f. Modal Pinjaman / Loan Capital	375	375	375	375	375	375	375	375	375	375	375	1,375	1,375	1,375	1,375

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

Keterangan	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	742,327	828,197	140,409	201,249	271,753	335,467	398,679	463,817	529,172	596,355	660,802	725,282	794,091	72,385	133,073	
a. Dari Bank Indonesia / From Bank Indonesia Placement	6,205	7,353	1,385	2,090	2,759	3,412	3,976	4,724	5,580	6,433	7,403	8,159	8,902	700	1,312	
b. Dari Penempatan pada bank lain / From interbank placement	8,863	10,205	1,583	2,082	2,438	2,871	3,278	3,675	4,160	4,518	4,799	4,978	5,392	307	542	
c. Dari surat berharga / From securities	61,380	64,336	10,597	16,652	21,953	27,934	34,370	41,001	47,484	54,326	61,210	68,057	75,630	6,723	13,330	
d. Dari Kredit yang diberikan / From credit	511,575	552,425	94,429	131,572	179,782	220,856	261,456	302,537	344,007	385,590	425,863	466,057	508,294	46,342	84,662	
- kepada pihak ketiga bukan bank / To Third Party non Bank	508,391	548,591	93,694	130,473	178,332	219,048	259,317	300,020	341,135	382,372	422,292	462,173	504,082	46,010	84,064	
- kepada bank lain / To other Bank	3,184	3,834	735	1,098	1,450	1,809	2,139	2,517	2,873	3,219	3,572	3,884	4,212	332	598	
e. Lainnya / Others	154,304	193,878	32,415	48,853	64,821	80,394	95,599	111,880	127,941	145,489	161,527	178,031	195,873	18,313	33,228	
2. Beban Bunga / Interest Expenses	365,077	439,201	74,533	110,972	144,777	178,986	211,794	246,417	280,200	315,493	347,448	379,160	412,189	38,220	65,832	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	146	187	238	271	292	310	321	330	347	352	368	4	7	
b. Kewajiban pada Bank lain / Interbank Liabilities	9,789	11,570	1,715	2,471	3,227	3,899	4,793	5,542	6,027	6,601	7,079	7,568	8,085	538	1,008	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	179,623	210,401	33,525	51,227	67,014	83,462	99,141	115,508	131,616	146,910	162,173	176,408	190,658	13,474	25,328	
- Giro / Demand Deposit	20,397	24,188	4,355	6,676	8,960	11,241	13,472	15,869	18,123	20,435	22,821	25,006	27,192	2,178	4,048	
- Tabungan / Saving	23,929	24,998	4,141	6,183	8,095	9,980	11,570	13,329	15,084	16,710	18,364	19,973	21,655	1,550	3,036	
- Simpanan Berjangka / Time deposits	135,298	161,215	25,029	38,368	49,958	62,244	74,099	86,310	98,409	109,765	120,988	131,429	141,811	9,746	18,244	
d. Surat Berharga / Securities	11,314	11,987	1,887	2,806	3,747	4,861	5,636	6,525	7,347	8,206	9,059	9,999	10,961	831	1,636	
e. Pinjaman yang diterima / Loans received	11,572	13,655	2,026	3,091	3,961	4,795	5,601	6,284	7,508	8,300	9,142	9,761	10,340	2,378	2,129	
f. Lainnya / Others	150,931	189,109	31,518	47,683	63,179	78,193	92,952	108,755	123,869	141,326	155,686	171,087	187,804	15,364	30,087	
g. Koreksi atas pendapatan bunga / Corrections	1,784	2,029	3,717	3,507	3,412	3,505	3,378	3,494	3,512	3,820	3,963	3,984	3,972	5,631	5,638	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	377,250	388,997	65,876	90,277	126,976	156,480	186,885	217,400	248,972	280,862	313,354	346,122	381,902	34,165	67,241	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261,214	318,252	99,010	216,245	207,052	208,785	224,311	254,433	280,269	311,071	343,700	361,728	407,621	46,904	90,793	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	8,442	12,839	4,286	6,573	7,433	8,776	10,033	12,118	14,291	15,821	17,365	19,768	22,342	2,874	4,550	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	19	38	1	-	-	0	3	3	1	1	1	119	1	0	0	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	31	59	33	36	104	117	140	142	145	148	149	150	239	2	70	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123,588	144,697	52,552	148,920	130,954	123,303	128,117	143,052	154,785	165,093	182,358	188,247	203,924	22,755	45,810	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	76,090	82,320	13,999	21,697	27,530	32,855	38,705	44,901	51,222	57,209	63,365	69,298	77,002	6,304	12,418	
f. Lainnya / Others	53,043	78,298	28,139	39,018	41,031	43,733	47,313	54,216	59,826	72,799	80,462	84,146	104,114	14,969	27,945	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453,025	510,775	130,669	264,579	270,780	294,998	331,260	380,789	426,152	485,640	540,056	579,575	652,690	65,010	129,209	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	3,506	1,678	419	1,291	1,168	1,231	1,501	1,427	1,451	1,617	1,508	1,365	1,595	544	1,264	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	152	417	23	44	137	140	70	86	100	107	113	117	170	0	0	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	46	15	33	33	41	27	124	133	128	125	132	184	20	29	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113,865	130,660	49,883	142,642	121,912	112,600	116,778	130,437	142,478	153,394	167,735	169,276	183,116	21,341	44,203	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102,680	130,473	39,286	57,167	65,169	79,413	94,087	110,349	123,649	151,883	170,891	186,264	220,212	23,770	45,441	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4,756	5,637	860	1,335	1,708	2,005	2,369	2,689	2,986	3,278	3,795	3,993	4,508	342	690	
g. Lainnya / Others	227,889	241,863	40,184	62,067	80,653	99,568	116,427	135,678	155,355	175,233	195,889	218,427	242,905	18,992	37,583	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	185,439	196,474	34,217	41,944	63,248	70,267	79,936	91,044	103,090	106,293	116,998	128,275	136,833	16,059	28,825	
E. Pendapatan non-operasional / Non Operational Income	24,927	27,176	4,602	20,810	11,099	12,727	14,917	17,447	21,334	24,471	24,368	24,361	26,831	2,155	4,465	
F. Beban non-operasional / Non Operational Expenses	19,647	23,136	4,135	8,231	8,189	10,112	12,121	14,149	16,040	17,456	18,704	21,619	24,048	2,064	3,617	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	5,280	4,041	467	12,579	2,909	2,615	2,796	3,298	5,294	7,016	5,665	2,742	2,782	91	848	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	190,719	200,514	34,684	54,523	66,158	72,882	82,732	94,342	108,384	113,308	122,662	131,017	139,616	16,151	29,673	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	95,580	105,391	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	(65)	(64)	67,531	(5)	(20)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	95,682	105,669	55	63	180	268	295	413	346	331	334	340	67,820	(5)	(97)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	150,013	156,487	27,111	42,831	50,489	54,727	62,572	71,268	81,417	85,123	92,645	98,914	104,718	12,500	23,078	

Tabel 1.8.
Laporan Laba / Rugi Bank Umum Konvensional - BUKU 2
(Commercial Conventional Banks Income Statements - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	102,783	118,622	20,017	30,157	40,720	50,686	60,019	70,160	80,187	91,447	102,078	113,659	107,712	8,922	16,782	
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,106	1,414	230	283	388	490	583	709	874	1,035	1,229	1,393	1,464	109	198	
b. Dari Penempatan pada bank lain / From interbank placement	1,780	2,328	293	414	522	614	705	798	887	957	1,027	1,172	1,240	70	134	
c. Dari surat berharga / From securities	6,517	7,383	1,214	1,761	2,372	3,061	3,721	4,382	5,009	5,683	6,427	7,202	7,882	721	1,409	
d. Dari Kredit yang diberikan / From credit	55,914	60,566	9,810	14,719	19,962	24,752	29,391	34,178	38,930	44,023	48,908	54,683	58,475	4,752	8,868	
- kepada pihak ketiga bukan bank / To Third Party non Bank	55,438	60,071	9,738	14,609	19,817	24,573	29,185	33,944	38,668	43,744	48,612	54,370	58,147	4,743	8,852	
- kepada bank lain / To Other Bank	476	495	71	110	144	178	206	234	262	280	296	313	328	8	15	
e. Lainnya / Others	37,466	46,931	8,470	12,980	17,477	21,769	25,619	30,093	34,487	39,749	44,487	49,208	38,652	3,271	6,173	
2. Beban Bunga / Interest Expenses	64,251	78,581	13,635	20,518	27,618	34,410	40,647	47,555	54,462	62,350	69,651	77,201	68,413	5,690	10,642	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	19	16	1	1	1	1	2	2	2	2	2	2	2	-	-	
b. Kewajiban pada Bank lain / Interbank Liabilities	1,672	2,307	358	490	622	729	836	945	1,047	1,140	1,212	1,321	1,387	95	127	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	23,945	28,039	4,581	6,762	9,123	11,372	13,536	15,756	18,055	20,539	22,983	25,685	27,373	2,273	4,229	
- Giro / Demand Deposit	2,177	2,504	397	548	770	972	1,162	1,367	1,574	1,815	2,068	2,423	2,593	188	373	
- Tabungan / Saving	2,452	2,638	449	676	917	1,135	1,348	1,560	1,777	1,986	2,211	2,459	2,672	221	417	
- Simpanan Berjangka / Time deposits	19,317	22,897	3,736	5,538	7,436	9,264	11,027	12,829	14,704	16,739	18,704	20,804	22,108	1,864	3,438	
d. Surat Berharga / Securities	1,043	1,171	190	285	388	489	583	663	735	818	896	1,030	1,123	90	177	
e. Pinjaman yang diterima / Loans received	363	482	73	106	148	181	212	244	277	309	344	376	394	38	68	
f. Lainnya / Others	37,207	46,562	8,424	12,866	17,327	21,630	25,472	29,927	34,330	39,525	44,197	48,771	38,118	3,190	6,039	
g. Koreksi atas pendapatan bunga / Corrections	2	5	8	8	8	8	8	17	17	17	17	17	17	4	2	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	38,532	40,040	6,382	9,639	13,102	16,276	19,371	22,605	25,725	29,097	32,427	36,458	39,299	3,233	6,140	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	21,822	23,339	9,062	24,097	34,154	35,226	38,027	42,485	44,915	48,039	51,504	56,460	63,159	1,973	4,562	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1,693	1,321	373	689	796	890	986	1,182	1,317	1,372	1,506	1,756	2,105	108	196	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	36	1	-	-	0	3	3	1	1	1	1	1	0	0	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	24	26	91	102	124	124	124	126	127	127	127	1	6	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	11,244	11,278	4,692	18,290	27,367	28,040	30,205	33,166	34,770	36,700	39,295	43,066	44,414	835	2,057	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	3,453	3,865	592	811	1,067	1,281	1,532	1,791	2,069	2,366	2,639	3,030	3,357	261	551	
f. Lainnya / Others	5,399	6,800	3,380	4,281	4,834	4,913	5,178	6,219	6,635	7,473	7,937	8,481	13,155	768	1,752	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	48,262	52,186	13,158	31,233	43,767	47,480	51,998	58,833	63,534	69,545	75,195	82,418	91,427	4,371	9,056	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,348	545	57	144	169	315	366	374	384	407	406	441	493	82	175	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	23	44	137	140	70	86	100	107	113	117	117	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	3	31	-	9	9	12	12	85	99	99	100	103	154	2	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10,591	10,763	4,586	18,049	26,758	27,288	29,268	32,247	33,815	35,749	38,291	41,918	43,189	827	1,994	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	10,515	12,443	4,166	6,302	7,561	8,371	8,703	10,130	10,918	12,499	13,155	13,766	18,444	1,364	2,595	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	389	512	70	101	131	157	188	216	252	273	298	323	349	27	57	
g. Lainnya / Others	25,279	27,756	4,256	6,583	9,002	11,197	13,391	15,695	17,966	20,412	22,831	25,750	28,680	2,068	4,235	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	12,092	11,194	2,286	2,504	3,490	4,022	5,400	6,258	7,106	7,591	8,736	10,499	11,031	834	1,646	
E. Pendapatan non-operasional / Non Operational Income	3,053	4,039	527	1,827	1,389	1,366	1,550	1,698	44,539	1,459	1,395	5,510	6,338	461	944	
F. Beban non-operasional / Non Operational Expenses	2,906	2,807	380	1,148	876	954	999	1,116	43,991	859	900	5,022	5,548	455	929	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	147	1,232	147	679	513	413	551	583	548	601	496	489	790	6	15	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	12,239	12,426	2,433	3,183	4,003	4,435	5,951	6,840	7,655	8,192	9,231	10,988	11,821	840	1,661	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4,805	4,285	-	-	-	-	-	-	-	-	-	-	-	4,476	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4,908	4,562	61	66	189	283	336	449	385	387	399	404	4,764	-	(77)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	9,180	9,001	1,802	2,290	2,767	2,953	4,159	4,647	5,331	5,639	6,483	7,886	8,403	600	1,317	

Tabel 1.9.
Laporan Laba / Rugi Bank Umum Konvensional - BUKU 3
(Commercial Conventional Banks Income Statements - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	280,147	294,074	46,670	70,052	92,731	106,331	126,519	147,035	166,611	187,159	206,685	226,291	263,834	20,226	39,819
a. Dari Bank Indonesia / From Bank Indonesia Placement	2,827	2,989	588	999	1,341	1,544	1,779	2,060	2,407	2,769	3,201	3,578	4,001	373	703
b. Dari Penempatan pada bank lain / From interbank placement	3,328	3,442	478	705	878	998	1,125	1,273	1,349	1,430	1,491	1,459	1,636	87	143
c. Dari surat berharga / From securities	20,730	20,663	3,144	4,818	6,360	7,581	9,256	11,042	12,806	14,598	16,514	18,484	20,533	1,869	3,705
d. Dari Kredit yang diberikan / From credit	166,041	163,281	25,460	38,237	50,869	58,960	70,050	81,083	91,338	101,759	112,208	122,309	134,757	9,509	18,900
- kepada pihak ketiga bukan bank / To Third Party non Bank	165,117	162,139	25,274	37,964	50,512	58,546	69,562	80,521	90,705	101,051	111,415	121,447	133,817	9,464	18,814
- kepada bank lain / To other Bank	924	1,142	186	273	357	414	487	562	633	707	792	862	941	45	85
e. Lainnya / Others	87,221	103,699	17,001	25,293	33,284	37,247	44,309	51,577	58,712	66,603	73,270	80,460	102,907	8,388	16,368
2. Beban Bunga / Interest Expenses	172,765	195,619	30,805	46,254	60,895	69,772	82,491	95,614	108,601	122,238	134,817	147,589	176,526	13,432	26,056
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	7	6	1	1	1	1	1	1	2	2	2	2	2	108	240
b. Kewajiban pada Bank lain / Interbank Liabilities	3,554	3,896	486	738	944	1,101	1,266	1,430	1,569	1,704	1,836	1,955	2,088	4,357	8,264
c. Kepada pihak ketiga bukan bank / Third Party non Bank	71,171	77,393	11,696	17,731	23,376	27,158	31,874	36,821	41,764	46,645	51,841	56,759	62,544	574	1,037
- Giro / Demand Deposit	6,873	7,196	1,193	1,897	2,560	2,998	3,539	4,160	4,760	5,381	6,012	6,622	7,288	339	640
- Tabungan / Saving	8,317	8,160	1,371	2,049	2,703	2,987	3,320	3,712	4,100	4,444	4,870	5,281	5,738	344	657
- Simpanan Berjangka / Time deposits	55,981	62,037	9,132	13,784	18,113	21,173	25,015	28,949	32,904	36,820	40,959	44,885	49,518	3,444	6,867
d. Surat Berharga / Securities	6,469	5,162	839	1,269	1,719	2,155	2,591	2,971	3,377	3,751	4,121	4,503	4,883	335	662
e. Pinjaman yang diterima / Loans received	5,594	7,212	1,128	1,708	2,264	2,780	3,290	3,745	4,215	4,685	5,174	5,640	6,097	427	857
f. Lainnya / Others	85,968	101,912	16,649	24,797	32,561	36,540	43,429	50,598	57,620	65,390	71,781	78,662	100,837	8,198	15,980
g. Koreksi atas pendapatan bunga / Corrections	2	37	6	10	29	36	40	48	54	60	64	69	76	6	53
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	107,383	98,455	15,865	23,798	31,836	36,558	44,028	51,421	58,010	64,921	71,868	78,701	87,308	6,794	13,762
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	133,190	132,098	41,996	111,234	99,450	92,780	99,625	110,404	119,411	128,362	133,430	147,063	165,298	21,123	40,313
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3,027	5,842	1,999	2,550	3,024	3,728	4,227	5,083	5,896	6,218	6,687	7,532	8,839	627	1,063
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	16	2	-	-	-	-	0	-	-	-	-	119	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	0	1	-	-	-	-	-	-	-	-	-	89	1	64
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	95,260	90,577	33,482	97,554	82,724	76,471	80,683	88,164	94,836	100,974	102,646	115,476	128,851	17,604	34,050
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	20,966	20,679	3,087	5,229	6,436	6,314	7,404	8,579	10,117	11,305	12,566	13,762	15,230	1,188	2,327
f. Lainnya / Others	13,921	14,998	3,427	5,901	7,266	6,266	7,310	8,578	8,563	9,865	11,531	10,174	12,289	1,704	2,810
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194,186	189,558	49,713	120,919	114,804	111,769	122,871	137,981	151,441	167,509	177,353	194,978	221,468	24,882	48,937
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,514	764	268	528	526	573	611	552	646	741	661	482	687	287	647
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	11	42	-	-	-	-	-	-	-	-	-	-	53	0	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	173	15	10	19	19	25	11	35	27	22	18	23	23	18	29
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	90,200	84,118	32,045	93,356	78,049	71,133	74,505	81,253	87,363	93,446	94,253	105,498	118,117	17,168	33,323
e. Penyusutan/Amortisasi / Depreciation/Amortizations	28,415	32,693	5,806	9,600	13,172	13,548	15,987	18,958	20,900	25,364	29,160	30,194	36,625	2,533	5,061
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	3,195	3,721	560	873	1,121	1,202	1,411	1,628	1,812	1,996	2,297	2,390	2,614	195	379
g. Lainnya / Others	70,678	68,205	11,023	16,543	21,916	25,287	30,346	35,555	40,693	45,940	50,964	56,392	63,349	4,681	9,498
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	46,387	40,994	8,148	14,113	16,483	17,569	20,782	23,845	25,980	27,944	30,786	31,139	30,786	3,035	5,138
E. Pendapatan non-operasional / Non Operational Income	14,533	18,790	3,147	6,307	6,477	7,408	8,657	10,250	11,612	13,520	13,686	14,286	15,772	1,528	2,660
F. Beban non-operasional / Non Operational Expenses	12,720	15,370	2,849	5,721	5,331	6,328	7,588	9,097	10,262	11,512	11,934	13,289	14,658	1,347	2,450
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1,814	3,420	298	586	1,146	1,080	1,069	1,153	1,350	2,008	1,752	996	1,115	181	210
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	48,200	44,415	8,447	14,699	17,629	18,649	21,851	24,998	27,330	27,781	29,696	31,782	32,253	3,216	5,348
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	7,528	9,285	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	(65)	(64)	7,419	(5)	(20)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	7,528	9,285	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	(65)	(64)	7,419	(5)	(20)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	38,329	34,478	6,440	11,098	13,159	14,114	16,577	19,079	20,721	21,250	22,760	24,512	24,489	2,666	4,256

Tabel 1.10.
Laporan Laba / Rugi Bank Umum Konvensional - BUKU 4
(Commercial Conventional Banks Income Statements - Group of Business Activities 4)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	313,316	368,651	65,708	89,010	123,269	159,887	189,800	220,500	252,487	284,708	315,325	346,223	379,822	39,721	69,610	
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,359	1,873	412	585	739	1,024	1,211	1,493	1,779	2,051	2,329	2,498	2,693	173	322	
b. Dari Penempatan pada bank lain / From interbank placement	3,467	4,160	783	926	991	1,199	1,377	1,520	1,832	2,026	2,166	2,319	2,498	148	260	
c. Dari surat berharga / From securities	31,075	32,649	5,638	9,162	12,070	15,838	19,473	23,351	27,237	31,398	35,378	39,166	43,628	3,767	7,510	
d. Dari Kredit yang diberikan / From credit	260,158	298,590	53,945	70,793	99,307	125,228	147,723	170,589	194,495	218,489	240,983	264,000	287,654	29,859	52,471	
- kepada pihak ketiga bukan bank / To Third Party non Bank	258,456	296,443	53,477	70,092	98,378	124,035	146,306	168,902	192,556	216,303	238,540	261,332	284,754	29,583	51,980	
- kepada bank lain / To other Bank	1,702	2,147	469	702	929	1,193	1,417	1,687	1,938	2,186	2,443	2,668	2,899	276	492	
e. Lainnya / Others	17,258	31,379	4,930	7,544	10,163	16,599	20,016	23,547	27,143	30,744	34,469	38,240	43,348	5,774	9,047	
2. Beban Bunga / Interest Expenses	102,562	139,710	25,851	37,881	48,236	64,823	76,921	89,524	101,484	113,686	123,893	133,947	145,076	17,393	25,972	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	137	175	222	248	261	267	267	267	277	277	285	0	0	
b. Kewajiban pada Bank lain / Interbank Liabilities	4,301	5,083	822	1,175	1,584	1,982	2,593	3,055	3,288	3,624	3,888	4,165	4,480	327	626	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	72,122	92,016	15,139	23,595	30,554	40,036	47,940	56,198	64,159	71,376	78,099	84,216	90,235	6,089	11,410	
- Giro / Demand Deposit	10,573	13,548	2,570	3,933	5,251	6,799	8,200	9,681	11,049	12,413	13,822	15,080	16,379	1,367	2,548	
- Tabungan / Saving	11,988	12,984	2,114	3,149	4,095	5,363	6,334	7,392	8,439	9,414	10,328	11,212	12,134	907	1,820	
- Simpanan Berjangka / Time deposits	49,562	65,484	10,455	16,512	21,207	27,854	33,405	39,125	44,671	49,549	53,950	57,924	61,723	3,815	7,042	
d. Surat Berharga / Securities	3,405	5,341	815	1,187	1,550	2,102	2,322	2,718	3,038	3,411	3,790	4,233	4,585	372	727	
e. Pinjaman yang diterima / Loans received	5,559	5,930	811	1,256	1,531	1,813	2,076	2,271	2,990	3,272	3,582	3,699	3,820	1,904	1,190	
f. Lainnya / Others	15,419	28,992	4,472	7,051	9,474	15,331	18,499	21,707	24,468	28,190	30,607	33,699	38,062	3,121	6,478	
g. Koreksi atas pendapatan bunga / Corrections	1,723	1,935	3,655	3,442	3,321	3,311	3,230	3,308	3,274	3,547	3,651	3,658	3,609	5,580	5,541	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	210,754	228,941	39,857	51,129	75,033	95,064	112,878	130,976	151,002	171,021	191,432	212,277	234,746	22,328	43,638	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	97,170	155,324	46,579	79,010	71,333	78,339	83,841	98,221	112,059	130,391	154,123	153,104	173,474	22,425	44,104	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3,641	5,547	1,896	3,310	3,584	4,097	4,771	5,787	7,014	8,060	8,995	10,269	11,231	2,135	3,276	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	2	21	8	11	13	15	17	19	22	22	23	23	23	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	16,996	42,755	14,361	33,048	20,824	18,751	17,182	21,667	25,119	27,352	40,348	29,630	30,585	4,313	9,695	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	49,844	55,785	9,908	15,049	19,255	24,316	28,742	33,351	37,703	42,024	46,460	50,680	56,331	4,708	9,258	
f. Lainnya / Others	26,688	51,215	20,407	27,593	27,658	31,161	33,130	37,397	42,202	52,933	58,297	62,502	75,305	11,270	21,875	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	185,709	246,281	63,786	106,462	104,903	126,760	145,094	170,795	196,035	231,857	269,169	282,275	318,620	33,146	66,901	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	626	369	81	588	443	315	322	319	355	404	375	377	409	175	440	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	4	233	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	1	0	4	4	4	4	4	4	7	7	7	7	7	-	0	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	13,068	35,777	13,237	31,216	17,088	14,157	12,986	16,919	21,281	24,183	35,175	21,844	21,805	3,347	8,886	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	53,809	77,632	27,697	38,922	41,738	54,285	65,113	76,165	85,803	107,534	121,575	134,631	157,369	18,287	35,482	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1,104	1,326	214	337	422	607	727	796	867	948	1,132	1,205	1,465	113	240	
g. Lainnya / Others	117,097	130,944	22,553	35,394	45,208	57,392	65,941	76,592	87,722	98,772	110,905	124,210	137,565	11,225	21,853	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	122,214	137,983	22,650	23,678	41,463	46,642	51,625	58,402	67,027	69,555	76,386	83,105	89,600	11,607	20,842	
E. Pendapatan non-operasional / Non Operational Income	4,001	1,187	131	11,445	1,697	1,956	2,330	2,723	4,795	5,914	5,299	4,364	4,524	141	818	
F. Beban non-operasional / Non Operational Expenses	730	1,780	101	176	464	914	1,247	1,243	1,420	1,545	1,909	3,113	3,597	244	202	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3,270	(594)	30	11,269	1,233	1,042	1,083	1,480	3,375	4,369	3,391	1,251	927	(102)	617	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	125,485	137,390	22,681	34,947	42,696	47,685	52,708	59,881	70,402	73,924	79,776	84,356	90,527	11,504	21,459	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	81,004	88,773	-	-	-	-	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	81,004	88,774	-	-	-	-	-	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98,998	108,356	18,060	28,227	33,204	36,087	40,276	45,746	53,287	55,848	60,570	63,772	68,110	8,820	16,629	

Tabel 1.11.
Laporan Laba / Rugi Bank Umum Syariah - BUKU 2
(Commercial Sharia Banks Income Statements - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	25,998	27,802	4,589	6,892	8,873	10,916	11,238	10,936	12,456	13,954	15,563	12,341	15,091	1,372	2,660	
a. Dari Bank Indonesia / From Bank Indonesia Placement	462	665	96	138	188	230	194	145	161	184	208	169	201	12	23	
b. Dari Penempatan pada bank lain / From interbank placement	10	13	1	1	1	1	1	2	2	2	2	4	7	2	5	
c. Dari surat berharga / From securities	1,792	2,280	331	504	654	824	1,090	873	882	910	1,002	714	880	135	256	
d. Dari Kredit yang diberikan / From credit	15,206	16,635	2,907	4,363	5,524	6,802	6,350	5,628	6,536	7,368	8,262	5,547	6,743	569	1,112	
- kepada pihak ketiga bukan bank / To Third Party non Bank	15,146	16,602	2,901	4,353	5,512	6,788	6,332	5,610	6,514	7,343	8,243	5,531	6,725	568	1,110	
- kepada bank lain / To other Bank	60	33	6	9	12	14	18	18	21	24	19	16	18	1	2	
e. Lainnya / Others	8,528	8,210	1,254	1,887	2,506	3,058	3,602	4,287	4,876	5,490	6,089	5,907	7,261	653	1,265	
2. Beban Bunga / Interest Expenses	15,044	15,173	2,397	3,598	4,755	5,937	6,745	7,373	8,448	9,529	10,610	9,286	11,351	1,001	1,918	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	10	6	9	12	18	26	35	45	55	61	67	74	4	6	
b. Kewajiban pada Bank lain / Interbank Liabilities	98	81	12	17	20	23	26	28	32	35	38	41	49	6	11	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	6,078	6,753	1,115	1,669	2,195	2,720	2,955	2,873	3,286	3,697	4,128	3,277	3,866	324	616	
- Giro / Demand Deposit	301	444	120	179	235	291	354	308	349	394	438	199	229	22	45	
- Tabungan / Saving	438	505	101	150	195	244	286	256	299	337	367	364	418	33	59	
- Simpanan Berjangka / Time deposits	5,338	5,805	894	1,340	1,766	2,185	2,315	2,308	2,638	2,966	3,322	2,714	3,219	269	512	
d. Surat Berharga / Securities	233	181	24	39	52	70	88	103	121	136	153	76	207	22	44	
e. Pinjaman yang diterima / Loans received	1	5	0	1	1	1	2	3	12	20	24	28	7	14		
f. Lainnya / Others	8,630	8,143	1,240	1,864	2,474	3,027	3,560	4,221	4,804	5,407	5,994	5,800	7,128	634	1,225	
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	78	90	111	157	187	216	-	-	2	1	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	10,954	12,629	2,192	3,294	4,119	4,979	4,493	3,563	4,008	4,425	4,953	3,055	3,740	371	742	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	3,268	3,712	636	849	1,022	1,235	1,419	1,543	1,824	2,151	2,367	2,103	2,636	525	779	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain																
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit																
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets																
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	21	5	1	3	5	5	5	2	2	2	2	2	3	2	3	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	748	812	186	267	350	417	522	535	600	686	780	655	812	50	97	
f. Lainnya / Others	2,456	2,814	439	563	649	767	862	995	1,221	1,367	1,485	1,444	1,814	473	668	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	11,244	12,571	2,108	3,039	3,942	4,939	5,014	4,430	4,999	5,651	6,301	4,402	5,457	814	1,337	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	12	31	31	27	200	176	60	60	59	-	-	0	0	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	0	1	1	1	2	7	4	2	4	1	1	1	0	0	0	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3,071	4,089	813	1,112	1,351	1,677	1,574	1,545	1,879	2,083	2,290	1,364	1,602	502	713	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	37	43	6	11	17	19	21	23	25	27	29	31	32	2	4	
g. Lainnya / Others	8,135	8,439	1,276	1,884	2,542	3,210	3,215	2,684	3,031	3,481	3,922	3,007	3,822	310	620	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	2,978	3,770	720	1,104	1,198	1,274	898	677	833	925	1,019	755	919	81	184	
E. Pendapatan non-operasional / Non Operational Income	132	140	22	89	30	66	43	46	37	42	44	27	50	6	31	
F. Beban non-operasional / Non Operational Expenses	131	155	29	80	37	71	51	62	79	76	82	36	61	3	6	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1	(14)	(7)	9	(6)	(4)	(8)	(16)	(42)	(35)	(38)	(10)	(11)	3	25	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	2,979	3,756	713	1,113	1,192	1,270	890	661	791	890	981	746	908	84	208	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2,243	3,048	-	-	-	-	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2,243	3,048	-	-	-	-	-	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksriran pajak penghasilan) / Profit/Loss After Estimation of tax	2,222	2,793	531	824	897	952	642	459	560	635	702	558	681	60	154	

Tabel 1.12.
Laporan Laba / Rugi Bank Umum Syariah - BUKU 3
(Commercial Sharia Banks Income Statements - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	8,764	9,870	1,813	2,701	3,513	4,372	7,229	10,717	12,348	13,884	15,470	21,998	24,259	2,144	4,202	
a. Dari Bank Indonesia / From Bank Indonesia Placement	214	266	34	50	64	78	156	255	288	320	355	455	497	34	66	
b. Dari Penempatan pada bank lain / From interbank placement	0	0	-	-	-	-	-	-	-	-	-	0	0	-	-	
c. Dari surat berharga / From securities	841	1,000	202	305	399	504	680	1,178	1,350	1,522	1,683	2,293	2,528	231	450	
d. Dari Kredit yang diberikan / From credit	6,904	7,554	1,356	2,011	2,605	3,240	5,732	8,511	9,825	11,034	12,311	17,180	18,943	1,653	3,311	
- kepada pihak ketiga bukan bank / To Third Party non Bank	6,885	7,544	1,354	2,008	2,600	3,234	5,726	8,500	9,813	11,020	12,295	17,159	18,920	1,651	3,308	
- kepada bank lain / To other Bank	19	10	3	3	5	5	6	10	12	14	15	21	23	1	3	
e. Lainnya / Others	805	1,050	220	335	444	551	661	773	885	1,008	1,121	2,070	2,291	227	375	
2. Beban Bunga / Interest Expenses	3,549	4,196	760	1,108	1,467	1,822	2,355	3,316	3,748	4,183	4,626	7,491	8,198	704	1,244	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Kewajiban pada Bank lain / Interbank Liabilities	9	6	1	2	3	4	4	7	9	10	11	13	15	2	3	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	2,715	3,069	494	729	972	1,197	1,680	2,524	2,839	3,152	3,476	5,063	5,513	430	810	
- Giro / Demand Deposit	139	140	31	47	69	85	103	220	239	259	281	584	617	27	46	
- Tabungan / Saving	501	530	76	113	150	187	229	346	398	451	504	596	654	50	100	
- Simpanan Berjangka / Time deposits	2,076	2,400	387	569	753	924	1,348	1,958	2,201	2,442	2,691	3,883	4,242	353	664	
d. Surat Berharga / Securities	38	49	8	9	13	18	19	25	30	32	36	146	155	13	25	
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Lainnya / Others	731	1,019	210	320	426	532	641	747	859	977	1,086	2,027	2,243	221	364	
g. Koreksi atas pendapatan bunga / Corrections	57	52	47	48	54	72	11	10	10	10	16	240	270	38	42	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	5,215	5,675	1,053	1,593	2,046	2,550	4,874	7,401	8,600	9,701	10,844	14,508	16,061	1,440	2,959	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	4,582	2,238	529	707	776	830	892	1,210	1,402	1,482	1,595	2,385	2,540	859	1,036	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22	26	6	9	12	15	18	55	63	73	76	206	159	3	5	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	58	81	12	21	30	32	35	45	51	57	59	67	70	2	5	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	733	870	167	251	324	410	375	496	566	656	727	1,014	1,136	98	187	
f. Lainnya / Others	3,770	1,261	344	425	410	373	464	614	723	696	733	1,098	1,174	755	840	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	8,981	6,147	1,218	1,831	2,223	2,629	4,284	6,534	7,667	8,539	9,476	13,219	14,372	1,797	2,978	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	-	0	0	-	0	5	5	5	5	63	5	0	2	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	5,570	2,294	611	923	1,032	1,166	1,990	2,799	3,352	3,617	3,903	5,442	5,791	1,083	1,590	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	26	34	6	10	13	17	19	23	27	31	36	41	47	5	9	
g. Lainnya / Others	3,384	3,818	600	898	1,179	1,446	2,274	3,706	4,283	4,885	5,531	7,673	8,529	709	1,377	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	816	1,766	364	469	599	751	1,483	2,077	2,335	2,644	2,963	3,674	4,229	502	1,016	
E. Pendapatan non-operasional / Non Operational Income	38	19	1	25	6	9	14	29	29	31	29	46	58	19	12	
F. Beban non-operasional / Non Operational Expenses	42	69	5	0	12	10	18	36	53	42	47	109	163	15	30	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(3)	(50)	(4)	25	(7)	(2)	(4)	(7)	(24)	(11)	(18)	(63)	(106)	4	(18)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	813	1,716	360	494	592	750	1,478	2,070	2,311	2,633	2,946	3,611	4,123	506	998	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	-	-	-	1,978	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	-	-	-	1,978	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	604	1,276	268	368	458	580	1,128	1,526	1,713	1,963	2,207	2,663	3,045	354	722	

Tabel 1.13.
Rekening Administratif Bank Umum
(Commercial Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	1,063,037	904,442	1,137,056	1,274,359	1,206,940	1,129,116	1,127,954	1,153,075	1,065,070	1,136,999	1,077,130	1,081,939	1,037,780	1,124,472	1,220,609
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17,310	14,277	21,245	25,258	23,673	22,402	27,914	32,727	33,995	33,817	43,276	42,933	42,308	43,126	42,513
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1,040,333	883,237	1,101,814	1,238,326	1,167,777	1,097,345	1,089,275	1,109,062	1,020,456	1,094,163	1,024,075	1,028,536	987,245	1,070,146	1,165,418
- Lainnya / <i>Others</i>	5,395	6,927	13,997	10,775	15,491	9,368	10,766	11,286	10,619	9,020	9,780	10,469	8,227	11,200	12,678
Kewajiban Komitmen / Committed Liabilities	2,724,780	2,659,102	2,860,330	3,142,712	3,051,998	2,867,698	2,851,036	2,937,717	2,853,890	2,913,442	2,891,211	2,877,217	2,820,197	2,917,183	2,996,599
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1,545,055	1,603,199	1,650,319	1,670,676	1,630,264	1,619,082	1,607,955	1,654,927	1,637,483	1,655,809	1,693,574	1,681,806	1,643,288	1,686,508	1,674,074
- <i>Committed</i>	367,108	371,281	389,823	393,601	396,878	396,060	397,200	398,403	405,673	408,119	411,083	415,988	405,603	417,078	411,394
- <i>Uncommitted</i>	1,177,948	1,231,918	1,260,496	1,277,074	1,233,387	1,223,022	1,210,755	1,256,524	1,231,810	1,247,690	1,282,491	1,265,818	1,237,685	1,269,430	1,262,680
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10,181	16,622	16,703	15,465	15,577	16,923	14,944	14,710	17,675	16,966	16,550	18,627	19,402	18,994	20,795
- <i>Committed</i>	1,897	5,138	5,919	5,570	5,272	4,575	3,348	4,072	5,007	4,506	3,824	4,173	4,843	3,653	4,077
- <i>Uncommitted</i>	8,284	11,484	10,784	9,894	10,306	12,348	11,596	10,638	12,668	12,460	12,726	14,454	14,559	15,342	16,719
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88,144	67,522	70,101	75,736	63,627	58,061	55,093	55,453	59,763	60,179	63,486	64,516	68,511	70,374	74,512
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1,075,275	961,666	1,106,741	1,368,806	1,329,645	1,164,136	1,162,686	1,201,206	1,127,850	1,171,407	1,107,896	1,102,929	1,080,952	1,130,728	1,214,851
- Lainnya / <i>Others</i>	6,126	10,093	16,466	12,029	12,884	9,496	10,356	11,421	11,119	9,081	9,706	9,340	8,044	10,578	12,366
Tagihan Kontinjensi / Contingent Claims	286,136	273,864	245,546	316,882	291,043	291,015	286,005	302,116	289,355	276,620	272,298	274,419	275,006	244,805	274,391
- Garansi yang diterima / <i>Received guarantees</i>	248,740	226,961	200,024	260,748	244,934	243,365	236,688	248,208	233,046	224,395	218,591	221,226	222,265	190,769	219,075
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32,405	40,966	39,383	49,686	39,490	40,782	42,232	46,563	48,765	44,576	45,880	45,128	44,416	45,537	46,620
- Lainnya / <i>Others</i>	4,991	5,936	6,139	6,449	6,619	6,868	7,085	7,345	7,544	7,649	7,827	8,065	8,325	8,500	8,696
Kewajiban Kontinjensi / Contingent Liabilities	366,334	365,644	345,387	371,170	350,674	339,105	339,115	341,604	335,447	341,020	339,723	333,639	341,684	317,613⁽¹⁾	319,943
- Garansi yang diberikan / <i>Issued guarantees</i>	364,514	363,078	342,751	368,456	347,948	336,325	336,365	338,793	332,675	338,236	336,810	330,632	338,920	314,636 ⁽²⁾	317,198
- Lainnya / <i>Others</i>	1,820	2,566	2,636	2,714	2,725	2,780	2,750	2,812	2,772	2,784	2,913	3,006	2,764	2,978	2,745
Lainnya / Others	445,955	491,618	503,105	516,340	515,001	519,758	525,195	531,491	535,297	536,904	546,791	548,338	566,622	568,289	572,017
- Penerusan Kredit / <i>Channelling</i>	12,072	14,246	13,901	13,743	13,635	13,535	13,494	13,189	13,109	12,980	12,982	12,960	12,966	12,942	12,843
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	392,081	430,741	442,048	454,376	453,348	458,142	463,348	469,631	473,256	474,350	483,831	485,071	500,846	501,055	504,631
- Kredit yang diberikan / <i>Credit disbursed</i>	383,718	421,711	432,969	445,116	444,220	449,040	454,155	460,328	463,942	464,235	473,621	474,790	490,473	490,717	494,270
- Lainnya / <i>Others</i>	8,363	9,030	9,079	9,261	9,128	9,102	9,194	9,302	9,313	10,115	10,210	10,281	10,373	10,338	10,361
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41,802	46,632	47,156	48,220	48,018	48,081	48,353	48,672	48,933	49,575	49,978	50,307	52,809	54,292	54,543
- Kredit yang diberikan / <i>Credit disbursed</i>	34,238	39,304	39,806	40,843	40,660	40,720	40,982	41,266	41,596	42,233	42,613	42,976	45,429	46,911	47,160
- Lainnya / <i>Others</i>	7,564	7,328	7,350	7,377	7,357	7,361	7,370	7,406	7,337	7,342	7,364	7,331	7,380	7,380	7,383

Tabel 1.14.
Rekening Administratif Bank Umum Konvensional - BUKU 2
(Commercial Conventional Off-Balance Sheet - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	44,036	38,627	66,650	65,786	56,600	46,784	51,984	43,990	31,768	35,646	30,383	34,834	34,602	36,255	40,747
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	3,301	3,185	3,264	3,614	3,358	3,184	3,793	4,014	4,414	4,643	4,576	4,770	4,750	2,231	2,254
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	40,102	33,598	60,539	58,950	50,977	41,373	45,500	38,574	26,286	29,905	24,593	28,621	29,365	32,505	36,897
- Lainnya / <i>Others</i>	633	1,845	2,847	3,222	2,265	2,228	2,691	1,402	1,068	1,099	1,215	1,444	488	1,518	1,595
Kewajiban Komitmen / Committed Liabilities	121,255	125,066	151,532	142,614	134,522	121,139	127,412	118,775	110,224	115,363	109,930	111,152	99,375	107,169	108,831
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	77,849	86,107	88,692	82,746	82,277	81,937	81,188	78,226	81,757	84,221	83,675	79,990	70,022	72,247	69,784
- <i>Committed</i>	31,541	35,988	35,527	28,235	28,069	27,296	27,795	28,478	28,619	29,605	29,841	27,831	19,380	20,526	20,452
- <i>Uncommitted</i>	46,308	50,119	53,165	54,511	54,208	54,641	53,392	49,748	53,137	54,616	53,834	52,159	50,643	51,721	49,332
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	142	72	104	93	84	83	114	127	129	138	179	165	143	189	174
- <i>Committed</i>	79	32	62	45	47	48	75	82	75	95	106	113	92	123	123
- <i>Uncommitted</i>	63	40	41	49	36	35	39	45	54	43	73	52	51	66	51
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2,741	2,386	2,470	2,480	1,576	1,743	1,318	1,780	1,973	1,922	1,916	1,632	1,295	1,465	1,276
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	39,764	32,610	55,766	52,334	47,525	35,554	42,543	36,666	24,216	27,146	22,542	27,620	26,800	30,832	35,334
- Lainnya / <i>Others</i>	759	3,891	4,500	4,961	3,061	1,823	2,249	1,976	2,150	1,936	1,618	1,745	1,115	2,437	2,262
Tagihan Kontinjensi / Contingent Claims	35,613	31,218	24,758	17,613	20,985	18,623	17,431	18,091	18,834	16,080	15,355	15,025	11,588	13,412	13,443
- Garansi yang diterima / <i>Received guarantees</i>	31,051	21,926	19,043	12,813	15,792	13,399	12,107	12,524	13,176	10,325	9,532	9,189	5,814	6,274	6,301
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4,280	8,916	5,322	4,404	4,585	4,609	4,698	4,919	5,000	5,171	5,221	5,217	5,100	6,099	6,089
- Lainnya / <i>Others</i>	281	376	393	395	608	615	626	648	659	584	602	618	674	1,039	1,054
Kewajiban Kontinjensi / Contingent Liabilities	23,885	21,276	19,783	8,648	8,447	8,503	8,585	8,593	8,989	8,494	8,578	8,933	7,671	6,993	6,827
- Garansi yang diberikan / <i>Issued guarantees</i>	23,451	20,897	19,401	8,291	8,105	8,126	8,224	8,215	8,611	8,120	8,196	8,558	7,298	6,487	6,337
- Lainnya / <i>Others</i>	434	379	381	357	341	377	361	378	378	374	383	375	373	506	490
Lainnya / Others	28,582	31,073	32,465	33,547	33,765	34,708	35,308	35,739	36,457	37,174	37,716	37,341	39,381	40,429	40,100
- Penerusan Kredit / <i>Channelling</i>	2,985	5,144	5,115	4,947	4,891	4,823	4,795	4,708	4,649	4,548	4,556	4,552	4,550	4,548	4,455
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22,730	23,830	25,147	26,201	26,584	27,577	28,107	28,601	29,359	30,145	30,563	30,198	32,117	33,157	32,820
- Kredit yang diberikan / <i>Credit disbursed</i>	22,349	23,430	24,746	25,801	26,183	27,179	27,711	28,205	28,965	29,750	30,168	29,803	31,695	32,765	32,548
- Lainnya / <i>Others</i>	381	400	400	401	401	397	395	396	395	395	395	395	422	392	271
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	2,867	2,099	2,203	2,399	2,291	2,309	2,407	2,430	2,449	2,481	2,597	2,590	2,714	2,724	2,825
- Kredit yang diberikan / <i>Credit disbursed</i>	2,636	2,099	2,203	2,399	2,291	2,301	2,382	2,430	2,449	2,481	2,571	2,590	2,714	2,724	2,825
- Lainnya / <i>Others</i>	231	0	0	0	0	8	24	0	0	0	26	0	0	0	0

Tabel 1.15.
Rekening Administratif Bank Umum Konvensional - BUKU 3
(Commercial Conventional Off-Balance Sheet - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	622,617	621,178	772,205	885,120	848,485	818,526	807,362	831,336	758,088	807,888	762,506	760,901	730,359	768,581	845,191
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14,009	11,092	16,833	20,644	19,497	19,219	23,123	27,968	27,906	28,430	38,334	36,328	37,559	39,895	40,045
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	604,424	605,182	747,272	858,529	818,331	793,417	776,547	794,927	722,446	771,925	717,371	717,159	685,359	721,225	796,429
- Lainnya / <i>Others</i>	4,184	4,903	8,100	5,947	10,657	5,890	7,693	8,440	7,735	7,533	6,800	7,414	7,442	7,460	8,717
Kewajiban Komitmen / Committed Liabilities	1,486,720	1,450,575	1,573,913	1,759,956	1,735,663	1,552,859	1,531,907	1,587,101	1,530,615	1,569,196	1,548,182	1,547,274	1,525,368	1,496,215	1,562,426
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	849,546	812,605	833,524	859,159	844,311	766,856	765,187	794,235	794,733	804,334	816,806	808,420	823,985	770,374	783,742
- <i>Committed</i>	133,719	97,021	101,247	109,539	116,143	110,011	110,821	108,073	108,862	109,654	109,136	115,927	121,359	111,184	110,373
- <i>Uncommitted</i>	715,828	715,584	732,278	749,619	728,168	656,844	654,366	686,163	685,870	694,679	707,670	692,493	702,626	659,190	673,369
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	6,584	8,314	7,529	6,857	7,279	8,044	6,996	6,834	10,119	9,938	8,694	10,113	10,140	10,267	12,246
- <i>Committed</i>	506	368	406	419	400	595	44	1,031	1,985	1,518	327	327	279	293	262
- <i>Uncommitted</i>	6,077	7,946	7,123	6,439	6,879	7,449	6,952	5,803	8,134	8,419	8,367	9,787	9,861	9,975	11,984
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30,288	19,154	20,186	23,687	18,036	14,533	13,374	14,328	15,003	14,084	14,651	16,634	18,530	17,377	17,994
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	596,207	605,815	704,960	865,221	860,253	757,977	740,143	765,089	704,518	735,209	703,050	707,070	667,335	692,624	742,362
- Lainnya / <i>Others</i>	4,095	4,687	7,714	5,032	5,784	5,449	6,207	6,615	6,243	5,632	4,981	5,036	5,378	5,573	6,082
Tagihan Kontinjensi / Contingent Claims	197,807	181,443	159,878	228,438	203,342	201,147	195,836	208,250	195,196	183,799	180,543	184,821	187,111	157,265	186,427
- Garansi yang diterima / <i>Received guarantees</i>	180,763	161,443	137,940	195,724	181,044	178,732	173,021	183,211	167,590	160,463	157,286	161,907	164,320	134,568	163,144
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13,125	15,253	17,027	27,709	17,219	17,225	17,499	19,617	22,071	17,697	17,528	17,077	16,871	16,664	17,142
- Lainnya / <i>Others</i>	3,919	4,747	4,911	5,005	5,078	5,190	5,315	5,422	5,535	5,639	5,729	5,836	5,920	6,033	6,141
Kewajiban Kontinjensi / Contingent Liabilities	112,882	100,576	98,727	114,556	106,736	99,693	95,241	95,268	93,452	92,955	89,279	84,952	85,882	76,298¹⁾	74,330
- Garansi yang diberikan / <i>Issued guarantees</i>	112,442	100,293	98,400	114,166	106,326	99,312	94,902	94,922	93,153	92,651	89,033	84,716	85,669	76,142 ²⁾	74,159
- Lainnya / <i>Others</i>	440	283	326	390	410	380	340	347	299	304	246	235	213	156	171
Lainnya / Others	144,019	156,992	159,911	163,881	163,727	124,090	126,322	127,988	129,006	125,538	133,323	134,885	138,388	111,764	113,636
- Penerusan Kredit / <i>Channelling</i>	3,906	3,883	3,880	3,886	3,880	3,529	3,528	3,527	3,526	3,526	3,525	3,525	3,531	3,529	3,528
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	104,579	114,212	116,771	120,030	119,992	95,702	97,848	99,381	100,329	96,782	104,427	105,774	107,057	91,393	93,194
- Kredit yang diberikan / <i>Credit disbursed</i>	100,375	109,607	112,139	115,302	115,333	91,274	93,323	94,768	95,702	91,366	98,904	100,159	101,377	85,727	87,394
- Lainnya / <i>Others</i>	4,204	4,605	4,632	4,729	4,659	4,428	4,524	4,614	4,627	5,416	5,523	5,615	5,680	5,666	5,800
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	35,534	38,897	39,260	39,965	39,855	24,858	24,947	25,080	25,152	25,230	25,370	25,585	27,800	16,841	16,914
- Kredit yang diberikan / <i>Credit disbursed</i>	28,201	31,775	32,123	32,827	32,717	18,617	18,707	18,785	18,925	19,004	19,143	19,359	21,523	16,791	16,864
- Lainnya / <i>Others</i>	7,333	7,122	7,137	7,138	7,138	6,242	6,240	6,295	6,227	6,227	6,227	6,227	6,227	50	51

Tabel 1.16.
Rekening Administratif Bank Umum Konvensional - BUKU 4
(Commercial Conventional Banks Off-Balance Sheet - Group of Business Activities 4)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	395,192	243,326	296,929	322,091	300,335	262,074	266,810	276,037	273,418	291,954	282,707	284,702	271,236	318,062	333,086
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	1,148	1,000	818	-	998	745	1,675	744	366	1,836	-	1,000	214
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	394,616	243,149	292,732	319,486	296,950	260,826	265,431	273,850	269,929	290,823	280,578	281,257	270,940	314,841	330,506
- Lainnya / <i>Others</i>	576	178	3,049	1,605	2,567	1,248	381	1,442	1,814	387	1,763	1,610	296	2,221	2,367
Kewajiban Komitmen / Committed Liabilities	1,108,474	1,074,680	1,126,543	1,231,478	1,174,055	1,186,016	1,183,927	1,223,660	1,204,327	1,220,660	1,224,855	1,210,523	1,187,029	1,305,493	1,316,908
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	612,318	698,827	722,690	723,217	699,052	765,792	756,811	777,366	755,563	762,280	788,182	788,375	744,291	839,117	815,574
- <i>Committed</i>	200,277	235,554	251,024	253,772	251,511	257,572	257,146	260,326	266,665	267,379	270,582	270,742	263,606	284,040	279,061
- <i>Uncommitted</i>	412,041	463,273	471,667	469,445	447,541	508,221	499,665	517,040	488,898	494,901	517,600	517,633	480,685	555,077	536,514
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	3,319	8,138	8,972	8,416	8,119	8,700	7,738	7,654	7,332	6,795	7,582	8,253	9,023	8,444	8,371
- <i>Committed</i>	1,280	4,736	5,448	5,104	4,823	3,931	3,228	2,959	2,947	2,892	3,391	3,733	4,472	3,237	3,692
- <i>Uncommitted</i>	2,039	3,402	3,523	3,312	3,296	4,769	4,510	4,695	4,385	3,902	4,191	4,519	4,552	5,207	4,679
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	54,708	45,781	47,371	49,446	43,893	41,609	40,316	39,275	42,672	44,075	46,811	46,190	48,583	51,342	55,018
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	438,025	321,791	344,654	449,778	420,422	369,196	378,632	398,019	397,525	407,505	380,703	366,686	385,127	405,578	435,492
- Lainnya / <i>Others</i>	104	143	2,856	621	2,569	719	431	1,346	1,235	5	1,578	1,019	4	1,012	2,452
Tagihan Kontinjensi / Contingent Claims	50,401	58,964	58,544	68,381	64,530	68,999	70,428	73,509	73,071	74,500	74,144	72,351	74,089	73,153	73,531
- Garansi yang diterima / <i>Received guarantees</i>	36,714	43,581	42,831	51,971	47,878	51,015	51,344	52,252	52,064	53,388	51,546	49,907	51,906	49,717	49,418
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13,466	15,127	15,451	15,939	16,101	17,303	18,329	20,374	20,500	20,079	21,497	21,227	20,848	22,024	22,629
- Lainnya / <i>Others</i>	221	256	261	470	551	681	754	882	958	1,033	1,101	1,217	1,335	1,412	1,485
Kewajiban Kontinjensi / Contingent Liabilities	225,065	239,146	223,486	244,201	231,635	227,002	231,333	233,759	228,921	235,152	237,313	235,219	243,596	230,429	235,202
- Garansi yang diberikan / <i>Issued guarantees</i>	224,249	237,517	221,731	242,422	229,835	225,158	229,504	231,897	227,053	233,292	235,288	233,234	241,644	228,417	233,245
- Lainnya / <i>Others</i>	817	1,628	1,756	1,780	1,799	1,844	1,829	1,862	1,868	1,859	2,025	1,985	1,952	2,012	1,957
Lainnya / Others	252,621	280,400	287,000	294,957	293,498	336,909	339,831	344,026	345,778	350,255	351,773	353,433	364,846	393,297	395,398
- Penerusan Kredit / <i>Channelling</i>	5,114	5,159	4,848	4,853	4,808	5,126	5,115	4,898	4,879	4,850	4,846	4,835	4,838	4,818	4,814
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	244,106	269,653	276,460	284,249	282,818	310,870	313,717	317,966	319,568	323,543	324,917	326,467	337,712	353,753	355,780
- Kredit yang diberikan / <i>Credit disbursed</i>	240,500	265,857	272,643	280,346	278,978	306,822	309,672	313,902	315,504	319,466	320,853	322,424	333,670	349,701	351,719
- Lainnya / <i>Others</i>	3,605	3,796	3,817	3,902	3,840	4,048	4,046	4,064	4,063	4,076	4,064	4,043	4,042	4,052	4,061
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3,401	5,588	5,693	5,856	5,872	20,914	20,999	21,162	21,331	21,863	22,011	22,131	22,296	34,726	34,804
- Kredit yang diberikan / <i>Credit disbursed</i>	3,401	5,382	5,480	5,616	5,653	19,803	19,892	20,051	20,221	20,748	20,899	21,027	21,193	27,396	27,471
- Lainnya / <i>Others</i>	-	206	212	239	220	1,111	1,106	1,111	1,111	1,115	1,111	1,104	1,103	7,330	7,333

Tabel 1.17.
Rekening Administratif Bank Umum Syariah - BUKU 2
(Commercial Sharia Banks Off-Balance Sheet - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	1,146	1,309	1,238	1,361	1,474	1,720	1,682	1,710	1,744	1,510	1,533	1,499	1,582	1,575	1,585
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1,146	1,309	1,238	1,361	1,474	1,720	1,682	1,710	1,744	1,510	1,533	1,499	1,582	1,575	1,585
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	4,807	6,886	6,038	6,254	5,561	5,711	5,917	4,617	4,877	4,808	4,895	4,438	4,827	5,065	5,113
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1,991	3,801	3,153	3,241	2,561	2,704	2,975	3,135	3,200	3,177	3,224	2,811	3,011	3,247	3,515
- <i>Committed</i>	504	1,984	1,352	1,393	756	766	1,006	1,072	1,050	1,094	1,118	560	481	628	834
- <i>Uncommitted</i>	1,487	1,817	1,801	1,848	1,805	1,938	1,969	2,064	2,151	2,084	2,107	2,251	2,530	2,619	2,681
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	94	93	93	93	93	93	93	93	93	93	93	93	94	94	4
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	94	93	93	93	93	93	93	93	93	93	93	93	94	94	4
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	331	170	42	69	63	62	24	24	37	25	34	14	60	55	18
- Posisi penjualan spot dan derivatif yang masih berjalan /	1,235	1,451	1,354	1,435	1,374	1,349	1,355	1,364	1,546	1,513	1,543	1,520	1,663	1,669	1,576
- Lainnya / <i>Others</i>	1,156	1,371	1,396	1,415	1,469	1,503	1,470	-	-	-	-	-	-	-	-
Tagihan Kontinjensi / Contingent Claims	344	450	481	499	513	557	612	441	445	459	447	298	335	418	419
- Garansi yang diterima / <i>Received guarantees</i>	5	11	6	8	8	12	13	0	0	0	0	0	0	-	0
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	330	422	461	477	490	530	583	434	437	451	439	290	327	410	411
- Lainnya / <i>Others</i>	9	17	14	14	15	15	16	8	8	8	8	8	8	8	8
Kewajiban Kontinjensi / Contingent Liabilities	989	1,327	688	860	921	961	968	952	952	1,036	1,105	694	1,004	1,696	1,627
- Garansi yang diberikan / <i>Issued guarantees</i>	951	1,244	598	767	825	866	870	846	844	907	966	694	1,004	1,696	1,627
- Lainnya / <i>Others</i>	39	83	90	93	96	96	98	104	108	129	139	-	-	-	-
Lainnya / Others	7,913	8,777	8,761	8,913	9,128	9,121	8,274	5,545	5,677	5,762	5,854	3,884	5,082	5,297	5,291
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	46	46	46
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	7,913	8,777	8,761	8,913	9,128	9,121	8,274	5,545	5,677	5,762	5,854	3,884	5,036	5,251	5,245
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	7,878	8,739	8,723	8,875	9,090	9,083	8,238	5,544	5,676	5,761	5,852	3,883	5,035	5,249	5,243
- Lainnya / <i>Others</i>	35	38	38	38	38	38	36	1	1	1	1	1	1	1	1
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.18.
Rekening Administratif Bank Umum Syariah - BUKU 3
(Commercial Sharia Banks Off-Balance Sheet - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Tagihan Komitmen / Committed Claims	45	-	27	-	45	10	114	-	51	-	-	-	-	-	-	-
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	45	-	27	-	45	10	114	-	51	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	739	451	692	677	782	915	827	2,318	2,302	2,202	2,326	2,869	3,060	3,240	3,321	
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	619	420	654	587	653	739	752	721	687	586	668	1,251	1,442	1,523	1,458	
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	593	618	701	675	
- <i>Uncommitted</i>	619	420	654	587	653	739	752	721	687	586	668	657	824	823	783	
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	75	31	32	53	58	115	62	45	79	74	74	46	44	136	206	
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	45	-	7	38	71	61	13	67	45	34	57	32	27	25	87	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	1,484	1,491	1,509	1,528	1,540	1,547	1,556	1,569	
Tagihan Kontinjensi / Contingent Claims	523	259	282	311	292	289	300	408	375	389	409	570	557	557	570	
- Garansi yang diterima / <i>Received guarantees</i>	207	-	203	231	211	207	202	220	216	219	227	223	225	208	211	
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	317	259	79	80	82	82	98	179	151	160	173	338	325	340	350	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	9	9	9	9	9	8	8	9	
Kewajiban Kontinjensi / Contingent Liabilities	1,163	1,595	1,444	1,605	1,637	1,546	1,618	1,726	1,799	1,866	1,862	2,454	2,139	2,197	1,957	
- Garansi yang diberikan / <i>Issued guarantees</i>	1,163	1,595	1,444	1,605	1,637	1,546	1,618	1,726	1,799	1,866	1,862	2,161	2,013	1,893	1,829	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	294	126	304	127	
Lainnya / Others	9,133	10,864	10,964	11,058	11,058	11,104	12,116	14,928	15,049	15,084	15,133	16,018	17,435	17,502	17,592	
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	9,133	10,817	10,964	11,058	11,058	11,104	12,116	14,928	15,049	15,084	15,133	16,018	17,435	17,502	17,592	
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	8,996	10,627	10,774	10,868	10,868	10,914	11,924	14,701	14,822	14,857	14,906	15,791	17,208	17,275	17,365	
- Lainnya / <i>Others</i>	137	190	190	190	190	190	192	227	227	227	227	227	227	227	227	
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	47	-	-	-	-	0	0	0	0	0	0	0	0	0	
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	-	47	-	-	-	-	0	0	0	0	0	0	0	0	0	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.19.
Kinerja Bank Umum Konvensional
(Commercial Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020												2021	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22.97	23.40	22.33	21.67	22.08	22.20	22.55	23.03	23.50	23.52	23.83	24.25	23.89	24.50	24.53	
- Modal / Capital	1,269,616	1,377,558	1,309,621	1,311,595	1,304,954	1,298,772	1,306,117	1,332,881	1,355,083	1,355,177	1,368,315	1,377,782	1,360,376	1,382,814	1,390,028	
- ATMR / Risk Weighted Assets	5,526,581	5,886,069	5,864,903	6,052,971	5,909,894	5,851,639	5,792,994	5,787,754	5,767,447	5,760,782	5,743,068	5,682,504	5,693,416	5,643,586	5,667,388	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21.29	21.86	20.67	19.95	20.33	20.53	20.89	21.36	21.76	21.83	22.06	22.48	22.24	22.85	22.85	
- Modal Inti (Tier I) / Core Capital (Tier I)	1,176,700	1,286,968	1,212,520	1,207,644	1,201,263	1,201,551	1,210,353	1,236,481	1,254,842	1,257,632	1,267,029	1,277,284	1,266,316	1,289,360	1,294,822	
- ATMR / Risk Weighted Assets	5,526,581	5,886,069	5,864,903	6,052,971	5,909,894	5,851,639	5,792,994	5,787,754	5,767,447	5,760,782	5,743,068	5,682,504	5,693,416	5,643,586	5,667,388	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.55	2.47	2.49	2.57	2.34	2.06	1.94	1.90	1.90	1.76	1.70	1.64	1.59	2.17	1.97	
- Laba sebelum pajak / Profit	186,912	194,916	201,639	211,615	193,070	169,888	160,578	156,907	157,796	146,649	142,368	138,082	134,529	186,723	170,801	
- Rata-rata total aset / Average total assets	7,329,250	7,880,981	8,110,478	8,221,380	8,241,134	8,246,434	8,257,688	8,274,161	8,308,424	8,350,416	8,384,637	8,410,213	8,440,183	8,611,498	8,669,166	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77.86	79.39	83.62	88.84	84.85	84.96	84.94	85.09	84.97	86.15	86.27	86.04	86.58	84.55	85.24	
- Biaya Operasional / Operating Expenses	638,990	735,429	169,151	321,462	344,123	385,347	437,488	503,612	564,889	640,844	709,898	763,058	849,954	84,673	159,602	
- Pendapatan Operasional / Operating Income	820,646	926,303	202,279	361,830	405,567	453,579	515,035	591,889	664,792	743,833	822,880	886,882	981,650	100,149	187,227	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.14	4.91	4.81	4.31	4.57	4.50	4.46	4.44	4.43	4.41	4.41	4.41	4.45	4.66	4.55	
- Pendapatan bunga bersih / Interest income net	360,412	370,095	375,210	340,943	361,863	356,916	354,497	353,357	354,022	355,126	356,551	357,911	361,932	388,250	381,243	
- Rata-rata total aset produktif / Average total earning assets	7,016,192	7,538,955	7,806,265	7,908,138	7,923,909	7,928,274	7,945,045	7,964,420	8,000,338	8,046,171	8,080,307	8,108,233	8,136,641	8,326,281	8,387,937	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94.78	94.43	92.50	92.55	92.18	90.94	89.10	88.09	85.38	83.46	83.07	82.33	82.54	82.44	81.80	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5,092,584	5,391,846	5,313,982	5,483,646	5,382,545	5,355,885	5,316,379	5,301,453	5,286,411	5,290,086	5,237,755	5,201,894	5,235,027	5,151,035	5,173,219	
- Total Dana Pihak Ketiga / Total Third Party Funds	5,372,841	5,709,670	5,744,590	5,924,944	5,839,044	5,889,605	5,967,088	6,018,481	6,191,910	6,338,774	6,305,140	6,318,538	6,342,538	6,248,385	6,324,490	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14.96	15.51	15.10	16.21	16.18	17.42	17.66	19.80	19.41	19.45	18.69	18.89	18.91	18.64	19.51	
- Aset Likuid Primer / Primary Liquid Asset	899,937	902,889	823,148	928,119	861,939	950,187	925,093	1,084,439	1,052,921	1,062,867	986,758	980,630	1,009,045	942,998	1,008,211	
- Aset Likuid Sekunder / Secondary Liquid assets	259,472	370,524	412,067	440,462	481,066	489,835	542,765	573,795	606,611	626,541	638,319	656,787	651,176	662,402	694,026	
- Total Aset / Total Assets	7,751,621	8,212,586	8,181,938	8,443,184	8,300,397	8,267,632	8,313,961	8,372,998	8,548,115	8,686,707	8,692,631	8,665,964	8,780,681	8,611,498	8,726,834	

Tabel 1.20.
Kinerja Bank Umum Konvensional - BUKU 2
(Performance of Commercial Conventional Banks - Group of Business Activities 2)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020												2021	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	26.28	25.44	26.43	24.59	24.85	25.09	25.10	25.85	25.95	26.27	26.62	27.21	24.57	25.05	25.06	
- Modal / Capital	147,821	152,816	155,596	143,291	145,368	145,543	145,141	149,408	150,023	153,087	155,508	159,118	136,889	141,471	135,376	
- ATMR / Risk Weighted Assets	562,563	600,659	588,763	582,653	585,024	579,978	578,161	577,882	578,130	582,834	584,254	584,725	557,108	564,693	540,252	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24.66	23.97	24.87	23.21	23.45	23.62	23.76	24.52	24.60	24.92	25.27	25.86	23.25	23.75	23.73	
- Modal Inti (Tier I) / Core Capital (Tier I)	138,725	143,997	146,410	135,254	137,210	136,996	137,361	141,718	142,197	145,214	147,635	151,238	129,555	134,104	128,177	
- ATMR / Risk Weighted Assets	562,563	600,659	588,763	582,653	585,024	579,978	578,161	577,882	578,130	582,834	584,254	584,725	557,108	564,693	540,252	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.54	1.42	1.61	1.47	1.36	1.21	1.35	1.33	1.30	1.26	1.23	1.30	1.31	1.10	1.12	
- Laba sebelum pajak / Profit	12,239	12,426	14,553	12,734	12,008	10,643	11,902	11,726	11,482	11,316	11,077	11,987	11,821	10,079	9,963	
- Rata-rata total aset / Average total assets	797,174	874,411	903,283	865,388	880,594	879,071	879,509	880,043	885,240	895,210	903,046	922,915	903,129	915,511	886,097	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86.21	88.32	89.00	93.96	93.95	93.76	92.58	92.45	92.19	92.16	92.04	91.37	91.71	89.21	89.29	
- Biaya Operasional / Operating Expenses	75,624	84,682	18,446	38,953	54,159	60,431	67,374	76,685	83,930	92,728	100,949	111,177	122,079	6,894	13,714	
- Pendapatan Operasional / Operating Income	87,716	95,876	20,725	41,457	57,649	64,452	72,774	82,945	91,036	100,614	109,885	121,677	133,110	7,729	15,360	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.08	4.81	4.44	4.67	4.68	4.66	4.62	4.62	4.57	4.54	4.52	4.52	4.57	4.51	4.41	
- Pendapatan bunga bersih / Interest income net	38,532	40,040	38,290	38,557	39,307	39,063	38,742	38,752	38,587	38,796	38,912	39,772	39,299	38,793	36,839	
- Rata-rata total aset produktif / Average total earning assets	758,958	832,151	863,243	826,138	840,231	838,780	839,155	839,393	844,234	853,767	861,118	880,321	860,354	860,932	834,969	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94.03	90.38	88.55	89.87	89.63	88.96	88.06	87.95	82.77	81.75	79.73	80.06	82.73	80.42	76.07	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	517,132	561,326	558,513	553,663	556,083	552,432	550,326	552,393	553,268	560,426	558,560	562,500	536,810	542,971	513,815	
- Total Dana Pihak Ketiga / Total Third Party Funds	549,986	621,089	630,764	616,087	620,452	620,999	624,973	628,057	668,448	685,575	700,579	702,620	648,871	675,166	675,454	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18.92	17.61	17.15	16.54	15.78	17.02	17.13	20.16	18.97	20.26	19.03	18.98	17.65	17.93	19.22	
- Aset Likuid Primer / Primary Liquid Asset	138,530	134,144	128,314	121,966	116,126	115,698	115,471	142,042	137,654	149,400	139,944	136,470	111,721	114,714	121,320	
- Aset Likuid Sekunder / Secondary Liquid assets	17,326	25,245	27,316	24,012	23,949	32,865	35,544	36,062	37,146	40,841	42,634	45,884	46,597	49,412	50,974	
- Total Aset / Total Assets	823,832	905,190	907,521	882,605	887,419	872,980	881,696	883,250	921,615	938,777	959,393	960,853	897,206	915,511	896,343	

Tabel 1.21.
Kinerja Bank Umum Konvensional - BUKU 3
(Performance of Commercial Conventional Banks - Group of Business Activities 3)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020												2021	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25.07	25.34	25.51	25.52	25.91	26.17	26.40	27.13	27.71	27.78	28.50	28.58	29.60	30.16	29.76	
- Modal / Capital	477,227	462,892	470,679	501,762	492,426	455,693	453,179	464,365	470,785	468,621	474,802	473,389	493,120	458,325	462,640	
- ATMR / Risk Weighted Assets	1,903,629	1,826,680	1,844,783	1,965,934	1,900,207	1,741,053	1,716,661	1,711,632	1,699,128	1,686,632	1,665,939	1,656,416	1,666,185	1,519,578	1,554,477	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22.42	23.05	22.93	22.73	22.98	23.38	23.67	24.31	24.74	24.98	25.44	25.51	26.83	27.20	26.80	
- Modal Inti (Tier I) / Core Capital (Tier I)	426,769	420,993	423,033	446,792	436,588	407,091	406,354	416,084	420,310	421,383	423,756	422,613	447,006	413,356	416,620	
- ATMR / Risk Weighted Assets	1,903,629	1,826,680	1,844,783	1,965,934	1,900,207	1,741,053	1,716,661	1,711,632	1,699,128	1,686,632	1,665,939	1,656,416	1,666,185	1,519,578	1,554,477	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.82	1.72	1.95	2.16	1.94	1.75	1.72	1.69	1.61	1.45	1.39	1.35	1.24	1.55	1.27	
- Laba sebelum pajak / Profit	48,200	44,415	50,681	58,795	52,887	44,756	43,703	42,853	40,995	37,041	35,635	34,671	32,253	38,594	32,086	
- Rata-rata total aset / Average total assets	2,644,252	2,577,891	2,604,408	2,720,009	2,731,219	2,552,589	2,544,526	2,540,113	2,543,976	2,555,234	2,565,614	2,573,628	2,602,712	2,485,863	2,534,363	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	85.88	87.40	88.71	91.00	89.70	89.22	88.66	88.50	88.66	89.73	89.62	89.57	90.53	90.85	92.00	
- Biaya Operasional / Operating Expenses	282,031	284,354	64,035	142,754	143,567	145,479	162,452	183,586	203,053	225,085	241,179	264,487	297,760	30,153	59,054	
- Pendapatan Operasional / Operating Income	328,418	325,349	72,184	156,867	160,050	163,048	183,234	207,431	229,032	250,858	269,123	295,273	328,898	33,188	64,192	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.22	3.98	3.81	3.65	3.65	3.59	3.62	3.63	3.57	3.54	3.51	3.49	3.51	3.44	3.41	
- Pendapatan bunga bersih / Interest income net	107,383	98,455	95,192	95,149	95,509	87,740	88,056	88,151	87,015	86,561	86,241	85,856	87,308	81,527	82,575	
- Rata-rata total aset produktif / Average total earning assets	2,543,395	2,474,863	2,499,706	2,607,508	2,614,983	2,442,523	2,434,194	2,430,071	2,434,202	2,445,467	2,455,285	2,462,922	2,490,432	2,370,300	2,418,213	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	103.37	103.71	99.71	98.96	98.86	100.15	99.97	98.95	95.64	90.97	88.73	87.37	87.66	86.52	86.21	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1,828,712	1,734,182	1,705,704	1,792,141	1,751,442	1,631,156	1,611,226	1,611,543	1,608,869	1,599,194	1,574,259	1,554,829	1,563,092	1,422,464	1,452,317	
- Total Dana Pihak Ketiga / Total Third Party Funds	1,769,026	1,672,217	1,710,745	1,810,928	1,771,636	1,628,734	1,611,651	1,628,614	1,682,147	1,757,983	1,774,148	1,779,632	1,783,049	1,644,050	1,684,714	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15.73	15.35	14.49	16.86	16.82	17.77	17.56	19.26	19.25	21.03	20.09	20.74	20.93	20.56	21.38	
- Aset Likuid Primer / Primary Liquid Asset	331,476	277,743	253,398	342,405	305,830	311,193	291,670	332,988	326,095	371,888	343,323	353,882	364,009	327,827	341,565	
- Aset Likuid Sekunder / Secondary Liquid assets	99,705	124,022	128,103	139,454	159,161	139,459	147,947	151,039	168,913	184,375	190,751	196,602	197,727	183,330	202,240	
- Total Aset / Total Assets	2,741,951	2,616,734	2,632,297	2,858,203	2,764,848	2,536,606	2,504,209	2,513,639	2,570,867	2,645,656	2,659,030	2,653,770	2,684,467	2,485,863	2,543,202	

Tabel 1.22.
Kinerja Bank Umum Konvensional - BUKU 4
(Performance of Commercial Conventional Banks - Group of Business Activities 4)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020												2021	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21.05	22.00	19.83	18.93	19.41	19.71	20.17	20.50	20.99	20.98	21.13	21.63	21.02	22.00	22.17	
- Modal / Capital	635,431	754,263	674,134	657,502	659,819	691,272	700,974	712,285	727,328	727,556	733,267	741,158	727,048	783,018	792,011	
- ATMR / Risk Weighted Assets	3,019,255	3,428,536	3,399,858	3,472,778	3,400,199	3,506,701	3,474,992	3,475,264	3,464,381	3,468,007	3,470,615	3,427,117	3,459,277	3,559,314	3,572,660	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19.96	20.85	18.67	17.78	18.26	18.56	18.99	19.34	19.79	19.76	19.91	20.41	19.85	20.84	20.99	
- Modal Inti (Tier I) / Core Capital (Tier I)	602,527	714,741	634,707	617,321	620,794	650,818	660,009	672,049	685,607	685,307	691,059	699,419	686,522	741,900	750,025	
- ATMR / Risk Weighted Assets	3,019,255	3,428,536	3,399,858	3,472,778	3,400,199	3,506,701	3,474,992	3,475,264	3,464,381	3,468,007	3,470,615	3,427,117	3,459,277	3,559,314	3,572,660	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3.29	3.14	2.99	3.05	2.79	2.40	2.20	2.13	2.18	2.03	1.96	1.88	1.84	2.65	2.45	
- Laba sebelum pajak / Profit	125,485	137,390	136,083	139,788	128,088	114,444	105,417	102,654	105,603	98,566	95,731	92,025	90,527	138,050	128,751	
- Rata-rata total aset / Average total assets	3,816,950	4,370,083	4,544,492	4,577,731	4,583,929	4,769,809	4,788,856	4,809,446	4,834,546	4,859,647	4,877,093	4,890,912	4,914,948	5,210,123	5,248,707	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	69.18	72.31	79.08	85.37	77.74	79.19	79.89	80.45	80.38	82.13	82.67	82.24	82.69	80.40	80.64	
- Biaya Operasional / Operating Expenses	274,338	360,362	85,621	138,187	144,822	177,484	205,038	240,402	274,619	319,779	364,436	384,777	428,159	47,626	86,834	
- Pendapatan Operasional / Operating Income	396,553	498,345	108,271	161,864	186,285	224,127	256,663	298,804	341,645	389,334	440,821	467,882	517,759	59,232	107,675	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.78	5.48	5.45	4.63	5.09	4.95	4.88	4.82	4.84	4.84	4.86	4.88	4.92	5.26	5.10	
- Pendapatan bunga bersih / Interest income net	210,754	228,941	239,145	204,517	225,100	228,154	225,757	224,530	226,504	228,028	229,718	231,574	234,746	267,931	261,830	
- Rata-rata total aset produktif / Average total earning assets	3,647,034	4,177,323	4,388,811	4,420,032	4,426,537	4,605,289	4,630,251	4,653,816	4,680,744	4,709,825	4,728,054	4,744,757	4,768,717	5,095,049	5,134,755	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	89.90	90.65	89.59	89.66	89.20	87.11	84.56	83.37	81.34	80.37	81.08	80.34	80.11	81.08	80.90	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,699,854	3,058,379	3,010,562	3,098,412	3,045,180	3,143,633	3,127,375	3,110,391	3,096,965	3,105,953	3,081,042	3,070,383	3,122,678	3,185,600	3,207,086	
- Total Dana Pihak Ketiga / Total Third Party Funds	3,003,015	3,373,744	3,360,402	3,455,901	3,413,977	3,608,608	3,698,197	3,730,745	3,807,660	3,864,390	3,800,092	3,821,521	3,897,941	3,929,168	3,964,323	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13.58	15.19	15.05	15.78	15.89	17.34	17.82	20.04	19.60	18.47	17.90	17.94	18.12	17.85	18.65	
- Aset Likuid Primer / Primary Liquid Asset	416,928	482,066	433,511	456,275	433,251	517,507	511,064	602,187	581,827	533,729	496,399	488,046	532,020	500,458	545,327	
- Aset Likuid Sekunder / Secondary Liquid assets	141,821	221,208	256,265	276,796	297,880	317,252	359,050	386,426	400,275	401,177	404,818	414,043	406,616	429,660	440,813	
- Total Aset / Total Assets	4,114,558	4,628,888	4,583,464	4,644,281	4,602,728	4,814,894	4,884,208	4,933,083	5,010,246	5,060,452	5,034,103	5,029,103	5,179,999	5,210,123	5,287,290	

Tabel 1.23.
Kinerja Bank Umum Syariah - BUKU 2
(Performance of Commercial Sharia Banks - Group of Business Activities 2)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan ¹⁾	Feb
Capital Adequacy Ratio (%)	22.12	22.65	22.33	22.06	22.25	22.26	20.81	20.24	19.04	19.13	19.07	21.03	21.52	23.00	24.25
- Modal / Capital	25,827	28,751	29,372	29,478	29,579	29,410	24,515	18,917	19,295	18,986	19,207	14,542	16,266	18,633	18,657
- ATMR / Risk Weighted Assets	116,740	126,932	131,522	133,602	132,924	132,145	117,817	93,452	101,323	99,234	100,698	69,142	75,585	80,997	76,935
Kualitas Aktiva Produktif / Earning Asset Quality															
APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)	3.19	3.35	3.69	3.83	4.01	3.62	3.91	4.31	4.13	4.06	3.90	3.88	3.79	4.28	3.81
- APYD / Classified Earning Assets	5,872	6,821	7,653	8,717	9,053	8,266	7,654	6,314	6,318	6,425	6,300	4,326	4,540	5,475	4,803
- Total Aktiva Produktif / Total Earning assets	183,961	203,487	207,215	227,437	226,003	228,457	195,860	146,588	152,989	158,196	161,543	111,464	119,944	127,991	125,930
Rentabilitas / Profitability															
Net Operating Margin (%)	1.78	2.05	2.15	1.97	1.60	1.36	0.88	0.78	0.84	0.82	0.81	0.80	0.83	0.79	0.93
- Pendapatan / Net Operations Income	2,978	3,770	4,320	4,416	3,594	3,058	1,797	1,160	1,249	1,233	1,223	824	919	975	1,128
- Rata-rata Aktiva / Average Earning Assets	167,046	184,206	200,745	224,606	224,138	224,325	205,204	149,152	149,207	149,818	150,614	102,371	110,181	123,726	121,635
Return On Assets Ratio (%)	1.58	1.83	1.96	2.04	1.64	1.39	0.87	0.73	0.76	0.75	0.74	0.73	0.75	0.72	0.94
- Laba / Profit	2,979	3,756	4,277	4,451	3,576	3,048	1,781	1,133	1,186	1,187	1,177	813	908	1,013	1,283
- Rata-Rata total aset / Average Assets	188,885	205,778	218,058	218,377	218,534	218,510	204,072	154,338	155,809	157,591	159,553	111,977	120,717	139,850	137,043
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)	85.67	83.92	81.95	81.24	83.88	85.95	90.06	91.71	91.09	91.22	91.33	91.30	91.36	93.57	91.36
- Biaya Operasional / Operations Expenses	17,807	19,682	3,270	4,779	6,232	7,792	8,141	7,490	8,508	9,614	10,734	7,925	9,721	1,182	1,987
- Pendapatan / Operations Income	20,785	23,452	3,990	5,883	7,430	9,067	9,039	8,167	9,341	10,539	11,753	8,680	10,640	1,263	2,175
Likuiditas / Liquidity															
Short Term Mismatch (%)	28.32	29.04	31.98	29.84	27.58	26.91	27.83	20.54	23.35	23.53	24.80	27.91	30.78	31.15	33.79
- Aktiva Jangka Pendek / Short-Term Assets	38,999	42,924	47,159	43,779	40,227	39,260	40,311	27,790	32,905	34,240	37,351	26,732	31,661	32,752	35,136
- Kewajiban Jangka Pendek / Short-Term Liabilities	137,713	147,805	147,456	146,702	145,858	145,880	144,829	135,271	140,933	145,493	150,591	95,766	102,849	105,146	103,993
Finance to Deposit Ratio (%)	78.51	78.41	78.77	80.55	79.49	81.83	79.86	84.69	80.29	77.33	76.26	74.13	76.13	78.06	74.58
- Pembiayaan / Financing	124,766	138,602	138,731	141,825	141,109	143,444	137,528	107,802	107,817	109,007	109,275	68,823	75,728	79,992	76,718
- Dana Pihak Ketiga / Third Party Funds	158,917	176,763	176,114	176,078	177,516	175,305	172,207	127,286	134,279	140,966	143,297	92,846	99,469	102,475	102,870

Tabel 1.24.
Kinerja Bank Umum Syariah - BUKU 3
(Performance of Commercial Sharia Banks - Group of Business Activities 3)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2018	2019	2020												2021	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Capital Adequacy Ratio (%)	16.24	16.17	16.27	16.48	16.47	16.83	21.71	21.40	21.50	21.45	21.49	21.12	21.23	21.22	25.37	
- Modal / Capital	8,580	9,612	9,888	9,981	10,067	10,205	15,589	20,995	21,151	21,386	21,774	28,466	28,665	29,419	29,083	
- ATMR / Risk Weighted Assets	52,824	59,448	60,782	60,553	61,134	60,651	71,817	98,093	98,366	99,707	101,310	134,785	135,030	138,649	114,622	
Kualitas Aktiva Produktif / Earning Asset Quality																
APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)	2.50	1.46	1.26	1.27	1.31	1.18	1.64	1.91	1.90	1.84	1.84	2.07	1.94	2.07	2.21	
- APYD / Classified Earning Assets	2,307	1,532	1,485	1,595	1,584	1,481	2,036	3,233	3,204	3,240	3,282	4,908	4,638	5,019	5,361	
- Total Aktiva Produktif / Total Earning assets	92,389	105,115	117,735	125,957	121,386	125,817	123,821	169,080	168,577	176,306	178,169	237,326	239,471	242,208	242,867	
Rentabilitas / Profitability																
Net Operating Margin (%)	0.97	1.88	1.91	1.53	1.47	1.47	2.17	1.89	1.89	1.92	1.94	1.72	1.82	2.52	3.28	
- Pendapatan / Net Operations Income	816	1,766	2,185	1,877	1,796	1,803	2,965	3,560	3,503	3,525	3,556	4,008	4,229	6,026	6,097	
- Rata-rata Aktiva / Average Earning Assets	84,348	94,204	114,183	123,139	122,277	122,653	136,367	187,969	185,301	184,078	183,286	232,365	232,728	239,402	186,146	
Return On Assets Ratio (%)	0.88	1.69	1.91	1.74	1.56	1.59	2.29	1.98	1.93	1.95	1.95	1.70	1.77	2.38	3.05	
- Laba / Profit	813	1,716	2,162	1,978	1,776	1,799	2,957	3,549	3,467	3,511	3,535	3,939	4,123	6,075	5,989	
- Rata-Rata total aset / Average Assets	92,771	101,461	113,215	113,726	113,580	113,421	129,304	179,602	179,306	180,193	181,038	231,410	233,461	255,626	196,426	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)	93.50	84.00	82.53	84.56	84.29	83.66	80.15	81.40	81.87	81.61	81.44	83.39	82.59	81.70	78.97	
- Biaya Operasional / Operations Expenses	11,743	9,272	1,721	2,571	3,211	3,848	5,987	9,092	10,546	11,734	13,001	18,442	20,057	2,242	3,816	
- Pendapatan / Operations Income	12,559	11,038	2,085	3,040	3,809	4,599	7,470	11,169	12,881	14,378	15,964	22,116	24,286	2,744	4,832	
Likuiditas / Liquidity																
Short Term Mismatch (%)	25.05	31.71	29.26	28.86	27.11	24.91	24.84	34.52	27.59	26.38	30.13	20.74	27.39	24.40	30.83	
- Aktiva Jangka Pendek / Short-Term Assets	21,180	29,334	28,069	27,543	25,570	23,263	25,912	38,480	30,353	30,749	34,646	36,133	49,717	44,020	3,066	
- Kewajiban Jangka Pendek / Short-Term Liabilities	84,559	92,516	95,918	95,446	94,313	93,389	104,331	111,468	110,002	116,559	114,970	174,230	181,525	180,401	9,943	
Finance to Deposit Ratio (%)	76.97	75.28	72.56	73.89	74.77	75.54	75.52	75.83	76.71	74.68	75.51	77.49	75.35	75.90	76.36	
- Pembiayaan / Financing	67,326	75,138	74,243	75,300	75,082	75,386	84,010	115,659	116,364	120,248	121,997	165,516	165,545	166,095	165,279	
- Dana Pihak Ketiga / Third Party Funds	87,472	99,810	102,321	101,916	100,417	99,794	111,244	152,527	151,695	161,010	161,557	213,583	219,687	218,824	216,442	

Tabel 1.25.
Perkembangan Aset Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Kegiatan Usaha
(Growth of Commercial Banks Assets based on Group of Business Activities)
Miliar (Billion)

Kelompok Bank / Group of Bank	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
- BUKU 1	71,280	61,798	58,791	58,166	45,608	43,252	43,969	43,118	45,386	41,822	40,106	22,237	19,009	-	-
- BUKU 2	823,832	905,190	907,521	882,605	887,419	872,980	881,696	883,250	921,615	938,777	959,393	960,853	897,206	915,511	896,343
- BUKU 3	2,741,984	2,616,734	2,632,337	2,858,203	2,764,848	2,536,606	2,504,209	2,513,639	2,570,867	2,645,656	2,659,030	2,653,770	2,684,606	2,485,863	2,543,202
- BUKU 4	4,114,559	4,628,888	4,583,464	4,644,281	4,602,728	4,814,894	4,884,208	4,933,083	5,010,246	5,060,452	5,034,103	5,029,103	5,179,999	5,210,123	5,287,290
- BUKU 1 SYARIAH / BUKU 1 SHARIA	15,896	17,479	17,418	16,187	16,150	15,906	15,731	15,498	15,512	16,019	15,995	16,130	8,241	-	-
- BUKU 2 SYARIAH / BUKU 2 SHARIA	202,212	220,588	218,670	219,016	219,003	218,414	210,987	159,123	166,103	171,849	177,209	122,570	132,812	139,850	141,939
- BUKU 3 SYARIAH / BUKU 3 SHARIA	98,583	112,297	114,926	114,747	113,140	112,788	129,613	178,201	177,236	187,288	188,642	248,782	256,019	255,626	252,923
Total	7,997,067	8,501,176	8,474,336	8,735,039	8,603,288	8,571,588	8,626,443	8,682,796	8,861,579	9,020,042	9,034,372	9,031,209	9,158,885	9,006,974	9,121,696

Tabel 1.26.
Jumlah Bank Umum Konvensional dan Bank Umum Syariah Berdasarkan Pengelompokan Total Aset
(Total of Commercial Banks Based on Total Assets)

Kelompok Bank / Group of Bank	Desember 2018				Desember 2019				Februari 2020				Desember 2020				Februari 2021			
	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50
	Triliun	10	50	Triliun	Triliun	10	50	Triliun	Triliun	10	50	Triliun	Triliun	10	50	Triliun	Triliun	10	50	Triliun
BUKU 1	3	15	-	-	1	11	1	-	1	12	-	-	-	4	-	-	-	-	-	-
BUKU 2	-	14	37	-	-	15	37	-	-	14	38	-	-	20	38	-	-	24	37	-
BUKU 3	-	-	4	23	-	-	4	21	-	-	5	20	-	-	6	20	-	-	7	19
BUKU 4	-	-	-	5	-	-	-	6	-	-	-	6	-	-	-	7	-	-	-	8
BUKU 1 SYARIAH / BUKU 1 SHARIA	1	3	-	-	1	3	-	-	1	3	-	-	1	2	-	-	-	-	-	-
BUKU 2 SYARIAH / BUKU 2 SHARIA	-	4	4	1	-	3	5	1	-	3	5	1	-	2	4	1	-	5	4	1
BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	-	1	-	-	-	1	-	-	-	1	-	-	1	3	-	-	1	1
Total	1	21	45	30	1	21	46	29	1	20	48	28	1	24	49	31	-	29	49	29

Tabel 1.27.
Aset Produktif Bank Umum Konvensional & Syariah dan
Kualitas Kredit Bank Umum Konvensional & Syariah kepada Bank Lain
(Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	6,954,091	7,426,309	7,532,264	7,704,733	7,611,903	7,669,014	7,665,338	7,629,298	7,802,831	7,915,328	8,053,647	8,028,047	8,081,035	8,046,439	8,116,746
a. Lancar / Current	6,583,893	6,990,890	7,024,219	7,162,407	7,038,669	7,133,707	7,180,250	7,170,811	7,344,109	7,465,300	7,602,519	7,582,398	7,660,496	7,574,974	7,632,021
b. Dalam Perhatian Khusus / Special Mention	238,955	287,507	349,117	379,076	406,138	362,908	307,768	275,367	275,735	270,712	273,331	267,819	247,751	295,592	306,371
c. Kurang Lancar / Sub-Standard	22,832	24,828	27,433	27,699	26,816	27,581	28,902	25,343	20,928	20,012	18,347	22,260	29,561	29,367	28,004
d. Diragukan / Doubtful	16,704	29,052	21,985	26,098	24,838	25,798	28,387	31,862	27,962	24,039	19,955	17,794	14,503	16,900	21,391
e. Macet / Loss	91,708	94,032	109,510	109,454	115,442	119,019	120,031	125,915	134,097	135,265	139,495	137,777	128,724	129,607	128,958
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2,005,429	2,046,734	2,077,028	2,127,516	2,054,588	2,027,389	2,011,323	2,060,795	2,044,424	2,068,175	2,107,295	2,092,335	2,066,674	2,445,064	2,083,111
a. Lancar / Current	1,975,960	2,017,643	2,045,099	2,093,729	2,021,765	1,993,485	1,976,499	2,027,050	2,009,515	2,029,702	2,073,469	2,056,422	2,034,344	2,408,615	2,045,278
b. Dalam Perhatian Khusus / Special Mention	26,383	25,974	28,711	30,547	29,535	30,491	30,811	29,767	30,723	35,009	30,328	31,833	27,934	33,423	34,860
c. Kurang Lancar / Sub-Standard	1,257	1,300	1,454	1,229	1,464	1,699	1,599	1,305	1,190	1,139	1,221	1,867	1,988	1,044	857
d. Diragukan / Doubtful	282	454	279	274	257	303	716	1,019	909	397	263	336	228	255	303
e. Macet / Loss	1,547	1,365	1,485	1,737	1,567	1,411	1,698	1,655	2,088	1,928	2,014	1,877	2,179	1,728	1,813
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	134,328	151,029	162,145	166,491	170,384	175,811	181,332	187,098	187,174	182,780	181,294	181,911	177,183	178,900	181,327
Kredit kepada Bank Lain / Interbank Loans	63,130	66,766	65,829	69,524	66,069	65,527	68,473	71,131	72,239	71,440	73,368	69,414	66,058	63,875	62,909
a. Lancar / Current	63,029	66,697	65,737	69,427	65,939	65,402	68,376	71,060	72,178	71,349	73,276	69,324	65,963	63,764	62,734
b. Dalam Perhatian Khusus / Special Mention	9	6	30	29	68	63	36	6	6	35	36	31	35	42	105
c. Kurang Lancar / Sub-Standard	1	0	-	-	-	-	-	0	0	-	-	4	-	11	11
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	0	0	0	-	-	-	-
e. Macet / Loss	91	63	62	67	62	62	61	65	55	56	55	54	59	58	59
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	92	63	62	67	62	62	61	65	56	56	56	58	59	69	70

Tabel 1.28.
Aset Produktif dan Kualitas Kredit Bank Umum Konvensional kepada Bank Lain - BUKU 2
(Earning Assets and Credit Quality of Commercial Conventional Banks to Other Bank - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	679,820	758,375	770,285	740,089	750,265	750,525	758,046	730,849	765,625	768,713	801,501	798,710	760,527	772,717	756,083
a. Lancar / Current	633,974	714,099	718,718	687,283	691,592	695,030	709,474	683,871	715,426	719,638	750,082	750,773	718,928	716,796	705,694
b. Dalam Perhatian Khusus / Special Mention	28,471	24,525	30,102	31,520	36,133	32,346	26,243	24,665	28,619	27,176	30,324	27,160	23,741	37,242	32,278
c. Kurang Lancar / Sub-Standard	1,664	2,211	2,162	2,017	1,972	1,986	2,284	2,273	1,550	1,850	1,277	1,130	1,248	2,002	1,856
d. Diragukan / Doubtful	1,481	3,474	2,357	3,056	2,528	2,592	2,398	2,159	2,285	2,783	2,232	2,088	1,374	1,310	1,468
e. Macet / Loss	14,229	14,066	16,947	16,214	18,041	18,571	17,647	17,880	17,745	17,267	17,587	17,559	15,236	15,367	14,787
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	104,184	109,462	110,667	93,610	92,042	91,889	90,844	88,348	92,469	94,401	93,965	90,345	78,758	80,388	77,572
a. Lancar / Current	102,998	108,781	109,763	92,391	90,654	90,736	89,821	87,532	91,647	93,480	92,843	89,311	77,598	79,379	76,842
b. Dalam Perhatian Khusus / Special Mention	901	487	674	984	1,084	849	672	474	536	625	805	740	736	751	584
c. Kurang Lancar / Sub-Standard	8	12	1	3	26	18	12	8	1	2	4	0	3	2	2
d. Diragukan / Doubtful	5	2	18	18	17	46	25	14	20	6	1	3	2	0	2
e. Macet / Loss	272	181	211	213	261	240	313	320	265	287	311	290	420	256	141
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	17,659	19,945	21,695	21,521	22,845	23,453	22,679	22,655	21,866	22,195	21,413	21,070	18,283	18,937	18,256
Kredit kepada Bank Lain / Interbank Loans	8,582	7,820	7,930	9,086	8,321	8,173	7,993	8,132	8,072	4,487	4,431	2,138	2,200	2,183	2,163
a. Lancar / Current	8,581	7,815	7,924	9,080	8,315	8,140	7,988	8,127	8,066	4,482	4,425	2,132	2,195	2,177	2,158
b. Dalam Perhatian Khusus / Special Mention	-	-	0	-	-	27	-	-	-	-	-	-	-	0	-
c. Kurang Lancar / Sub-Standard	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	1	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Tabel 1.29.
Aset Produktif dan Kualitas Kredit Bank Umum Konvensional kepada Bank Lain - BUKU 3
(Earning Assets and Credit Quality of Commercial Conventional Banks to Other Bank - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	2,358,948	2,287,670	2,309,480	2,428,458	2,383,504	2,194,443	2,188,445	2,175,893	2,234,334	2,261,602	2,308,989	2,289,116	2,297,698	2,142,573	2,190,278
a. Lancar / Current	2,215,904	2,114,570	2,115,144	2,232,303	2,189,968	2,022,745	2,028,103	2,022,463	2,085,712	2,120,860	2,170,235	2,153,799	2,163,889	2,013,558	2,054,608
b. Dalam Perhatian Khusus / Special Mention	100,352	126,529	144,476	143,689	140,488	121,808	110,939	101,287	95,995	91,720	90,696	87,068	87,843	85,750	91,469
c. Kurang Lancar / Sub-Standard	5,284	6,528	7,432	7,875	6,784	6,134	5,416	5,764	5,110	4,302	4,481	6,116	5,926	4,944	4,813
d. Diragukan / Doubtful	5,113	9,100	6,550	7,912	8,061	6,613	5,885	6,407	6,661	6,426	4,986	4,183	3,112	3,596	3,961
e. Macet / Loss	32,296	30,943	35,878	36,679	38,203	37,142	38,102	39,972	40,856	38,294	38,592	37,950	36,927	34,724	35,427
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	998,860	940,366	959,639	1,003,868	975,951	888,745	880,458	910,319	913,008	921,006	929,164	919,883	938,324	1,232,249	888,142
a. Lancar / Current	978,081	921,160	940,347	983,829	957,070	867,421	861,247	890,990	893,948	901,989	908,964	900,108	917,997	1,210,614	865,895
b. Dalam Perhatian Khusus / Special Mention	18,913	16,892	17,329	18,017	16,911	19,486	17,409	17,572	17,120	17,175	18,331	18,014	18,443	19,883	20,464
c. Kurang Lancar / Sub-Standard	856	1,176	1,050	859	1,027	1,019	958	913	1,039	963	990	988	1,040	915	720
d. Diragukan / Doubtful	122	283	87	86	104	104	75	70	99	110	84	76	71	100	107
e. Macet / Loss	890	855	827	1,077	839	716	769	773	802	768	794	697	773	736	957
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	44,559	48,886	51,824	54,488	55,019	51,727	51,204	53,900	54,566	50,864	49,928	50,010	47,849	45,016	45,984
Kredit kepada Bank Lain / Interbank Loans	22,429	22,160	19,697	21,534	19,489	18,330	19,315	19,153	19,382	20,259	21,445	20,539	19,244	15,133	14,918
a. Lancar / Current	22,414	22,159	19,694	21,532	19,469	18,302	19,304	19,151	19,380	20,246	21,432	20,526	19,217	15,120	14,905
b. Dalam Perhatian Khusus / Special Mention	0	-	2	2	19	27	11	2	2	13	13	13	27	2	2
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	2	0	0	0	0	0	0	0	0	0	0	0	0
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	15	2	2	0	0	0	0	0	0	0	0	0	0	11	11

Tabel 1.30.
Aset Produktif dan Kualitas Kredit Bank Umum Konvensional kepada Bank Lain - BUKU 4
(Earning Assets and Credit Quality of Commercial Conventional Banks to Other Bank - Group of Business Activities 4)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	3,572,773	4,011,686	4,065,747	4,122,647	4,080,049	4,321,570	4,353,420	4,364,159	4,436,396	4,508,151	4,562,808	4,565,363	4,646,859	4,768,023	4,804,298
a. Lancar / Current	3,415,924	3,817,012	3,832,162	3,862,152	3,792,262	4,042,964	4,105,800	4,133,403	4,203,322	4,274,602	4,328,164	4,327,420	4,424,501	4,504,512	4,528,794
b. Dalam Perhatian Khusus / Special Mention	94,037	121,468	155,293	180,599	205,527	188,162	150,753	130,826	132,954	133,715	134,403	137,651	121,593	157,469	167,317
c. Kurang Lancar / Sub-Standard	14,068	13,607	15,221	15,398	15,737	17,143	18,952	15,362	12,460	11,947	10,742	13,013	20,525	20,542	19,638
d. Diragukan / Doubtful	9,010	15,754	11,721	13,331	12,773	15,370	18,811	21,922	17,741	13,661	11,720	10,541	9,089	10,865	14,964
e. Macet / Loss	39,733	43,846	51,351	51,168	53,749	57,932	59,104	62,646	69,919	74,225	77,779	76,737	71,150	74,634	73,584
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	894,593	990,210	1,000,684	1,023,433	980,835	1,041,203	1,034,337	1,056,172	1,032,609	1,046,426	1,077,846	1,076,036	1,043,541	1,127,319	1,112,208
a. Lancar / Current	887,230	981,132	989,078	1,011,052	968,346	1,029,865	1,019,826	1,042,636	1,017,651	1,027,952	1,065,400	1,061,000	1,032,762	1,113,568	1,097,542
b. Dalam Perhatian Khusus / Special Mention	6,556	8,539	10,650	11,495	11,520	10,112	12,709	11,703	13,044	17,197	11,179	13,059	8,748	12,779	13,665
c. Kurang Lancar / Sub-Standard	390	106	398	352	403	653	610	379	145	166	222	871	926	119	130
d. Diragukan / Doubtful	154	165	173	151	136	153	611	926	788	280	176	252	155	153	194
e. Macet / Loss	263	268	385	382	431	420	581	529	980	831	868	855	951	700	677
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	63,619	73,745	79,249	80,782	83,229	91,670	98,669	101,763	102,033	101,110	101,508	102,268	102,795	107,012	109,187
Kredit kepada Bank Lain / Interbank Loans	31,604	36,289	37,729	38,408	37,780	38,565	40,691	43,374	44,308	46,197	47,028	46,270	44,157	46,175	45,458
a. Lancar / Current	31,519	36,228	37,647	38,320	37,675	38,473	40,611	43,310	44,254	46,125	46,957	46,200	44,100	46,089	45,306
b. Dalam Perhatian Khusus / Special Mention	9	6	28	27	49	36	25	4	4	22	22	17	3	33	98
c. Kurang Lancar / Sub-Standard	-	0	-	-	-	-	-	0	0	-	-	4	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	0	0	0	-	-	-	-
e. Macet / Loss	76	54	54	62	56	56	55	59	49	50	50	48	53	53	53
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	76	54	54	62	56	56	55	59	50	50	50	52	53	53	53

Tabel 1.31.
Aset Produktif dan Kualitas Kredit Bank Umum Syariah kepada Bank Lain - BUKU 2
(Earning Assets and Credit Quality of Commercial Sharia Banks to Other Bank - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	180,891	198,374	203,554	223,610	222,733	225,073	192,400	143,181	149,595	154,708	157,775	108,655	116,704	123,726	126,025
a. Lancar / Current	167,302	183,242	185,809	202,261	199,930	205,410	174,389	128,297	134,987	139,659	142,786	98,326	106,167	110,325	112,926
b. Dalam Perhatian Khusus / Special Mention	9,679	10,194	12,519	15,935	17,476	14,413	12,907	10,964	10,645	11,113	11,221	7,902	7,852	10,323	10,238
c. Kurang Lancar / Sub-Standard	854	1,244	1,336	1,140	1,107	992	1,143	552	455	436	419	117	206	239	212
d. Diragukan / Doubtful	378	413	376	693	492	513	570	416	456	439	395	198	145	397	205
e. Macet / Loss	2,677	3,280	3,515	3,579	3,729	3,744	3,390	2,953	3,052	3,062	2,953	2,112	2,334	2,441	2,444
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1,786	3,358	1,992	2,229	1,645	1,719	1,900	1,944	1,931	2,025	2,118	1,268	1,545	2,379	2,479
a. Lancar / Current	1,718	3,292	1,926	2,147	1,601	1,656	1,845	1,904	1,885	1,978	2,077	1,229	1,511	2,338	2,436
b. Dalam Perhatian Khusus / Special Mention	3	4	6	21	8	30	10	6	11	7	5	7	1	5	4
c. Kurang Lancar / Sub-Standard	3	4	4	5	8	5	18	4	5	8	5	2	4	2	2
d. Diragukan / Doubtful	1	4	1	1	0	1	2	4	0	1	0	0	0	2	0
e. Macet / Loss	61	55	54	56	27	27	25	26	30	32	31	28	29	32	36
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	3,975	4,999	5,287	5,474	5,363	5,283	5,148	3,954	3,998	3,977	3,804	2,459	2,718	3,114	2,900
Pembiayaan kepada Bank Lain / Interbank Financing	287	308	295	304	293	300	302	244	244	249	237	162	162	156	149
a. Lancar / Current	287	308	295	304	293	300	302	244	244	249	236	161	157	151	144
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	1	1	5	4	4
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	-	0	-	0	-	-	-	-	-	-	-	-	-	-
Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)	0	-	0	-	0	-	-	-	-	-	-	-	-	-	-

Tabel 1.32.
Aset Produktif dan Kualitas Kredit Bank Umum Syariah kepada Bank Lain - BUKU 3
(Earning Assets and Credit Quality of Commercial Sharia Banks to Other Bank - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	91,150	103,490	116,259	124,299	119,690	124,156	122,141	167,232	166,624	174,292	176,158	234,448	236,718	239,402	240,063
a. Lancar / Current	86,912	100,594	113,009	120,765	116,211	121,051	117,819	160,864	160,334	168,096	170,054	225,146	228,290	229,782	229,999
b. Dalam Perhatian Khusus / Special Mention	1,971	1,057	1,399	1,653	1,587	1,207	2,225	3,072	3,044	2,811	2,706	4,542	3,736	4,807	5,068
c. Kurang Lancar / Sub-Standard	715	1,090	1,126	1,006	1,032	1,193	960	1,278	1,262	1,399	1,312	1,658	1,649	1,640	1,485
d. Diragukan / Doubtful	385	108	611	781	753	489	551	769	691	593	548	667	716	731	794
e. Macet / Loss	1,167	641	114	93	106	215	586	1,250	1,293	1,393	1,538	2,435	2,328	2,441	2,717
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1,239	1,626	1,475	1,659	1,696	1,660	1,680	1,772	1,877	1,940	1,936	2,800	2,675	2,730	2,710
a. Lancar / Current	1,236	1,623	1,475	1,659	1,696	1,660	1,678	1,771	1,876	1,940	1,936	2,781	2,648	2,716	2,563
b. Dalam Perhatian Khusus / Special Mention	3	-	1	-	-	-	1	1	1	-	-	10	6	5	142
c. Kurang Lancar / Sub-Standard	-	2	-	-	-	-	-	-	-	-	-	5	16	5	2
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
e. Macet / Loss	-	0	-	-	-	-	-	-	-	-	-	3	5	4	3
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	2,267	1,841	1,851	1,880	1,892	1,898	2,097	3,297	3,246	3,385	3,398	4,769	4,714	4,821	5,001
Pembiayaan kepada Bank Lain / Interbank Financing	177	151	143	146	146	147	134	192	197	196	191	270	262	229	222
a. Lancar / Current	177	151	143	146	146	147	134	192	197	196	191	270	262	226	222
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.33.
Komposisi Dana Pihak Ketiga Bank Umum
(Composition of Third Party Funds of State Owned Banks)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	1,315,034	23.36	1,465,848	24.52	1,457,955	24.16	1,687,135	25.31	1,749,194	26.32
Rupiah	997,007	17.71	1,100,040	18.72	1,096,625	18.17	1,262,734	18.94	1,285,845	19.35
Valas / Foreign Exchange	318,027	5.65	365,808	5.79	361,330	5.99	424,401	6.37	463,349	6.97
Tabungan / Saving	1,825,259	32.42	1,945,185	31.38	1,892,245	31.35	2,173,501	32.61	2,110,931	31.76
Rupiah	1,690,086	30.02	1,813,949	29.16	1,750,394	29.00	2,014,663	30.23	1,954,673	29.41
Valas / Foreign Exchange	135,173	2.40	131,236	2.22	141,851	2.35	158,837	2.38	156,258	2.35
Simpanan Berjangka / Time Deposits	2,490,155	44.23	2,587,615	44.10	2,685,460	44.49	2,804,755	42.08	2,785,785	41.92
Rupiah	2,138,035	37.97	2,250,784	38.34	2,329,032	38.59	2,478,610	37.19	2,470,175	37.17
Valas / Foreign Exchange	352,120	6.25	336,831	5.76	356,427	5.91	326,145	4.89	315,610	4.75
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1,032,674	18.34	989,554	16.94	1,054,215	17.47	1,147,144	17.21	1,369,988	20.61
Valas / Foreign Exchange	169,841	3.02	163,018	2.77	184,223	3.05	157,535	2.36	173,812	2.62
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715,403	12.71	762,015	12.85	782,591	12.97	820,131	12.30	581,349	8.75
Valas / Foreign Exchange	79,879	1.42	82,261	1.34	82,246	1.36	69,582	1.04	43,581	0.66
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210,895	3.75	247,039	4.43	241,811	4.01	275,986	4.14	267,722	4.03
Valas / Foreign Exchange	57,066	1.01	43,932	0.75	40,249	0.67	59,675	0.90	59,872	0.90
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179,064	3.18	252,177	4.12	250,415	4.15	235,349	3.53	251,116	3.78
Valas / Foreign Exchange	45,334	0.81	47,620	0.90	49,709	0.82	39,353	0.59	38,345	0.58
Total DPK / Total Third Party Funds	5,630,448	100.00	5,998,648	100.00	6,035,659	100.00	6,665,390	100.00	6,645,911	100.00
Rupiah	4,825,128	85.70	5,164,773	86.22	5,176,051	85.76	5,756,007	86.36	5,710,693	85.93
Valas / Foreign Exchange	805,320	14.30	833,875	13.78	859,608	14.24	909,383	13.64	935,218	14.07

Tabel 1.34.
Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 2
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 2)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	121,318	22.06	149,365	24.05	157,455	24.96	129,619	19.98	158,846	23.52
Rupiah	87,037	15.83	109,549	17.64	119,674	18.97	109,985	16.95	138,187	20.46
Valas / Foreign Exchange	34,281	6.23	39,817	6.41	37,781	5.99	19,634	3.03	20,659	3.06
Tabungan / Saving	123,880	22.52	140,198	22.57	127,919	20.28	151,796	23.39	138,621	20.52
Rupiah	119,402	21.71	135,093	21.75	121,868	19.32	146,614	22.60	134,318	19.89
Valas / Foreign Exchange	4,478	0.81	5,106	0.82	6,051	0.96	5,182	0.80	4,303	0.64
Simpanan Berjangka / Time Deposits	304,788	55.42	331,525	53.38	345,390	54.76	367,457	56.63	377,986	55.96
Rupiah	276,992	50.36	307,189	49.46	320,258	50.77	348,843	53.76	360,692	53.40
Valas / Foreign Exchange	27,797	5.05	24,336	3.92	25,133	3.98	18,614	2.87	17,294	2.56
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	126,661	23.03	121,230	19.52	130,825	20.74	141,280	21.77	173,677	25.71
Valas / Foreign Exchange	15,770	2.87	10,903	1.76	11,726	1.86	8,544	1.32	8,450	1.25
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	75,207	13.67	78,172	12.59	82,056	13.01	95,817	14.77	76,782	11.37
Valas / Foreign Exchange	5,960	1.08	7,101	1.14	7,112	1.13	3,855	0.59	3,054	0.45
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36,689	6.67	53,197	8.57	52,911	8.39	58,069	8.95	57,475	8.51
Valas / Foreign Exchange	1,913	0.35	1,873	0.30	1,844	0.29	3,001	0.46	3,507	0.52
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38,434	6.99	54,589	8.79	54,466	8.63	53,677	8.27	52,759	7.81
Valas / Foreign Exchange	4,155	0.76	4,459	0.72	4,451	0.71	3,214	0.50	2,283	0.34
Total DPK / Total Third Party Funds	549,986	100.00	621,089	100.00	630,764	100.00	648,871	100.00	675,454	100.00
Rupiah	483,431	87.90	551,830	88.85	561,799	89.07	605,441	93.31	633,197	93.74
Valas / Foreign Exchange	66,555	12.10	69,258	11.15	68,965	10.93	43,430	6.69	42,256	6.26

Tabel 1.35.
Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 3
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 3)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	411,499	23.26	418,100	25.00	411,129	24.03	495,038	27.76	474,208	28.15
Rupiah	295,261	16.69	302,536	18.09	300,333	17.56	346,273	19.42	330,100	19.59
Valas / Foreign Exchange	116,238	6.57	115,563	6.91	110,796	6.48	148,765	8.34	144,108	8.55
Tabungan / Saving	363,433	20.54	350,317	20.95	345,828	20.22	324,453	18.20	281,399	16.70
Rupiah	301,384	17.04	291,165	17.41	280,747	16.41	256,125	14.36	217,545	12.91
Valas / Foreign Exchange	62,049	3.51	59,151	3.54	65,082	3.80	68,328	3.83	63,854	3.79
Simpanan Berjangka / Time Deposits	994,094	56.19	903,801	54.05	953,788	55.75	963,558	54.04	929,107	55.15
Rupiah	853,038	48.22	791,889	47.36	831,958	48.63	854,380	47.92	828,615	49.18
Valas / Foreign Exchange	141,056	7.97	111,913	6.69	121,830	7.12	109,178	6.12	100,493	5.96
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	437,842	24.75	384,802	23.01	436,560	25.52	431,280	24.19	462,335	27.44
Valas / Foreign Exchange	70,199	3.97	61,359	3.67	69,580	4.07	59,611	3.34	59,453	3.53
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	248,418	14.04	238,631	14.27	227,172	13.28	236,431	13.26	176,268	10.46
Valas / Foreign Exchange	33,720	1.91	29,836	1.78	31,616	1.85	24,942	1.40	17,022	1.01
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	108,174	6.11	98,552	5.89	95,987	5.61	112,129	6.29	108,570	6.44
Valas / Foreign Exchange	21,418	1.21	10,765	0.64	10,660	0.62	18,057	1.01	16,626	0.99
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	58,603	3.31	69,904	4.18	72,238	4.22	74,539	4.18	81,441	4.83
Valas / Foreign Exchange	15,719	0.89	9,953	0.60	9,975	0.58	6,569	0.37	7,392	0.44
Total DPK / Total Third Party Funds	1,769,026	100.00	1,672,217	100.00	1,710,745	100.00	1,783,049	100.00	1,684,714	100.00
Rupiah	1,449,683	81.95	1,385,590	82.86	1,413,037	82.60	1,456,778	81.70	1,376,260	81.69
Valas / Foreign Exchange	319,343	18.05	286,627	17.14	297,708	17.40	326,271	18.30	308,454	18.31

Tabel 1.36.
Komposisi Dana Pihak Ketiga Bank Umum Konvensional - BUKU 4
(Composition of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 4)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	746,337	24.85	847,436	25.12	829,532	24.69	1,010,726	25.93	1,069,018	26.97
Rupiah	581,628	19.37	641,664	19.02	624,309	18.58	765,174	19.63	776,329	19.58
Valas / Foreign Exchange	164,709	5.48	205,772	6.10	205,222	6.11	245,552	6.30	292,689	7.38
Tabungan / Saving	1,240,146	41.30	1,345,969	39.90	1,313,172	39.08	1,575,254	40.41	1,573,795	39.70
Rupiah	1,171,739	39.02	1,279,486	37.92	1,242,945	36.99	1,490,402	38.24	1,486,196	37.49
Valas / Foreign Exchange	68,407	2.28	66,483	1.97	70,226	2.09	84,852	2.18	87,599	2.21
Simpanan Berjangka / Time Deposits	1,016,532	33.85	1,180,339	34.99	1,217,699	36.24	1,311,962	33.66	1,321,510	33.34
Rupiah	841,478	28.02	985,176	29.20	1,015,459	30.22	1,121,852	28.78	1,132,111	28.56
Valas / Foreign Exchange	175,054	5.83	195,163	5.78	202,239	6.02	190,109	4.88	189,398	4.78
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	388,637	12.94	399,872	11.85	408,378	12.15	516,133	13.24	670,305	16.91
Valas / Foreign Exchange	78,921	2.63	87,545	2.59	97,815	2.91	84,354	2.16	100,716	2.54
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	361,459	12.04	413,138	12.25	439,033	13.06	454,510	11.66	302,758	7.64
Valas / Foreign Exchange	39,502	1.32	44,672	1.32	42,965	1.28	40,178	1.03	23,009	0.58
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	49,310	1.64	74,815	2.22	73,585	2.19	75,143	1.93	78,877	1.99
Valas / Foreign Exchange	32,272	1.07	30,956	0.92	27,438	0.82	36,834	0.94	37,868	0.96
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	42,073	1.40	97,350	2.89	94,463	2.81	76,066	1.95	80,171	2.02
Valas / Foreign Exchange	24,358	0.81	31,990	0.95	34,021	1.01	28,743	0.74	27,805	0.70
Total DPK / Total Third Party Funds	3,003,015	100.00	3,373,744	100.00	3,360,402	100.00	3,897,941	100.00	3,964,323	100.00
Rupiah	2,594,845	86.41	2,906,326	86.15	2,882,714	85.78	3,377,428	86.65	3,394,636	85.63
Valas / Foreign Exchange	408,170	13.59	467,418	13.85	477,688	14.22	520,513	13.35	569,686	14.37

Tabel 1.37.
Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 2
(Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 2)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	17,259	10.86	26,781	15.15	29,226	16.59	14,042	14.12	17,057	16.25
Rupiah	16,355	10.29	26,031	14.73	27,019	15.34	13,566	13.64	16,579	15.79
Valas / Foreign Exchange	904	0.57	750	0.42	2,207	1.25	475	0.48	478	0.46
Tabungan / Saving	51,357	32.32	59,136	33.45	56,824	32.27	29,495	29.65	28,223	26.88
Rupiah	51,117	32.17	58,669	33.19	56,359	32.00	29,291	29.45	27,998	26.67
Valas / Foreign Exchange	240	0.15	467	0.26	465	0.26	204	0.21	226	0.21
Simpanan Berjangka / Time Deposits	90,301	56.82	90,847	51.39	90,064	51.14	55,933	56.23	59,698	56.87
Rupiah	85,898	54.05	87,887	49.72	86,551	49.14	53,005	53.29	56,974	54.27
Valas / Foreign Exchange	4,403	2.77	2,960	1.67	3,513	1.99	2,928	2.94	2,724	2.60
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	27,479	17.29	33,742	19.09	32,053	18.20	11,745	11.81	16,317	15.54
Valas / Foreign Exchange	1,545	0.97	1,589	0.90	2,253	1.28	717	0.72	480	0.46
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	15,061	9.48	16,718	9.46	18,880	10.72	11,461	11.52	9,664	9.21
Valas / Foreign Exchange	501	0.32	260	0.15	145	0.08	129	0.13	42	0.04
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	10,219	6.43	12,909	7.30	12,269	6.97	16,205	16.29	9,920	9.45
Valas / Foreign Exchange	1,415	0.89	271	0.15	243	0.14	1,640	1.65	1,725	1.64
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	33,140	20.85	24,517	13.87	23,349	13.26	13,594	13.67	21,073	20.07
Valas / Foreign Exchange	942	0.59	840	0.48	871	0.49	443	0.45	478	0.46
Total DPK / Total Third Party Funds	158,917	100.00	176,763	100.00	176,114	100.00	99,469	100.00	104,979	100.00
Rupiah	153,371	96.51	172,586	97.64	169,929	96.49	95,862	96.37	101,551	96.73
Valas / Foreign Exchange	5,547	3.49	4,177	2.36	6,184	3.51	3,607	3.63	3,428	3.27

Tabel 1.38.
Komposisi Dana Pihak Ketiga Bank Umum Syariah - BUKU 3
(Composition of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 3)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / Items	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	9,386	10.73	14,480	14.51	16,755	16.38	36,221	16.49	30,065	13.89
Rupiah	7,496	8.57	10,573	10.59	11,452	11.19	26,248	11.95	24,649	11.39
Valas / Foreign Exchange	1,891	2.16	3,907	3.91	5,304	5.18	9,974	4.54	5,415	2.50
Tabungan / Saving	35,070	40.09	39,800	39.88	40,331	39.42	90,040	40.99	88,894	41.07
Rupiah	35,070	40.09	39,770	39.85	40,305	39.39	89,768	40.86	88,617	40.94
Valas / Foreign Exchange	-	-	30	0.03	27	0.03	272	0.12	277	0.13
Simpanan Berjangka / Time Deposits	43,015	49.18	45,529	45.62	45,234	44.21	93,425	42.53	97,483	45.04
Rupiah	39,208	44.82	43,071	43.15	41,522	40.58	88,110	40.11	91,782	42.41
Valas / Foreign Exchange	3,807	4.35	2,459	2.46	3,712	3.63	5,316	2.42	5,701	2.63
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	30,094	34.40	30,550	30.61	29,257	28.59	38,756	17.64	47,354	21.88
Valas / Foreign Exchange	3,404	3.89	1,623	1.63	2,848	2.78	4,310	1.96	4,712	2.18
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4,633	5.30	7,010	7.02	6,586	6.44	20,065	9.13	15,875	7.33
Valas / Foreign Exchange	195	0.22	391	0.39	407	0.40	478	0.22	454	0.21
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	1,641	1.88	1,920	1.92	1,949	1.90	12,930	5.89	12,881	5.95
Valas / Foreign Exchange	48	0.05	67	0.07	65	0.06	143	0.07	147	0.07
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2,840	3.25	3,590	3.60	3,730	3.65	16,359	7.45	15,672	7.24
Valas / Foreign Exchange	160	0.18	377	0.38	392	0.38	384	0.17	388	0.18
Total DPK / Total Third Party Funds	87,472	100.00	99,810	100.00	102,321	100.00	219,687	100.00	216,442	100.00
Rupiah	81,774	93.49	93,414	93.59	93,278	91.16	204,126	92.92	205,049	94.74
Valas / Foreign Exchange	5,698	6.51	6,395	6.41	9,043	8.84	15,561	7.08	11,393	5.26

Tabel 1.39.
Suku Bunga Rata-rata DPK Bank Umum
(Average of Interest Rate of Third Party Funds of Commercial Banks)
Persen (Percent)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	2.20	2.27	2.23	2.18	2.25	2.20	2.20	2.15	2.10	2.07	2.00	1.97	1.91	1.92	1.89
Valas / Foreign Exchange	0.50	0.78	0.78	0.63	0.62	0.56	0.54	0.63	0.57	0.57	0.50	0.44	0.42	0.39	0.38
Tabungan / Saving															
Rupiah	1.31	1.17	1.16	1.14	1.09	1.03	1.03	0.98	0.96	0.95	0.90	0.87	0.86	0.84	0.83
Valas / Foreign Exchange	0.45	0.43	0.44	0.42	0.40	0.40	0.39	0.37	0.36	0.36	0.30	0.28	0.28	0.26	0.26
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.92	6.02	5.87	5.72	5.65	5.61	5.49	5.36	5.17	4.90	4.66	4.45	4.22	4.05	3.88
Valas / Foreign Exchange	2.11	2.09	1.99	1.79	1.67	1.62	1.69	1.59	1.42	1.26	0.93	0.80	0.72	0.67	0.63
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.84	6.32	6.22	6.12	5.95	5.87	5.75	5.67	5.54	5.14	4.79	4.57	4.39	4.34	4.25
Valas / Foreign Exchange	2.61	2.44	2.40	2.14	2.03	1.91	2.04	1.99	1.85	1.61	1.35	1.17	1.00	0.91	0.73
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.00	6.79	6.54	6.38	6.27	6.19	6.13	6.07	5.95	5.57	5.41	5.31	5.12	4.92	4.82
Valas / Foreign Exchange	2.26	2.37	2.19	2.32	2.24	2.18	2.52	2.07	2.00	1.93	1.72	1.60	1.38	1.22	1.20
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.65	6.92	6.82	6.73	6.66	6.56	6.50	6.40	6.37	6.23	6.15	5.98	5.80	5.64	5.50
Valas / Foreign Exchange	1.75	2.17	2.17	2.14	2.13	2.10	2.04	1.92	1.85	1.81	1.72	1.59	1.44	1.34	1.27

Tabel 1.40.
Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 2
(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 2)
Persen (Percent)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	2.25	2.15	2.17	2.15	2.27	2.16	2.20	2.18	2.16	2.09	2.09	2.13	2.11	2.12	2.06
Valas / Foreign Exchange	0.48	0.65	0.63	0.45	0.39	0.52	0.44	0.44	0.39	0.40	0.43	0.45	0.39	0.34	0.34
Tabungan / Saving															
Rupiah	2.00	2.01	2.01	2.00	1.92	1.84	1.82	1.78	1.79	1.77	1.78	1.74	1.71	1.71	1.73
Valas / Foreign Exchange	0.24	0.30	0.45	0.37	0.36	0.37	0.46	0.36	0.28	0.34	0.40	0.32	0.27	0.27	0.31
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7.31	6.63	6.43	6.33	6.22	6.22	6.24	6.21	6.14	6.03	5.86	5.69	5.50	5.36	5.16
Valas / Foreign Exchange	2.29	1.87	1.88	1.62	1.70	1.57	1.57	1.47	1.50	1.39	1.27	1.27	1.10	0.98	0.93
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7.77	7.32	7.21	7.07	6.98	6.99	6.92	6.92	6.91	6.85	6.73	6.58	6.40	6.28	6.07
Valas / Foreign Exchange	2.56	2.40	2.29	2.11	2.00	1.86	1.94	1.88	1.79	1.59	1.56	1.57	1.46	1.40	1.31
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.87	7.62	7.46	7.27	7.14	7.18	7.13	7.07	6.77	6.73	6.42	6.34	6.15	5.98	5.89
Valas / Foreign Exchange	2.33	2.39	2.35	2.27	2.19	2.10	2.10	1.99	2.05	2.25	2.15	2.12	2.11	1.99	1.82
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7.40	7.51	7.39	7.30	7.25	7.11	7.07	7.02	7.01	6.97	6.86	6.74	6.65	6.53	6.42
Valas / Foreign Exchange	2.15	2.44	2.37	2.34	2.27	2.20	2.18	2.12	2.08	2.08	2.04	1.93	1.72	1.63	1.31

Tabel 1.41.
Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 3
(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 3)
Persen (Percent)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	2.37	2.34	2.35	2.35	2.32	2.25	2.22	2.22	2.28	2.21	2.15	2.13	2.08	2.00	1.96
Valas / Foreign Exchange	0.66	0.92	0.78	0.60	0.55	0.52	0.45	0.49	0.48	0.50	0.45	0.44	0.42	0.33	0.28
Tabungan / Saving															
Rupiah	2.02	1.94	1.97	1.88	1.87	1.74	1.69	1.62	1.59	1.58	1.57	1.55	1.52	1.43	1.40
Valas / Foreign Exchange	0.51	0.52	0.52	0.46	0.43	0.44	0.42	0.40	0.39	0.39	0.35	0.31	0.30	0.25	0.24
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7.24	6.34	6.11	5.94	5.85	5.87	5.77	5.70	5.63	5.37	5.14	4.89	4.61	4.42	4.22
Valas / Foreign Exchange	2.17	1.89	1.86	1.29	1.17	1.13	1.22	1.15	1.07	1.00	0.90	0.88	0.85	0.77	0.66
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7.37	6.64	6.47	6.29	6.18	6.14	5.99	5.89	5.84	5.58	5.36	5.22	4.99	4.84	4.64
Valas / Foreign Exchange	2.39	1.96	1.95	1.73	1.55	1.36	1.72	1.83	1.78	1.55	1.28	1.16	0.92	0.87	0.73
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.21	6.93	6.60	6.40	6.25	6.11	6.04	5.98	5.98	5.46	5.37	5.31	5.16	4.95	4.99
Valas / Foreign Exchange	2.22	1.92	1.85	1.77	1.84	1.80	1.76	1.91	1.86	1.81	1.73	1.67	1.59	1.34	1.34
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7.02	7.21	7.10	6.91	6.90	6.91	6.75	6.71	6.66	6.56	6.45	6.19	5.93	5.79	5.70
Valas / Foreign Exchange	1.46	2.22	2.12	2.14	2.14	1.86	2.21	1.81	1.71	1.66	1.59	1.52	1.49	1.47	1.43

Tabel 1.42.
Suku Bunga Rata-rata DPK Bank Umum Konvensional - BUKU 4
(Average of Interest Rate of Third Party Funds of Commercial Conventional Banks - Group of Business Activities 4)
Persen (Percent)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	2.13	2.26	2.19	2.11	2.23	2.21	2.22	2.15	2.06	2.04	1.96	1.91	1.86	1.89	1.87
Valas / Foreign Exchange	0.41	0.75	0.82	0.68	0.69	0.59	0.62	0.74	0.66	0.64	0.53	0.44	0.44	0.42	0.42
Tabungan / Saving															
Rupiah	1.04	0.91	0.90	0.89	0.84	0.82	0.83	0.79	0.76	0.76	0.70	0.66	0.66	0.67	0.66
Valas / Foreign Exchange	0.41	0.38	0.39	0.40	0.39	0.38	0.37	0.36	0.35	0.35	0.27	0.27	0.28	0.26	0.26
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.45	5.51	5.40	5.29	5.27	5.22	5.06	4.81	4.46	4.14	3.76	3.62	3.46	3.39	3.27
Valas / Foreign Exchange	2.03	2.25	2.12	2.14	2.01	1.96	1.98	1.86	1.61	1.32	0.91	0.68	0.58	0.59	0.57
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.27	5.92	5.90	5.84	5.61	5.54	5.43	5.36	5.15	4.86	4.07	3.77	3.61	3.60	3.52
Valas / Foreign Exchange	2.81	2.77	2.75	2.49	2.44	2.26	2.28	2.14	1.92	1.66	1.38	1.13	1.01	0.89	0.65
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6.07	6.10	5.90	5.81	5.77	5.69	5.67	5.57	5.43	5.08	4.83	4.63	4.33	4.12	3.89
Valas / Foreign Exchange	2.29	2.53	2.32	2.59	2.53	2.43	2.27	2.17	2.08	1.98	1.69	1.53	1.23	1.09	1.08
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.25	6.75	6.66	6.64	6.57	6.43	6.42	6.36	6.23	5.98	5.91	5.70	5.49	5.30	5.03
Valas / Foreign Exchange	1.90	2.14	2.17	2.14	2.13	2.15	1.99	1.94	1.86	1.82	1.73	1.58	1.41	1.29	1.23

Tabel 1.43.
Bagi Hasil Rata-rata DPK Bank Umum Syariah - BUKU 2
(Average of Profit Sharing Rate of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 2)
Persen (Percent)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	1.62	2.20	2.09	2.06	1.87	2.04	1.81	1.17	1.24	1.16	1.11	1.22	1.16	1.26	1.35
Valas / Foreign Exchange	0.64	0.51	0.59	0.58	0.61	0.62	0.65	0.99	0.99	0.99	0.99	0.43	0.59	0.33	0.36
Tabungan / Saving															
Rupiah	1.59	1.30	1.27	1.23	1.21	1.18	1.12	1.09	1.08	0.95	0.89	1.16	1.32	1.31	1.05
Valas / Foreign Exchange	0.21	0.22	0.13	0.16	0.14	0.15	0.14	0.23	0.24	0.24	0.24	0.25	0.25	0.26	0.23
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.49	6.04	6.25	5.75	6.04	5.73	5.02	5.59	5.60	5.51	5.14	4.27	4.76	4.28	4.32
Valas / Foreign Exchange	1.82	3.01	0.74	1.22	0.66	0.64	0.60	1.04	1.43	0.99	1.52	1.44	1.29	1.26	1.21
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.70	6.59	6.22	6.40	6.15	6.10	6.34	6.42	6.56	6.46	5.97	5.41	4.88	5.04	5.26
Valas / Foreign Exchange	2.58	0.71	0.72	0.24	1.12	1.81	1.66	1.10	0.93	1.01	1.13	1.19	1.44	1.24	1.17
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6.19	6.13	5.83	5.86	5.82	5.80	5.29	5.93	5.85	5.78	5.39	5.66	4.85	5.13	4.73
Valas / Foreign Exchange	2.14	0.68	0.37	0.41	0.32	0.29	0.24	0.47	1.22	1.23	1.10	1.12	1.23	1.27	1.24
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5.65	5.45	5.28	5.08	4.91	4.88	4.51	5.03	5.25	5.02	4.98	5.01	4.67	4.97	4.73
Valas / Foreign Exchange	0.98	0.71	0.52	0.54	0.48	0.51	0.69	0.69	0.51	0.49	0.42	0.99	0.98	1.29	0.99

Tabel 1.44.
Bagi Hasil Rata-rata DPK Bank Umum Syariah - BUKU 3
(Average of Profit Sharing Rate of Third Party Funds of Commercial Sharia Banks - Group of Business Activities 3)
Persen (Percent)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	0.70	1.70	1.66	1.58	1.52	1.66	1.61	1.26	1.51	1.26	1.57	1.36	0.86	0.88	0.77
Valas / Foreign Exchange	0.44	0.35	0.23	0.22	0.22	0.23	0.16	0.15	0.15	0.13	0.14	0.28	0.13	0.16	0.16
Tabungan / Saving															
Rupiah	1.90	1.42	1.36	1.30	1.30	1.32	1.32	1.25	1.31	1.31	1.29	1.16	1.19	0.96	1.09
Valas / Foreign Exchange	-	-	-	-	-	-	-	0.05	0.05	0.04	0.06	0.05	0.05	0.05	0.29
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.39	5.81	5.46	5.37	5.22	5.22	5.33	5.15	4.88	5.03	4.85	4.88	4.80	4.42	4.39
Valas / Foreign Exchange	2.06	1.61	1.22	1.22	1.26	0.38	1.30	1.05	1.04	1.01	0.85	0.86	0.79	0.68	0.87
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	5.96	5.94	5.56	5.26	5.15	5.06	5.45	5.16	4.83	5.14	4.99	5.25	5.25	4.82	4.82
Valas / Foreign Exchange	1.54	2.38	2.20	1.79	0.86	0.77	0.72	0.72	0.57	0.53	0.45	0.46	0.48	0.45	0.44
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5.02	4.78	4.67	4.61	4.61	4.63	5.15	4.91	4.95	3.90	4.08	4.75	4.68	4.62	4.32
Valas / Foreign Exchange	0.88	1.24	1.23	1.21	0.94	0.94	0.94	0.67	0.58	0.50	0.45	0.42	0.39	0.38	0.61
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5.08	5.08	4.95	4.88	4.88	4.81	4.74	3.96	4.24	4.08	3.91	4.26	4.43	4.02	4.29
Valas / Foreign Exchange	0.99	2.11	2.06	2.05	2.06	2.07	2.07	1.72	1.75	1.73	0.62	0.48	0.46	0.46	0.53

Tabel 1.45.
Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan BUKU
(Growth of Total Commercial Banks and Bank Offices based on Group of Business Activities)

Kelompok Bank / Group of Bank	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
BUKU 1																
Jumlah Bank / Total Banks	18	13	13	13	11	11	11	11	11	10	9	7	4	-	-	
Jumlah Kantor / Total Bank Offices	495	392	397	393	303	297	298	296	296	264	261	164	144	-	-	
BUKU 2																
Jumlah Bank / Total Banks	51	52	52	51	53	53	53	53	53	54	55	57	58	62	62	
Jumlah Kantor / Total Bank Offices	4,033	4,107	4,092	4,069	4,145	4,139	4,141	4,130	4,140	4,165	4,178	4,286	4,227	4,231	4,229	
BUKU 3																
Jumlah Bank / Total Banks	27	25	25	26	26	25	25	25	25	25	25	25	26	25	25	
Jumlah Kantor / Total Bank Offices	9,498	8,666	8,661	8,649	8,633	8,126	8,111	8,097	8,074	8,016	7,967	7,941	8,030	7,690	7,985	
BUKU 4																
Jumlah Bank / Total Banks	5	6	6	6	6	7	7	7	7	7	7	7	7	8	8	
Jumlah Kantor / Total Bank Offices	15,717	16,053	16,026	16,017	16,003	16,501	16,493	16,444	16,404	16,389	16,341	16,336	16,312	16,186	15,713	
BUKU 1 SYARIAH / BUKU 1 SHARIA																
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	3	-	-	
Jumlah Kantor / Total Bank Offices	99	99	99	97	97	97	97	96	96	96	94	94	30	-	-	
BUKU 2 SYARIAH / BUKU 2 SHARIA																
Jumlah Bank / Total Banks	9	9	9	9	9	9	8	7	7	7	7	6	7	10	10	
Jumlah Kantor / Total Bank Offices	1,157	1,197	1,204	1,204	1,227	1,227	1,204	910	910	916	912	599	653	670	664	
BUKU 3 SYARIAH / BUKU 3 SHARIA																
Jumlah Bank / Total Banks	1	1	1	1	1	1	2	3	3	3	3	4	4	4	2	
Jumlah Kantor / Total Bank Offices	605	609	608	608	604	608	627	920	917	917	938	1,335	1,337	1,351	1,358	
Total																
Jumlah Bank / Total Banks	115	110	110	110	110	110	110	110	110	110	110	110	109	109	107	
Jumlah Kantor / Total Bank Offices	31,604	31,123	31,087	31,037	31,012	30,995	30,971	30,893	30,837	30,763	30,691	30,755	30,733	30,128	29,949	

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2018	2019	2020												2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	5.358.012	5.683.757	5.603.979	5.781.564	5.676.052	5.651.483	5.617.711	5.607.297	5.594.105	5.602.034	5.553.639	5.516.904	5.547.618	5.460.998	5.482.054		
- Kepada Pihak Ketiga / To Third Party	5.294.882	5.616.992	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145		
Rupiah	4.494.416	4.830.794	4.731.546	4.777.063	4.767.686	4.752.335	4.738.493	4.709.589	4.696.494	4.703.844	4.689.055	4.690.509	4.723.761	4.651.994	4.662.996		
Valas / Foreign Exchange	800.466	786.198	806.605	934.977	842.297	833.594	810.746	826.577	825.372	826.750	791.217	756.982	757.798	745.129	756.149		
- Kepada Bank Lain / Inter Bank Credit	63.130	66.766	65.829	69.524	66.069	65.554	68.473	71.131	72.239	71.440	73.368	69.414	66.058	63.875	62.909		
Rupiah	41.291	47.969	45.872	46.421	46.105	46.660	50.038	51.941	52.685	55.580	56.277	55.266	52.401	51.470	50.078		
Valas / Foreign Exchange	21.839	18.797	19.957	23.103	19.965	18.894	18.435	19.191	19.554	15.860	17.090	14.148	13.657	12.406	12.831		
b. Penempatan pada Bank Lain / Interbank Placement	220.990	245.271	254.310	250.077	228.467	234.440	222.864	231.100	219.694	218.718	243.431	215.159	252.800	227.473	241.157		
- Giro / Demand Deposit	86.232	86.079	104.060	115.393	94.832	112.464	100.146	116.630	118.063	111.579	140.760	118.711	123.338	123.590	116.272		
- Inter Bank Call Money / Inter Bank Call Money	85.313	110.322	92.495	87.810	83.043	77.027	74.371	74.727	67.857	74.625	75.131	78.143	98.266	77.424	87.255		
- Deposito Berjangka / Time Deposits	22.270	27.882	39.786	30.719	35.809	32.036	35.643	28.518	22.993	23.607	19.154	12.029	22.754	20.892	22.902		
- Lainnya / Others	27.176	20.988	17.969	16.356	14.783	12.894	12.703	11.225	10.781	8.907	8.387	6.276	7.442	5.567	4.727		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	767.134	766.781	711.506	808.020	754.712	673.119	726.875	802.465	814.998	886.346	719.714	761.342	775.395	682.601	736.629		
- Giro / Demand Deposit	417.888	407.076	393.342	358.314	343.072	221.797	262.501	217.347	227.446	260.753	231.919	239.203	305.171	242.117	259.965		
- Fine Tune Operation (FTO)	212.031	174.529	174.529	278.665	273.036	297.838	306.053	395.966	379.282	434.216	353.108	339.786	288.370	434.216	331.817		
- Fasbi	132.528	179.365	138.148	154.475	128.374	138.919	142.197	168.160	192.327	177.209	119.960	168.197	166.856	111.456	129.716		
- Lainnya / Others	4.687	5.811	11.372	16.566	10.229	14.565	16.124	20.993	15.943	14.168	14.726	14.157	14.998	13.024	15.132		
d. Surat Berharga / Securities	941.936	1.012.695	1.078.838	1.055.596	1.115.974	1.175.067	1.237.921	1.299.935	1.344.754	1.377.859	1.442.615	1.465.624	1.466.904	1.515.811	1.575.724		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	39.441	68.974	48.588	26.483	25.435	25.111	21.704	25.780	18.484	14.779	18.579	20.351	18.785	15.754	17.279		
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	61.172	38.212	41.817	51.464	53.433	47.038	41.653	38.859	37.894	44.664	50.330	55.033	55.922	56.025	62.488		
- Obligasi / Bonds	616.058	712.173	785.729	781.782	860.117	929.479	1.003.196	1.052.910	1.121.688	1.152.118	1.190.108	1.217.822	1.209.904	1.266.835	1.317.744		
- Lainnya / Others	225.264	193.336	202.704	195.867	176.989	173.438	171.368	182.385	166.688	166.297	183.597	172.418	183.104	177.197	178.213		
e. Penyertaan / Equity Investment	43.534	50.772	52.007	51.466	51.867	51.390	51.583	52.007	51.704	52.370	52.637	54.177	54.982	55.096	62.265		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	162.594	170.652	256.111	271.197	273.183	279.117	282.293	288.367	288.444	297.512	303.794	310.240	313.016	319.790	325.044		
- Kredit yang diberikan / Credit	156.781	164.654	248.916	261.454	264.406	270.211	273.723	279.727	279.599	288.022	293.717	301.266	304.167	311.064	317.439		
- Surat Berharga / Securities	988	823	1.251	3.882	3.504	3.514	3.599	3.782	4.456	4.253	3.474	2.793	2.793	2.517	2.041		
- Lainnya / Others	4.825	5.175	5.943	5.861	5.272	5.392	4.971	5.062	5.034	5.824	5.499	6.056	6.056	6.209	5.564		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	22.390	20.952	26.962	80.626	44.585	34.044	31.033	23.650	23.851	20.713	21.874	31.480	30.961	27.178	23.265		
h. Tagihan Lainnya / Other claims	293.397	329.931	423.808	367.277	381.134	405.977	431.319	350.134	494.761	563.889	666.935	663.606	656.458	682.811	656.080		
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	5.630.448	5.998.648	6.035.659	6.214.306	6.128.090	6.175.356	6.260.462	6.308.128	6.487.846	6.650.876	6.619.881	6.634.998	6.665.390	6.569.684	6.645.911		
Rupiah	4.825.128	5.164.773	5.176.051	5.246.866	5.248.161	5.277.838	5.377.997	5.400.042	5.553.239	5.690.082	5.678.246	5.708.953	5.756.007	5.664.340	5.710.693		
Giro / Demand Deposit	997.007	1.100.040	1.096.625	1.167.342	1.146.309	1.117.397	1.185.729	1.172.828	1.263.047	1.337.243	1.288.250	1.297.512	1.262.734	1.228.151	1.285.845		
Tabungan / Saving	1.690.086	1.813.949	1.750.394	1.776.371	1.781.925	1.826.631	1.837.981	1.830.119	1.856.497	1.893.628	1.894.621	1.939.041	2.014.663	1.967.830	1.954.673		
Simpanan Berjangka / Time Deposits	2.138.035	2.250.784	2.329.032	2.303.154	2.319.927	2.333.810	2.354.287	2.397.094	2.433.696	2.459.211	2.495.376	2.472.400	2.478.610	2.468.360	2.470.175		
Valas / Foreign Exchange	805.320	833.875	859.608	967.440	879.928	897.519	882.466	908.086	934.607	960.794	941.634	926.045	909.383	905.344	935.218		
Giro / Demand Deposit	318.027	365.808	361.330	443.644	402.640	421.178	402.453	398.256	413.605	438.025	413.040	432.028	424.401	431.855	463.349		
Tabungan / Saving	135.173	131.236	141.851	155.227	144.886	147.333	145.013	149.143	156.637	157.347	156.851	159.695	158.837	153.583	156.258		
Simpanan Berjangka / Time Deposits	352.120	336.831	356.427	368.569	332.403	329.008	335.000	360.687	364.364	365.422	371.743	334.322	326.145	319.905	315.610		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.797	2.147	1.788	1.786	2.827	2.704	3.442	3.295	3.323	2.964	3.267	6.082	6.011	5.605	6.021		
c. Kewajiban kepada Bank lain / Interbank Liabilities	192.555	197.517	184.208	191.260	169.520	155.584	163.626	162.066	151.085	148.712	148.742	135.995	176.681	150.534	164.727		
d. Surat Berharga yang diterbitkan / Issued Securities	115.129	135.029	137.915	133.246	141.095	137.578	135.745	129.159	126.109	127.327	126.648	125.079	125.079	122.449	119.711		
e. Pinjaman yang Diterima / Loans received	296.746	299.055	291.579	316.164	298.657	296.767	283.273	282.010	283.907	284.050	286.871	268.574	270.036	258.508	256.238		
Rupiah	48.525	62.710	59.529	60.725	62.702	63.355	66.011	66.911	68.712	73.172	74.155	73.577	71.871	70.454	68.335		
Valas / Foreign Exchange	248.221	236.345	232.050	255.438	235.955	233.412	217.262	215.099	215.195	210.878	212.715	194.997	198.165	188.054	187.903		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	26.396	15.606	25.766	95.385	48.892	33.519	27.359	23.669	20.923	21.178	19.006	24.534	23.795	20.571	19.495		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	206.480	187.404	117.226	124.125	122.989	123.963	111.574	107.343	96.317	93.536	90.000	82.944	134.966	90.133	105.195		
h. Setoran Jaminan / Guarantee Deposits	4.559	4.157	3.858	4.087	3.919	3.900	3.565	3.937	3.723	4.074	3.805	3.837	4.367	4.125	3.976		
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	209.321	211.758	214.005	215.466	221.218	221.041	223.725	224.604	224.647	224.738	224.766	225.054	229.563	231.316	243.543		
b. Cadangan / Reserves	68.266	75.055	71.194	71.608	71.786	73.111	74.750	74.380	74.398	74.412	74.412	74.412	73.652	74.792	72.342		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	542.899	615.094	658.075	640.579	632.279	616.195	613.200	610.627	612.927	612.332	611.601	613.075	612.598	718.770	704.277		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	150.058	156.487	27.111	42.831	50.489	54.727	62.572	71.271	81.917	85.123	92.645	98.914	104.718	125.500	23.078		
e. Tambahan modal disetor / Additional Paid In Capital	114.482	144.050	151.377	135.136	136.912	147.575	150.547	164.009	168.755								

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

Keterangan / Items	2018	2019	2020												2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	2.244.788	2.438.272	2.405.959	2.469.323	2.420.661	2.415.587	2.419.672	2.418.296	2.418.455	2.432.242	2.420.669	2.414.355	2.456.205	2.424.321	2.444.391		
- Kepada Pihak Ketiga / To Third Party	2.239.600	2.430.773	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898		
Rupiah	1.937.593	2.118.483	2.077.130	2.092.216	2.085.156	2.082.334	2.095.126	2.093.131	2.094.146	2.105.842	2.101.568	2.106.887	2.130.279	2.104.041	2.117.726		
Valas / Foreign Exchange	302.007	312.289	320.816	368.518	327.500	325.763	317.130	315.993	315.208	317.076	309.375	298.018	315.686	310.608	316.172		
- Kepada Bank Lain / Inter Bank Credit	5.188	7.499	8.013	8.589	8.155	7.490	7.416	9.172	9.101	9.324	9.726	9.451	10.240	9.672	10.493		
Rupiah	4.332	4.737	4.281	4.288	4.339	4.362	4.515	5.574	5.584	5.532	5.537	5.105	6.266	6.207	6.708		
Valas / Foreign Exchange	856	2.762	3.731	4.301	3.816	3.128	2.901	3.598	3.517	3.792	4.189	4.346	3.974	3.465	3.786		
b. Penempatan pada Bank Lain / Interbank Placement	69.959	76.408	85.603	80.091	62.115	76.226	68.169	83.329	75.961	64.940	91.550	69.021	79.290	77.819	83.483		
- Giro / Demand Deposit	35.926	36.957	53.263	60.850	44.766	57.931	51.607	62.886	63.519	52.510	76.710	56.240	56.276	61.135	58.435		
- Inter Bank Call Money / Inter Bank Call Money	11.137	27.051	23.888	12.017	9.822	12.385	10.241	14.315	8.167	8.196	10.633	8.792	16.143	11.682	21.808		
- Deposito Berjangka / Time Deposits	3.671	3.568	1.991	1.902	2.765	3.158	3.820	4.665	3.237	2.807	2.863	3.768	3.627	1.957			
- Lainnya / Others	19.126	8.831	6.461	5.323	4.762	2.752	2.501	1.463	1.040	970	1.400	1.126	3.102	1.376	1.283		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	295.771	315.897	279.738	280.773	278.856	255.251	324.419	357.913	340.028	378.290	268.852	282.167	320.000	238.754	288.151		
- Giro / Demand Deposit	173.047	160.700	161.182	137.976	140.655	84.842	124.208	97.845	94.440	115.118	102.249	89.212	140.604	91.588	106.460		
- Fine Tune Operation (FTO)	94.935	70.898	46.164	17.000	96.515	111.156	131.328	177.897	166.578	188.746	130.739	177.477	103.463	126.644	126.640		
- Fasbi	27.674	84.270	72.375	63.785	41.674	59.244	68.876	82.170	78.981	74.394	35.864	64.186	81.918	43.701	55.043		
- Lainnya / Others	115	29	17	12	13	9	7	1	29	32	1	1	1	1	4		
d. Surat Berharga / Securities	376.256	394.525	440.556	433.879	454.772	476.008	491.821	516.181	559.561	592.532	616.467	630.058	615.448	633.300	651.261		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15.834	20.406	17.486	13.467	12.627	12.752	10.526	17.267	13.501	12.617	13.553	17.132	15.483	13.222	13.389		
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	28.742	19.151	25.331	34.269	36.396	32.178	27.419	24.661	22.017	27.751	35.340	39.743	40.225	38.497	42.539		
- Obligasi / Bonds	241.308	297.188	330.743	321.023	346.483	371.705	394.053	409.829	461.555	500.324	509.626	499.825	520.610	537.368	537.368		
- Lainnya / Others	90.372	57.781	66.995	65.120	59.265	59.374	59.824	64.425	62.488	61.271	67.250	63.557	59.915	60.671	57.966		
e. Penyertaan / Equity Investment	21.360	25.139	25.138	25.433	25.432	25.432	25.591	25.591	25.591	25.591	25.591	25.591	25.591	25.591	25.591		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	82.445	90.486	149.736	158.890	156.053	157.635	163.440	167.623	166.812	172.913	178.476	182.948	186.006	190.660	193.771		
- Kredit yang diberikan / Credit	79.540	87.056	145.476	151.846	150.243	151.868	157.548	161.725	160.503	165.859	170.847	176.528	180.143	185.035	189.586		
- Surat Berharga / Securities	399	323	650	3.326	2.922	3.008	3.008	3.224	3.888	3.678	3.888	2.876	2.176	1.912	1.436		
- Lainnya / Others	2.506	3.106	3.610	3.718	2.880	2.844	2.884	2.884	3.085	3.166	3.952	3.545	3.687	3.712	2.748		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.858	2.117	2.880	8.256	7.993	6.094	4.784	3.248	3.752	2.867	3.894	6.143	5.696	4.542	3.181		
h. Tagihan Lainnya / Other claims	134.143	119.239	132.022	96.791	98.309	130.545	151.363	99.040	162.955	167.982	180.781	162.380	186.428	147.442	129.796		
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	2.412.453	2.581.349	2.549.399	2.611.464	2.566.249	2.618.522	2.712.265	2.744.356	2.817.509	2.890.488	2.826.349	2.814.055	2.873.149	2.756.021	2.804.144		
Rupiah	2.088.035	2.208.733	2.173.682	2.187.547	2.188.827	2.218.380	2.307.959	2.317.678	2.383.228	2.445.065	2.382.984	2.391.570	2.459.829	2.345.311	2.371.667		
Giro / Demand Deposit	459.295	487.231	465.308	468.217	455.866	456.294	493.003	487.774	531.476	585.722	533.746	535.586	555.777	511.930	530.783		
Tabungan / Saving	864.259	910.783	860.519	868.542	864.171	882.886	897.223	889.735	911.163	941.693	938.848	968.592	1.005.489	972.587	961.106		
Simpanan Berjangka / Time Deposits	764.481	810.719	847.855	850.788	868.790	879.200	917.733	940.169	940.588	917.650	910.391	887.392	898.563	860.795	879.779		
Valas / Foreign Exchange	324.418	372.615	375.718	423.917	377.421	400.141	404.306	426.677	434.281	445.423	443.365	422.485	413.319	410.710	432.476		
Giro / Demand Deposit	132.385	168.535	165.413	196.304	172.256	193.803	185.798	188.378	192.558	204.041	195.781	208.595	204.899	210.355	238.506		
Tabungan / Saving	47.087	37.406	38.750	43.134	40.416	40.024	39.614	39.478	42.493	43.261	43.644	44.536	46.356	44.664	43.740		
Simpanan Berjangka / Time Deposits	144.946	166.674	171.555	184.480	164.749	166.314	178.894	198.821	199.229	198.121	203.940	169.353	162.055	155.690	150.230		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.051	529	534	602	548	505	520	541	529	530	530	530	530	525	549		
c. Kewajiban kepada Bank Lain / Interbank Liabilities	44.303	46.482	54.812	51.298	60.236	47.896	53.089	44.224	39.574	33.333	26.034	44.899	34.332	45.754	45.754		
d. Surat Berharga yang diterbitkan / Issued Securities	64.983	85.334	90.498	89.630	85.412	93.210	89.792	85.288	85.782	86.502	85.794	83.939	83.796	83.764	81.419		
e. Pinjaman yang Diterima / Loans received	146.342	153.693	155.089	157.678	151.111	152.660	147.744	148.847	148.207	145.649	153.382	141.994	141.994	137.532	139.679		
Rupiah	15.277	25.447	21.555	22.601	24.807	24.976	26.783	28.286	27.727	27.751	26.972	26.922	24.982	23.696	23.778		
Valas / Foreign Exchange	131.065	128.246	133.533	135.077	126.304	127.684	120.961	120.561	120.481	117.898	126.410	113.670	117.013	113.836	115.900		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.794	1.400	5.615	16.466	5.856	3.806	2.835	3.234	2.747	2.885	2.267	2.475	2.345	1.986	2.828		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	105.406	82.019	60.997	54.291	51.883	51.558	41.866	34.306	32.634	32.298	31.279	30.195	66.728	37.161	41.040		
h. Setoran Jaminan / Guarantee Deposits	1.698	1.227	1.116	1.172	1.094	979	928	867	875	909	911	914	1.383	1.381	1.027		
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	29.765	30.078	30.582	30.479	30.474	30.458	30.446	30.446	30.446	30.446	30.446	30.446	30.446	30.446	30.447		
b. Cadangan / Reserves	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	276.332	317.719	302.232	296.510	296.756	296.756	296.873	296.817	299.138	299.096	299.097	300.640	300.631	337.442	337.510		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	74.134	74.699	12.853	20.798	23.030	23.250	25.145	27.276	30.726	32.079	34.833	37.301	4.881	10.127	10.127		
e. Tambahan modal disetor / Additional Paid In Capital	33.407	39.838	42.560	32.372	33.965	38.384	40.417	44.900	47.921	47.941	48.439	52.057	49.834	46.988	49.855		
f. Modal Pinjaman / Loan Capital	3.785	3.764	6.762	11.649	11.205	11.124	11.014	11.113	11.102	11.201	11.122	10.967	10.945	10.932	10.997		

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

Keterangan / Items	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	426.051	469.530	462.616	466.884	466.521	470.262	471.981	474.814	476.932	482.342	484.982	491.358	493.422	488.494	490.438
- Kepada Pihak Ketiga / To Third Party	421.655	464.434	459.651	463.697	462.994	466.646	467.547	470.229	472.337	477.090	479.691	486.006	488.666	483.974	486.097
Rupiah	421.089	464.099	459.305	463.319	462.649	466.308	467.231	469.906	472.014	476.785	479.392	485.718	488.402	483.711	485.830
Valas / Foreign Exchange	565	335	347	378	346	337	316	323	323	305	299	289	284	263	267
- Kepada Bank Lain / Inter Bank Credit	4.396	5.096	2.965	3.187	3.526	3.616	4.434	4.585	4.595	5.252	5.291	5.352	4.756	4.521	4.341
Rupiah	4.396	5.096	2.965	3.187	3.526	3.616	4.434	4.585	4.595	5.252	5.291	5.352	4.756	4.521	4.341
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	34.438	40.436	48.164	39.543	41.879	37.999	42.361	33.239	27.140	28.290	23.000	16.520	28.601	22.795	34.791
- Giro / Demand Deposit	2.864	2.071	2.628	1.977	2.054	3.194	2.624	3.056	2.556	2.456	3.162	2.861	2.585	3.434	5.251
- Inter Bank Call Money / Inter Bank Call Money	15.508	18.497	11.972	13.328	10.806	8.886	10.516	9.352	7.322	8.534	5.970	6.434	9.126	4.762	11.843
- Deposito Berjangka / Time Deposits	14.597	18.505	32.609	23.661	28.512	25.572	29.015	20.477	16.342	16.686	12.949	6.260	16.052	13.828	17.059
- Lainnya / Others	1.469	1.364	955	577	507	346	206	354	920	613	919	966	838	770	639
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	80.487	71.441	52.452	60.418	60.868	42.756	53.102	69.659	89.206	110.619	77.440	89.869	71.953	55.237	58.718
- Giro / Demand Deposit	40.667	43.659	35.736	33.983	32.683	21.202	21.234	20.704	23.869	24.980	19.995	26.710	29.527	20.161	22.357
- Fine Tune Operation (FTO)	7.790	4.389	4.659	13.031	16.723	9.941	14.003	30.441	28.983	59.082	37.594	40.782	16.912	18.860	19.108
- Fasbi	31.782	22.219	11.706	12.404	10.943	11.112	15.864	17.514	35.871	24.466	16.123	20.757	23.928	14.054	14.403
- Lainnya / Others	248	1.173	350	1.000	520	500	1.000	484	2.091	3.728	2.091	1.620	2.587	2.161	2.850
d. Surat Berharga / Securities	59.567	67.915	61.977	60.473	63.779	74.844	79.316	80.809	82.546	91.116	98.672	88.874	80.760	84.223	95.420
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	8.661	11.894	7.583	5.119	5.120	5.133	5.339	4.411	3.173	2.368	3.134	3.110	2.007	3.608	3.608
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.271	4.184	3.872	3.585	3.834	4.435	4.820	5.417	6.430	7.264	7.306	6.815	5.666	7.782	9.032
- Obligasi / Bonds	28.405	35.306	38.392	38.778	42.477	53.503	54.389	55.597	59.208	63.115	65.354	63.168	51.886	57.232	63.988
- Lainnya / Others	18.229	16.531	12.131	12.991	12.347	11.773	14.768	15.383	13.734	18.368	21.042	15.756	20.098	17.202	18.792
e. Penyertaan / Equity Investment	1.610	1.610	1.610	1.611	1.609	1.610	1.610	1.610	1.610	1.610	1.610	1.610	1.610	1.945	1.952
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	8.402	9.317	13.598	14.331	15.054	15.293	14.841	14.602	14.526	14.956	14.997	15.483	14.290	14.840	15.097
- Kredit yang diberikan / Credit	7.950	8.874	13.073	13.800	14.510	14.727	14.279	14.038	13.966	14.395	14.437	14.923	13.730	14.275	14.528
- Surat Berharga / Securities	178	167	211	213	231	233	237	240	236	240	232	230	226	230	228
- Lainnya / Others	274	276	314	318	313	333	326	324	320	321	324	330	333	335	341
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	0	-	8	1	89	57	4	7	20	4	16	30	11	24	8
h. Tagihan Lainnya / Other claims	16.990	26.602	40.747	33.379	42.001	36.297	39.932	22.990	62.694	57.563	114.196	93.475	47.769	66.505	61.250
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	477.473	532.258	543.555	541.206	562.150	551.413	570.164	567.681	625.018	650.938	675.932	653.319	590.602	594.574	615.054
Rupiah	475.485	529.822	540.435	540.469	561.406	550.721	569.454	566.553	623.598	648.461	672.515	649.959	589.463	593.030	612.364
Giro / Demand Deposit	116.439	141.049	151.075	159.898	168.697	150.907	180.687	165.852	196.580	206.860	205.519	189.072	131.204	141.406	161.775
Tabungan / Saving	165.748	181.965	153.250	152.264	156.480	170.027	167.418	166.333	167.657	168.738	167.878	170.181	188.112	168.359	163.027
Simpanan Berjangka / Time Deposits	193.298	206.808	236.109	228.307	236.229	229.787	221.349	234.369	259.361	272.862	299.119	290.706	270.147	283.265	287.562
Valas / Foreign Exchange	1.988	2.436	3.121	744	693	710	1.128	1.420	2.477	3.417	3.417	3.360	1.139	1.544	2.690
Giro / Demand Deposit	375	339	158	205	214	175	156	141	134	139	137	137	136	145	183
Tabungan / Saving	80	66	72	80	63	75	75	78	76	76	79	101	110	108	108
Simpanan Berjangka / Time Deposits	1.533	2.032	2.891	452	468	442	479	908	1.210	2.262	3.201	3.122	892	1.291	2.399
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	98	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank Lain / Interbank Liabilities	31.409	31.967	20.006	17.862	13.579	14.533	17.035	14.985	11.827	12.690	13.085	13.085	23.092	10.579	13.078
d. Surat Berharga yang diterbitkan / Issued Securities	13.214	11.224	9.441	9.211	9.161	9.061	8.912	8.792	8.703	8.863	8.834	9.634	9.537	8.143	8.163
e. Pinjaman yang Diterima / Loans received	14.249	16.255	14.344	14.580	14.668	14.816	14.988	15.104	16.185	19.226	19.113	18.412	18.301	18.249	18.213
Rupiah	13.889	16.255	14.344	14.580	14.668	14.816	14.988	15.104	16.185	19.226	19.113	18.412	18.301	18.249	18.213
Valas / Foreign Exchange	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	0	2	19	4	5	0	1	14	9	5	2	7	2	17	41
g. Kewajiban Lainnya (mencaup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	12.227	11.345	999	1.527	1.180	1.010	855	851	664	686	689	639	1.501	600	435
h. Setoran Jaminan / Guarantee Deposits	483	443	248	226	211	184	153	152	157	178	204	197	323	222	190
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	39.513	42.047	42.154	42.422	42.609	42.902	43.230	43.419	43.462	43.466	43.493	43.537	44.615	46.389	46.578
b. Cadangan / Reserves	22.423	25.160	22.110	22.376	22.263	23.596	23.670	24.204	24.204	24.205	24.205	24.205	23.424	23.733	23.903
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.783	2.899	14.632	12.052	5.399	4.823	3.457	3.447	3.447	3.040	3.046	2.909	15.656	13.912	13.912
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13.135	12.307	2.311	3.064	4.126	4.885	6.545	7.406	8.582	9.422	10.686	11.489	13.002	1.108	2.105
e. Tambahan modal disetor / Additional Paid In Capital	921	1.831	2.251	1.072	1.157	1.169	1.171	1.316	1.470	1.592	2.189	4.362	4.269	2.532	1.761
f. Modal Pinjaman / Loan Capital	2.161	1.937	1.937	2.435	2.435	2.435	2.435	2.435	2.435	2.435	2.435	2.934	2.934	2.934	2.934

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

Keterangan / Items	2018	2019	2020												2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	2.428.580	2.534.506	2.495.607	2.581.671	2.536.207	2.522.393	2.486.332	2.469.300	2.454.391	2.450.193	2.421.442	2.402.485	2.415.930	2.375.907	2.372.386		
- Kepada Pihak Ketiga / To Third Party	2.388.632	2.491.518	2.450.457	2.534.920	2.491.583	2.477.403	2.439.045	2.421.878	2.406.278	2.399.705	2.369.671	2.352.198	2.369.008	2.329.722	2.327.864		
Rupiah	2.016.455	2.135.017	2.085.134	2.105.015	2.104.439	2.093.964	2.068.766	2.042.537	2.028.959	2.021.223	2.007.547	2.003.378	2.019.257	1.983.762	1.977.195		
Valas / Foreign Exchange	372.178	356.501	365.323	429.904	387.144	383.440	370.279	379.341	377.320	378.482	362.124	348.820	349.751	345.961	350.669		
- Kepada Bank Lain / Inter Bank Credit	39.947	42.987	45.150	46.752	44.623	44.989	47.287	47.422	48.113	50.488	51.771	50.287	46.923	46.185			
Rupiah	32.563	38.078	38.568	38.181	38.623	38.181	41.089	41.781	42.507	44.796	45.449	44.810	41.379	40.742			
Valas / Foreign Exchange	7.385	4.909	6.582	7.864	6.442	6.366	6.198	5.641	5.606	5.692	6.322	5.477	5.544	5.443			
b. Penempatan pada Bank Lain / Interbank Placement	93.748	96.924	89.770	91.320	82.085	82.978	74.415	81.115	79.576	80.383	88.367	108.478	84.731	83.270			
- Giro / Demand Deposit	40.144	43.410	44.725	44.366	41.475	47.793	40.689	47.290	48.438	52.569	56.655	51.386	61.088	48.729			
- Inter Bank Call Money / Inter Bank Call Money	43.022	36.937	29.361	31.364	26.852	22.313	21.193	21.125	19.379	17.068	22.318	26.043	41.296	25.917			
- Deposito Berjangka / Time Deposits	4.001	5.809	5.186	5.156	4.532	3.305	2.808	3.414	3.657	3.397	2.906	2.935	2.937	3.387			
- Lainnya / Others	6.580	10.768	10.498	10.433	9.225	9.574	9.725	9.324	8.345	7.089	5.996	4.033	3.180	2.198			
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	337.095	317.094	308.424	347.642	319.278	279.564	267.067	291.476	297.297	306.986	293.367	303.191	307.063	293.723			
- Giro / Demand Deposit	185.660	184.662	178.256	165.282	149.028	94.862	100.708	86.944	88.230	106.812	96.135	105.809	101.980	100.311			
- Fine Tune Operation (FTO)	92.013	73.491	81.157	122.922	120.930	135.737	116.201	142.468	134.672	131.653	131.278	128.616	148.664	149.164			
- Fasbi	55.137	54.332	38.281	43.885	39.625	34.909	36.041	42.073	49.367	56.475	54.958	58.374	43.600	33.654			
- Lainnya / Others	4.285	4.608	10.730	15.553	9.695	14.056	14.116	19.991	15.027	12.045	10.996	12.392	12.819	10.593			
d. Surat Berharga / Securities	444.790	483.621	509.407	496.449	532.229	556.645	596.267	630.409	630.885	621.703	652.072	665.238	686.753	721.822			
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	13.990	34.038	22.106	7.100	7.131	6.666	5.283	3.545	1.527	48	56	84	191	226			
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	18.664	7.903	5.531	7.023	6.955	4.718	4.340	3.766	4.946	4.969	5.416	6.199	7.533	7.970			
- Obligasi / Bonds	300.499	327.107	362.766	369.556	417.762	447.771	495.841	526.666	538.623	534.523	555.630	570.585	580.288	617.689			
- Lainnya / Others	111.637	114.574	119.003	112.770	100.382	97.489	90.804	96.431	85.789	82.163	90.969	88.369	98.740	95.937			
e. Penyerahan / Equity Investment	20.470	23.951	25.185	24.349	24.274	24.276	24.311	24.374	24.428	25.092	25.209	26.554	26.768	26.859			
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	65.473	64.780	86.098	88.124	92.531	96.174	94.169	95.856	97.196	99.321	100.181	102.173	106.672	108.393			
- Kredit yang diberikan / Credit	63.208	62.925	84.141	86.361	90.898	94.407	92.436	94.166	95.516	97.755	98.614	100.543	104.562	106.159			
- Surat Berharga / Securities	403	325	383	335	333	350	343	305	304	312	345	379	364	366			
- Lainnya / Others	1.862	1.529	1.573	1.428	1.300	1.418	1.390	1.378	1.375	1.262	1.255	1.286	1.731	1.871			
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	11.264	10.628	12.079	34.275	18.754	15.647	15.157	11.661	11.532	10.112	10.244	14.239	14.258	12.761			
h. Tagihan Lainnya / Other claims	115.225	162.186	223.551	209.263	207.087	214.235	213.588	208.233	246.400	316.876	351.450	385.800	400.487	441.490			
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	2.564.260	2.702.953	2.758.687	2.831.194	2.790.165	2.803.500	2.780.531	2.804.709	2.843.440	2.901.343	2.923.778	2.966.779	3.016.126	3.021.206			
Rupiah	2.166.406	2.326.941	2.359.310	2.395.621	2.383.877	2.400.399	2.393.173	2.410.974	2.438.466	2.486.097	2.512.329	2.551.150	2.596.157	2.607.048			
Giro / Demand Deposit	370.394	411.752	420.490	459.723	450.746	449.096	449.567	458.593	470.456	478.261	481.929	501.303	507.027	501.068			
Tabungan / Saving	655.060	716.016	731.070	749.352	755.162	767.544	767.445	771.919	777.811	782.350	794.128	814.929	820.544	824.110			
Simpanan Berjangka / Time Deposits	1.140.952	1.199.174	1.207.749	1.186.546	1.177.969	1.183.759	1.176.161	1.184.267	1.196.092	1.230.026	1.248.050	1.255.719	1.274.202	1.285.436			
Valas / Foreign Exchange	397.854	376.012	399.377	435.573	406.288	403.101	387.358	393.735	404.974	415.246	411.449	419.969	414.158	417.967			
Giro / Demand Deposit	128.888	133.464	137.575	165.367	156.046	154.253	146.807	143.862	148.255	155.597	153.351	157.701	161.502	159.700			
Tabungan / Saving	80.699	85.950	94.259	102.495	95.975	98.415	96.799	100.259	104.123	104.711	103.356	105.380	103.092	99.789			
Simpanan Berjangka / Time Deposits	188.267	156.598	167.543	167.711	154.267	150.433	143.753	149.614	152.597	154.938	154.743	152.548	155.375	154.668			
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.745	1.495	1.252	1.023	1.404	2.166	2.642	2.738	2.694	2.121	2.543	5.579	5.473	5.471			
c. Kewajiban kepada Bank Lain / Interbank Liabilities	90.648	96.530	83.847	90.473	68.389	64.259	66.266	77.301	76.246	76.743	83.186	75.304	88.784	86.483			
d. Surat Berharga yang diterbitkan / Issued Securities	36.932	38.471	37.977	38.737	38.674	38.824	37.041	35.078	31.625	31.961	32.020	32.400	31.745	30.543			
e. Pinjaman yang Diterima / Loans received	136.156	127.107	120.083	140.812	129.890	126.302	117.565	115.013	116.458	116.110	111.322	106.539	106.689	99.692			
Rupiah	19.359	19.008	21.630	21.545	21.227	21.563	22.239	21.522	22.800	24.195	26.071	26.243	26.588	26.510			
Valas / Foreign Exchange	116.797	108.099	98.453	119.267	108.663	104.738	95.326	93.491	93.658	91.915	85.251	80.296	80.101	73.182			
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	11.087	7.776	12.008	46.475	22.132	15.831	13.336	12.580	11.632	12.230	10.829	13.293	13.021	11.948			
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	81.639	87.659	51.690	64.260	64.688	68.358	65.300	69.440	60.542	58.079	55.718	49.582	63.128	49.000			
h. Setoran Jaminan / Guarantee Deposits	2.293	2.393	2.320	2.415	2.262	2.332	2.237	2.419	2.350	2.702	2.403	2.345	2.405	2.251			
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	132.703	132.321	133.956	135.253	140.823	140.368	142.736	143.426	143.426	143.513	143.513	143.758	147.188	147.168			
b. Cadangan / Reserves	33.849	37.901	37.090	37.529	37.529	39.086	38.182	38.200	38.200	38.214	38.223	38.223	38.235	39.065			
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	233.575	262.105	299.797	295.085	289.856	278.096	275.528	274.952	274.942	274.990	274.669	274.594	273.869	323.800			
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	54.171	58.964	9.929	15.391	19.130	21.669	25.388	30.468	35.022	36.451	41.473	44.115	46.927	5.826			
e. Tambahan modal disetor / Additional Paid In Capital	80.427	101.550	106.117	101.962	101.907	107.841	108.546	117.070	118.513	121.438	126.222	131.256	137.429	135.872			
f. Modal Pinjaman / Loan Capital	43.276	37.788	38.356	39.721	38.101	37.474	36.558	35.835	35.795	36.142	35.867	35.522	42.327	41.573			

Tabel 1.5.a.
Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri
(Branch Offices of Foreign Banks Operations)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021				
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	258.593	241.450	239.797	263.686	252.664	243.241	239.727	244.887	244.328	237.258	226.546	208.707	182.060	172.275	174.838		
- Kepada Pihak Ketiga / To Third Party	244.994	230.266	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	219.966	204.382	177.922	168.778	171.286		
Rupiah	119.278	113.194	109.977	116.512	115.443	109.729	107.370	104.016	101.375	99.994	100.548	94.526	85.824	80.480	82.245		
Valas / Foreign Exchange	125.716	117.072	120.119	136.177	127.457	124.054	123.021	130.919	132.522	130.888	119.418	109.856	92.098	88.298	89.041		
- Kepada Bank Lain / Inter Bank Credit	13.598	11.184	9.701	10.996	9.764	9.458	9.336	9.952	10.431	6.376	6.580	4.325	4.139	3.498	3.552		
Rupiah	1	58	58	58	58	58	58	-	-	-	-	-	-	-	-		
Valas / Foreign Exchange	13.598	11.125	9.643	10.938	9.706	9.400	9.336	9.952	10.431	6.376	6.580	4.325	4.139	3.498	3.552		
b. Penempatan pada Bank Lain / Interbank Placement	22.944	31.504	30.773	39.123	42.388	37.238	37.919	33.417	37.017	45.106	40.515	45.250	36.432	42.128	39.613		
- Giro / Demand Deposit	7.298	3.641	3.444	8.200	6.537	5.575	5.227	3.338	3.552	4.044	4.233	8.224	3.409	5.975	3.857		
- Inter Bank Call Money / Inter Bank Call Money	15.646	27.838	27.273	30.901	35.563	33.440	32.421	29.935	32.989	40.827	36.210	36.875	32.701	35.063	34.648		
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500		
- Lainnya / Others	1	25	55	23	288	222	272	84	476	235	72	152	322	591	607		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	53.781	62.349	70.892	119.187	95.710	95.549	82.287	83.418	88.467	90.450	80.054	86.116	76.379	94.888	97.945		
- Giro / Demand Deposit	18.514	18.054	18.168	21.074	20.707	20.891	16.350	11.853	10.907	13.842	13.540	17.472	33.061	30.057	32.111		
- Fine Tune Operation (FTO)	17.293	25.751	36.664	63.713	38.868	41.004	44.521	45.160	49.049	54.734	53.498	43.620	25.316	44.516	39.909		
- Fasbi	17.935	18.543	15.786	34.400	36.133	33.654	21.415	26.405	28.107	21.873	13.015	24.879	17.410	20.047	25.719		
- Lainnya / Others	39	1	276	0	1	0	0	1	403	0	0	144	591	268	205		
d. Surat Berharga / Securities	61.323	66.633	66.898	64.795	65.195	67.569	70.517	72.536	71.762	72.507	75.404	81.455	83.944	76.467	80.158		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	957	2.637	1.413	797	558	560	556	557	283	202	-	-	-	-	-		
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.494	6.974	7.083	6.587	6.248	5.707	5.074	5.015	4.501	4.680	2.268	2.275	2.498	1.776	1.931		
- Obligasi / Bonds	45.846	52.572	53.827	52.425	53.395	56.500	58.913	60.817	62.302	63.131	68.800	74.443	77.095	71.304	74.236		
- Lainnya / Others	5.026	4.451	4.575	4.986	4.994	4.802	5.973	6.147	4.676	4.494	4.336	4.736	4.350	3.387	3.991		
e. Penyertaan / Equity Investment	94	72	74	74	73	73	73	73	73	73	73	73	73	73	73		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.274	6.070	6.679	9.852	9.545	10.015	9.842	10.286	10.325	10.321	10.139	9.635	6.048	5.897	5.924		
- Kredit yang diberikan / Credit	6.083	5.798	6.227	9.448	8.756	9.209	9.460	9.798	10.030	10.013	9.819	9.273	5.732	5.595	5.617		
- Surat Berharga / Securities	8	8	8	8	10	9	11	15	13	24	27	24	12	11	11		
- Lainnya / Others	183	263	445	396	779	797	372	473	282	284	293	339	305	291	296		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.267	8.206	11.995	38.094	17.749	12.246	11.089	8.734	8.548	7.730	7.719	11.069	10.996	9.851	8.816		
h. Tagihan Lainnya / Other claims	27.039	21.903	27.487	27.844	33.737	24.899	26.437	19.871	22.712	21.468	20.508	21.951	21.775	27.374	30.280		
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	176.261	182.088	184.017	230.443	209.526	201.922	197.502	191.382	201.879	208.106	193.821	200.845	185.513	197.882	206.092		
Rupiah	95.202	99.276	102.624	123.230	114.051	108.338	107.410	104.835	107.947	110.459	110.418	116.274	110.557	118.951	124.008		
Giro / Demand Deposit	50.880	60.009	59.752	79.504	70.999	61.100	62.472	60.610	64.534	66.400	67.056	71.550	68.725	73.746	81.320		
Tabungan / Saving	5.019	5.184	5.554	6.213	6.112	6.174	5.894	5.758	5.937	5.386	5.546	6.140	6.134	6.340	6.430		
Simpanan Berjangka / Time Deposits	39.304	34.084	37.318	37.513	36.939	41.063	39.044	38.289	37.655	38.673	37.817	38.584	35.698	38.865	36.257		
Valas / Foreign Exchange	81.059	82.812	81.393	107.213	95.475	93.584	90.092	86.546	93.932	97.647	83.403	84.571	74.956	78.932	82.085		
Giro / Demand Deposit	56.378	63.471	58.184	81.768	74.124	72.946	69.693	65.875	72.658	78.248	63.771	65.595	57.864	61.654	65.370		
Tabungan / Saving	7.308	7.815	8.771	9.519	8.432	8.819	8.524	9.328	9.945	9.299	9.772	9.678	9.279	9.022	8.677		
Simpanan Berjangka / Time Deposits	17.374	11.527	14.438	15.926	12.919	11.819	11.874	11.344	11.329	10.100	9.860	9.299	7.813	8.256	8.038		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. Kewajiban kepada Bank lain / Interbank Liabilities	26.194	22.538	25.544	31.627	27.315	28.905	27.237	25.557	23.438	24.031	19.533	21.572	19.906	19.140	19.747		
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
e. Pinjaman yang Diterima / Loans received	-	2.000	2.063	3.094	2.988	2.990	2.976	3.047	3.056	3.054	3.031	3.051	3.051	3.036	2.054		
Rupiah	-	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	1.000		
Valas / Foreign Exchange	-	-	63	1.094	988	990	976	1.047	1.056	1.054	1.031	1.051	1.051	1.036	1.054		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13.515	6.427	8.124	32.440	20.899	13.881	11.187	7.841	6.536	6.058	5.908	8.760	8.428	6.621	5.466		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	7.207	6.381	3.541	4.047	5.238	3.038	3.553	2.746	2.477	2.474	2.314	2.528	3.608	3.372	3.828		
h. Setoran Jaminan / Guarantee Deposits	85	94	174	274	353	404	248	499	341	285	287	382	256	271	416		
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	7.340	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312		
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	30.209	32.371	41.414	36.932	36.623	35.943	35.976	35.397	35.399	34.796	34.796	34.796	35.190	42.591	41.971		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	8.618	10.517	2.017	3.579	4.203	4.923	5.494	6.122	6.734	7.172	7.637	8.477	7.488	685	1.031		
e. Tambahan modal disetor / Additional Paid In Capital	(273)	389	448	(270)	(116)	181	413	723	851	711	813	918	704	555	484		
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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

Keterangan / Items	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	742.327	828.197	140.409	201.249	271.753	335.467	398.679	463.817	529.172	596.355	660.802	725.282	794.091	72.385	133.073	
a. Dari Bank Indonesia / From Bank Indonesia Placement	6.205	7.353	1.385	2.090	2.759	3.412	3.976	4.724	5.580	6.433	7.403	8.159	8.902	700	1.312	
b. Dari Penempatan pada bank lain / From interbank placement	8.863	10.205	1.583	2.082	2.438	2.871	3.278	3.675	4.160	4.518	4.799	4.978	5.392	307	542	
c. Dari surat berharga / From securities	61.380	64.336	10.597	16.652	21.953	27.934	34.370	41.001	47.484	54.326	61.210	68.057	75.630	6.723	13.330	
d. Dari Kredit yang diberikan / From credit	511.575	552.425	94.429	131.572	179.782	220.856	261.456	302.537	344.007	385.590	425.863	466.057	508.294	46.342	84.662	
- kepada pihak ketiga bukan bank / To Third Party non Bank	508.391	548.591	93.694	130.473	178.332	219.048	259.317	300.020	341.135	382.372	422.292	462.173	504.082	46.010	84.064	
- kepada bank lain / To other Bank	3.184	3.834	735	1.098	1.450	1.809	2.139	2.517	2.873	3.219	3.572	3.884	4.212	332	598	
e. Lainnya / Others	154.304	193.878	32.415	48.853	64.821	80.394	95.599	111.880	127.941	145.489	161.527	178.031	195.873	18.313	33.228	
2. Beban Bunga / Interest Expenses	365.077	439.201	74.533	110.972	144.777	178.986	211.794	246.417	280.200	315.493	347.448	379.160	412.189	38.220	65.832	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	146	187	238	271	292	310	321	330	347	352	368	4	7	
b. Kewajiban pada Bank lain / Interbank Liabilities	9.789	11.570	1.715	2.471	3.227	3.899	4.793	5.542	6.027	6.601	7.079	7.568	8.085	538	1.008	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	179.623	210.401	33.525	51.227	67.014	83.462	99.141	115.508	131.616	146.910	162.173	176.408	190.658	13.474	25.328	
- Giro / Demand Deposit	20.397	24.188	4.355	6.676	8.960	11.241	13.472	15.869	18.123	20.435	22.821	25.006	27.192	2.178	4.048	
- Tabungan / Saving	23.929	24.998	4.141	6.183	8.095	9.980	11.570	13.329	15.084	16.710	18.364	19.973	21.655	1.550	3.036	
- Simpanan Berjangka / Time deposits	135.298	161.215	25.029	38.368	49.958	62.241	74.099	86.310	98.409	109.765	120.988	131.429	141.811	9.746	18.244	
d. Surat Berharga / Securities	11.314	11.987	1.887	2.806	3.747	4.861	5.636	6.525	7.347	8.206	9.059	9.999	10.961	831	1.636	
e. Pinjaman yang diterima / Loans received	11.572	13.655	2.026	3.091	3.961	4.795	5.601	6.284	7.508	8.300	9.142	9.761	10.340	2.378	2.129	
f. Lainnya / Others	150.931	189.109	31.518	47.683	63.179	78.193	92.952	108.755	123.869	141.326	155.686	171.087	187.804	15.364	30.087	
g. Koreksi atas pendapatan bunga / Corrections	1.784	2.029	3.717	3.507	3.412	3.505	3.378	3.494	3.512	3.820	3.963	3.984	3.972	5.631	5.638	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	377.250	388.997	65.876	90.277	126.976	156.480	186.885	217.400	248.972	280.862	313.354	346.122	381.902	34.165	67.241	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261.214	318.252	99.010	216.245	207.052	208.785	224.311	254.433	280.269	311.071	343.700	361.728	407.621	46.904	90.793	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	8.442	12.839	4.286	6.573	7.433	8.776	10.033	12.118	14.291	15.821	17.365	19.768	22.342	2.874	4.550	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	19	38	1	-	-	0	3	3	1	1	1	1	1	0	0	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	31	59	33	36	104	117	140	142	145	148	149	150	239	2	70	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123.588	144.697	52.552	148.920	130.954	123.303	128.117	143.052	154.785	165.093	182.358	188.247	203.924	22.755	45.810	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	76.090	82.320	13.999	21.697	27.530	32.855	38.705	44.901	51.222	57.209	63.365	69.298	77.002	6.304	12.418	
f. Lainnya / Others	53.043	78.298	28.139	39.018	41.031	43.733	47.313	54.216	59.826	72.799	80.462	84.146	104.114	14.969	27.945	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453.025	510.775	130.669	264.579	270.780	294.998	331.260	380.789	426.152	485.640	540.056	579.575	652.690	65.010	129.209	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	3.506	1.678	419	1.291	1.168	1.231	1.501	1.427	1.451	1.617	1.508	1.365	1.595	544	1.264	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	152	417	23	44	137	140	70	86	100	107	113	117	170	0	0	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	46	15	33	33	41	27	124	133	128	125	132	184	20	29	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113.865	130.660	49.883	142.642	121.912	112.600	116.778	130.437	142.478	153.394	167.735	169.276	183.116	21.341	44.203	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102.680	130.473	39.286	57.167	65.169	79.413	94.087	110.349	123.649	151.883	170.891	186.264	220.212	23.770	45.441	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.756	5.637	860	1.335	1.708	2.005	2.369	2.689	2.986	3.278	3.795	3.993	4.508	342	690	
g. Lainnya / Others	227.889	241.863	40.184	62.067	80.653	99.568	116.427	135.678	155.355	175.233	195.889	218.427	242.905	18.992	37.583	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	185.439	196.474	34.217	41.944	63.248	70.267	79.936	91.044	103.090	106.293	116.998	128.275	136.833	16.059	28.825	
E. Pendapatan non-operasional / Non Operational Income	24.927	27.176	4.602	20.810	11.099	12.727	14.917	17.447	21.334	24.471	24.368	24.361	26.831	2.155	4.465	
F. Beban non-operasional / Non Operational Expenses	19.647	23.136	4.135	8.231	8.189	10.112	12.121	14.149	16.040	17.456	18.704	21.619	24.048	2.064	3.617	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	5.280	4.041	467	12.579	2.909	2.615	2.796	3.298	5.294	7.016	5.665	2.742	2.782	91	848	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	190.719	200.514	34.684	54.523	66.158	72.882	82.732	94.342	108.384	113.308	122.662	131.017	139.616	16.151	29.673	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	95.580	105.391	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	(65)	(64)	67.531	(5)	(20)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	95.682	105.669	55	63	180	268	295	413	346	331	334	340	67.820	(5)	(97)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	150.013	156.487	27.111	42.831	50.489	54.727	62.572	71.268	81.417	85.123	92.645	98.914	104.718	12.500	23.078	

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

Keterangan / Items	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	266.868	289.368	52.776	68.688	95.955	116.898	138.379	160.542	184.013	207.954	230.195	253.078	277.235	30.157	51.451	
a. Dari Bank Indonesia / From Bank Indonesia Placement	872	1.150	308	437	542	689	822	1.039	1.246	1.456	1.665	1.822	1.963	108	194	
b. Dari Penempatan pada bank lain / From interbank placement	2.855	3.354	720	832	876	1.026	1.186	1.313	1.609	1.789	1.915	2.049	2.210	124	222	
c. Dari surat berharga / From securities	22.313	22.511	3.809	6.094	7.895	9.962	12.141	14.426	16.641	19.288	21.802	24.291	27.102	2.168	4.406	
d. Dari Kredit yang diberikan / From credit	221.679	242.146	44.546	56.495	80.401	97.507	115.070	133.007	152.138	171.423	189.034	207.388	226.686	24.293	42.127	
- kepada pihak ketiga bukan bank / To Third Party non Bank	221.449	242.018	44.390	56.267	80.098	97.121	114.623	132.472	151.523	170.733	188.271	206.577	225.811	24.191	41.964	
- kepada bank lain / To other Bank	230	128	156	228	303	386	448	534	615	690	763	811	874	102	163	
e. Lainnya / Others	19.150	20.207	3.394	4.831	6.242	7.714	9.160	10.757	12.378	13.998	15.780	17.529	19.276	3.464	4.502	
2. Beban Bunga / Interest Expenses	100.552	119.880	23.233	33.415	42.041	51.574	60.877	70.797	80.095	89.908	97.951	105.879	113.490	14.752	20.957	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	137	175	222	248	261	267	267	267	277	277	285	0	0	
b. Kewajiban pada Bank lain / Interbank Liabilities	4.586	5.361	820	1.178	1.601	1.969	2.585	3.043	3.260	3.586	3.840	4.104	4.406	302	581	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	64.743	79.400	13.334	20.853	26.911	33.675	40.322	47.363	54.205	60.432	66.250	71.507	76.575	4.871	9.167	
- Giro / Demand Deposit	9.035	11.576	2.181	3.327	4.420	5.535	6.664	7.901	9.006	10.125	11.278	12.296	13.332	1.078	1.980	
- Tabungan / Saving	9.888	10.652	1.834	2.700	3.491	4.282	5.014	5.846	6.687	7.476	8.205	8.907	9.647	697	1.409	
- Simpanan Berjangka / Time deposits	45.820	57.173	9.319	14.826	19.000	23.857	28.643	33.616	38.512	42.832	46.767	50.303	53.597	3.096	5.778	
d. Surat Berharga / Securities	4.369	4.780	768	1.129	1.475	1.929	2.112	2.439	2.677	2.992	3.309	3.710	4.018	314	616	
e. Pinjaman yang diterima / Loans received	6.306	7.340	1.134	1.756	2.213	2.689	3.146	3.547	4.498	5.000	5.528	5.853	6.168	2.094	1.604	
f. Lainnya / Others	18.793	20.651	3.392	4.885	6.298	7.753	9.221	10.830	11.914	14.084	15.097	16.770	18.430	1.591	3.406	
g. Koreksi atas pendapatan bunga / Corrections	1.723	1.935	3.648	3.439	3.321	3.311	3.230	3.308	3.274	3.547	3.651	3.658	3.609	5.580	5.583	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	166.316	169.488	29.543	35.273	53.915	65.324	77.503	89.745	103.918	118.046	132.243	147.199	163.746	15.405	30.494	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	75.120	129.470	39.089	60.416	56.940	58.772	64.090	74.895	82.787	98.865	120.393	117.152	134.785	17.802	36.125	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.969	4.603	1.546	2.100	2.342	2.566	3.142	3.950	4.326	4.856	5.580	6.482	7.199	1.688	2.627	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	11.971	37.677	11.114	20.860	14.845	12.055	11.808	14.813	15.011	16.388	29.233	17.940	18.348	3.018	7.331	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	35.904	39.652	7.214	11.106	13.598	15.988	19.215	22.149	25.094	28.395	31.473	34.465	38.267	3.188	6.199	
f. Lainnya / Others	24.276	47.537	19.216	26.350	26.155	28.162	29.925	33.984	38.357	49.227	54.107	58.265	70.970	9.908	19.968	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	148.001	204.182	52.605	80.642	80.520	91.988	107.188	127.389	143.966	173.138	207.203	215.255	245.562	26.606	53.584	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	330	247	66	328	202	167	207	242	273	334	315	304	323	56	173	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	8.073	34.034	10.603	19.336	10.854	7.874	8.251	10.918	10.571	11.786	23.697	11.101	10.982	2.512	6.762	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	45.830	69.472	24.971	35.340	35.859	42.382	51.187	60.525	69.083	88.165	100.541	110.972	130.834	15.751	30.691	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	722	893	157	263	325	345	418	446	471	505	614	619	810	55	142	
g. Lainnya / Others	93.047	99.535	16.808	25.374	33.280	41.221	47.125	55.260	63.569	72.348	82.035	92.258	102.614	8.230	15.816	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	93.435	94.776	16.028	15.047	30.334	32.108	34.406	37.250	42.739	43.774	45.434	49.096	52.968	6.601	13.034	
E. Pendapatan non-operasional / Non Operational Income	1.168	485	105	10.881	223	212	223	462	583	785	548	612	846	36	347	
F. Beban non-operasional / Non Operational Expenses	500	772	47	100	209	339	497	516	682	727	686	1.581	1.840	53	47	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	668	(287)	58	10.781	14	(128)	(274)	(54)	(98)	58	(138)	(969)	(993)	(17)	300	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	94.103	94.489	16.085	25.827	30.348	31.981	34.132	37.197	42.641	43.832	45.296	48.127	51.975	6.584	13.334	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	49.213	51.349	-	-	-	-	-	-	-	-	-	-	19.973	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	49.213	51.349	-	-	-	-	-	-	-	-	-	-	19.973	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	74.134	74.699	12.853	20.798	23.030	23.250	25.145	27.276	30.726	32.079	32.850	34.833	37.301	4.881	10.127	

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

Keterangan / Items	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	81.890	97.447	16.170	24.623	32.870	41.001	49.047	57.456	65.721	74.871	83.773	92.563	101.078	8.303	16.207	
a. Dari Bank Indonesia / From Bank Indonesia Placement	766	696	97	138	195	256	312	400	553	711	914	1.040	1.166	93	158	
b. Dari Penempatan pada bank lain / From interbank placement	2.177	2.753	307	451	587	709	826	946	1.039	1.122	1.190	1.232	1.284	63	136	
c. Dari surat berharga / From securities	4.897	5.603	851	1.291	1.739	2.263	2.782	3.301	3.792	4.350	4.967	5.588	6.155	461	957	
d. Dari Kredit yang diberikan / From credit	52.115	54.701	9.111	13.880	18.489	23.089	27.591	32.269	36.853	41.489	46.181	50.852	55.543	4.604	8.996	
- kepada pihak ketiga bukan bank / To Third Party non Bank	52.039	54.512	9.076	13.832	18.430	23.017	27.507	32.172	36.742	41.365	46.042	50.698	55.377	4.593	8.976	
- kepada bank lain / To other Bank	76	189	35	48	59	71	84	97	111	124	139	154	166	11	21	
e. Lainnya / Others	21.934	33.695	5.803	8.863	11.860	14.685	17.537	20.540	23.485	27.199	30.521	33.850	36.930	3.084	5.959	
2. Beban Bunga / Interest Expenses	43.254	57.593	9.689	14.720	19.595	24.353	29.080	34.011	38.943	44.651	50.062	55.310	60.267	4.895	9.462	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	1	4	1	1	1	1	1	1	2	2	2	2	2	-	-	
b. Kewajiban pada Bank lain / Interbank Liabilities	898	1.024	209	290	355	412	475	535	593	648	682	725	756	41	73	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	19.177	21.999	3.445	5.235	6.970	8.733	10.396	12.140	13.937	15.804	17.846	19.762	21.595	1.730	3.302	
- Giro / Demand Deposit	2.683	2.949	415	625	843	1.066	1.274	1.498	1.723	1.987	2.290	2.547	2.764	203	393	
- Tabungan / Saving	2.213	2.401	405	602	793	991	1.183	1.369	1.558	1.733	1.919	2.099	2.325	181	336	
- Simpanan Berjangka / Time deposits	14.281	16.650	2.624	4.007	5.335	6.677	7.939	9.272	10.657	12.084	13.637	15.116	16.506	1.346	2.573	
d. Surat Berharga / Securities	1.177	1.266	190	288	383	478	574	668	758	855	948	1.044	1.147	92	189	
e. Pinjaman yang diterima / Loans received	760	851	159	226	296	365	460	515	583	665	753	831	913	82	159	
f. Lainnya / Others	21.236	32.412	5.677	8.670	11.574	14.340	17.134	20.103	23.016	26.617	29.767	32.877	35.778	2.941	5.727	
g. Koreksi atas pendapatan bunga / Corrections	5	38	7	10	15	23	40	48	54	60	64	69	76	9	11	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	38.636	39.854	6.481	9.903	13.275	16.648	19.967	23.446	26.777	30.220	33.711	37.253	40.811	3.408	6.745	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	8.163	9.028	3.174	4.396	5.041	4.979	5.900	6.737	7.633	8.516	9.212	10.056	12.166	980	1.944	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	703	455	149	173	191	222	252	323	456	473	518	580	900	21	50	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	-	-	-	0	3	3	0	1	1	0	1	0	0	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	144	161	62	246	404	444	516	578	640	687	725	804	843	107	217	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	1.951	2.159	364	558	727	871	1.041	1.231	1.783	2.050	2.268	2.584	2.920	237	489	
f. Lainnya / Others	5.366	6.253	2.599	3.419	3.719	3.442	4.087	4.602	4.754	5.305	5.700	6.087	7.502	615	1.187	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	31.601	33.786	6.868	10.607	13.408	15.679	18.053	21.292	24.075	27.436	30.117	33.526	37.977	3.080	6.170	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	403	137	25	88	91	79	85	85	102	108	107	107	108	12	35	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	124	144	48	233	369	399	478	547	594	625	657	730	757	108	215	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	6.106	7.155	2.771	4.192	4.686	4.701	4.795	5.619	6.124	7.157	7.538	8.593	9.569	1.087	1.942	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	73	85	9	15	21	27	31	38	43	47	51	56	62	7	10	
g. Lainnya / Others	24.895	26.265	4.015	6.080	8.242	10.473	12.663	15.003	17.212	19.499	21.764	24.041	27.480	1.866	3.968	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.198	15.097	2.787	3.692	4.908	5.947	7.814	8.891	10.335	11.300	12.806	13.783	15.001	1.308	2.520	
E. Pendapatan non - operasional / Non Operational Income	5.488	5.263	1.010	1.604	2.039	2.434	2.936	3.384	3.869	3.853	4.275	4.680	5.200	433	858	
F. Beban non - operasional / Non Operational Expenses	5.529	5.325	993	1.475	1.922	2.413	2.889	3.328	3.817	3.818	4.260	4.676	5.164	426	847	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(41)	(63)	17	129	117	21	47	56	52	35	15	4	36	7	11	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.157	15.034	2.804	3.820	5.024	5.968	7.861	8.947	10.387	11.335	12.821	13.787	15.037	1.315	2.530	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.097	4.016	-	-	-	-	-	-	-	-	-	-	4.242	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.000	3.961	-	-	-	-	-	-	-	-	-	-	4.076	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.090	12.307	2.311	3.064	4.126	4.885	6.545	7.403	8.582	9.422	10.686	11.489	13.002	1.108	2.105	

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

Keterangan / Items	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	372.258	417.368	68.074	102.770	136.103	169.093	201.343	234.372	266.611	299.352	331.363	363.024	397.993	32.794	63.290	
a. Dari Bank Indonesia / From Bank Indonesia Placement	3.647	4.097	728	1.108	1.475	1.804	2.079	2.436	2.853	3.243	3.720	4.136	4.546	400	741	
b. Dari Penempatan pada bank lain / From interbank placement	2.672	3.185	415	617	760	884	1.000	1.107	1.195	1.280	1.358	1.440	1.529	81	137	
c. Dari surat berharga / From securities	30.214	31.893	5.325	8.323	11.099	14.165	17.610	21.114	24.577	27.909	31.364	34.763	38.774	3.783	7.374	
d. Dari Kredit yang diberikan / From credit	222.810	238.681	38.455	57.668	76.199	94.420	111.957	129.374	146.180	162.926	180.028	196.404	213.903	16.779	32.299	
- kepada pihak ketiga bukan bank / To Third Party non Bank	220.465	235.716	37.981	56.951	75.247	93.239	110.545	127.710	144.279	160.784	177.631	193.762	211.020	16.564	31.892	
- kepada bank lain / To other Bank	2.344	2.966	474	717	951	1.181	1.412	1.665	1.901	2.142	2.397	2.642	2.883	215	407	
e. Lainnya / Others	112.915	139.511	23.152	35.055	46.572	57.820	68.697	80.341	91.807	103.993	114.893	126.281	139.241	11.751	22.739	
2. Beban Bunga / Interest Expenses	215.825	255.469	40.765	61.494	81.397	100.863	119.253	138.646	157.856	177.304	195.489	213.727	233.876	18.312	34.929	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	25	30	7	11	14	21	29	41	51	61	68	74	82	4	6	
b. Kewajiban pada Bank lain / Interbank Liabilities	3.420	3.956	533	752	935	1.102	1.250	1.417	1.577	1.725	1.875	2.025	2.178	171	314	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	92.186	104.955	16.174	24.270	31.981	39.626	46.724	54.043	61.273	68.242	75.416	82.257	89.387	6.662	12.452	
- Giro / Demand Deposit	7.829	8.507	1.562	2.421	3.293	4.144	4.951	5.796	6.638	7.487	8.339	9.171	10.017	812	1.511	
- Tabungan / Saving	11.721	11.867	1.888	2.859	3.782	4.668	5.328	6.062	6.780	7.435	8.167	8.887	9.595	664	1.275	
- Simpanan Berjangka / Time deposits	72.636	84.581	12.724	18.989	24.906	30.813	36.446	42.185	47.855	53.321	58.910	64.199	69.775	5.185	9.666	
d. Surat Berharga / Securities	5.743	5.938	924	1.381	1.872	2.431	2.928	3.395	3.886	4.334	4.776	5.219	5.771	420	825	
e. Pinjaman yang diterima / Loans received	4.397	5.328	711	1.076	1.409	1.687	1.931	2.147	2.342	2.541	2.757	2.964	3.138	188	346	
f. Lainnya / Others	109.997	135.205	22.354	33.946	45.111	55.825	66.283	77.466	88.543	100.186	110.348	120.931	133.033	10.827	20.942	
g. Koreksi atas pendapatan bunga / Corrections	57	56	62	58	76	171	108	138	184	214	248	257	287	42	43	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	156.433	161.899	27.309	41.276	54.706	68.230	82.090	95.725	108.755	122.048	135.874	149.298	164.117	14.482	28.361	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	103.815	116.408	27.454	71.193	63.139	64.702	67.221	76.594	85.918	92.360	99.375	106.694	119.025	13.913	22.792	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.615	5.452	1.929	3.332	3.667	4.488	5.006	6.066	7.582	8.472	9.177	10.480	11.873	915	1.396	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	16	38	1	-	-	-	0	0	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	2	21	8	11	13	15	17	19	22	22	23	23	23	0	3	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	45.352	50.513	13.786	49.994	36.966	34.215	32.952	36.174	40.405	42.319	43.851	48.437	50.141	6.262	9.702	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	33.863	36.378	5.782	9.096	11.983	14.540	16.703	19.516	22.024	24.209	26.796	29.137	32.382	2.595	5.197	
f. Lainnya / Others	21.967	24.006	5.948	8.760	10.510	11.445	12.543	14.819	15.885	17.338	19.528	18.616	24.605	4.141	6.495	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194.464	205.787	42.157	93.233	95.286	107.177	118.995	135.510	153.770	172.260	186.182	201.564	224.577	21.051	39.066	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.289	524	243	595	497	540	717	662	626	682	594	543	544	249	665	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	15	281	-	-	83	83	3	3	3	3	3	3	52	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	1	6	4	4	6	8	10	10	14	15	17	18	68	2	0	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	41.966	43.246	12.406	46.618	34.095	30.451	28.558	30.888	36.195	39.022	38.901	41.187	42.138	5.607	9.025	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	46.810	50.700	10.950	16.835	23.357	30.521	35.839	41.804	46.274	53.798	59.644	63.436	75.389	6.759	12.516	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses	3.149	3.928	593	864	1.127	1.357	1.582	1.794	2.025	2.219	2.563	2.684	2.949	232	443	
g. Lainnya / Others	101.235	107.102	17.962	28.317	36.121	44.216	52.286	60.348	68.634	76.519	84.461	93.694	103.437	8.203	16.417	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	65.784	72.520	12.606	19.237	22.559	25.756	30.315	36.810	40.903	42.148	49.066	54.427	58.565	7.344	12.087	
E. Pendapatan non-operasional / Non Operational Income	17.310	20.491	3.355	7.203	7.990	9.314	11.090	12.619	15.763	18.477	18.215	17.935	19.459	1.612	3.119	
F. Beban non-operasional / Non Operational Expenses	13.473	17.008	3.094	6.647	6.047	7.347	8.725	10.295	11.531	12.898	13.747	15.351	17.017	1.564	2.721	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3.838	3.483	262	557	1.943	1.966	2.365	2.324	4.233	5.579	4.467	2.584	2.443	48	397	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	69.622	76.002	12.868	19.794	24.502	27.722	32.680	39.134	45.136	47.727	53.533	57.011	61.008	7.392	12.484	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	42.218	50.110	-	-	-	-	-	-	-	-	-	-	-	43.405	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	42.218	50.110	-	-	-	-	-	-	-	-	-	-	-	43.405	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	54.171	58.964	9.929	15.391	19.130	21.669	25.388	30.468	35.022	36.451	41.473	44.115	46.927	5.826	9.815	

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	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	21.311	24.014	3.389	5.168	6.825	8.474	9.910	11.447	12.827	14.179	15.471	16.617	17.785	1.131	2.126	
a. Dari Bank Indonesia / From Bank Indonesia Placement	919	1.410	252	407	548	663	763	849	928	1.023	1.104	1.162	1.227	99	218	
b. Dari Penempatan pada bank lain / From interbank placement	1.159	913	141	183	215	251	266	309	317	327	336	256	369	39	47	
c. Dari surat berharga / From securities	3.956	4.329	612	944	1.219	1.544	1.837	2.160	2.475	2.779	3.077	3.415	3.599	311	593	
d. Dari Kredit yang diberikan / From credit	14.971	16.897	2.317	3.529	4.694	5.841	6.838	7.887	8.837	9.752	10.621	11.413	12.163	666	1.239	
- kepada pihak ketiga bukan bank / To Third Party non Bank	14.437	16.346	2.247	3.423	4.557	5.671	6.642	7.666	8.590	9.491	10.348	11.136	11.874	662	1.232	
- kepada bank lain / To other Bank	534	551	70	106	137	170	195	221	246	261	273	277	289	4	7	
e. Lainnya / Others	305	466	67	105	148	175	205	242	270	298	333	371	427	15	28	
2. Beban Bunga / Interest Expenses	5.446	6.259	847	1.343	1.744	2.196	2.584	2.963	3.305	3.631	3.946	4.245	4.557	260	485	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	6	3	-	-	0	0	0	0	0	0	0	0	0	-	-	
b. Kewajiban pada Bank lain / Interbank Liabilities	886	1.229	152	251	336	416	483	547	597	641	682	714	745	24	40	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.517	4.047	573	870	1.152	1.428	1.699	1.962	2.201	2.431	2.660	2.882	3.101	211	408	
- Giro / Demand Deposit	849	1.158	197	303	405	495	583	673	756	837	913	992	1.079	85	165	
- Tabungan / Saving	107	79	14	21	29	39	46	53	60	66	72	79	88	8	16	
- Simpanan Berjangka / Time deposits	2.561	2.810	361	545	718	894	1.071	1.237	1.385	1.529	1.675	1.811	1.934	118	227	
d. Surat Berharga / Securities	24	3	5	8	17	23	23	23	25	25	25	25	25	5	5	
e. Pinjaman yang diterima / Loans received	109	136	22	33	43	54	64	75	84	94	104	113	122	14	20	
f. Lainnya / Others	904	841	95	182	196	274	314	355	397	439	474	509	563	6	11	
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	15.864	17.756	2.542	3.825	5.081	6.278	7.326	8.484	9.522	10.548	11.525	12.372	13.228	870	1.641	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	74.116	63.346	29.293	80.241	81.932	80.332	87.100	96.206	103.931	111.329	114.721	127.826	141.646	14.209	29.933	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.156	2.329	661	968	1.234	1.500	1.633	1.779	1.927	2.020	2.091	2.225	2.370	251	478	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	-	-	-	-	-	0	-	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	24	26	91	102	124	124	124	126	127	127	215	2	68	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	66.122	56.347	27.591	77.820	78.738	76.588	82.841	91.487	98.729	105.698	108.548	121.066	134.591	13.368	28.560	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	4.371	4.131	640	938	1.222	1.456	1.744	2.005	2.321	2.556	2.828	3.112	3.432	284	534	
f. Lainnya / Others	1.435	502	376	489	647	685	758	811	831	928	1.127	1.177	1.038	304	294	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	78.958	67.020	29.039	80.097	81.566	80.154	87.025	96.598	104.757	112.806	116.554	129.229	144.575	14.273	30.389	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.484	770	84	280	378	446	492	437	451	493	492	411	621	226	390	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	23	44	53	56	67	82	97	104	110	114	118	0	0	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	40	10	29	26	33	17	114	119	112	108	115	117	18	28	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	63.702	53.236	26.827	76.455	76.595	73.876	79.491	88.084	95.118	101.961	104.479	116.259	129.238	13.114	28.202	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.934	3.147	594	800	1.268	1.809	2.267	2.401	2.584	2.762	3.168	3.262	4.421	173	292	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	812	730	101	193	235	276	338	411	448	506	567	634	686	48	94	
g. Lainnya / Others	8.712	8.962	1.400	2.296	3.010	3.658	4.353	5.068	5.940	6.867	7.630	8.434	9.374	693	1.383	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	11.022	14.082	2.796	3.968	5.447	6.456	7.401	8.093	8.697	9.070	9.692	10.969	10.299	806	1.185	
E. Pendapatan non-operasional / Non Operational Income	960	938	132	1.122	848	767	668	982	1.118	1.356	1.331	1.134	1.325	74	141	
F. Beban non-operasional / Non Operational Expenses	146	30	1	9	12	12	11	11	10	13	10	10	28	21	1	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	815	908	131	1.113	836	755	657	971	1.108	1.343	1.321	1.123	1.297	53	140	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	11.837	14.989	2.927	5.082	6.283	7.211	8.058	9.064	9.804	10.414	11.012	12.092	11.596	859	1.325	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	52	(84)	(5)	(3)	(9)	(15)	(41)	(36)	(40)	(56)	(65)	(64)	(89)	(5)	(20)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	252	248	55	63	180	268	295	413	346	331	334	340	365	(5)	(97)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	8.618	10.517	2.017	3.579	4.203	4.923	5.494	6.122	6.734	7.172	7.637	8.477	7.488	685	1.031	

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

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	1.063.037	904.442	1.137.056	1.274.359	1.206.940	1.129.116	1.127.954	1.153.075	1.065.070	1.136.999	1.077.130	1.081.939	1.037.780	1.124.472	1.220.609
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.277	21.245	25.258	23.673	22.402	27.914	32.727	33.995	33.817	43.276	42.933	42.308	43.126	42.513
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.040.333	883.237	1.101.814	1.238.326	1.167.777	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	987.245	1.070.146	1.165.418
- Lainnya / <i>Others</i>	5.395	6.927	13.997	10.775	15.491	9.368	10.766	11.286	10.619	9.020	9.780	10.469	8.227	11.200	12.678
Kewajiban Komitmen / Committed Liabilities	2.724.780	2.659.102	2.860.330	3.142.712	3.051.998	2.867.698	2.851.036	2.937.717	2.853.890	2.913.442	2.891.211	2.877.217	2.820.197	2.917.183	2.996.599
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.545.055	1.603.199	1.650.319	1.670.676	1.630.264	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	1.643.288	1.686.508	1.674.074
- <i>Committed</i>	367.108	371.281	389.823	393.601	396.878	396.060	397.200	398.403	405.673	408.119	411.083	415.988	405.603	417.078	411.394
- <i>Uncommitted</i>	1.177.948	1.231.918	1.260.496	1.277.074	1.233.387	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	1.237.685	1.269.430	1.262.680
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10.181	16.622	16.703	15.465	15.577	16.923	14.944	14.710	17.675	16.966	16.550	18.627	19.402	18.994	20.795
- <i>Committed</i>	1.897	5.138	5.919	5.570	5.272	4.575	3.348	4.072	5.007	4.506	3.824	4.173	4.843	3.653	4.077
- <i>Uncommitted</i>	8.284	11.484	10.784	9.894	10.306	12.348	11.596	10.638	12.668	12.460	12.726	14.454	14.559	15.342	16.719
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88.144	67.522	70.101	75.736	63.627	58.061	55.093	55.453	59.763	60.179	63.486	64.516	68.511	70.374	74.512
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.075.275	961.666	1.106.741	1.368.806	1.329.645	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	1.080.952	1.130.728	1.214.851
- Lainnya / <i>Others</i>	6.126	10.093	16.466	12.029	12.884	9.496	10.356	11.421	11.119	9.081	9.706	9.340	8.044	10.578	12.366
Tagihan Kontinjensi / Contingent Claims	286.136	273.864	245.546	316.882	291.043	291.015	286.005	302.116	289.355	276.620	272.298	274.419	275.006	244.805	274.391
- Garansi yang diterima / <i>Received guarantees</i>	248.740	226.961	200.024	260.748	244.934	243.365	236.688	248.208	233.046	224.395	218.591	221.226	222.265	190.769	219.075
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32.405	40.966	39.383	49.686	39.490	40.782	42.232	46.563	48.765	44.576	45.880	45.128	44.416	45.537	46.620
- Lainnya / <i>Others</i>	4.991	5.936	6.139	6.449	6.619	6.868	7.085	7.345	7.544	7.649	7.827	8.065	8.325	8.500	8.696
Kewajiban Kontinjensi / Contingent Liabilities	366.334	365.644	345.387	371.170	350.674	339.105	339.115	341.604	335.447	341.020	339.723	333.639	341.684	317.613⁰	319.943
- Garansi yang diberikan / <i>Issued guarantees</i>	364.514	363.078	342.751	368.456	347.948	336.325	336.365	338.793	332.675	338.236	336.810	330.632	338.920	314.636 ⁰	317.198
- Lainnya / <i>Others</i>	1.820	2.566	2.636	2.714	2.725	2.780	2.750	2.812	2.772	2.784	2.913	3.006	2.764	2.978	2.745
Lainnya / Others	445.955	491.618	503.105	516.340	515.001	519.758	525.195	531.491	535.297	536.904	546.791	548.338	566.622	568.289	572.017
- Penerusan Kredit / <i>Channelling</i>	12.072	14.246	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.982	12.960	12.966	12.942	12.843
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	392.081	430.741	442.048	454.376	453.348	458.142	463.348	469.631	473.256	474.350	483.831	485.071	500.846	501.055	504.631
- Kredit yang diberikan / <i>Credit disbursed</i>	383.718	421.711	432.969	445.116	444.220	449.040	454.155	460.328	463.942	464.235	473.621	474.790	490.473	490.717	494.270
- Lainnya / <i>Others</i>	8.363	9.030	9.079	9.261	9.128	9.102	9.194	9.302	9.313	10.115	10.210	10.281	10.373	10.338	10.361
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41.802	46.632	47.156	48.220	48.018	48.081	48.353	48.672	48.933	49.575	49.978	50.307	52.809	54.292	54.543
- Kredit yang diberikan / <i>Credit disbursed</i>	34.238	39.304	39.806	40.843	40.660	40.720	40.982	41.266	41.596	42.233	42.613	42.976	45.429	46.911	47.160
- Lainnya / <i>Others</i>	7.564	7.328	7.350	7.377	7.357	7.361	7.370	7.406	7.337	7.342	7.364	7.331	7.380	7.380	7.383

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

Indikator / Indicator	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	348.931	178.892	232.194	245.636	230.049	193.380	203.604	212.127	207.322	229.763	222.230	214.743	212.808	225.882	236.841
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	348.421	178.714	232.022	245.329	229.570	192.985	203.223	211.748	206.899	229.376	221.867	214.452	212.512	225.560	236.493
- Lainnya / <i>Others</i>	510	178	171	307	479	395	381	379	423	387	363	291	296	322	347
Kewajiban Komitmen / Committed Liabilities	760.781	630.918	646.966	729.051	689.810	647.498	640.129	676.715	650.832	680.354	682.519	673.592	653.065	668.256	680.551
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	363.852	384.510	390.509	395.690	371.039	386.798	367.736	378.829	353.454	361.713	379.689	381.935	350.189	367.250	359.070
- <i>Committed</i>	38.083	37.746	40.520	45.147	42.825	43.962	41.716	41.731	41.333	42.859	43.388	42.112	40.703	42.633	41.703
- <i>Uncommitted</i>	325.769	346.764	349.989	350.543	328.214	342.835	326.019	337.098	312.121	318.854	336.301	339.824	309.486	324.617	317.367
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	220	4.358	4.322	4.567	4.334	4.381	4.126	4.292	4.084	4.032	4.005	4.345	4.251	4.205	3.671
- <i>Committed</i>	-	2.262	2.254	2.481	2.255	2.105	2.052	2.023	2.016	1.965	1.933	2.281	2.231	2.181	1.647
- <i>Uncommitted</i>	220	2.097	2.068	2.086	2.079	2.276	2.074	2.269	2.069	2.068	2.072	2.064	2.020	2.024	2.024
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.819	34.403	36.041	36.836	35.200	33.225	32.048	30.315	32.516	32.607	34.065	33.867	34.576	35.407	38.755
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	355.888	207.633	216.081	291.945	279.223	223.081	236.208	263.266	260.764	281.988	264.749	253.432	264.037	261.383	279.044
- Lainnya / <i>Others</i>	2	14	13	13	13	13	13	13	13	13	12	12	12	12	12
Tagihan Kontinjensi / Contingent Claims	59.370	67.408	67.069	77.089	73.289	77.194	79.381	82.771	82.550	84.212	84.246	82.661	84.460	83.042	83.729
- Garansi yang diterima / <i>Received guarantees</i>	39.077	44.596	43.219	52.241	48.147	51.159	51.374	52.206	51.991	53.267	51.447	49.912	51.866	49.571	49.425
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	16.189	17.846	18.715	19.619	19.828	20.603	22.445	24.879	24.760	25.035	26.793	26.627	26.379	27.140	27.861
- Lainnya / <i>Others</i>	4.105	4.966	5.136	5.229	5.314	5.432	5.561	5.686	5.798	5.909	6.006	6.122	6.215	6.331	6.443
Kewajiban Kontinjensi / Contingent Liabilities	209.293	219.994	204.320	223.775	212.571	203.930	208.758	210.333	205.681	211.842	213.599	211.438	218.809	201.718⁽¹⁾	205.956
- Garansi yang diberikan / <i>Issued guarantees</i>	208.451	218.787	203.061	222.454	211.213	202.500	207.321	208.878	204.218	210.396	212.127	209.966	217.325	200.229 ⁽¹⁾	204.453
- Lainnya / <i>Others</i>	842	1.207	1.259	1.320	1.358	1.431	1.436	1.455	1.463	1.446	1.472	1.473	1.484	1.489	1.503
Lainnya / Others	232.267	253.628	260.759	267.475	266.527	269.166	269.952	272.432	273.456	276.090	277.489	278.958	284.230	284.352	286.123
- Penerusan Kredit / <i>Channelling</i>	5.115	5.160	4.848	4.853	4.808	4.776	4.765	4.548	4.529	4.500	4.495	4.485	4.488	4.468	4.464
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	227.010	248.332	255.772	262.464	261.575	264.248	265.048	267.742	268.785	271.445	272.851	274.333	279.604	279.748	281.522
- Kredit yang diberikan / <i>Credit disbursed</i>	224.154	245.610	253.042	259.696	258.835	261.512	262.319	265.002	266.045	268.700	270.112	271.603	276.873	277.019	278.788
- Lainnya / <i>Others</i>	2.857	2.722	2.730	2.768	2.740	2.736	2.730	2.740	2.740	2.745	2.739	2.730	2.731	2.730	2.734
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	142	136	139	158	144	142	138	142	142	145	143	139	139	136	138
- Kredit yang diberikan / <i>Credit disbursed</i>	142	136	139	158	144	142	138	142	142	145	143	139	139	136	138
- Lainnya / <i>Others</i>	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-

Tabel 1.13.a.
Rekening Administratif BPD
(Regional Development Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	5.262	5.439	8.309	6.944	10.802	7.127	7.150	8.808	9.796	8.668	8.937	11.240	7.324	14.780	14.594
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	0	138	138	138	138	138	138	138	138	138	138	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	988	365	2.283	551	2.527	1.645	1.179	2.552	3.289	2.038	2.082	4.078	885	7.155	6.440
- Lainnya / <i>Others</i>	4.273	4.936	5.889	6.254	8.137	5.344	5.833	6.117	6.369	6.491	6.717	7.054	6.330	7.516	8.046
Kewajiban Komitmen / Committed Liabilities	26.074	31.921	35.774	33.844	36.705	32.789	32.713	33.957	34.800	31.007	30.369	32.491	28.035	37.568	36.148
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	20.832	26.403	27.777	27.635	28.464	25.532	25.255	25.163	25.110	23.262	22.223	21.940	21.200	23.066	22.944
- <i>Committed</i>	7.549	8.648	7.081	6.968	6.390	6.177	5.958	6.049	5.847	5.609	5.358	5.339	4.826	4.878	4.776
- <i>Uncommitted</i>	13.283	17.755	20.696	20.667	22.074	19.354	19.298	19.114	19.262	17.652	16.865	16.600	16.374	18.187	18.169
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	317	299	256	274	181	213	312	559	568	642	705	918	826	874	889
- <i>Committed</i>	53	25	26	27	13	7	52	115	121	151	160	166	117	142	145
- <i>Uncommitted</i>	264	274	230	247	168	207	260	443	447	491	544	752	709	732	744
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	321	98	195	203	187	116	101	134	119	127	114	134	116	74	124
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	106	157	1.944	252	2.199	1.354	1.146	2.326	3.045	1.282	1.746	3.830	651	6.881	5.666
- Lainnya / <i>Others</i>	4.498	4.964	5.602	5.481	5.673	5.574	5.899	5.775	5.958	5.695	5.582	5.670	5.242	6.673	6.525
Tagihan Kontinjensi / Contingent Claims	6.846	7.671	7.788	8.015	7.958	7.909	8.014	8.158	8.269	8.450	8.519	8.483	8.406	8.468	8.620
- Garansi yang diterima / <i>Received guarantees</i>	1.801	1.779	1.782	1.911	1.824	1.813	1.794	1.801	1.779	1.824	1.818	1.786	1.807	1.780	1.790
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4.287	5.063	5.143	5.233	5.256	5.207	5.314	5.440	5.565	5.692	5.756	5.743	5.607	5.693	5.825
- Lainnya / <i>Others</i>	759	829	863	871	878	889	906	917	925	934	946	955	992	995	1.005
Kewajiban Kontinjensi / Contingent Liabilities	10.938	9.375	4.694	4.783	4.949	5.007	4.882	4.990	5.159	5.722	5.930	5.983	6.066	4.429	4.180
- Garansi yang diberikan / <i>Issued guarantees</i>	10.936	9.254	4.684	4.773	4.939	4.997	4.766	4.874	5.044	5.610	5.818	5.873	5.960	4.323	4.073
- Lainnya / <i>Others</i>	3	121	11	10	10	10	117	116	114	112	112	110	107	106	107
Lainnya / Others	22.919	24.980	25.120	25.238	25.384	25.791	25.805	26.473	26.578	26.649	26.693	26.814	27.679	27.608	27.801
- Penerusan Kredit / <i>Channelling</i>	1.914	1.841	1.844	1.837	1.829	1.828	1.820	1.818	1.816	1.815	1.821	1.810	1.815	1.812	1.809
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	20.843	22.977	23.100	23.224	23.378	23.786	23.810	24.425	24.601	24.673	24.709	24.842	25.702	25.706	25.830
- Kredit yang diberikan / <i>Credit disbursed</i>	20.211	22.227	22.355	22.475	22.629	23.040	23.066	23.709	23.867	23.936	23.973	24.105	24.965	24.970	25.095
- Lainnya / <i>Others</i>	632	750	745	749	749	746	743	716	734	736	736	736	737	736	736
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	162	177	177	178	177	175	230	162	162	162	162	161	91	162
- Kredit yang diberikan / <i>Credit disbursed</i>	162	162	162	162	162	162	162	162	162	162	162	162	161	91	162
- Lainnya / <i>Others</i>	-	-	15	16	16	15	13	68	-	-	-	-	-	-	0

Tabel 1.14.a.
Rekening Administratif Bank Swasta Nasional
(Domestic Private Banks Off-Balance Sheet)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	383.527	372.476	461.408	514.489	477.992	434.453	429.265	441.891	425.152	442.493	438.655	455.132	422.255	456.037	491.455
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.139	21.107	25.120	23.535	22.264	27.776	32.589	33.857	33.679	43.138	42.825	42.200	43.018	42.405
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	365.623	356.524	432.364	485.155	447.582	408.559	396.937	404.513	387.469	406.672	392.817	409.182	378.455	409.658	444.765
- Lainnya / <i>Others</i>	594	1.813	7.937	4.213	6.875	3.629	4.552	4.789	3.827	2.142	2.700	3.125	1.600	3.361	4.285
Kewajiban Komitmen / Committed Liabilities	1.347.495	1.356.751	1.512.862	1.594.097	1.538.906	1.469.574	1.466.090	1.507.243	1.499.876	1.510.621	1.512.653	1.502.328	1.480.366	1.519.095	1.544.058
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	895.509	907.865	958.143	962.403	949.996	922.596	938.564	965.817	980.597	987.216	1.001.629	995.244	990.205	1.011.540	1.004.175
- <i>Committed</i>	261.417	264.313	281.211	277.508	283.147	282.025	286.532	288.126	295.796	298.365	301.289	309.509	306.028	315.307	309.493
- <i>Uncommitted</i>	634.092	643.552	676.931	684.894	666.849	640.571	652.033	677.691	684.801	688.851	700.340	685.734	684.176	696.234	694.682
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	8.944	9.125	9.570	8.860	8.036	7.399	6.085	6.831	7.535	7.008	7.083	8.444	9.616	9.083	9.471
- <i>Committed</i>	1.762	2.852	3.639	3.063	3.003	2.463	1.244	1.934	2.433	2.019	1.730	1.726	2.495	1.330	2.285
- <i>Uncommitted</i>	7.183	6.273	5.931	5.798	5.033	4.936	4.841	4.897	5.102	4.989	5.353	6.718	7.122	7.754	7.187
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.902	30.167	29.720	32.543	24.634	21.617	20.819	21.941	24.056	24.532	26.472	27.725	31.550	31.719	31.898
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	400.542	404.490	504.580	583.757	549.042	514.053	496.177	507.021	482.544	488.491	473.356	467.262	446.205	462.858	492.684
- Lainnya / <i>Others</i>	1.597	5.104	10.850	6.535	7.197	3.908	4.445	5.633	5.142	3.373	4.112	3.653	2.790	3.894	5.829
Tagihan Kontinjensi / Contingent Claims	177.132	166.396	138.890	193.724	173.606	172.261	167.063	173.372	170.406	159.897	156.742	153.670	153.744	125.290	153.745
- Garansi yang diterima / <i>Received guarantees</i>	165.746	148.732	123.812	169.093	159.340	157.342	152.606	157.061	155.263	145.968	143.198	140.574	140.667	111.890	140.054
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	11.274	17.540	14.954	24.299	13.855	14.389	13.858	15.591	14.347	13.143	12.686	12.122	11.971	12.238	12.454
- Lainnya / <i>Others</i>	112	124	124	332	411	530	599	720	797	786	858	973	1.106	1.162	1.237
Kewajiban Kontinjensi / Contingent Liabilities	111.557	103.901	102.675	106.468	100.284	98.578	95.662	96.191	94.351	92.578	91.056	88.876	89.493	85.548	86.034
- Garansi yang diberikan / <i>Issued guarantees</i>	110.581	102.663	101.308	105.084	98.926	97.238	94.465	94.951	93.156	91.352	89.728	87.452	88.320	84.166	84.898
- Lainnya / <i>Others</i>	976	1.238	1.367	1.384	1.358	1.340	1.197	1.240	1.195	1.226	1.329	1.423	1.173	1.382	1.136
Lainnya / Others	174.882	197.442	201.526	207.313	206.783	208.450	213.045	216.100	218.693	217.338	225.597	225.301	236.336	237.887	239.565
- Penerusan Kredit / <i>Channelling</i>	5.043	7.245	7.209	7.053	6.998	6.931	6.909	6.823	6.764	6.665	6.665	6.664	6.663	6.662	6.570
- Aset produktif yang dihapusbukan / <i>Written off earning assets</i>	132.216	146.669	150.302	155.227	154.925	156.590	160.928	163.815	166.139	164.252	172.105	171.709	181.268	181.265	182.875
- Kredit yang diberikan / <i>Credit disbursed</i>	127.493	141.263	144.850	149.634	149.437	151.121	155.358	158.120	160.451	157.769	165.522	165.046	174.514	174.544	176.135
- Lainnya / <i>Others</i>	4.724	5.407	5.452	5.592	5.488	5.469	5.569	5.695	5.688	6.483	6.583	6.664	6.754	6.722	6.740
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	37.623	43.528	44.015	45.034	44.860	44.929	45.208	45.462	45.790	46.422	46.827	46.928	48.406	49.960	50.121
- Kredit yang diberikan / <i>Credit disbursed</i>	30.151	36.200	36.681	37.673	37.519	37.583	37.851	38.125	38.452	39.080	39.463	39.597	41.076	42.630	42.788
- Lainnya / <i>Others</i>	7.472	7.328	7.334	7.361	7.342	7.346	7.357	7.338	7.337	7.342	7.364	7.331	7.330	7.330	7.333

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

Indikator / Indicator	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / Committed Claims	325.317	347.635	435.145	507.291	488.097	494.156	487.936	490.249	422.800	456.076	407.309	400.825	395.393	427.773	477.720
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	325.300	347.635	435.145	507.291	488.097	494.156	487.936	490.249	422.800	456.076	407.309	400.825	395.393	427.773	477.720
- Lainnya / <i>Others</i>	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	590.431	639.512	664.728	785.719	786.578	717.837	712.103	719.802	668.382	691.460	665.670	668.806	658.731	692.264	735.841
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	264.862	284.421	273.891	284.949	280.765	284.157	276.400	285.118	278.322	283.618	290.033	282.687	281.694	284.653	287.884
- <i>Committed</i>	60.058	60.574	61.011	63.978	64.515	63.896	62.995	62.497	62.696	61.286	61.048	59.028	54.046	54.260	55.422
- <i>Uncommitted</i>	204.804	223.847	212.880	220.971	216.250	220.261	213.405	222.621	215.625	222.332	228.985	223.659	227.649	230.392	232.462
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	701	2.840	2.555	1.763	3.027	4.930	4.422	3.028	5.487	5.284	4.757	4.919	4.708	4.832	6.764
- <i>Committed</i>	83	-	-	-	-	-	-	-	437	372	-	-	-	-	-
- <i>Uncommitted</i>	618	2.840	2.555	1.763	3.027	4.930	4.422	3.028	5.050	4.912	4.757	4.919	4.708	4.832	6.764
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	6.102	2.855	4.145	6.155	3.605	3.104	2.126	3.062	3.072	2.913	2.835	2.789	2.269	3.174	3.735
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	318.739	349.386	384.137	492.853	499.181	425.648	429.156	428.593	381.497	399.646	368.045	378.405	370.059	399.606	437.458
- Lainnya / <i>Others</i>	28	10	-	-	-	-	-	-	5	-	-	5	-	-	-
Tagihan Kontinjensi / Contingent Claims	42.788	32.390	31.799	38.055	36.190	33.652	31.548	37.815	24.730	24.061	22.791	29.605	28.396	28.005	28.297
- Garansi yang diterima / <i>Received guarantees</i>	42.117	31.854	31.211	37.503	35.623	33.051	30.913	37.139	24.013	23.336	22.129	28.954	27.925	27.528	27.806
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	656	518	571	534	551	584	615	654	693	705	644	636	459	466	480
- Lainnya / <i>Others</i>	16	17	17	17	17	17	20	22	24	20	17	15	13	12	11
Kewajiban Kontinjensi / Contingent Liabilities	34.546	32.374	33.698	36.145	32.870	31.590	29.813	30.090	30.257	30.878	29.137	27.342	27.316	25.918	23.773
- Garansi yang diberikan / <i>Issued guarantees</i>	34.546	32.374	33.698	36.145	32.870	31.590	29.813	30.090	30.257	30.878	29.137	27.342	27.316	25.918	23.773
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	15.887	15.568	15.699	16.313	16.307	16.352	16.394	16.487	16.570	16.827	17.012	17.265	18.376	18.441	18.526
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	12.012	12.762	12.874	13.462	13.471	13.518	13.562	13.649	13.731	13.981	14.165	14.186	14.273	14.336	14.404
- Kredit yang diberikan / <i>Credit disbursed</i>	11.860	12.611	12.723	13.311	13.320	13.367	13.411	13.498	13.579	13.829	14.014	14.035	14.122	14.185	14.253
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3.875	2.806	2.825	2.851	2.836	2.834	2.831	2.838	2.839	2.846	2.846	3.079	4.103	4.105	4.123
- Kredit yang diberikan / <i>Credit disbursed</i>	3.783	2.806	2.825	2.851	2.836	2.834	2.831	2.838	2.839	2.846	2.846	3.079	4.053	4.055	4.072
- Lainnya / <i>Others</i>	92	-	-	-	-	-	-	-	-	-	-	-	50	50	51

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

Keterangan / Items	2018	2019	2020												2021	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,97	23,40	22,33	21,67	22,08	22,20	22,55	23,03	23,50	23,52	23,83	24,25	23,89	24,50	24,53	
- Modal / Capital	1.269.616	1.377.558	1.309.621	1.311.595	1.304.954	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	1.360.376	1.382.814	1.390.028	
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,29	21,86	20,67	19,95	20,33	20,53	20,89	21,36	21,76	21,83	22,06	22,48	22,24	22,85	22,85	
- Modal Inti (Tier I) / Core Capital (Tier I)	1.176.700	1.286.968	1.212.520	1.207.644	1.201.263	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	1.266.316	1.289.360	1.294.822	
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.864.903	6.052.971	5.909.894	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,55	2,47	2,49	2,57	2,34	2,06	1,94	1,90	1,90	1,76	1,70	1,64	1,59	2,17	1,97	
- Laba sebelum pajak / Profit	186.912	194.916	201.639	211.615	193.070	169.888	160.578	156.907	157.796	146.649	142.368	138.082	134.529	186.723	170.801	
- Rata-rata total aset / Average total assets	7.329.250	7.880.981	8.110.478	8.221.380	8.241.134	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	8.440.183	8.611.498	8.669.166	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77,86	79,39	83,62	88,84	84,85	84,96	84,94	85,09	84,97	86,15	86,27	86,04	86,58	84,55	85,24	
- Biaya Operasional / Operating Expenses	638.990	735.429	169.151	321.462	344.123	385.347	437.488	503.612	564.889	640.844	709.898	763.058	849.954	84.673	159.602	
- Pendapatan Operasional / Operating Income	820.646	926.303	202.279	361.830	405.567	453.579	515.035	591.889	664.792	743.833	822.880	886.882	981.650	100.149	187.227	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,14	4,91	4,81	4,31	4,57	4,50	4,46	4,44	4,43	4,41	4,41	4,41	4,45	4,66	4,55	
- Pendapatan bunga bersih / Interest income net	360.412	370.095	375.210	340.943	361.863	356.916	354.497	353.357	354.022	355.126	356.551	357.911	361.932	388.250	381.243	
- Rata-rata total aset produktif / Average total earning assets	7.016.192	7.538.955	7.806.265	7.908.138	7.923.909	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	8.136.641	8.326.281	8.387.937	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,78	94,43	92,50	92,55	92,18	90,94	89,10	88,09	85,38	83,46	83,07	82,33	82,54	82,44	81,80	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.092.584	5.391.846	5.313.982	5.483.646	5.382.545	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	5.235.027	5.151.035	5.173.219	
- Total Dana Pihak Ketiga / Total Third Party Funds	5.372.841	5.709.670	5.744.590	5.924.944	5.839.044	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	6.342.538	6.248.385	6.324.490	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,96	15,51	15,10	16,21	16,18	17,42	17,66	19,80	19,41	19,45	18,69	18,89	18,91	18,64	19,51	
- Aset Likuid Primer / Primary Liquid Asset	899.937	902.889	823.148	928.119	861.939	950.187	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	1.009.045	942.998	1.008.211	
- Aset Likuid Sekunder / Secondary Liquid assets	259.472	370.524	412.067	440.462	481.066	489.835	542.765	573.795	606.611	626.541	638.319	656.787	651.176	662.402	694.026	
- Total Aset / Total Assets	7.751.621	8.212.586	8.181.938	8.443.184	8.300.397	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	8.780.681	8.611.498	8.726.834	

Tabel 1.17.a.
Kinerja Bank Persero Konvensional
(State Owned Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	20,88	21,18	18,36	17,42	18,13	18,37	18,65	18,84	19,31	19,10	19,21	19,67	18,82	19,27	19,56
- Modal / Capital	472.797	526.961	452.315	439.993	446.592	449.711	454.010	460.433	472.209	468.902	473.285	478.697	462.629	471.945	481.487
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.463.150	2.525.364	2.463.557	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	2.458.280	2.448.960	2.462.199
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,67	20,09	17,07	16,04	16,65	17,01	17,31	17,50	17,84	17,77	17,74	18,21	17,52	18,00	18,28
- Modal Inti (Tier I) / Core Capital (Tier I)	445.335	499.910	420.492	405.175	410.278	416.580	421.337	427.811	436.234	436.325	437.114	443.069	430.786	440.718	450.150
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.463.150	2.525.364	2.463.557	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	2.458.280	2.448.960	2.462.199
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,08	2,81	2,76	2,95	2,60	2,19	1,94	1,80	1,80	1,63	1,51	1,45	1,43	2,16	2,16
- Laba sebelum pajak / Profit	94.103	94.489	96.511	103.309	91.044	76.754	68.264	63.766	63.961	58.443	54.355	52.502	51.975	79.013	80.003
- Rata-rata total aset / Average total assets	3.052.601	3.364.528	3.491.499	3.507.065	3.504.018	3.510.126	3.526.239	3.541.414	3.562.473	3.585.963	3.601.076	3.609.619	3.626.978	3.661.356	3.699.955
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	71,24	76,39	81,97	87,95	79,44	81,01	82,33	83,54	83,33	85,16	86,53	86,19	86,62	85,82	84,59
- Biaya Operasional / Operating Expenses	231.407	306.618	72.879	109.862	117.180	136.957	160.255	189.050	213.575	251.238	291.883	306.453	342.975	39.965	71.555
- Pendapatan Operasional / Operating Income	324.842	401.394	88.906	124.909	147.515	169.065	194.661	226.300	256.314	295.012	337.317	355.549	395.943	46.566	84.589
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,70	5,26	5,23	4,14	4,75	4,60	4,52	4,47	4,49	4,50	4,52	4,56	4,63	5,14	5,03
- Pendapatan bunga bersih / Interest income net	166.316	169.488	177.259	141.047	161.744	156.778	155.006	153.848	155.877	157.395	158.692	160.580	163.746	184.859	182.962
- Rata-rata total aset produktif / Average total earning assets	2.919.454	3.224.071	3.390.161	3.406.414	3.402.290	3.407.347	3.427.589	3.444.773	3.467.988	3.494.688	3.510.451	3.521.685	3.539.589	3.596.926	3.636.294
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	92,83	94,17	94,06	94,23	94,01	91,96	88,94	87,78	85,51	83,82	85,30	85,46	85,13	87,61	86,80
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.239.600	2.430.773	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898
- Total Dana Pihak Ketiga / Total Third Party Funds	2.412.453	2.581.349	2.549.399	2.611.464	2.566.249	2.618.522	2.712.265	2.744.356	2.817.509	2.890.488	2.826.349	2.814.055	2.873.149	2.756.021	2.804.144
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13,08	14,48	14,34	14,73	14,39	16,01	16,39	18,88	18,39	18,70	17,55	18,04	17,53	17,10	18,20
- Aset Likuid Primer / Primary Liquid Asset	329.235	363.560	327.672	346.374	325.817	383.266	388.552	469.809	440.656	447.628	398.447	402.997	414.449	358.706	400.942
- Aset Likuid Sekunder / Secondary Liquid assets	107.960	153.929	177.250	174.790	177.165	182.607	202.547	216.009	241.732	257.918	257.346	263.435	254.901	267.269	279.313
- Total Aset / Total Assets	3.342.995	3.574.105	3.520.439	3.538.195	3.494.879	3.534.560	3.606.799	3.632.466	3.709.883	3.773.886	3.737.095	3.695.044	3.818.584	3.661.356	3.738.553

Tabel 1.18.a.
Kinerja BPD Konvensional
(Regional Development Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,05	21,19	22,21	21,18	20,53	20,54	20,64	20,64	20,67	20,93	20,94	21,83	22,11	22,56	22,01
- Modal / Capital	77.296	81.327	83.826	82.027	80.294	79.129	80.310	81.167	82.008	83.101	83.626	87.688	89.468	91.008	90.278
- ATMR / Risk Weighted Assets	350.627	383.759	377.446	387.239	391.193	385.324	389.080	393.224	396.722	397.082	399.444	401.771	404.641	403.371	410.077
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,51	19,71	20,72	19,59	18,94	18,94	19,05	19,06	19,09	19,35	19,39	20,17	20,43	20,89	20,34
- Modal Inti (Tier I) / Core Capital (Tier I)	71.899	75.623	78.220	75.873	74.105	72.967	74.106	74.929	75.733	76.838	77.439	81.028	82.670	84.269	83.408
- ATMR / Risk Weighted Assets	350.627	383.759	377.446	387.239	391.193	385.324	389.080	393.224	396.722	397.082	399.444	401.771	404.641	403.371	410.077
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,38	2,15	2,45	2,24	2,19	2,08	2,27	2,21	2,21	2,17	2,12	2,05	2,04	2,08	1,98
- Laba sebelum pajak / Profit	14.564	14.267	16.193	14.759	14.524	13.808	15.168	14.778	14.979	14.920	14.822	14.475	14.433	14.963	14.431
- Rata-rata total aset / Average total assets	612.053	663.919	661.027	660.147	663.963	664.065	667.260	669.337	677.633	687.309	697.919	705.013	706.917	717.888	728.741
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77,88	79,56	79,68	81,86	81,38	81,17	79,25	79,77	79,45	79,66	79,66	80,17	80,60	79,37	79,68
- Biaya Operasional / Operating Expenses	51.514	55.777	10.518	16.075	20.647	24.714	28.776	33.787	38.403	43.690	48.320	53.621	59.823	4.774	9.393
- Pendapatan Operasional / Operating Income	66.142	70.109	13.200	19.637	25.371	30.446	36.312	42.354	48.337	54.847	60.658	66.886	74.224	6.014	11.788
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	6,32	5,95	5,84	5,96	5,96	5,98	5,94	5,97	5,89	5,81	5,74	5,71	5,72	5,64	5,49
- Pendapatan bunga bersih / Interest income net	36.880	37.730	36.986	37.760	37.953	38.082	38.053	38.321	38.280	38.370	38.513	38.682	38.826	38.778	38.386
- Rata-rata total aset produktif / Average total earning assets	583.671	634.080	633.604	633.192	636.957	636.780	640.243	642.309	650.378	660.049	670.604	677.664	678.925	687.938	698.843
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	88,86	88,10	84,97	86,37	82,72	84,95	82,61	83,20	75,99	73,64	71,17	74,72	83,15	81,68	79,32
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	403.549	444.489	439.787	443.628	442.877	446.479	447.193	449.616	451.597	456.059	458.490	464.622	466.977	462.462	464.325
- Total Dana Pihak Ketiga / Total Third Party Funds	454.162	504.517	517.576	513.617	535.414	525.552	541.317	540.430	594.297	619.336	644.220	621.815	561.619	566.170	585.361
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,79	16,16	14,39	14,19	15,16	15,22	16,84	18,38	17,85	20,71	16,35	16,17	16,12	14,11	16,24
- Aset Likuid Primer / Primary Liquid Asset	99.854	95.947	81.346	79.741	86.674	77.882	95.995	95.983	100.344	123.128	93.337	90.347	92.289	71.107	85.369
- Aset Likuid Sekunder / Secondary Liquid assets	11.424	14.558	14.529	13.663	15.725	23.272	19.073	29.319	30.955	35.225	36.407	35.145	25.053	30.180	34.730
- Total Aset / Total Assets	625.658	683.617	666.202	658.386	675.413	664.470	683.240	681.793	735.561	764.717	793.408	775.957	727.860	717.888	739.593

Tabel 1.19.a.
Kinerja Bank Swasta Nasional Konvensional
(Domestic Private Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,28	22,12	21,90	21,34	21,89	21,83	22,53	23,20	23,67	23,93	24,47	24,92	25,48	26,03	25,85
- Modal / Capital	532.831	579.652	573.825	574.661	575.996	569.880	590.543	604.051	610.233	614.962	624.050	628.856	644.848	651.711	647.262
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.620.165	2.692.327	2.631.281	2.610.119	2.621.423	2.604.045	2.578.069	2.569.376	2.550.387	2.523.386	2.531.202	2.503.923	2.503.842
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,03	20,05	19,76	19,16	19,71	19,75	20,48	21,11	21,54	21,78	22,28	22,73	23,39	23,91	23,68
- Modal Inti (Tier I) / Core Capital (Tier I)	476.443	525.392	517.866	515.859	518.736	515.618	536.851	549.650	555.434	559.482	568.150	573.607	591.966	598.811	592.909
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.620.165	2.692.327	2.631.281	2.610.119	2.621.423	2.604.045	2.578.069	2.569.376	2.550.387	2.523.386	2.531.202	2.503.923	2.503.842
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,08	2,11	2,06	2,08	1,95	1,76	1,71	1,76	1,80	1,66	1,67	1,61	1,56	2,18	1,80
- Laba sebelum pajak / Profit	65.594	70.316	70.476	72.404	67.992	61.305	61.029	62.826	64.150	59.401	59.976	57.914	56.525	82.433	68.417
- Rata-rata total aset / Average total assets	3.161.126	3.325.506	3.415.374	3.473.590	3.483.832	3.484.070	3.558.990	3.561.587	3.567.883	3.577.456	3.588.505	3.600.301	3.615.981	3.789.349	3.793.302
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,12	81,39	82,60	86,43	85,29	85,37	84,93	84,07	84,18	85,49	84,56	84,23	84,66	78,81	81,27
- Biaya Operasional / Operating Expenses	265.373	292.003	54.447	111.959	120.071	137.783	158.944	181.329	204.984	229.632	249.369	269.703	298.258	25.402	47.780
- Pendapatan Operasional / Operating Income	327.126	358.791	65.919	129.544	140.773	161.402	187.148	215.697	243.517	268.620	294.888	320.197	352.287	32.229	58.791
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,55	4,45	4,33	4,30	4,29	4,29	4,32	4,32	4,28	4,26	4,25	4,23	4,24	4,26	4,14
- Pendapatan bunga bersih / Interest income net	137.897	141.370	141.351	142.396	142.532	142.673	146.787	146.643	145.582	145.297	145.515	145.151	146.132	154.168	150.047
- Rata-rata total aset produktif / Average total earning assets	3.032.983	3.180.038	3.265.714	3.314.209	3.322.791	3.323.149	3.395.501	3.398.289	3.403.681	3.413.541	3.424.027	3.435.513	3.449.883	3.618.158	3.624.784
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,60	93,68	90,03	90,46	90,27	89,07	88,50	86,84	85,00	83,19	81,35	79,35	78,76	77,16	77,09
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.158.798	2.235.355	2.194.092	2.273.865	2.231.705	2.215.700	2.226.539	2.207.778	2.191.563	2.180.228	2.148.356	2.127.985	2.144.164	2.105.146	2.103.710
- Total Dana Pihak Ketiga / Total Third Party Funds	2.281.929	2.386.043	2.437.163	2.513.662	2.472.319	2.487.605	2.516.004	2.542.314	2.578.225	2.620.844	2.640.749	2.681.822	2.722.257	2.728.311	2.728.893
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,88	14,71	14,20	15,56	15,97	17,09	16,99	19,06	18,60	17,63	18,19	17,89	19,08	18,69	19,21
- Aset Likuid Primer / Primary Liquid Asset	381.483	342.842	309.631	353.266	320.039	355.277	320.445	394.387	380.847	355.580	373.112	358.515	406.531	387.827	393.829
- Aset Likuid Sekunder / Secondary Liquid assets	104.447	160.777	179.206	205.512	241.134	240.454	280.144	287.394	291.124	288.784	297.656	306.569	318.331	320.438	335.592
- Total Aset / Total Assets	3.264.610	3.423.793	3.442.748	3.590.022	3.514.556	3.485.021	3.534.810	3.577.171	3.611.954	3.654.390	3.687.949	3.718.258	3.798.635	3.789.349	3.797.254

Tabel 1.20.a.
Kinerja Bank Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Konvensional
(Branch Offices of Foreign Banks Performance)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	47,87	50,38	51,56	49,83	49,33	50,98	51,98	54,11	54,91	55,51	56,91	56,29	54,61	58,52	58,71
- Modal / Capital	175.308	175.942	184.359	199.921	186.105	184.012	181.254	187.230	190.633	188.213	187.355	182.541	163.432	168.150	171.001
- ATMR / Risk Weighted Assets	366.229	349.253	357.558	401.173	377.253	360.936	348.729	346.025	347.157	339.064	329.225	324.266	299.293	287.331	291.271
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	47,00	49,50	50,67	48,90	48,41	50,08	51,06	53,20	53,99	54,56	55,99	55,38	53,76	57,62	57,80
- Modal Inti (Tier I) / Core Capital (Tier I)	172.123	172.885	181.161	196.188	182.616	180.773	178.059	184.091	187.442	184.987	184.325	179.580	160.894	165.563	168.355
- ATMR / Risk Weighted Assets	366.229	349.253	357.558	401.173	377.253	360.936	348.729	346.025	347.157	339.064	329.225	324.266	299.293	287.331	291.271
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,67	3,27	3,79	4,06	3,70	3,40	3,19	3,10	2,94	2,78	2,66	2,66	2,37	2,33	1,78
- Laba sebelum pajak / Profit	11.837	14.989	17.562	20.328	18.849	17.307	16.117	15.538	14.707	13.885	13.215	13.191	11.596	10.314	7.949
- Rata-rata total aset / Average total assets	442.694	457.719	462.837	500.916	509.646	508.417	505.199	501.823	500.435	499.688	497.138	495.280	490.307	442.905	447.169
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	88,43	83,86	91,44	95,35	93,86	92,72	92,36	92,47	92,54	92,76	92,55	92,40	93,53	94,74	96,30
- Biaya Operasional / Operating Expenses	84.285	73.162	29.860	81.399	83.251	82.274	89.513	99.445	107.927	116.283	120.325	133.280	148.897	14.533	30.874
- Pendapatan Operasional / Operating Income	95.307	87.243	32.657	85.367	88.698	88.730	96.914	107.538	116.624	125.354	130.017	144.249	159.196	15.339	32.059
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	3,76	4,09	3,47	3,20	3,14	3,11	3,04	3,04	2,99	2,94	2,91	2,85	2,83	2,47	2,30
- Pendapatan bunga bersih / Interest income net	15.864	17.756	15.253	15.299	15.243	15.068	14.651	14.545	14.284	14.063	13.830	13.497	13.228	10.445	9.848
- Rata-rata total aset produktif / Average total earning assets	421.973	434.478	440.008	477.684	485.312	484.430	481.712	479.048	478.292	477.893	475.225	473.371	468.244	423.258	428.017
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	138,99	126,46	125,04	109,65	115,93	115,78	116,65	122,76	115,86	110,94	113,49	101,76	95,91	85,29	83,11
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	244.994	230.266	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	219.966	204.382	177.922	168.778	171.286
- Total Dana Pihak Ketiga / Total Third Party Funds	176.261	182.088	184.017	230.443	209.526	201.922	197.502	191.382	201.879	208.106	193.821	200.845	185.513	197.882	206.092
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	25,24	29,01	28,69	32,41	31,38	32,88	32,94	34,33	35,43	36,69	35,59	37,84	34,13	38,35	38,20
- Aset Likuid Primer / Primary Liquid Asset	79.021	90.845	95.913	141.969	122.649	125.700	120.101	124.261	131.074	136.531	121.861	128.771	95.776	125.358	128.071
- Aset Likuid Sekunder / Secondary Liquid assets	34.966	40.128	39.505	45.045	45.503	39.864	41.001	41.073	42.800	44.614	46.909	51.637	52.892	44.515	44.391
- Total Aset / Total Assets	451.661	451.514	472.040	577.074	535.836	503.500	489.112	481.568	490.717	493.715	474.180	476.705	435.602	442.905	451.433

Tabel 1.21.a.
Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank
(Growth of Commercial Banks Assets Based Group Bank)
Miliar Rp (Billion Rp)

Kelompok Bank / Group of Banks	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
- Bank Persero / State Owned Banks	3.342.996	3.574.130	3.520.574	3.538.267	3.495.084	3.534.659	3.606.921	3.632.558	3.710.001	3.773.886	3.737.095	3.695.044	3.818.584	3.661.356	3.738.553
- BPD / Regional Development Banks	655.963	717.518	697.592	691.261	707.547	695.979	717.621	714.268	772.582	802.423	831.622	813.135	763.879	753.071	776.004
- Bank Swasta Nasional / Domestic Private Banks	3.617.727	3.819.813	3.842.921	3.986.603	3.910.429	3.880.701	3.856.759	3.897.519	3.933.665	3.991.840	4.031.581	4.068.563	4.159.829	4.149.642	4.155.705
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.661	451.514	472.040	577.074	535.836	503.500	489.112	481.568	490.717	493.715	474.180	476.705	435.602	442.905	451.433
Total	8.068.346	8.562.974	8.533.127	8.793.204	8.648.896	8.614.839	8.670.413	8.725.913	8.906.965	9.061.864	9.074.478	9.053.446	9.177.894	9.006.974	9.121.696

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 2018				Desember 2019				Februari 2020				Desember 2020				Februari 2021			
	< 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	-	8	15	4	-	7	16	4	-	7	17	3	-	5	18	4	-	5	18	4
Bank Swasta Nasional / Domestic Private Banks	4	27	25	19	2	25	26	18	2	25	26	18	1	22	27	20	-	23	27	18
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	5	3	-	-	5	3	-	-	5	3	-	1	4	3	-	1	4	3
Total	4	36	45	30	2	32	47	29	2	32	48	28	1	28	49	31	-	29	49	29

Tabel 1.23.a.
Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum kepada Bank Lain
(Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	6.668.813	7.109.042	7.195.135	7.340.274	7.253.045	7.303.374	7.336.597	7.304.998	7.472.773	7.571.936	7.705.343	7.670.590	7.720.284	7.683.312	7.750.658
a. Lancar / Current	6.317.761	6.692.948	6.710.187	6.825.664	6.708.175	6.793.005	6.876.104	6.870.007	7.037.159	7.145.198	7.277.077	7.246.313	7.319.912	7.234.866	7.289.096
b. Dalam Perhatian Khusus / Special Mention	226.493	275.482	333.642	359.223	385.576	345.710	290.977	259.686	260.427	255.337	258.222	254.382	235.325	280.461	291.065
c. Kurang Lancar / Sub-Standard	21.216	22.411	24.923	25.479	24.605	25.320	26.715	23.453	19.161	18.130	16.530	20.299	27.704	27.488	26.307
d. Diragukan / Doubtful	15.858	28.481	20.921	24.563	23.522	24.763	27.246	30.640	26.775	22.926	18.991	16.894	13.637	15.771	20.393
e. Macet / Loss	87.486	89.719	105.463	105.345	111.167	114.575	115.555	121.211	129.250	130.345	134.524	132.701	123.706	124.725	123.798
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.001.032	2.041.716	2.072.705	2.122.769	2.050.350	2.023.012	2.006.670	2.056.069	2.039.590	2.063.005	2.101.969	2.086.955	2.061.121	2.439.955	2.077.922
a. Lancar / Current	1.971.636	2.012.694	2.040.844	2.089.066	2.017.571	1.989.173	1.971.903	2.022.366	2.004.729	2.024.579	2.068.185	2.051.101	2.028.854	2.403.561	2.040.279
b. Dalam Perhatian Khusus / Special Mention	26.377	25.970	28.704	30.526	29.526	30.461	30.800	29.760	30.711	35.003	30.323	31.816	27.927	33.413	34.713
c. Kurang Lancar / Sub-Standard	1.254	1.294	1.449	1.224	1.456	1.694	1.581	1.300	1.185	1.131	1.216	1.860	1.968	1.036	853
d. Diragukan / Doubtful	281	450	278	273	257	302	714	1.015	908	397	262	335	228	253	303
e. Macet / Loss	1.485	1.309	1.429	1.680	1.539	1.383	1.672	1.628	2.057	1.896	1.982	1.843	2.144	1.692	1.774
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	127.579	143.664	154.463	158.565	162.546	168.037	173.483	179.248	179.337	174.824	173.505	173.933	169.387	170.965	173.427
Kredit kepada Bank Lain / Interbank Loans	63.130	66.766	65.829	69.524	66.069	65.554	68.473	71.131	72.239	71.440	73.368	69.414	66.058	63.875	62.909
a. Lancar / Current	63.029	66.697	65.737	69.427	65.939	65.402	68.376	71.060	72.178	71.349	73.276	69.324	65.963	63.764	62.734
b. Dalam Perhatian Khusus / Special Mention	9	6	30	29	68	90	36	6	6	35	36	31	35	42	105
c. Kurang Lancar / Sub-Standard	1	0	-	-	-	1	-	0	0	-	-	4	-	11	11
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	0	0	0	-	-	-	-
e. Macet / Loss	91	63	62	67	62	62	61	65	55	56	55	54	59	58	59
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	92	63	62	67	62	62	61	65	56	56	56	58	59	69	70

Tabel 1.24.a.
Aset Produktif Bank Persero dan Kualitas Kredit Bank Persero kepada Bank Lain
(Earning Asset of State Owned Banks and Credit Quality of State Owned Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	2.893.140	3.107.085	3.139.779	3.158.149	3.111.059	3.172.325	3.204.382	3.189.964	3.290.462	3.330.005	3.383.463	3.351.855	3.416.538	3.358.173	3.387.510
a. Lancar / Current	2.740.308	2.917.689	2.913.767	2.907.718	2.848.213	2.930.852	2.979.515	2.980.983	3.080.331	3.120.231	3.175.570	3.140.759	3.220.311	3.130.640	3.152.764
b. Dalam Perhatian Khusus / Special Mention	98.144	122.566	154.605	177.746	188.301	164.875	144.130	125.998	126.322	124.269	121.270	124.361	108.285	137.761	143.821
c. Kurang Lancar / Sub-Standard	12.039	14.108	15.893	14.654	15.070	15.039	14.658	12.142	10.998	10.708	9.778	11.220	16.956	16.557	15.288
d. Diragukan / Doubtful	7.669	14.914	11.237	13.746	12.551	12.803	14.878	16.062	13.330	10.641	9.951	9.001	7.277	8.576	12.343
e. Macet / Loss	34.980	37.808	44.278	44.284	46.924	48.755	51.201	54.778	59.481	64.156	66.894	66.513	63.709	64.639	63.295
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	613.343	642.058	633.933	659.547	621.787	626.904	611.230	622.314	594.272	608.748	629.886	630.113	606.341	965.179	605.949
a. Lancar / Current	605.260	631.493	621.928	646.727	608.652	614.591	595.241	607.187	578.197	589.123	616.910	614.202	595.211	951.182	591.373
b. Dalam Perhatian Khusus / Special Mention	7.237	9.566	10.777	11.761	12.016	10.944	14.147	13.066	13.987	18.176	11.553	13.753	8.859	12.764	13.502
c. Kurang Lancar / Sub-Standard	391	346	505	446	497	742	685	556	249	261	298	964	965	159	138
d. Diragukan / Doubtful	172	292	195	184	156	172	515	922	798	288	186	261	177	165	205
e. Macet / Loss	282	361	527	429	466	454	642	582	1.041	899	938	933	1.129	909	731
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	55.533	67.830	72.635	73.743	75.664	77.966	82.579	85.042	85.897	86.953	88.045	88.892	90.213	91.005	91.998
Kredit kepada Bank Lain / Interbank Loans	5.188	7.499	8.013	8.589	8.155	7.490	7.416	9.172	9.101	9.324	9.726	9.451	10.240	9.672	10.493
a. Lancar / Current	5.112	7.444	7.958	8.527	8.099	7.434	7.361	9.113	9.051	9.270	9.672	9.398	10.187	9.619	10.440
b. Dalam Perhatian Khusus / Special Mention	0	0	-	-	0	0	0	0	-	4	4	-	-	-	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	0	0	-	-	4	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	0	0	-	-	-	-
e. Macet / Loss	76	54	54	62	56	56	55	59	49	50	49	48	53	52	53
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	76	54	54	62	56	56	55	59	49	50	49	52	53	52	53

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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	516.071	581.246	590.774	577.649	591.749	596.774	609.930	589.571	627.532	634.993	695.631	666.293	624.946	638.236	656.653
a. Lancar / Current	493.329	557.420	562.605	547.302	557.916	563.077	580.561	561.988	600.944	608.887	668.600	639.981	601.918	605.562	626.439
b. Dalam Perhatian Khusus / Special Mention	11.213	11.559	15.066	16.481	18.936	18.481	14.018	12.451	11.605	10.763	12.272	11.454	9.539	18.783	16.321
c. Kurang Lancar / Sub-Standard	754	690	1.033	924	1.195	1.236	1.466	1.317	806	1.177	564	617	373	690	530
d. Diragukan / Doubtful	793	918	977	1.369	1.535	1.507	1.424	1.492	1.658	1.276	715	804	675	804	851
e. Macet / Loss	9.981	10.659	11.094	11.573	12.167	12.474	12.462	12.323	12.519	12.890	13.479	13.438	12.442	12.396	12.511
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	31.458	33.298	31.464	31.454	32.969	29.921	29.504	29.746	29.824	28.564	27.671	27.601	26.782	27.177	26.907
a. Lancar / Current	30.880	32.762	30.871	30.720	32.173	29.019	28.829	29.080	29.185	27.904	26.953	26.929	26.051	26.467	26.247
b. Dalam Perhatian Khusus / Special Mention	194	136	143	123	201	261	103	98	83	96	156	109	71	174	121
c. Kurang Lancar / Sub-Standard	8	1	3	32	5	10	13	26	3	5	2	5	4	0	0
d. Diragukan / Doubtful	4	1	0	4	32	38	7	18	40	26	7	3	2	22	22
e. Macet / Loss	371	399	447	576	558	593	551	524	512	533	554	555	653	513	516
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	11.912	12.667	13.554	14.478	15.492	15.858	15.922	15.700	15.538	15.907	15.321	15.421	14.149	14.426	14.431
Kredit kepada Bank Lain / Interbank Loans	4.396	5.096	2.965	3.187	3.526	3.616	4.434	4.585	4.595	5.252	5.291	5.352	4.756	4.521	4.341
a. Lancar / Current	4.381	5.094	2.961	3.185	3.507	3.589	4.423	4.583	4.593	5.239	5.278	5.339	4.743	4.508	4.327
b. Dalam Perhatian Khusus / Special Mention	-	-	2	2	19	27	11	2	2	13	13	13	13	2	2
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	2	0	0	0	0	0	0	0	0	0	0	0	0
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	15	2	2	0	0	0	0	0	0	0	0	0	0	11	11

Tabel 1.26.a.
Aset Produktif Bank Swasta Nasional dan Kualitas Kredit Bank Swasta Nasional kepada Bank Lain
(Earning Assets of Domestic Private Banks and Credit Quality of Domestic Private Banks to Other Bank)
Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	2.880.930	3.050.485	3.087.306	3.170.627	3.137.752	3.148.921	3.136.450	3.145.815	3.170.252	3.222.685	3.255.089	3.283.729	3.343.329	3.358.532	3.372.525
a. Lancar / Current	2.718.599	2.861.593	2.869.990	2.951.519	2.903.905	2.927.510	2.944.005	2.960.989	2.984.662	3.045.261	3.075.249	3.109.768	3.173.789	3.182.193	3.187.676
b. Dalam Perhatian Khusus / Special Mention	108.208	131.270	154.558	154.246	167.793	152.384	122.888	111.680	113.317	110.890	115.156	109.310	108.345	114.403	121.534
c. Kurang Lancar / Sub-Standard	7.901	7.100	7.330	9.017	7.816	8.498	9.960	9.284	6.689	5.607	5.629	7.936	9.807	9.722	9.965
d. Diragukan / Doubtful	7.071	11.608	8.440	9.183	8.888	9.897	10.749	12.821	11.411	10.656	7.865	6.782	5.504	6.186	7.016
e. Macet / Loss	39.151	38.913	46.989	46.662	49.349	50.632	48.847	51.041	54.174	50.271	51.191	49.934	45.885	46.029	46.333
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.050.022	1.043.870	1.093.019	1.102.757	1.075.328	1.042.408	1.053.176	1.082.711	1.098.356	1.103.001	1.117.650	1.111.503	1.112.010	1.129.022	1.122.909
a. Lancar / Current	1.039.016	1.035.262	1.083.633	1.093.134	1.064.997	1.030.873	1.044.035	1.073.598	1.089.170	1.093.167	1.106.924	1.101.289	1.100.809	1.117.169	1.110.170
b. Dalam Perhatian Khusus / Special Mention	9.670	7.404	8.608	8.716	9.560	10.896	8.342	8.356	8.493	9.228	10.062	9.706	10.639	11.432	12.062
c. Kurang Lancar / Sub-Standard	437	571	281	247	224	247	168	199	166	114	153	139	206	141	127
d. Diragukan / Doubtful	92	108	64	68	54	78	175	57	46	56	50	48	30	46	59
e. Macet / Loss	806	525	433	592	493	313	457	501	481	437	462	323	326	235	492
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	55.458	58.825	63.536	65.769	66.824	69.666	70.357	73.903	72.967	67.140	65.349	65.161	61.758	62.358	63.992
Kredit kepada Bank Lain / Interbank Loans	39.947	42.987	45.150	46.752	44.623	44.989	47.287	47.422	48.113	50.488	51.771	50.287	46.923	46.185	44.523
a. Lancar / Current	39.937	42.975	45.117	46.720	44.568	44.921	47.257	47.412	48.103	50.464	51.746	50.263	46.894	46.139	44.414
b. Dalam Perhatian Khusus / Special Mention	9	6	28	27	49	63	24	4	4	18	19	19	23	41	103
c. Kurang Lancar / Sub-Standard	1	0	-	-	-	1	-	0	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	0	0	0	-	-	-	-
e. Macet / Loss	0	7	6	6	6	6	6	6	6	6	6	6	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	1	7	6	6	6	6	6	6	6	6	6	6	6	6	6

Tabel 1.27.a.															
Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain															
(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / Earning Assets	378.671	370.226	377.276	433.849	412.486	385.354	385.836	379.648	384.527	384.253	371.161	368.713	335.470	328.371	333.971
a. Lancar / Current	365.524	356.246	363.825	419.125	398.141	371.567	372.023	366.046	371.223	370.820	357.658	355.805	323.894	316.471	322.217
b. Dalam Perhatian Khusus / Special Mention	8.928	10.086	9.413	10.750	10.545	9.970	9.942	9.556	9.183	9.414	9.525	9.257	9.156	9.515	9.389
c. Kurang Lancar / Sub-Standard	522	514	668	884	525	547	631	710	669	638	559	526	569	519	524
d. Diragukan / Doubtful	324	1.041	268	265	548	556	195	266	375	353	459	308	182	205	183
e. Macet / Loss	3.373	2.339	3.102	2.826	2.728	2.713	3.045	3.069	3.077	3.028	2.960	2.817	1.670	1.661	1.658
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	306.210	322.489	314.289	329.011	320.267	323.779	312.760	321.298	317.137	322.692	326.762	317.738	315.988	318.577	322.157
a. Lancar / Current	296.479	313.177	304.412	318.485	311.750	314.689	303.799	312.501	308.177	314.386	317.398	308.682	306.784	308.743	312.489
b. Dalam Perhatian Khusus / Special Mention	9.275	8.863	9.177	9.927	7.750	8.359	8.207	8.240	8.148	7.503	8.552	8.248	8.358	9.043	9.028
c. Kurang Lancar / Sub-Standard	418	376	660	499	730	694	714	519	767	750	763	752	793	736	588
d. Diragukan / Doubtful	13	49	18	18	15	15	18	18	23	27	20	24	19	19	16
e. Macet / Loss	25	23	22	82	22	22	22	21	22	27	29	33	35	35	36
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	4.675	4.342	4.738	4.575	4.567	4.547	4.625	4.603	4.933	4.823	4.789	4.459	3.267	3.175	3.006
Kredit kepada Bank Lain / Interbank Loans	13.598	11.184	9.701	10.996	9.764	9.458	9.336	9.952	10.431	6.376	6.580	4.325	4.139	3.498	3.552
a. Lancar / Current	13.598	11.184	9.701	10.996	9.764	9.458	9.336	9.952	10.431	6.376	6.580	4.325	4.139	3.498	3.552
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	1.315.034	23,36	1.465.848	24,44	1.457.955	24,16	1.687.135	25,31	1.749.194	26,32
Rupiah	997.007	17,71	1.100.040	18,34	1.096.625	18,17	1.262.734	18,94	1.285.845	19,35
Valas / Foreign Exchange	318.027	5,65	365.808	6,10	361.330	5,99	424.401	6,37	463.349	6,97
Tabungan / Saving	1.825.259	32,42	1.945.185	32,43	1.892.245	31,35	2.173.501	32,61	2.110.931	31,76
Rupiah	1.690.086	30,02	1.813.949	30,24	1.750.394	29,00	2.014.663	30,23	1.954.673	29,41
Valas / Foreign Exchange	135.173	2,40	131.236	2,19	141.851	2,35	158.837	2,38	156.258	2,35
Simpanan Berjangka / Time Deposits	2.490.155	44,23	2.587.615	43,14	2.685.460	44,49	2.804.755	42,08	2.785.785	41,92
Rupiah	2.138.035	37,97	2.250.784	37,52	2.329.032	38,59	2.478.610	37,19	2.470.175	37,17
Valas / Foreign Exchange	352.120	6,25	336.831	5,62	356.427	5,91	326.145	4,89	315.610	4,75
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.032.674	18,34	989.554	16,50	1.054.215	17,47	1.147.144	17,21	1.369.988	20,61
Valas / Foreign Exchange	169.841	3,02	163.018	2,72	184.223	3,05	157.535	2,36	173.812	2,62
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715.403	12,71	762.015	12,70	782.591	12,97	820.131	12,30	581.349	8,75
Valas / Foreign Exchange	79.879	1,42	82.261	1,37	82.246	1,36	69.582	1,04	43.581	0,66
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210.895	3,75	247.039	4,12	241.811	4,01	275.986	4,14	267.722	4,03
Valas / Foreign Exchange	57.066	1,01	43.932	0,73	40.249	0,67	59.675	0,90	59.872	0,90
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179.064	3,18	252.177	4,20	250.415	4,15	235.349	3,53	251.116	3,78
Valas / Foreign Exchange	45.334	0,81	47.620	0,79	49.709	0,82	39.353	0,59	38.345	0,58
Total DPK / Total Third Party Funds	5.630.448	100,00	5.998.648	100,00	6.035.659	100,00	6.665.390	100,00	6.645.911	100,00
Rupiah	4.825.128	85,70	5.164.773	86,10	5.176.051	85,76	5.756.007	86,36	5.710.693	85,93
Valas / Foreign Exchange	805.320	14,30	833.875	13,90	859.608	14,24	909.383	13,64	935.218	14,07

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 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	591.681	24,53	655.766	25,40	630.720	24,74	760.676	26,48	769.289	27,43
Rupiah	459.295	19,04	487.231	18,88	465.308	18,25	555.777	19,34	530.783	18,93
Valas / Foreign Exchange	132.385	5,49	168.535	6,53	165.413	6,49	204.899	7,13	238.506	8,51
Tabungan / Saving	911.346	37,78	948.189	36,73	899.269	35,27	1.051.845	36,61	1.004.847	35,83
Rupiah	864.259	35,82	910.783	35,28	860.519	33,75	1.005.489	35,00	961.106	34,27
Valas / Foreign Exchange	47.087	1,95	37.406	1,45	38.750	1,52	46.356	1,61	43.740	1,56
Simpanan Berjangka / Time Deposits	909.427	37,70	977.393	37,86	1.019.410	39,99	1.060.628	36,92	1.030.009	36,73
Rupiah	764.481	31,69	810.719	31,41	847.855	33,26	898.563	31,27	879.779	31,37
Valas / Foreign Exchange	144.946	6,01	166.674	6,46	171.555	6,73	162.065	5,64	150.230	5,36
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	342.753	14,21	308.147	11,94	327.544	12,85	361.895	12,60	493.597	17,60
Valas / Foreign Exchange	60.130	2,49	71.814	2,78	79.489	3,12	65.756	2,29	73.105	2,61
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	346.798	14,38	365.210	14,15	389.989	15,30	420.599	14,64	262.155	9,35
Valas / Foreign Exchange	35.595	1,48	39.825	1,54	38.124	1,50	35.652	1,24	18.402	0,66
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36.315	1,51	52.783	2,04	48.778	1,91	58.915	2,05	62.383	2,22
Valas / Foreign Exchange	30.475	1,26	27.968	1,08	24.754	0,97	35.154	1,22	34.509	1,23
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38.615	1,60	84.579	3,28	81.544	3,20	57.154	1,99	61.644	2,20
Valas / Foreign Exchange	18.745	0,78	27.068	1,05	29.188	1,14	25.503	0,89	24.214	0,86
Total DPK / Total Third Party Funds	2.412.453	100,00	2.581.349	100,00	2.549.399	100,00	2.873.149	100,00	2.804.144	100,00
Rupiah	2.088.035	86,55	2.208.733	85,57	2.173.682	85,26	2.459.829	85,61	2.371.667	84,58
Valas / Foreign Exchange	324.418	13,45	372.615	14,43	375.718	14,74	413.319	14,39	432.476	15,42

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

Keterangan	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	116.814	24,47	141.388	26,56	151.233	27,82	131.340	22,24	161.958	26,33
Rupiah	116.439	24,39	141.049	26,50	151.075	27,79	131.204	22,22	161.775	26,30
Valas / Foreign Exchange	375	0,08	339	0,06	158	0,03	136	0,02	183	0,03
Tabungan / Saving	165.828	34,73	182.031	34,20	153.322	28,21	188.222	31,87	163.134	26,52
Rupiah	165.748	34,71	181.965	34,19	153.250	28,19	188.112	31,85	163.027	26,51
Valas / Foreign Exchange	80	0,02	66	0,01	72	0,01	110	0,02	108	0,02
Simpanan Berjangka / Time Deposits	194.831	40,80	208.839	39,24	239.000	43,97	271.040	45,89	289.961	47,14
Rupiah	193.298	40,48	206.808	38,85	236.109	43,44	270.147	45,74	287.562	46,75
Valas / Foreign Exchange	1.533	0,32	2.032	0,38	2.891	0,53	892	0,15	2.399	0,39
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	84.649	17,73	87.105	16,37	112.818	20,76	106.916	18,10	129.968	21,13
Valas / Foreign Exchange	1.346	0,28	1.794	0,34	2.486	0,46	485	0,08	1.901	0,31
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	44.550	9,33	46.047	8,65	45.649	8,40	48.671	8,24	46.400	7,54
Valas / Foreign Exchange	17	0,00	42	0,01	182	0,03	284	0,05	321	0,05
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	26.733	5,60	29.906	5,62	29.323	5,39	52.552	8,90	45.468	7,39
Valas / Foreign Exchange	71	0,01	108	0,02	115	0,02	19	0,00	70	0,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	37.366	7,83	43.750	8,22	48.318	8,89	62.008	10,50	65.726	10,69
Valas / Foreign Exchange	100	0,02	88	0,02	109	0,02	105	0,02	107	0,02
Total DPK / Total Third Party Funds	477.473	100,00	532.258	100,00	543.555	100,00	590.602	100,00	615.054	100,00
Rupiah	475.485	99,58	529.822	99,54	540.435	99,43	589.463	99,81	612.364	99,56
Valas / Foreign Exchange	1.988	0,42	2.436	0,46	3.121	0,57	1.139	0,19	2.690	0,44

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 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	499.282	19,47	545.216	20,17	558.066	20,23	668.529	22,17	671.257	22,22
Rupiah	370.394	14,44	411.752	15,23	420.490	15,24	507.027	16,81	511.967	16,95
Valas / Foreign Exchange	128.888	5,03	133.464	4,94	137.575	4,99	161.502	5,35	159.290	5,27
Tabungan / Saving	735.759	28,69	801.966	29,67	825.329	29,92	918.021	30,44	927.844	30,72
Rupiah	655.060	25,55	716.016	26,49	731.070	26,50	814.929	27,02	824.110	27,28
Valas / Foreign Exchange	80.699	3,15	85.950	3,18	94.259	3,42	103.092	3,42	103.734	3,43
Simpanan Berjangka / Time Deposits	1.329.219	51,84	1.355.772	50,16	1.375.293	49,85	1.429.576	47,40	1.421.520	47,06
Rupiah	1.140.952	44,49	1.199.174	44,37	1.207.749	43,78	1.274.202	42,25	1.266.577	41,93
Valas / Foreign Exchange	188.267	7,34	156.598	5,79	167.543	6,07	155.375	5,15	154.943	5,13
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	587.533	22,91	578.501	21,40	594.622	21,55	659.713	21,87	729.094	24,14
Valas / Foreign Exchange	97.828	3,82	83.116	3,07	93.138	3,38	87.429	2,90	93.899	3,11
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	316.570	12,35	343.694	12,72	340.102	12,33	343.028	11,37	263.429	8,72
Valas / Foreign Exchange	41.138	1,60	39.830	1,47	41.277	1,50	31.408	1,04	23.066	0,76
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	135.634	5,29	155.731	5,76	155.101	5,62	157.125	5,21	152.321	5,04
Valas / Foreign Exchange	24.277	0,95	14.223	0,53	13.788	0,50	23.788	0,79	24.805	0,82
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	101.216	3,95	121.248	4,49	117.925	4,27	114.335	3,79	121.734	4,03
Valas / Foreign Exchange	25.024	0,98	19.429	0,72	19.341	0,70	12.749	0,42	13.173	0,44
Total DPK / Total Third Party Funds	2.564.260	100,00	2.702.953	100,00	2.758.687	100,00	3.016.126	100,00	3.020.621	100,00
Rupiah	2.166.406	84,48	2.326.941	86,09	2.359.310	85,52	2.596.157	86,08	2.602.654	86,16
Valas / Foreign Exchange	397.854	15,52	376.012	13,91	399.377	14,48	419.969	13,92	417.967	13,84

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 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	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	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>
Giro / Demand Deposits	107.257	60,85	123.479	67,81	117.936	64,09	126.589	68,24	146.690	71,18
Rupiah	50.880	28,87	60.009	32,96	59.752	32,47	68.725	37,05	81.320	39,46
Valas / Foreign Exchange	56.378	31,99	63.471	34,86	58.184	31,62	57.864	31,19	65.370	31,72
Tabungan / Saving	12.326	6,99	12.999	7,14	14.325	7,78	15.413	8,31	15.107	7,33
Rupiah	5.019	2,85	5.184	2,85	5.554	3,02	6.134	3,31	6.430	3,12
Valas / Foreign Exchange	7.308	4,15	7.815	4,29	8.771	4,77	9.279	5,00	8.677	4,21
Simpanan Berjangka / Time Deposits	56.678	32,16	45.610	25,05	51.757	28,13	43.511	23,45	44.295	21,49
Rupiah	39.304	22,30	34.084	18,72	37.318	20,28	35.698	19,24	36.257	17,59
Valas / Foreign Exchange	17.374	9,86	11.527	6,33	14.438	7,85	7.813	4,21	8.038	3,90
- Jangka Waktu 1 bulan / <i>Period 1 Month</i>										
Rupiah	17.739	10,06	15.801	8,68	19.230	10,45	18.620	10,04	17.329	8,41
Valas / Foreign Exchange	10.537	5,98	6.295	3,46	9.110	4,95	3.865	2,08	4.907	2,38
- Jangka Waktu 3 bulan / <i>Period 3 Month</i>										
Rupiah	7.485	4,25	7.064	3,88	6.851	3,72	7.834	4,22	9.365	4,54
Valas / Foreign Exchange	3.129	1,78	2.564	1,41	2.664	1,45	2.238	1,21	1.791	0,87
- Jangka Waktu 6 bulan / <i>Period 6 Month</i>										
Rupiah	12.213	6,93	8.618	4,73	8.609	4,68	7.393	3,99	7.551	3,66
Valas / Foreign Exchange	2.242	1,27	1.633	0,90	1.592	0,87	714	0,38	488	0,24
- Jangka Waktu >= 12 bulan / <i>Period >= 12 Month</i>										
Rupiah	1.867	1,06	2.601	1,43	2.628	1,43	1.852	1,00	2.012	0,98
Valas / Foreign Exchange	1.465	0,83	1.035	0,57	1.072	0,58	996	0,54	851	0,41
Total DPK / Total Third Party Funds	176.261	100,00	182.088	100,00	184.017	100,00	185.513	100,00	206.092	100,00
Rupiah	95.202	54,01	99.276	54,52	102.624	55,77	110.557	59,60	124.008	60,17
Valas / Foreign Exchange	81.059	45,99	82.812	45,48	81.392,84	44,23	74.956	40,40	82.085	39,83

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Februari 2021
(Composition of Third Party Funds of Commercial Banks Based on Location - February 2021)
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 %)
	Valas		Valas		Valas		Valas		Total	
	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)		
1. Jawa Barat	87.225	13.246	233.765	11.419	191.961	17.147	512.951	41.812	554.764	8,35
2. Banten	48.773	6.194	75.855	4.443	79.855	3.881	204.483	14.517	219.000	3,30
3. DKI Jakarta	778.918	388.868	484.878	93.841	1.422.088	232.884	2.685.884	715.593	3.401.477	51,18
4. D.I Yogyakarta	9.265	437	39.040	838	19.612	453	67.917	1.727	69.645	1,05
5. Jawa Tengah	39.346	4.734	178.082	5.108	104.016	6.983	321.444	16.825	338.269	5,09
6. Jawa Timur	93.228	15.918	256.390	13.065	228.646	21.478	578.264	50.461	628.725	9,46
7. Bengkulu	2.170	75	8.477	35	3.440	8	14.088	118	14.206	0,21
8. Jambi	5.791	199	19.242	390	12.394	115	37.427	703	38.131	0,57
9. Aceh	9.646	247	20.313	76	8.832	63	38.791	386	39.177	0,59
10. Sumatera Utara	34.014	5.126	104.394	6.549	97.563	15.634	235.970	27.308	263.278	3,96
11. Sumatera Barat	6.952	355	24.552	337	13.744	243	45.249	935	46.183	0,69
12. Riau	14.048	877	46.898	1.185	26.622	977	87.568	3.038	90.606	1,36
14. Sumatera Selatan	13.313	907	41.903	1.275	29.207	1.221	84.423	3.403	87.826	1,32
15. Bangka Belitung	2.753	665	9.885	381	6.368	324	19.006	1.370	20.376	0,31
13. Kepulauan Riau	14.963	4.317	22.518	3.685	13.819	2.022	51.300	10.024	61.324	0,92
16. Lampung	8.308	225	26.687	481	10.691	288	45.687	994	46.681	0,70
17. Kalimantan Selatan	10.976	398	29.341	542	14.323	558	54.639	1.498	56.137	0,84
18. Kalimantan Barat	8.752	523	35.404	809	18.796	389	62.951	1.720	64.671	0,97
19. Kalimantan Timur	19.903	3.041	52.131	1.935	34.580	2.981	106.615	7.957	114.572	1,72
20. Kalimantan Tengah	5.964	406	15.812	67	8.038	382	29.814	855	30.669	0,46
21. Sulawesi Tengah	4.953	87	13.590	106	6.255	46	24.799	239	25.038	0,38
22. Sulawesi Selatan	14.904	777	59.835	1.218	26.594	703	101.333	2.698	104.031	1,57
23. Sulawesi Utara	3.892	253	13.299	650	9.240	455	26.431	1.358	27.789	0,42
24. Gorontalo	1.032	135	2.992	41	1.297	4	5.320	181	5.501	0,08
25. Sulawesi Barat	1.127	1	3.767	1	524	0	5.419	3	5.421	0,08
26. Sulawesi Tenggara	4.447	234	13.710	73	7.771	36	25.928	343	26.271	0,40
27. Nusa Tenggara Barat	3.865	3.871	16.353	212	9.622	39	29.841	4.121	33.962	0,51
28. Bali	12.025	1.641	45.487	3.712	36.182	566	93.694	5.919	99.613	1,50
29. Nusa Tenggara Timur	4.313	23	16.172	149	9.093	38	29.578	210	29.788	0,45
30. Maluku	2.752	25	7.964	90	3.477	30	14.192	145	14.336	0,22
31. Papua	11.986	550	22.897	408	10.273	84	45.156	1.042	46.198	0,70
32. Maluku Utara	1.763	3	4.867	18	1.794	32	8.423	54	8.477	0,13
33. Papua Barat	4.463	30	8.153	50	3.448	19	16.065	99	16.164	0,24
34. Lainnya	13	8.962	20	3.070	10	5.530	42	17.561	17.603	0,26
Total	1.285.845	463.349	1.954.673	156.258	2.470.175	315.610	5.710.693	935.218	6.645.911	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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	464.519	502.909	505.604	513.707	510.287	516.915	533.438	521.807	532.873	542.214	546.205	556.772	561.231	557.881	554.764
2. Banten	181.261	197.033	197.657	207.083	200.391	200.240	198.486	198.969	207.349	210.718	212.633	214.704	221.887	218.493	219.000
3. DKI Jakarta	2.853.010	3.006.175	3.037.894	3.173.507	3.100.139	3.125.388	3.140.192	3.200.244	3.282.926	3.384.732	3.344.117	3.342.082	3.392.262	3.333.615	3.401.477
4. D.I Yogyakarta	58.946	62.794	63.566	64.045	63.287	63.961	65.405	64.851	68.108	68.963	68.513	70.146	69.846	69.965	69.645
5. Jawa Tengah	285.670	305.631	307.326	310.749	310.760	317.469	324.086	324.580	333.741	343.888	344.576	344.105	341.042	337.489	338.269
6. Jawa Timur	542.050	581.975	585.357	592.016	592.120	593.351	606.741	606.857	617.265	625.698	629.348	635.460	633.322	626.943	628.725
7. Bengkulu	12.639	12.429	12.748	12.956	13.037	12.991	13.463	13.412	14.131	14.607	14.514	14.505	13.729	13.709	14.206
8. Jambi	31.129	33.506	34.578	34.305	34.112	34.473	34.954	34.814	36.213	36.790	37.467	38.090	38.203	37.684	38.131
9. Aceh	39.673	42.244	38.290	38.966	38.209	37.819	40.231	39.126	43.704	43.394	43.298	41.987	41.793	39.563	39.177
10. Sumatera Utara	220.694	235.436	241.603	244.847	240.378	241.872	248.995	250.883	256.597	262.278	262.511	264.040	261.975	258.504	263.278
11. Sumatera Barat	41.291	44.096	44.151	43.864	44.498	44.801	46.301	45.747	46.988	48.032	47.777	47.962	46.928	45.852	46.183
12. Riau	76.706	82.430	83.075	83.073	83.327	84.454	86.554	85.476	89.024	90.916	91.672	92.503	91.590	89.760	90.606
13. Sumatera Selatan	80.113	85.621	84.841	85.668	86.608	86.461	88.698	86.332	89.149	91.984	93.148	90.583	89.085	87.205	87.826
14. Bangka Belitung	18.407	18.774	18.564	18.555	18.839	19.405	19.536	19.608	20.129	20.136	20.009	19.742	19.196	19.549	20.376
15. Kepulauan Riau	48.796	52.739	55.195	57.802	57.246	57.278	58.407	58.304	59.474	61.225	60.938	61.441	61.254	60.916	61.324
16. Lampung	41.433	43.425	43.116	43.248	43.651	44.560	45.810	45.235	46.626	47.600	48.109	48.254	46.781	46.308	46.681
17. Kalimantan Selatan	50.654	51.761	52.808	53.375	53.723	54.129	54.905	55.245	55.986	56.810	56.506	55.892	55.405	56.063	56.137
18. Kalimantan Barat	55.092	59.759	59.084	60.802	61.020	61.567	63.145	63.184	65.183	66.558	66.224	66.247	65.138	64.152	64.671
19. Kalimantan Timur	99.916	107.776	107.998	108.613	109.335	111.477	112.531	112.655	118.064	119.151	120.375	119.827	117.244	115.092	114.572
20. Kalimantan Tengah	25.374	26.743	26.645	27.807	28.031	28.473	29.304	29.493	30.220	30.761	31.055	30.775	29.982	30.273	30.669
21. Sulawesi Tengah	20.234	24.041	23.406	23.162	23.769	23.839	24.699	24.258	25.474	26.150	26.009	25.736	25.803	25.256	25.038
22. Sulawesi Selatan	93.605	98.138	96.866	97.346	97.076	98.475	101.271	100.762	103.612	106.439	104.986	106.835	105.535	103.844	104.031
23. Sulawesi Utara	24.180	25.405	25.215	25.872	25.946	25.955	27.002	27.031	29.130	30.117	29.926	29.477	28.621	28.040	27.789
24. Gorontalo	5.177	5.296	5.250	5.477	5.356	5.472	5.638	5.538	6.066	6.355	6.159	5.988	5.312	5.322	5.501
25. Sulawesi Barat	4.412	4.707	4.808	4.719	4.947	4.909	5.244	5.333	6.063	6.265	6.139	6.004	5.207	5.373	5.421
26. Sulawesi Tenggara	19.170	21.914	21.197	21.014	22.135	22.072	22.891	23.005	25.102	25.880	26.363	24.875	25.940	25.728	26.271
27. Nusa Tenggara Barat	28.874	31.111	29.669	30.457	30.290	29.951	30.893	30.267	29.648	32.361	31.971	33.298	33.364	34.416	33.962
28. Bali	93.605	101.758	102.398	103.238	100.779	99.260	98.583	98.011	98.816	98.764	98.540	99.102	100.217	99.821	99.613
29. Nusa Tenggara Timur	25.098	29.497	29.178	29.651	29.634	30.192	31.154	31.125	32.416	33.605	32.920	32.038	30.085	29.662	29.788
30. Maluku	12.684	13.538	13.507	13.299	13.491	13.547	14.097	14.171	15.044	15.543	15.292	15.076	13.977	13.832	14.336
31. Papua	41.179	46.654	43.375	41.666	42.212	42.157	43.439	43.837	49.536	50.441	50.980	51.299	46.639	45.126	46.198
32. Maluku Utara	7.141	8.215	7.777	7.838	8.148	8.200	8.496	8.460	9.350	9.274	9.222	8.999	8.190	8.066	8.477
33. Papua Barat	14.852	18.866	17.278	16.931	16.985	16.555	17.555	18.378	21.861	21.494	21.806	20.512	18.068	16.802	16.164
34. Lainnya / Others	12.865	16.251	15.635	18.647	18.321	17.688	18.317	21.127	21.982	21.738	20.573	20.640	20.541	19.378	17.603
Total	5.630.448	5.998.648	6.035.659	6.214.306	6.128.090	6.175.356	6.260.462	6.308.128	6.487.846	6.650.876	6.619.881	6.634.998	6.665.390	6.569.684	6.645.911

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	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Giro / Demand Deposits																
Rupiah	2,20	2,27	2,23	2,18	2,25	2,20	2,20	2,15	2,10	2,07	2,00	1,97	1,91	1,92	1,89	
Valas / Foreign Exchange	0,50	0,78	0,78	0,63	0,62	0,56	0,54	0,63	0,57	0,57	0,50	0,44	0,42	0,39	0,38	
Tabungan / Saving																
Rupiah	1,31	1,17	1,16	1,14	1,09	1,03	1,03	0,98	0,96	0,95	0,90	0,87	0,86	0,84	0,83	
Valas / Foreign Exchange	0,45	0,43	0,44	0,42	0,40	0,40	0,39	0,37	0,36	0,36	0,30	0,28	0,28	0,26	0,26	
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	6,92	6,02	5,87	5,72	5,65	5,61	5,49	5,36	5,17	4,90	4,66	4,45	4,22	4,05	3,88	
Valas / Foreign Exchange	2,11	2,09	1,99	1,79	1,67	1,62	1,69	1,59	1,42	1,26	0,93	0,80	0,72	0,67	0,63	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	6,84	6,32	6,22	6,12	5,95	5,87	5,75	5,67	5,54	5,14	4,79	4,57	4,39	4,34	4,25	
Valas / Foreign Exchange	2,61	2,44	2,40	2,14	2,03	1,91	2,04	1,99	1,85	1,61	1,35	1,17	1,00	0,91	0,73	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	7,00	6,79	6,54	6,38	6,27	6,19	6,13	6,07	5,95	5,57	5,41	5,31	5,12	4,92	4,82	
Valas / Foreign Exchange	2,26	2,37	2,19	2,32	2,24	2,18	2,52	2,07	2,00	1,93	1,72	1,60	1,38	1,22	1,20	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	6,65	6,92	6,82	6,73	6,66	6,56	6,50	6,40	6,37	6,23	6,15	5,98	5,80	5,64	5,50	
Valas / Foreign Exchange	1,75	2,17	2,17	2,14	2,13	2,10	2,04	1,92	1,85	1,81	1,72	1,59	1,44	1,34	1,27	

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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	2,40	2,55	2,47	2,37	2,49	2,45	2,45	2,37	2,27	2,23	2,11	2,05	2,06	2,09	2,08
Valas / Foreign Exchange	0,43	0,80	0,90	0,76	0,78	0,66	0,70	0,84	0,75	0,72	0,60	0,49	0,49	0,46	0,46
Tabungan / Saving															
Rupiah	1,21	1,11	1,11	1,11	1,08	1,02	1,03	0,99	0,97	0,98	0,90	0,86	0,85	0,85	0,84
Valas / Foreign Exchange	0,45	0,43	0,43	0,43	0,43	0,43	0,43	0,43	0,44	0,44	0,29	0,30	0,31	0,29	0,29
Simpanan Berjangka / Time Deposits															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	6,82	6,01	5,84	5,78	5,79	5,76	5,57	5,36	4,97	4,48	4,16	3,94	3,74	3,63	3,50
Valas / Foreign Exchange	2,12	2,54	2,33	2,43	2,29	2,27	2,31	2,14	1,84	1,59	1,02	0,76	0,65	0,64	0,62
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	6,45	6,20	6,13	6,06	5,84	5,78	5,62	5,57	5,37	4,86	4,24	3,96	3,77	3,75	3,71
Valas / Foreign Exchange	2,83	2,87	2,85	2,65	2,61	2,51	2,59	2,54	2,35	1,99	1,55	1,28	1,06	0,93	0,67
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	6,36	6,44	6,20	6,10	6,11	6,01	5,97	5,88	5,76	5,32	5,07	4,96	4,52	4,22	4,12
Valas / Foreign Exchange	2,29	2,64	2,42	2,74	2,69	2,61	2,46	2,35	2,30	2,17	1,80	1,67	1,36	1,18	1,16
<i>- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits</i>															
Rupiah	6,65	7,07	6,99	6,97	6,94	6,90	6,87	6,84	6,81	6,66	6,56	6,15	5,85	5,66	5,39
Valas / Foreign Exchange	1,80	2,12	2,18	2,16	2,15	2,13	2,02	1,98	1,91	1,88	1,80	1,66	1,49	1,35	1,30

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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	2,02	2,03	2,10	2,15	2,14	2,01	2,06	2,03	2,04	2,04	2,00	2,01	1,93	2,04	2,02
Valas / Foreign Exchange	0,37	0,28	0,29	0,30	0,33	0,28	0,28	0,29	0,29	0,30	0,30	0,29	0,29	0,28	0,27
Tabungan / Saving															
Rupiah	1,69	1,62	1,57	1,56	1,51	1,40	1,41	1,35	1,31	1,28	1,27	1,28	1,28	1,26	1,21
Valas / Foreign Exchange	0,22	0,21	0,22	0,23	0,22	0,23	0,22	0,22	0,22	0,22	0,22	0,21	0,21	0,20	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,29	6,89	6,63	6,52	6,53	6,48	6,48	6,49	6,41	6,19	5,92	5,65	5,37	5,00	4,80
Valas / Foreign Exchange	3,17	2,84	2,88	0,90	1,13	1,13	1,31	1,96	2,00	1,87	1,78	1,48	1,16	1,27	1,14
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,58	7,10	6,94	6,97	6,84	6,87	6,87	6,82	6,85	6,68	6,49	6,13	5,85	5,99	5,54
Valas / Foreign Exchange	1,04	1,38	2,69	0,93	1,43	1,03	0,86	0,94	1,20	0,66	0,55	1,09	1,23	1,17	0,74
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,80	7,45	7,23	7,04	6,97	7,01	6,86	6,91	5,80	5,77	5,54	5,52	5,30	5,16	5,31
Valas / Foreign Exchange	1,27	0,99	1,57	1,69	1,31	1,48	1,64	1,59	1,31	1,55	1,08	0,93	0,56	0,55	0,77
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,33	7,29	7,22	7,10	7,09	6,85	6,82	6,70	6,78	6,66	6,60	6,52	6,42	6,29	6,17
Valas / Foreign Exchange	1,54	1,13	1,16	1,16	0,87	0,87	1,33	0,88	1,32	1,04	1,01	0,98	0,99	0,97	0,92

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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	1,97	2,01	2,01	2,03	2,07	2,05	2,02	1,98	1,96	1,93	1,92	1,86	1,77	1,73	1,66
Valas / Foreign Exchange	0,58	0,75	0,66	0,47	0,48	0,45	0,39	0,44	0,44	0,47	0,43	0,43	0,38	0,35	0,32
Tabungan / Saving															
Rupiah	1,37	1,15	1,14	1,09	1,02	0,96	0,94	0,89	0,87	0,85	0,82	0,79	0,78	0,74	0,74
Valas / Foreign Exchange	0,46	0,45	0,46	0,43	0,40	0,39	0,37	0,35	0,33	0,33	0,30	0,28	0,27	0,25	0,24
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,95	5,94	5,78	5,59	5,46	5,40	5,33	5,20	5,09	4,91	4,69	4,53	4,35	4,16	4,02
Valas / Foreign Exchange	2,10	1,72	1,74	1,26	1,15	1,06	1,09	1,05	1,01	0,92	0,84	0,84	0,79	0,72	0,64
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,16	6,34	6,23	6,06	5,92	5,83	5,77	5,68	5,60	5,47	5,28	5,11	4,97	4,77	4,59
Valas / Foreign Exchange	2,47	2,08	2,05	1,78	1,58	1,37	1,38	1,23	1,16	1,10	1,08	1,05	0,98	0,93	0,80
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,81	6,55	6,38	6,23	6,14	6,07	5,97	6,12	5,65	5,53	5,41	5,32	5,15	4,98
Valas / Foreign Exchange	2,24	1,94	1,89	1,82	1,83	1,76	2,70	1,72	1,68	1,69	1,61	1,51	1,45	1,30	1,26
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,40	6,68	6,54	6,41	6,29	6,27	6,11	5,99	5,91	5,79	5,68	5,58	5,44	5,28	5,19
Valas / Foreign Exchange	1,69	2,26	2,17	2,16	2,14	2,11	2,12	1,86	1,79	1,72	1,61	1,50	1,40	1,35	1,24

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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / Demand Deposits															
Rupiah	2,52	2,30	2,19	1,95	1,98	2,00	2,06	1,90	1,99	1,73	1,79	2,15	1,72	1,74	1,72
Valas / Foreign Exchange	0,48	0,78	0,61	0,62	0,46	0,46	0,45	0,39	0,32	0,32	0,27	0,23	0,25	0,21	0,17
Tabungan / Saving															
Rupiah	1,28	1,54	1,44	1,53	1,71	1,59	1,37	1,39	1,32	1,22	1,34	1,42	1,45	1,50	1,53
Valas / Foreign Exchange	0,20	0,15	0,11	0,11	0,12	0,17	0,18	0,11	0,17	0,20	0,23	0,25	0,25	0,11	0,11
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,15	4,82	4,70	4,38	4,45	4,51	4,27	3,99	3,69	3,68	3,58	3,22	2,98	2,85	2,72
Valas / Foreign Exchange	2,07	1,38	1,13	0,63	0,42	0,23	0,25	0,17	0,18	0,20	0,21	0,15	0,13	0,12	0,14
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,90	6,07	6,00	5,87	5,61	5,45	5,24	4,98	4,79	4,68	4,66	4,44	4,04	3,93	3,79
Valas / Foreign Exchange	1,97	1,40	1,37	1,23	1,26	1,22	1,21	0,93	0,91	0,67	0,51	0,37	0,37	0,37	0,34
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,50	6,17	6,02	5,86	5,68	5,52	5,43	5,23	5,06	4,96	4,82	4,50	4,46	4,39
Valas / Foreign Exchange	2,16	1,58	1,48	1,40	1,57	1,47	1,31	1,29	1,23	1,21	1,22	1,22	0,40	0,43	0,50
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,61	6,97	6,84	6,73	6,53	6,47	6,37	6,07	5,91	5,73	5,63	5,51	4,71	4,54	4,46
Valas / Foreign Exchange	2,00	1,99	1,73	1,69	1,60	1,52	1,44	1,36	1,10	1,07	1,02	0,89	0,84	0,59	0,55

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

Keterangan / Items	2018	2019	2020												2021	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin																
1. Pertanian, perburuan dan Kehutanan / <i>Agricultures, hunting and forestry</i>																
Rupiah	9,92	9,94	9,83	9,82	9,66	9,53	9,58	9,53	9,51	9,47	9,41	9,34	9,25	9,21	9,16	
Valas / Foreign Exchange	4,32	4,32	4,26	3,96	3,80	3,64	3,48	3,39	3,36	3,35	3,33	3,31	3,26	3,27	3,26	
2. Penangkapan / <i>Fisheries</i>																
Rupiah	10,79	10,43	10,42	10,53	10,17	10,08	10,55	9,87	9,87	10,16	10,12	9,95	9,92	9,84	9,77	
Valas / Foreign Exchange	4,64	4,87	4,67	4,40	4,30	4,27	4,37	4,14	4,04	4,01	4,00	4,28	4,21	4,16	4,15	
3. Pertambangan dan Pencaharian / <i>Mining and Quarrying</i>																
Rupiah	10,68	10,24	10,48	10,17	9,77	9,58	9,49	9,14	9,08	9,90	9,64	9,16	9,80	9,85	9,57	
Valas / Foreign Exchange	5,19	5,40	5,34	5,14	5,05	4,71	4,57	4,37	4,19	4,10	4,11	4,19	4,53	4,50	4,50	
4. Industri Pencaharian / <i>Processing industry</i>																
Rupiah	9,77	9,10	9,13	9,02	8,83	8,68	8,66	8,53	8,48	8,38	8,30	8,28	8,19	8,22	8,19	
Valas / Foreign Exchange	4,44	4,29	4,16	3,98	3,86	3,75	3,59	3,40	3,31	3,28	3,28	3,25	3,26	3,27	3,22	
5. Listrik, gas dan air / <i>Electricity, gas and water</i>																
Rupiah	9,16	8,75	8,50	8,37	8,27	8,20	8,05	8,07	7,88	7,72	7,64	7,59	7,51	7,45	7,20	
Valas / Foreign Exchange	5,21	4,82	4,83	4,52	4,46	4,49	4,33	4,27	4,00	3,99	4,04	4,02	4,03	4,03	4,02	
6. Konstruksi / <i>Construction</i>																
Rupiah	10,57	10,19	9,90	9,87	9,73	9,64	9,29	9,46	9,38	9,26	9,18	9,16	9,03	9,01	8,94	
Valas / Foreign Exchange	5,12	4,29	4,43	4,10	3,80	3,65	3,48	3,46	3,43	3,28	3,82	3,74	3,91	3,60	3,63	
7. Perdagangan Besar dan Eceran / <i>Big and retail trade</i>																
Rupiah	11,02	10,92	10,93	10,83	10,62	10,47	10,41	10,39	10,40	10,42	10,38	10,34	10,27	10,34	10,32	
Valas / Foreign Exchange	4,72	4,99	4,97	4,67	4,64	4,62	4,45	4,38	4,29	4,24	4,23	4,25	4,21	4,17	4,09	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and food supply drinking</i>																
Rupiah	10,74	10,46	10,36	10,10	9,18	8,97	8,82	8,80	8,75	8,68	8,62	8,57	8,40	8,47	8,47	
Valas / Foreign Exchange	6,46	5,34	5,35	4,91	4,76	4,54	4,46	4,42	4,39	4,42	4,43	4,36	4,27	4,27	4,25	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, warehousing and communications</i>																
Rupiah	9,90	9,44	9,39	9,25	9,00	8,87	8,75	8,59	8,55	8,43	8,33	8,23	8,10	8,07	8,02	
Valas / Foreign Exchange	5,43	5,02	5,19	4,95	4,81	4,71	4,48	4,39	4,36	4,32	4,33	4,28	4,37	4,33	4,35	
10. Perantara Keuangan / <i>Transitional Finance</i>																
Rupiah	9,51	8,90	8,96	8,73	8,64	8,60	8,65	8,56	8,56	8,52	8,49	8,29	8,11	8,07	7,97	
Valas / Foreign Exchange	3,52	3,02	2,80	2,65	2,54	2,40	2,22	1,93	1,77	1,74	1,60	1,55	1,53	1,49	1,43	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real estate, Rental Business, and services company</i>																
Rupiah	10,68	10,26	10,24	10,11	9,61	9,46	9,29	9,27	9,21	9,25	9,17	9,05	8,97	9,01	8,97	
Valas / Foreign Exchange	5,73	5,43	5,51	5,26	5,07	4,71	4,52	4,37	4,32	4,30	4,26	4,27	4,21	4,19	4,16	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>																
Rupiah	10,60	8,23	7,88	7,83	7,72	7,67	7,55	7,35	6,91	5,69	5,62	5,60	5,84	5,69	5,69	
Valas / Foreign Exchange	5,36	4,14	4,02	3,85	3,31	3,18	3,03	2,96	2,79	2,74	2,31	2,25	2,17	2,06	2,05	
13. Jasa Pendidikan / <i>Education services</i>																
Rupiah	11,45	10,98	11,04	10,97	10,77	10,63	10,58	10,43	10,36	10,36	10,20	10,03	10,15	10,12	10,01	
Valas / Foreign Exchange	8,80	5,44	5,41	5,34	5,34	5,23	5,02	5,00	4,88	4,88	4,76	4,52	4,44	4,42	4,38	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>																
Rupiah	10,94	9,96	10,39	10,39	10,25	9,90	9,84	9,76	9,80	9,69	9,63	9,56	9,46	9,42	9,42	
Valas / Foreign Exchange	5,76	4,50	4,74	4,58	3,97	3,64	3,53	3,28	3,26	3,23	3,23	3,24	3,14	3,16	3,15	
15. Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>																
Rupiah	11,01	10,59	10,53	10,41	10,21	10,03	9,99	9,90	9,90	9,86	9,78	9,70	9,55	9,53	9,43	
Valas / Foreign Exchange	5,59	5,91	5,99	5,65	5,93	5,34	5,18	5,11	4,97	4,92	4,48	4,45	4,58	4,56	4,93	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services which serve households</i>																
Rupiah	16,68	21,79	20,86	20,22	19,66	19,51	18,90	18,69	18,54	18,36	18,45	18,38	18,62	18,65	18,66	
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>Extra agency international agency and other international</i>																
Rupiah	12,86	11,38	11,35	11,36	11,63	10,87	12,94	12,74	12,60	12,53	12,27	12,22	12,24	11,40	9,84	
Valas / Foreign Exchange	3,98	3,97	3,95	3,97	3,97	3,97	3,97	3,62	3,98	3,98	3,97	3,97	3,97	3,97	3,97	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>																
Rupiah	11,17	11,09	10,97	11,00	10,46	10,33	11,19	9,91	9,56	9,27	9,18	9,33	9,36	9,36	9,13	
Valas / Foreign Exchange	5,26	4,98	4,89	4,37	4,31	4,29	3,39	3,39	3,38	3,30	3,28	3,29	3,30	3,30	3,30	
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tangga / <i>For House Ownership</i>																
Rupiah	9,19	8,68	8,67	8,61	8,57	8,57	8,54	8,50	8,45	8,39	8,35	8,32	8,31	8,29	8,26	
Valas / Foreign Exchange	3,56	2,40	3,01	3,00	4,20	3,84	3,83	3,84	3,46	3,46	3,19	3,19	3,19	2,65	2,46	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>																
Rupiah	9,15	8,67	8,63	8,54	8,52	8,54	8,51	8,45	8,42	8,37	8,34	8,32	8,31	8,27	8,22	
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>																
Rupiah	9,92	9,49	9,49	9,43	9,36	9,36	9,32	9,27	9,24	9,23	9,20	9,21	9,19	9,17	9,14	
Valas / Foreign Exchange	6,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>																
Rupiah	10,30	10,53	10,55	10,51	10,46	10,46	10,44	10,42	10,47	10,46	10,42	10,50	10,43	10,37	10,34	
Valas / Foreign Exchange	2,50	2,76	2,57	2,79	2,80	2,80	2,80	2,85	2,23	2,25	3,06	3,06	3,07	3,00	3,00	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Piniaman multiruna) / <i>Others</i>																
Rupiah	12,92	12,62	12,58	12,56	12,51	12,49	12,46	12,45	12,43	12,37	12,33	12,26	12,23	12,21	12,22	
Valas / Foreign Exchange	2,32	7,46	7,63	7,85	7,69	8,06	8,20	7,99	8,05	8,31	8,46	8,60	8,45	8,41	8,41	
- Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
Rupiah	15,00	16,01	14,85	14,82	14,59	14,22	14,19	14,10	14,03	13,97	13,96	13,88	13,86	13,85	13,83	
Valas / Foreign Exchange	4,57	4,70	4,55	4,29	3,59	3,45	3,51	3,62	3,01	2,35	2,41	4,01	3,84	3,81	3,93	

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 / <i>Type of Use</i>	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jenis Penggunaan / <i>Type of Use</i>															
- Modal Kerja / <i>Working Capital</i>															
Rupiah	10,37	10,09	10,07	9,97	9,73	9,60	9,48	9,47	9,44	9,44	9,38	9,32	9,21	9,27	9,23
Valas / <i>Foreign Exchange</i>	4,34	4,35	4,27	4,08	3,98	3,85	3,70	3,52	3,41	3,40	3,40	3,39	3,45	3,42	3,39
- Investasi / <i>Investments</i>															
Rupiah	10,38	9,90	9,83	9,70	9,45	9,32	9,30	9,21	9,16	9,06	9,01	8,96	8,88	8,83	8,77
Valas / <i>Foreign Exchange</i>	5,30	4,85	4,81	4,54	4,39	4,26	4,08	3,95	3,83	3,78	3,75	3,71	3,74	3,73	3,71
- Konsumsi / <i>Consumption</i>															
Rupiah	11,73	11,62	11,41	11,37	11,29	11,22	11,20	11,16	11,13	11,10	11,05	11,00	10,97	10,95	10,94
Valas / <i>Foreign Exchange</i>	3,59	6,36	6,40	5,94	5,50	5,47	5,61	5,57	5,26	4,34	4,40	6,42	4,06	4,04	4,05
2. Orientasi Penggunaan / <i>User Orientation</i>															
- Ekspor / <i>Export</i>															
Rupiah	9,88	8,99	9,02	9,02	8,77	8,53	8,47	8,40	8,29	8,32	8,24	8,30	8,34	8,34	8,44
Valas / <i>Foreign Exchange</i>	4,44	4,16	3,97	3,70	3,60	3,47	3,18	3,05	2,92	2,84	2,88	2,83	2,70	2,73	2,73
- Impor / <i>Import</i>															
Rupiah	9,50	9,72	9,83	9,80	9,71	9,43	9,38	9,26	9,26	9,20	9,07	9,06	9,03	9,05	9,17
Valas / <i>Foreign Exchange</i>	5,01	4,67	4,68	4,57	4,45	4,35	4,07	3,91	3,83	3,67	3,82	4,03	3,87	3,98	3,85
- Lainnya / <i>Other</i>															
Rupiah	10,84	10,56	10,47	10,38	10,19	10,08	10,01	9,98	9,95	9,91	9,87	9,81	9,73	9,74	9,70
Valas / <i>Foreign Exchange</i>	4,72	4,60	4,54	4,33	4,21	4,07	3,91	3,78	3,66	3,65	3,62	3,61	3,67	3,65	3,62

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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.853	17.621	17.597	17.589	17.575	17.571	17.564	17.526	17.502	17.434	17.356	17.331	17.307	16.971	16.799
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.288	4.396	4.406	4.407	4.406	4.401	4.403	4.396	4.399	4.397	4.398	4.405	4.421	4.349	4.355
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	75	71	71	71	71	71	71	71	71	71	71	71	70	70	68
Jumlah Kantor / Total Bank Offices	9.430	9.074	9.048	9.005	8.995	8.987	8.968	8.935	8.900	8.896	8.901	8.983	8.969	8.776	8.765
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	38	36	36	36	36	36	36	36	36	36	36	36	36	32	30
Total															
Jumlah Bank / Total Banks	115	110	110	110	110	110	110	110	110	110	110	110	109	109	107
Jumlah Kantor / Total Bank Offices	31.609	31.127	31.087	31.037	31.012	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.733	30.128	29.949

Tabel 1.43.a.
Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank
(Growth of Total Branch Offices Based on Location)

Lokasi / Location	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
1. Jawa Barat	416	406	406	406	403	403	403	401	401	401	401	401	401	402	402	401
2. Banten	105	102	101	101	101	101	101	101	101	101	101	101	102	102	106	106
3. DKI Jakarta	527	471	470	470	469	469	469	468	468	469	469	469	468	467	465	465
4. D.I. Yogyakarta	63	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
5. Jawa Tengah	345	332	332	332	330	330	330	330	330	330	330	330	330	332	332	332
6. Jawa Timur	433	409	410	410	409	409	409	408	407	407	407	407	409	409	408	407
7. Bengkulu	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
8. Jambi	61	61	61	61	61	61	61	61	61	61	61	61	61	61	62	62
9. Aceh	76	77	76	76	87	87	87	87	87	87	87	87	87	87	87	87
10. Sumatera Utara	212	208	209	209	208	208	208	207	207	207	207	207	208	208	207	207
11. Sumatera Barat	86	87	87	87	88	88	88	88	88	88	88	88	87	87	87	87
12. Riau	92	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
13. Sumatera Selatan	107	106	106	106	106	106	106	106	106	106	106	106	106	106	105	105
14. Bangka Belitung	29	30	30	30	30	30	30	30	30	30	30	30	30	30	31	31
15. Kepulauan Riau	62	60	60	60	60	60	60	60	60	61	61	61	61	61	61	61
16. Lampung	65	65	65	65	64	64	65	65	65	65	65	65	65	65	65	65
17. Kalimantan Selatan	74	74	74	74	74	74	74	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	78	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81
19. Kalimantan Timur	114	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117
20. Kalimantan Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	137	135	135	135	135	135	135	136	136	136	136	136	136	136	136	136
23. Sulawesi Utara	64	64	64	64	64	64	64	64	64	64	64	64	64	64	63	63
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
26. Sulawesi Tenggara	43	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
27. Nusa Tenggara Barat	54	53	53	53	53	53	54	55	55	55	55	55	55	55	55	55
28. Bali	94	91	91	91	92	92	92	92	92	92	92	92	92	92	91	90
29. Nusa Tenggara Timur	58	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
30. Maluku	35	36	36	36	36	36	36	36	36	36	36	36	36	36	35	35
31. Papua	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61	63
32. Maluku Utara	22	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	26	27	27	27	27	27	27	27	27	27	27	27	27	27	27	28
34. Lainnya / Others	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
Total	3.717	3.609	3.609	3.609	3.613	3.613	3.615	3.611	3.610	3.612	3.612	3.612	3.614	3.616	3.614	3.614

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	98,220	108,784	110,487	111,445	111,403	110,830	110,468	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529
b. Antar Bank Aktiva / Inter-Bank Assets	32,504	35,052	34,225	32,273	29,466	28,820	30,375	31,375	32,422	33,307	34,536	36,021	37,938	37,926	38,099
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	91,956	102,538	104,030	102,975	100,598	99,443	100,063	100,908	101,245	102,113	102,986	104,519	106,151	106,653	107,589
Deposito / Time Deposits	62,465	70,406	72,474	71,428	69,799	69,369	69,686	70,232	70,309	70,946	71,573	72,500	73,389	74,424	75,285
Tabungan / Savings Deposits	29,491	32,132	31,556	31,547	30,799	30,073	30,376	30,677	30,936	31,167	31,413	32,019	32,763	32,229	32,305
b. Antar Bank Pasiva / Inter-Bank Liabilities	5,111	6,386	6,625	6,221	5,706	5,647	5,901	5,913	6,075	6,130	6,273	6,400	6,656	13,133	7,060
c. Pinjaman yang Diterima / Loans received	13,809	13,412	12,737	13,171	13,398	13,701	13,795	13,981	13,948	13,853	13,738	13,746	13,707	6,844	12,741
d. Kewajiban Segera / Immediate Liabilities	802	892	942	1,023	1,131	1,145	1,109	1,115	1,056	944	960	945	1,008	989	1,069
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	12,921	13,989	14,134	14,236	14,362	14,427	14,435	14,518	14,630	14,707	14,769	14,912	15,008	15,058	15,101
b. Cadangan / Reserves	3,015	3,435	2,537	3,538	3,584	3,631	3,662	3,672	3,668	3,634	3,648	3,635	3,629	3,657	3,699
c. L/R Tahun Berjalan / Current Earnings	3,371	3,456	547	853	1,060	1,231	1,452	1,682	1,920	2,187	2,400	2,650	2,901	244	431
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2,467	2,905	5,562	5,101	4,536	4,214	4,043	3,847	3,815	3,690	3,619	3,567	3,495	6,192	5,970

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

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
LDR (%)	76.54	79.09	75.98	77.86	79.65	79.87	79.09	78.45	77.89	77.72	76.92	76.29	75.44	74.43	81.60
- Total Kredit / Total Credit	98,220	108,784	110,487	111,445	111,403	110,830	110,468	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529
- Penghimpunan Dana / Funds collected	108,627	115,912	122,364	120,256	117,377	116,433	117,281	118,523	118,890	119,234	120,539	122,214	123,745	123,967	112,088
- Modal Inti / Core Capital	19,696	21,636	23,056	22,888	22,496	22,328	22,394	22,384	22,558	22,697	22,822	22,911	23,079	24,864	24,593
NPL (%)	6.37	6.81	7.53	7.95	8.32	8.63	8.44	8.34	8.29	8.09	8.07	7.81	7.22	7.41	7.44
- Kredit Non Lancar / Non Current Credits	6,261	7,405	8,320	8,858	9,274	9,562	9,319	9,218	9,135	8,921	8,894	8,649	7,995	8,206	8,293
- Total Kredit / Total Credit	98,220	108,784	110,487	111,445	111,403	110,830	110,468	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529
ROA (%)	2.48	2.31	2.18	2.28	2.17	2.03	1.98	1.95	1.94	1.95	1.91	1.89	1.87	1.89	1.66
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3,371	3,456	547	853	1,060	1,231	1,452	1,682	1,920	2,187	2,400	2,650	2,901	244	431
- Total Aktiva / Total Aktiva	135,693	149,623	150,526	149,659	146,819	145,802	146,866	148,048	148,771	149,814	151,064	153,315	155,075	154,967	155,874
ROE (%)	22.24	21.00	19.69	20.29	18.71	17.27	16.94	16.77	16.64	16.77	16.49	16.43	16.40	16.44	14.51
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3,371	3,456	547	853	1,060	1,231	1,452	1,682	1,920	2,187	2,400	2,650	2,901	244	431
- Modal Disetor / Paid In Capital	12,921	13,989	14,134	14,236	14,362	14,427	14,435	14,518	14,630	14,707	14,769	14,912	15,008	15,058	15,101
- Cadangan Umum / General Reserve	2,241	2,473	2,537	2,589	2,630	2,675	2,705	2,683	2,682	2,687	2,696	2,690	2,686	2,720	2,748

**Tabel 2.3 Perkembangan Aset BPR Berdasarkan Lokasi BPR
(Growth of Rural Banks Asset Based on Location)
Miliar Rp (Billion Rp)**

Lokasi / Location	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	18,593	20,474	20,712	20,561	19,721	19,321	19,323	19,414	19,401	19,561	19,643	19,893	20,370	20,446	20,260
2. Banten	4,383	5,328	5,293	5,205	4,926	4,874	4,877	4,911	4,887	4,906	4,937	5,020	5,152	5,001	5,207
3. DKI Jakarta	2,737	3,118	3,109	3,070	3,024	3,042	3,059	3,137	3,134	3,176	3,250	3,481	3,459	3,498	3,531
4. D.I Yogyakarta	6,389	7,135	7,166	7,102	7,039	7,069	7,194	7,280	7,278	7,354	7,426	7,448	7,607	8,988	8,231
5. Jawa Tengah	31,269	35,523	35,737	36,061	35,584	35,338	35,782	36,090	36,450	36,822	36,979	37,410	37,675	36,405	37,408
6. Jawa Timur	14,002	15,467	15,688	15,572	15,267	14,986	15,147	15,235	15,365	15,558	15,644	15,835	16,242	16,223	16,413
7. Bengkulu	91	106	109	108	106	104	100	104	105	102	111	105	106	111	107
8. Jambi	909	1,047	1,066	1,064	1,023	1,021	1,026	1,044	1,045	1,062	1,073	1,086	1,091	1,110	1,113
9. Aceh	262	297	249	244	244	241	241	239	242	243	242	241	242	242	244
10. Sumatera Utara	1,642	1,798	1,853	1,832	1,817	1,792	1,791	1,816	1,831	1,852	1,883	1,902	1,901	1,999	2,012
11. Sumatera Barat	1,768	1,835	1,815	1,796	1,759	1,735	1,774	1,777	1,797	1,818	1,836	1,855	1,902	1,878	1,871
12. Riau	1,340	1,401	1,388	1,377	1,360	1,352	1,365	1,362	1,377	1,405	1,425	1,456	1,473	1,462	1,496
13. Kepulauan Riau	6,926	7,407	7,389	7,315	7,134	7,089	7,090	7,182	7,246	7,352	7,410	7,432	7,453	7,476	7,493
14. Sumatera Selatan	1,526	1,706	1,741	1,769	1,735	1,790	1,819	1,826	1,810	1,812	1,817	1,839	1,826	1,846	1,858
15. Bangka Belitung	158	176	181	179	178	176	179	179	183	185	184	190	190	190	192
16. Lampung	11,890	12,251	12,230	12,143	12,035	11,986	12,141	12,321	12,398	12,410	12,418	12,525	12,851	12,779	12,780
17. Kalimantan Selatan	609	705	685	687	657	661	661	656	661	666	696	695	761	738	736
18. Kalimantan Barat	1,266	1,284	1,309	1,307	1,310	1,323	1,353	1,391	1,430	1,458	1,481	1,518	1,470	1,549	1,577
19. Kalimantan Timur	455	396	396	397	386	380	382	384	382	385	394	394	400	400	401
20. Kalimantan Tengah	615	627	692	672	706	690	732	721	682	645	626	664	694	675	694
21. Kalimantan Utara	-	87	85	88	84	84	83	83	84	86	86	85	86	87	87
22. Sulawesi Tengah	2,559	2,621	2,617	2,590	2,610	2,613	2,622	2,632	2,617	2,584	2,668	2,693	2,677	2,621	2,658
23. Sulawesi Selatan	2,622	2,854	2,908	2,858	2,775	2,773	2,762	2,771	2,770	2,800	2,854	2,840	2,843	2,774	2,810
24. Sulawesi Utara	1,286	1,670	1,666	1,647	1,615	1,638	1,643	1,667	1,665	1,694	1,733	1,749	1,798	1,813	1,817
25. Sulawesi Tenggara	290	333	297	295	297	292	296	295	317	303	306	310	334	326	323
26. Sulawesi Barat	7	8	9	8	8	8	9	9	9	9	9	9	9	111	111
27. Gorontalo	33	34	29	30	29	31	31	33	34	34	38	43	54	26	26
28. Nusa Tenggara Barat	1,466	1,583	1,576	1,565	1,527	1,517	1,536	1,564	1,570	1,596	1,609	1,624	1,617	1,608	1,593
29. Bali	15,571	17,130	17,303	16,965	16,754	16,794	16,767	16,811	16,876	16,839	17,023	17,312	17,074	17,156	17,260
30. Nusa Tenggara Timur	727	800	812	795	778	783	796	806	827	852	854	859	867	879	888
31. Maluku	1,987	2,123	2,120	2,073	2,052	2,070	2,070	2,077	2,086	2,042	2,133	2,154	2,177	2,161	2,177
32. Papua	1,394	1,353	1,353	1,361	1,362	1,339	1,335	1,338	1,333	1,321	1,381	1,418	1,429	1,436	1,458
33. Maluku Utara	165	219	226	225	226	230	232	235	239	246	252	252	252	254	255
34. Papua Barat	753	727	718	699	689	657	649	656	641	637	643	978	993	699	699
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	135,693	149,623	150,526	149,659	146,819	145,802	146,866	148,048	148,771	149,814	151,064	153,315	155,075	154,967	155,784

**Tabel 2.4 Jumlah BPR Berdasarkan Total Aset
(Rural Banks Based on Total Assets)
Miliar Rp (Billion Rp)**

Total Aset / Total Asset	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Total Aset BPR / Total Asset Rural bank < 1 Miliar / < 1 Billion	10	9	9	9	10	9	7	7	7	8	8	8	8	8	7
Total Aset BPR / Total Asset Rural bank 1 s.d 5 Miliar / 1 up to 5 Billion	90	66	58	63	62	61	54	55	55	54	52	53	49	50	50
Total Aset BPR / Total Asset Rural bank 5 s.d 10 Miliar / 5 up to 10 Billion	173	146	136	134	138	144	140	134	130	127	121	122	123	110	106
Total Aset BPR / Total Asset Rural bank > 10 Miliar / > 10 Billion	1,324	1,325	1,339	1,331	1,323	1,319	1,325	1,324	1,325	1,323	1,330	1,326	1,326	1,335	1,337
Total	1,597	1,546	1,542	1,537	1,533	1,533	1,526	1,520	1,517	1,512	1,511	1,509	1,506	1,503	1,500

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

Kolektibilitas / Collectibility	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Kredit / Credit	98,220	108,784	110,487	111,445	111,403	110,830	110,468	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529
a. Lancar / Current	91,959	101,379	102,167	102,587	102,129	101,268	101,149	101,327	101,037	101,384	101,375	102,069	102,775	92,664	92,954
b. Dalam Perhatian Khusus / <i>Spesial Mention</i>			-	-	-	-	-	-	-	-	-	-	-	9,900	10,282
c. Kurang Lancar / <i>Sub-Standard</i>	1,137	1,373	1,993	2,411	2,439	2,390	1,948	1,757	1,610	1,385	1,319	1,160	923	1,127	1,187
d. Diragukan / <i>Doubtful</i>	1,287	1,512	1,512	1,514	1,758	1,786	1,839	1,846	1,837	1,778	1,692	1,528	1,292	1,164	1,084
e. Macet / <i>Lost</i>	3,837	4,520	4,815	4,933	5,076	5,386	5,531	5,614	5,687	5,758	5,883	5,962	5,780	5,915	6,022
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	6,261	7,405	8,320	8,858	9,274	9,562	9,319	9,218	9,135	8,921	8,894	8,649	7,995	8,206	8,293
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6.37	6.81	7.53	7.95	8.32	8.63	8.44	8.34	8.29	8.09	8.07	7.81	7.22	7.41	7.44

**Tabel 2.6 Non Performing Loan BPR Berdasarkan Lokasi
(NPL of Rural Banks Based On Location)
Miliar Rp (Billion Rp)**

Lokasi / Location	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	1,004	1,153	1,277	1,340	1,423	1,502	1,475	1,503	1,488	1,446	1,445	1,397	1,316	1,332	1,347
2. Banten	170	221	267	276	282	314	302	286	291	290	298	281	266	272	275
3. DKI Jakarta	91	108	132	130	135	158	157	148	149	145	133	126	116	130	133
4. D.I Yogyakarta	228	252	305	361	344	344	333	326	313	326	325	317	292	421	401
5. Jawa Tengah	1,611	1,917	2,126	2,343	2,493	2,469	2,378	2,319	2,286	2,248	2,257	2,200	2,035	1,988	2,045
6. Jawa Timur	722	827	908	959	1,016	1,055	1,027	1,020	1,015	1,005	1,002	1,004	936	962	983
7. Bengkulu	5	5	7	6	6	6	6	6	7	7	7	7	6	6	7
8. Jambi	69	93	108	114	120	123	120	116	113	113	112	111	106	106	106
9. Aceh	19	21	23	25	25	27	25	24	25	24	24	24	22	22	22
10. Sumatera Utara	80	91	107	119	132	138	134	135	131	116	116	107	100	106	107
11. Sumatera Barat	89	94	110	123	136	144	140	139	139	133	135	128	105	110	111
12. Riau	100	127	136	140	154	163	165	161	162	152	148	146	128	131	131
13. Kepulauan Riau	303	397	453	461	497	524	528	544	527	495	488	459	383	390	387
14. Sumatera Selatan	102	93	117	122	125	135	128	130	125	123	120	115	103	109	109
15. Bangka Belitung	5	8	9	9	10	10	9	9	9	10	10	10	9	10	10
16. Lampung	115	170	201	222	237	263	235	228	234	223	227	217	201	201	201
17. Kalimantan Selatan	39	40	46	46	48	50	51	53	56	53	53	52	43	45	48
18. Kalimantan Barat	84	90	80	84	88	94	93	95	94	93	92	91	76	79	79
19. Kalimantan Timur	23	22	22	24	26	26	31	31	33	31	30	30	29	27	27
20. Kalimantan Tengah	18	43	45	40	38	41	47	50	71	55	50	46	39	43	39
21. Kalimantan Utara	-	1	2	3	3	3	3	3	3	2	2	2	2	3	3
22. Sulawesi Tengah	44	39	37	39	41	44	44	44	44	39	42	41	34	37	33
23. Sulawesi Selatan	39	46	52	56	68	70	71	71	65	66	73	71	62	58	56
24. Sulawesi Utara	90	94	105	111	123	123	127	109	104	100	102	103	100	102	117
25. Sulawesi Tenggara	42	36	40	40	42	44	45	45	44	43	43	40	35	36	36
26. Sulawesi Barat	0	0	1	1	1	1	1	1	1	1	1	1	1	2	2
27. Gorontalo	5	4	1	1	1	1	2	2	2	2	2	2	1	1	1
28. Nusa Tenggara Barat	162	149	158	164	172	178	173	175	175	172	170	168	159	159	159
29. Bali	846	856	1,008	1,052	1,024	1,015	992	961	949	947	932	906	863	874	867
30. Nusa Tenggara Timur	20	21	41	37	52	53	37	39	37	30	35	31	28	36	42
31. Maluku	4	3	4	5	6	7	6	7	6	7	6	6	5	5	6
32. Papua	38	49	54	56	59	55	53	53	50	47	43	40	36	37	37
33. Maluku Utara	1	2	2	3	3	3	3	4	4	4	4	4	4	5	5
34. Papua Barat	92	332	337	345	345	380	378	381	383	372	368	364	355	360	359
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6,261	7,405	8,320	8,858	9,274	9,562	9,319	9,218	9,135	8,921	8,894	8,649	7,995	8,206	8,293

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

Indikator / Indicator	Desember 2018		Desember 2019		Februari 2020		Desember 2020		Februari 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	62,465	67.93	70,406	68.66	72,474	69.67	73,389	69.14	75,285	69.97
Tabungan / Saving	29,491	32.07	32,132	31.34	31,556	30.33	32,763	30.86	32,305	30.03
Total DPK / Total Third Party Funds	91,956	100.00	102,538	100.00	104,030	100.00	106,151	100.00	107,589	100.00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Februari 2021
(Composition of Third Party Funds of Rural Banks Based on Location - February 2021)
 Nilai DPK dalam Miliar Rupiah (Billion Rp) dan Pangsa Terhadap DPK dalam Persentase (%)

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4,323	9,538	13,861	12.88%
2. Banten	669	2,400	3,068	2.85%
3. DKI Jakarta	151	2,476	2,627	2.44%
4. D.I Yogyakarta	2,081	4,441	6,522	6.06%
5. Jawa Tengah	11,969	16,109	28,078	26.10%
6. Jawa Timur	3,393	7,650	11,043	10.26%
7. Bengkulu	26	32	59	0.05%
8. Jambi	124	683	806	0.75%
9. Aceh	54	87	141	0.13%
10. Sumatera Utara	776	787	1,563	1.45%
11. Sumatera Barat	868	580	1,448	1.35%
12. Riau	417	649	1,066	0.99%
13. Kepulauan Riau	641	5,478	6,119	5.69%
14. Sumatera Selatan	272	901	1,173	1.09%
15. Bangka Belitung	27	118	145	0.14%
16. Lampung	1,026	5,531	6,557	6.09%
17. Kalimantan Selatan	190	243	433	0.40%
18. Kalimantan Barat	339	912	1,251	1.16%
19. Kalimantan Timur	90	113	204	0.19%
20. Kalimantan Tengah	224	195	418	0.39%
21. Kalimantan Utara	16	21	37	0.03%
22. Sulawesi Tengah	102	861	963	0.90%
23. Sulawesi Selatan	267	1,661	1,928	1.79%
24. Sulawesi Utara	243	1,174	1,417	1.32%
25. Sulawesi Tenggara	63	66	129	0.12%
26. Sulawesi Barat	57	14	71	0.07%
27. Gorontalo	5	8	13	0.01%
28. Nusa Tenggara Barat	563	524	1,087	1.01%
29. Bali	2,701	9,547	12,249	11.38%
30. Nusa Tenggara Timur	184	468	652	0.61%
31. Maluku	156	772	928	0.86%
32. Papua	163	668	831	0.77%
33. Maluku Utara	15	95	111	0.10%
34. Papua Barat	110	480	590	0.55%
35. Lainnya / Others	-	-	-	0.00%
Total	32,305	75,285	107,589	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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	12,472	13,665	13,933	13,730	13,154	12,849	12,824	12,977	12,977	13,099	13,205	13,504	13,847	13,918	13,861
2. Banten	2,763	3,377	3,357	3,221	3,006	2,977	2,956	3,000	2,993	2,985	3,023	3,067	3,161	2,961	3,068
3. DKI Jakarta	1,910	2,159	2,165	2,090	2,110	2,134	2,153	2,211	2,229	2,251	2,309	2,533	2,495	2,584	2,627
4. D.I Yogyakarta	4,883	5,453	5,469	5,419	5,358	5,379	5,433	5,489	5,418	5,524	5,593	5,610	5,732	6,939	6,522
5. Jawa Tengah	23,726	26,738	26,935	27,139	26,806	26,434	26,784	27,029	27,313	27,632	27,789	28,144	28,422	27,354	28,078
6. Jawa Timur	9,304	10,144	10,424	10,294	10,034	9,789	9,913	10,037	10,118	10,248	10,342	10,509	10,787	10,907	11,043
7. Bengkulu	47	54	55	53	52	55	52	56	58	55	64	58	58	63	59
8. Jambi	654	766	788	787	749	742	738	751	751	766	773	783	788	804	806
9. Aceh	149	149	143	136	137	135	134	133	135	137	135	135	138	138	141
10. Sumatera Utara	1,254	1,361	1,406	1,383	1,369	1,375	1,386	1,407	1,418	1,431	1,455	1,469	1,476	1,557	1,563
11. Sumatera Barat	1,391	1,425	1,395	1,378	1,344	1,326	1,363	1,369	1,389	1,405	1,418	1,434	1,475	1,452	1,448
12. Riau	979	1,012	998	987	975	972	984	979	987	1,003	1,011	1,036	1,045	1,040	1,066
13. Kepulauan Riau	5,521	5,980	6,015	5,937	5,790	5,741	5,713	5,780	5,845	5,931	5,996	6,013	6,006	6,084	6,119
14. Sumatera Selatan	916	1,021	1,042	1,056	1,027	1,100	1,122	1,136	1,125	1,116	1,121	1,145	1,143	1,159	1,173
15. Bangka Belitung	123	136	141	139	140	142	143	143	145	143	141	145	146	145	145
16. Lampung	5,704	6,205	6,455	6,378	6,287	6,189	6,177	6,215	6,242	6,289	6,313	6,367	6,539	6,519	6,557
17. Kalimantan Selatan	362	424	394	399	368	369	367	362	369	373	400	398	461	440	433
18. Kalimantan Barat	1,009	1,001	1,034	1,035	1,032	1,035	1,062	1,094	1,125	1,147	1,164	1,197	1,151	1,225	1,251
19. Kalimantan Timur	228	211	208	212	203	202	202	204	202	205	206	209	209	203	204
20. Kalimantan Tengah	460	426	477	452	484	470	506	487	440	405	384	420	448	414	418
21. Kalimantan Utara	-	31	30	31	29	29	28	28	30	31	30	30	31	37	37
22. Sulawesi Tengah	905	959	995	994	1,004	1,043	1,027	959	936	951	958	983	985	953	963
23. Sulawesi Selatan	1,607	1,858	1,905	1,849	1,776	1,784	1,787	1,801	1,813	1,846	1,903	1,904	1,879	1,887	1,928
24. Sulawesi Utara	1,076	1,331	1,368	1,342	1,311	1,317	1,303	1,317	1,310	1,329	1,334	1,353	1,395	1,419	1,417
25. Sulawesi Tenggara	119	155	121	120	121	125	124	124	140	126	127	132	151	133	129
26. Sulawesi Barat	13	11	19	19	19	19	19	20	12	19	18	14	20	71	71
27. Gorontalo	18	17	12	13	12	15	14	16	17	17	21	25	37	13	13
28. Nusa Tenggara Barat	1,003	1,100	1,083	1,062	1,029	1,019	1,035	1,055	1,059	1,083	1,099	1,113	1,114	1,102	1,087
29. Bali	10,921	12,568	12,833	12,533	12,074	11,852	11,740	11,705	11,655	11,567	11,664	11,749	11,920	12,045	12,249
30. Nusa Tenggara Timur	555	591	595	580	571	578	591	600	615	630	628	630	640	646	652
31. Maluku	773	834	875	843	866	906	966	990	987	965	962	985	936	912	928
32. Papua	496	688	679	698	702	684	740	748	711	736	727	754	844	835	831
33. Maluku Utara	94	107	107	110	111	116	133	133	136	141	138	112	103	108	111
34. Papua Barat	521	581	576	558	549	543	545	554	545	527	537	559	567	589	590
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	91,956	102,538	104,030	102,975	100,598	99,443	100,063	100,908	101,245	102,113	102,986	104,519	106,151	106,653	107,589

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

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tabungan / Saving	3.44	3.33	3.27	3.26	3.26	3.23	3.21	3.17	3.15	3.14	3.11	3.09	3.08	3.03	3.03
Deposito / Time Deposits	8.14	8.16	8.05	8.04	8.00	7.97	7.86	7.80	7.68	7.67	7.51	7.41	7.16	7.07	6.98

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

Sektor Ekonomi / <i>Economic Sector</i>	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	29.48	28.78	27.91	28.14	28.18	28.06	27.82	27.62	27.87	27.80	27.70	27.75	27.60	27.66	27.62
2 Perikanan / <i>Fisheries</i>	26.13	25.45	24.69	24.84	24.89	24.69	24.70	24.51	24.97	24.27	23.99	24.11	23.93	24.10	23.99
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	24.76	21.13	24.83	24.31	24.03	24.10	23.64	22.91	22.56	22.41	22.44	22.72	22.79	22.50	21.88
4 Industri Pengolahan / <i>Processing industry</i>	23.26	21.55	21.33	22.14	21.82	21.82	21.48	21.51	21.41	21.46	21.54	21.45	21.40	21.28	21.26
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	24.06	22.14	21.83	22.69	22.60	22.22	21.90	22.13	22.08	21.01	21.05	21.48	21.31	21.79	22.52
6 Konstruksi / <i>Construction</i>	24.31	23.33	22.96	23.29	22.76	22.46	22.17	22.31	22.41	22.50	22.66	22.53	22.43	22.46	22.32
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25.84	25.36	25.28	25.27	25.05	24.87	24.81	24.80	24.65	24.58	24.50	24.48	24.41	24.39	24.37
8 Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman / <i>Provision of accommodation and food supply drinking</i>	22.00	20.84	20.85	21.37	20.94	21.37	20.46	20.45	20.67	20.56	20.70	20.75	20.70	20.70	20.64
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	23.54	22.17	22.04	22.51	22.31	22.35	22.12	22.12	22.12	21.94	21.96	22.01	21.85	21.87	21.69
10 Perantara Keuangan / <i>Transitional finance</i>	17.12	17.53	17.84	17.90	17.92	17.60	16.76	16.63	17.16	16.45	16.81	16.65	16.99	16.42	16.28
11 Real Estate / <i>Real estate, rental business, and services company</i>	20.05	18.44	18.29	17.93	17.48	17.43	17.20	17.15	17.28	17.20	17.34	17.28	17.30	17.28	17.34
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	25.75	23.63	23.69	24.31	24.00	24.05	23.68	22.74	22.88	22.92	22.84	23.09	23.00	23.02	22.95
13 Jasa Pendidikan / <i>Education services</i>	23.90	23.34	23.10	23.49	22.92	22.60	22.39	22.07	21.73	21.85	21.47	21.48	21.51	21.53	21.33
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	24.40	23.53	23.48	23.47	23.44	23.02	22.42	22.27	22.20	22.29	21.98	22.11	22.07	22.13	22.04
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	25.15	23.20	23.05	23.70	23.61	23.56	23.28	23.23	23.25	23.19	23.18	23.25	23.14	23.15	23.09
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	26.90	25.73	25.04	24.59	25.05	25.28	24.81	24.47	24.72	24.90	25.18	25.15	25.21	25.33	25.49
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25.29	25.85	26.45	26.48	26.29	26.42	26.28	26.04	25.73	25.65	25.43	24.99	25.34	25.26	25.29
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	23.32	19.72	19.23	19.58	19.60	20.45	20.04	19.97	19.87	19.80	19.55	18.95	18.52	18.40	18.36
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	23.21	22.86	22.83	22.78	22.72	22.34	21.97	21.96	21.92	21.92	21.89	22.02	22.02	22.05	22.07

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 / <i>Type of Use</i>	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Modal Kerja / <i>Working Capital</i>	25.73	24.65	24.48	24.66	24.44	24.45	24.10	24.04	24.00	23.95	23.90	23.85	23.79	23.77	23.73
Investasi / <i>Investment</i>	23.58	22.67	22.51	22.51	22.27	22.13	21.83	21.80	21.67	21.61	21.63	21.61	21.57	21.60	21.57
Konsumsi / <i>Consumption</i>	23.22	22.38	22.18	22.22	22.16	21.93	21.56	21.53	21.47	21.45	21.37	21.28	21.13	21.11	21.11

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

Keterangan / Information	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jumlah BPR / Total Rural Banks	1,597	1,545	1,542	1,537	1,533	1,533	1,526	1,520	1,517	1,512	1,511	1,509	1,506	1,503	1,500
Jumlah Kantor / Total Bank Offices	6,273	5,939	5,930	5,953	5,941	5,949	5,955	5,942	5,936	5,933	5,935	5,933	5,913	5,885	5,894

Tabel 2.14
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Februari 2021
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - February 2021)

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	235	391	333	959
2. Banten	56	59	48	163
3. DKI Jakarta	24	14	7	45
4. D.I Yogyakarta	67	67	180	314
5. Jawa Tengah	233	535	711	1,479
6. Jawa Timur	280	274	843	1,397
7. Bengkulu	5	5	2	12
8. Jambi	19	8	4	31
9. Aceh	5	14	19	38
10. Sumatera Utara	56	48	41	145
11. Sumatera Barat	85	41	84	209
12. Riau	27	13	15	55
13. Kepulauan Riau	43	29	13	85
14. Sumatera Selatan	24	15	12	51
15. Bangka Belitung	4	3	5	12
16. Lampung	24	34	25	83
17. Kalimantan Selatan	14	19	3	36
18. Kalimantan Barat	20	5	4	29
19. Kalimantan Timur	13	10	23	46
20. Kalimantan Tengah	6	6	4	16
21. Kalimantan Utara	2	1	3	6
22. Sulawesi Tengah	8	21	15	44
23. Sulawesi Selatan	21	13	7	40
24. Sulawesi Utara	16	26	10	52
25. Sulawesi Tenggara	17	4	5	26
26. Sulawesi Barat	2	1	1	4
27. Gorontalo	3	4	3	10
28. Nusa Tenggara Barat	28	47	34	109
29. Bali	134	59	115	308
30. Nusa Tenggara Timur	12	4	11	27
31. Maluku	1	9	8	18
32. Papua	8	16	4	28
33. Maluku Utara	3	5	-	8
34. Papua Barat	5	3	1	9
35. Lainnya / Others	-	-	-	-
Total	1,500	1,803	2,593	5,894

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

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana iB / Disbursement of Fund iB	11,766	12,807	13,170	13,181	12,774	12,658	12,728	12,898	12,888	13,098	13,245	13,631	14,025	14,007	14,021
Pembiayaan iB / Financing iB	9,084	9,943	10,427	10,678	10,642	10,531	10,503	10,536	10,526	10,601	10,605	10,690	10,681	10,659	10,765
Antar Bank Aktiva iB / Interbank Assets iB	2,682	2,864	2,743	2,502	2,132	2,127	2,225	2,363	2,362	2,498	2,640	2,941	3,343	3,348	3,257
Sumber Dana iB / Source of Funds iB	10,538	11,535	11,984	12,088	11,489	11,473	11,614	11,816	11,831	11,995	12,140	12,460	12,862	12,851	12,911
Dana Pihak Ketiga / Third Party Funds	8,135	8,732	9,078	9,103	8,889	8,864	8,890	9,005	9,005	9,119	9,265	9,517	9,819	9,845	-
Tabungan iB Wadiah / Wadiah Savings iB	1,739	1,874	1,797	1,744	1,641	1,666	1,646	1,776	1,737	1,749	1,782	1,864	1,993	1,904	1,841
Tabungan iB Mudharabah / Mudharabah Savings	1,260	1,329	1,328	1,330	1,283	1,228	1,228	1,210	1,229	1,250	1,268	1,290	1,379	1,359	1,333
Deposito iB Mudharabah / Deposit Mudharabah iB	5,137	5,529	5,953	6,029	5,964	5,970	6,016	6,020	6,039	6,121	6,216	6,363	6,447	6,582	6,684
Antar Bank Passiva / Interbank Liabilities	2,160	2,423	2,555	2,502	2,132	2,127	2,225	2,363	2,362	2,398	2,416	2,419	2,513	2,491	2,666
Pinjaman yang Diterima / Loan received	124	291	258	146	148	171	200	200	202	203	197	212	187	182	176
Kewajiban Lainnya / Other Liabilities	119	89	93	337	320	311	299	248	262	275	262	312	342	334	211
Beberapa Komponen Modal / Some Components of Capital	1,508	1,671	1,757	1,708	1,721	1,736	1,749	1,785	1,804	1,877	1,881	1,913	1,972	1,979	1,950
Modal Disetor / Paid-In Capital	1,177	1,183	1,248	1,291	1,319	1,317	1,327	1,353	1,360	1,410	1,420	1,434	1,457	1,460	1,462
Cadangan / Reserves	200	206	229	238	239	243	246	248	248	248	247	248	249	251	258
L/R Tahun berjalan / Current Earnings (Profit/Loss)	174	262	49	69	80	95	110	124	140	162	166	187	224	16	30
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	(43)	20	231	110	83	81	65	59	55	56	48	45	42	251	201

**Tabel 2.16 Aset dan Pembiayaan BPR Syariah
(Asset and Financing of Sharia Rural Bank)
Miliar Rp (Billion Rp)**

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset / Assets	12,362	13,758	14,151	14,045	13,635	13,547	13,608	13,767	13,802	14,007	14,160	14,554	14,950	14,950	14,988
Pembiayaan iB / Financing iB	9,084	9,943	10,427	10,678	10,642	10,531	10,503	10,536	10,526	10,601	10,605	10,690	10,681	10,659	10,765
<i>Lancar / Current</i>	8,239	9,243	9,589	9,790	9,690	9,568	9,543	9,559	9,552	9,688	9,685	9,810	9,908	9,838	9,919
<i>Kurang Lancar / Sub Standard</i>	148	141	261	264	283	277	246	229	213	186	192	166	125	160	185
<i>Diragukan / Doubtful</i>	146	124	119	131	160	173	190	215	222	194	172	155	126	114	110
<i>Macet / Lost</i>	551	135	457	493	509	514	525	533	538	532	556	558	522	547	551
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	845	700	837	888	952	963	960	977	973	912	920	879	773	821	846
Non Performing Financing (%) / Non Performing Financing (%)	9.30	7.04	8.73	8.32	8.94	9.15	9.14	9.27	9.25	8.60	8.67	8.23	7.24	7.70	7.86

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

Bank BUKU 2 termasuk bank-bank yang dalam proses kondolidasi dan persetujuan OJK sebagaimana Peraturan OJK nomor 12/POJK.03/2020 tentang Konsolidasi Bank Umum.

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

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354,878	369,903	372,109	383,091	379,363	377,036	378,182	375,091	378,779	386,281	383,139	382,421	385,586	381,697	386,046
NPL	4,672	5,642	6,337	5,533	5,715	5,618	6,706	6,832	7,084	7,785	7,668	7,682	7,480	6,974	6,838
2. Perikanan / <i>Fishery</i>	12,137	14,115	14,438	14,500	14,577	13,950	14,268	14,707	15,030	15,346	15,546	15,812	16,032	16,046	16,203
NPL	221	750	784	795	802	811	790	768	770	756	751	784	886	936	941
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137,912	134,315	134,498	150,032	142,752	147,415	147,051	152,018	156,036	149,080	141,326	129,583	124,618	124,309	124,414
NPL	6,423	4,808	5,146	5,494	5,330	7,409	7,292	8,857	8,537	8,142	8,058	9,213	9,049	9,115	9,323
4. Industri Pengolahan / <i>Processing Industry</i>	899,088	931,727	904,083	961,569	931,054	933,269	913,107	916,574	910,487	916,260	897,899	881,020	893,642	865,303	871,568
NPL	22,724	36,191	38,142	38,958	38,871	40,965	41,727	42,378	42,424	41,537	40,959	40,982	40,898	41,410	42,515
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170,190	198,255	199,749	215,082	211,590	213,069	212,884	203,495	197,115	192,246	172,241	170,049	168,881	165,766	165,385
NPL	2,259	1,770	1,836	2,032	1,929	1,875	1,720	1,749	1,787	2,035	1,901	1,893	2,091	2,140	2,147
6. Konstruksi / <i>Construction</i>	316,097	362,271	350,050	353,292	354,195	360,526	363,687	365,045	365,665	370,879	374,226	373,621	376,473	370,737	370,590
NPL	9,919	12,863	13,337	13,527	13,932	14,092	13,949	14,225	13,815	13,704	13,846	13,510	12,973	13,385	13,655
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975,995	1,006,069	974,243	999,463	972,219	960,548	947,590	939,542	938,110	940,905	941,240	936,117	942,188	920,781	924,307
NPL	35,285	34,739	38,855	40,053	40,776	41,249	43,509	44,423	44,612	43,065	43,154	42,731	41,784	43,081	43,510
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	99,751	109,842	111,210	113,223	112,163	112,757	112,153	113,646	114,990	116,436	116,973	117,471	116,183	116,233	117,171
NPL	5,516	6,111	6,296	5,713	6,357	7,001	6,601	7,146	7,328	7,361	7,438	7,341	6,258	6,303	6,950
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217,323	246,935	246,485	253,160	248,352	249,865	255,643	258,299	256,134	258,541	261,913	261,514	266,189	262,371	266,255
NPL	5,825	4,047	4,265	5,533	5,578	5,298	5,229	5,189	5,203	5,334	5,259	5,484	5,739	5,927	5,366
10. Perantara Keuangan / <i>Financial intermediaries</i>	244,486	249,782	242,558	263,848	261,482	253,227	241,269	237,528	231,089	220,049	215,133	214,928	216,297	207,929	205,614
NPL	2,863	1,247	1,559	1,554	1,569	1,229	1,164	1,196	1,197	1,168	1,228	1,368	1,089	1,028	1,053
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248,218	269,360	264,190	272,235	268,749	266,507	263,607	264,511	263,302	264,874	262,135	260,732	259,978	256,045	256,034
NPL	4,606	6,190	7,087	7,217	7,534	6,243	6,456	7,325	6,987	6,820	7,779	8,497	8,048	8,309	8,407
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25,068	28,901	29,272	32,052	29,528	29,664	29,627	31,558	31,772	29,703	28,431	28,082	30,887	31,610	31,715
NPL	3	7	10	9	10	11	10	10	13	3	4	4	4	8	4
13. Jasa Pendidikan / <i>Education Services</i>	12,322	14,194	13,858	13,814	13,785	13,842	13,932	13,930	13,899	13,378	13,437	13,485	13,594	13,499	13,514
NPL	100	119	144	145	241	260	172	261	257	254	255	246	244	250	259
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22,698	33,576	28,526	29,084	29,030	28,931	28,970	28,463	28,874	28,870	28,940	28,632	28,262	28,276	28,093
NPL	381	413	357	368	371	363	434	418	419	415	399	400	382	265	265
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79,914	82,543	82,680	84,006	82,141	82,073	83,798	84,993	84,644	83,506	85,192	87,608	89,457	88,990	91,955
NPL	1,474	1,839	2,045	2,121	2,070	2,161	2,346	2,309	2,393	2,363	2,780	2,921	2,902	3,012	3,133
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2,715	3,415	3,243	3,183	3,103	3,127	3,155	3,134	3,167	3,192	3,157	3,134	2,989	2,965	2,962
NPL	59	64	69	70	72	73	69	67	69	69	68	65	55	61	67
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	323	352	335	315	317	442	327	335	331	321	358	357	364
NPL	0	-	0	0	0	0	0	0	0	-	0	0	0	-	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2,257	1,976	2,642	1,891	2,017	1,968	2,492	2,550	2,621	2,540	2,479	2,537	2,490	2,399	2,262
NPL	282	130	102	111	112	187	270	268	255	158	134	147	138	150	172
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445,196	479,928	480,073	482,255	481,630	481,796	482,032	484,657	487,134	485,013	488,760	493,302	496,603	496,135	498,591
NPL	10,274	12,120	13,526	13,936	15,004	15,303	15,421	15,391	15,123	14,409	14,045	13,599	12,760	13,046	13,223
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	19,913	22,309	22,533	22,566	22,537	22,424	22,257	22,386	22,434	22,413	22,490	22,667	22,826	22,907	22,957
NPL	364	348	476	523	523	591	636	616	619	585	558	548	507	576	554
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25,548	24,340	23,886	23,769	23,497	23,245	22,888	22,742	22,598	22,435	22,300	22,101	22,004	21,788	21,618
NPL	1,227	1,353	1,373	1,380	1,451	1,467	1,449	1,459	1,403	1,352	1,250	1,190	1,073	1,106	1,145
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140,449	140,399	142,848	143,058	138,969	133,361	128,111	124,271	119,814	115,021	110,602	108,077	105,772	105,297	103,689
NPL	1,919	1,904	2,123	2,268	2,491	3,197	3,694	3,715	3,391	2,966	2,551	2,313	2,167	2,194	2,184
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606,712	652,364	655,506	659,531	655,735	649,223	655,149	649,013	649,245	662,551	663,745	666,035	673,005	670,225	672,869
NPL	5,856	6,490	7,535	7,958	8,385	8,932	9,172	9,583	9,685	9,453	9,045	8,770	8,229	8,690	9,117
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	235,841	240,193	239,152	236,985	231,540	227,790	227,068	227,571	228,600	230,738	228,635	228,241	227,246	225,655	224,967
NPL	3,011	2,690	2,958	3,006	3,180	3,381	3,738	4,213	4,364	4,163	3,697	3,285	2,949	2,907	2,946

Tabel 3.2.
Kredit dan NPL Bank Umum Konvensional - BUKU 2
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	27,120	30,380	30,792	30,112	30,026	30,164	30,185	30,387	30,709	31,018	30,856	31,000	29,938	30,608	30,225
NPL	865	1,593	1,645	1,639	1,653	1,653	1,842	1,855	1,784	1,875	1,814	1,836	1,591	1,598	1,551
2. Perikanan / <i>Fishery</i>	1,702	2,018	2,020	2,097	2,023	1,515	1,476	1,476	1,498	1,505	1,492	1,516	1,461	1,536	1,349
NPL	34	55	60	63	67	66	64	62	63	61	56	56	51	52	56
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	8,116	11,500	10,435	10,223	9,719	9,465	9,178	9,382	9,776	9,939	9,794	7,372	4,742	4,739	4,341
NPL	261	220	298	192	249	443	496	415	405	395	378	377	300	327	326
4. Industri Pengolahan / <i>Processing Industry</i>	86,056	83,469	84,451	85,790	82,912	82,479	81,538	80,789	82,412	83,470	80,852	78,686	68,153	68,385	58,307
NPL	2,964	3,560	4,225	3,627	3,411	3,414	3,132	3,107	3,039	2,847	2,638	2,533	2,403	2,435	2,258
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	8,579	10,501	10,764	7,257	6,785	6,891	6,984	6,747	6,591	6,597	6,531	6,393	4,477	4,535	4,272
NPL	54	46	101	103	99	99	101	100	100	110	109	108	106	106	108
6. Konstruksi / <i>Construction</i>	26,289	33,404	31,613	29,462	30,773	30,951	31,724	31,677	31,776	32,281	32,765	33,283	31,027	30,123	29,212
NPL	1,862	2,251	2,323	2,498	2,844	2,929	3,097	2,959	2,969	3,023	3,070	3,174	2,447	2,692	2,668
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	81,999	85,648	82,189	83,646	82,856	81,354	80,524	81,525	80,836	82,456	82,272	81,226	79,993	80,064	76,665
NPL	4,130	5,038	4,642	4,829	5,010	5,031	4,453	4,610	4,531	4,528	4,470	4,129	3,798	4,027	3,901
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	18,260	20,477	20,787	20,968	20,872	20,941	20,690	20,902	20,835	21,140	21,309	21,230	19,320	19,663	19,051
NPL	1,302	1,339	1,632	1,490	1,636	1,635	1,567	1,631	1,622	1,551	1,582	1,406	1,163	1,181	1,187
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	15,409	18,642	19,532	16,858	16,748	16,500	16,141	16,453	16,267	16,545	16,432	15,687	14,094	14,286	13,727
NPL	456	354	412	493	612	614	556	560	552	552	553	506	375	456	429
10. Perantara Keuangan / <i>Financial intermediaries</i>	23,015	24,486	23,700	22,363	21,396	20,193	19,975	20,374	19,875	19,782	20,172	19,533	19,134	18,617	18,832
NPL	394	464	550	409	419	443	432	455	495	481	524	522	195	202	208
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	29,683	30,296	30,151	31,157	31,177	31,586	31,421	31,489	30,785	31,504	30,945	30,225	27,713	27,117	25,008
NPL	1,162	1,393	1,941	1,956	2,310	2,263	2,013	1,994	1,723	1,703	1,711	1,961	1,362	1,298	1,309
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1,547	1,793	1,648	1,599	1,659	1,611	1,333	1,220	1,180	1,088	1,120	1,195	2,036	1,898	1,842
NPL	-	0	0	0	1	1	0	0	0	0	-	0	0	5	0
13. Jasa Pendidikan / <i>Education Services</i>	1,067	1,004	1,031	1,049	1,044	1,043	1,041	1,077	1,061	1,028	1,026	1,003	1,076	1,097	1,063
NPL	18	28	36	41	40	40	64	66	64	61	61	60	51	51	51
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2,760	2,800	2,576	2,974	2,935	2,925	2,934	2,927	2,917	2,909	2,883	2,703	2,243	2,257	1,991
NPL	25	72	23	32	34	33	34	33	32	29	35	28	28	25	24
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	13,317	12,323	12,374	12,351	12,317	12,219	12,271	12,578	12,608	11,956	11,924	12,267	11,703	11,852	11,145
NPL	307	380	405	413	445	480	477	512	495	474	477	449	352	399	432
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	355	580	603	621	652	660	674	688	697	712	728	738	753	793	814
NPL	13	7	7	9	9	9	10	10	9	9	9	8	7	8	9
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	914	352	320	428	444	336	336	341	382	307	257	298	298	293	178
NPL	35	25	26	29	29	103	103	101	101	26	25	25	25	25	13
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	14,589	15,204	15,211	15,479	15,784	15,760	16,001	16,057	16,305	16,517	16,789	17,007	16,521	16,593	16,804
NPL	1,004	978	1,010	1,057	1,148	1,133	1,105	1,089	1,044	997	991	958	825	856	840
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	2,245	2,294	2,296	2,299	2,267	2,198	2,068	2,074	2,074	2,076	2,073	2,073	1,851	1,846	1,861
NPL	17	24	23	25	28	34	34	38	35	37	38	37	27	30	32
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1,023	1,025	1,025	1,019	1,009	994	980	968	958	967	980	969	786	797	805
NPL	98	118	122	122	133	131	129	128	127	129	123	125	84	84	78
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	8,531	9,107	9,207	9,203	8,789	8,625	8,270	7,945	7,656	7,352	7,137	6,895	6,658	6,531	6,239
NPL	257	193	237	236	282	381	313	236	236	239	229	222	219	230	194
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	97,086	108,830	110,523	111,546	117,621	117,736	117,973	118,579	118,747	121,170	121,859	126,807	129,074	130,222	129,606
NPL	786	832	936	993	1,058	1,143	1,213	1,216	1,195	1,224	1,195	1,199	1,156	1,247	1,223
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
	47,469	55,192	55,264	55,165	56,273	56,286	56,610	56,737	57,323	58,104	58,365	64,396	63,760	69,121	60,476
NPL	380	379	405	409	426	444	466	473	472	477	474	525	495	544	416

Tabel 3.3.
Kredit dan NPL Bank Umum Konvensional - BUKU 3
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55,650	46,591	47,197	52,153	50,020	45,548	43,621	41,421	40,664	44,892	41,748	41,166	40,267	36,283	35,951
NPL	919	616	499	486	665	639	617	596	610	592	593	588	446	444	451
2. Perikanan / <i>Fishery</i>	2,145	2,389	2,373	2,175	2,318	2,166	2,139	2,275	2,337	2,302	2,277	2,289	2,374	2,141	2,291
NPL	76	51	51	54	57	57	57	61	59	37	34	57	169	203	190
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62,483	51,312	51,336	56,190	55,426	59,521	59,320	64,558	68,291	61,855	54,340	48,503	42,240	36,110	36,703
NPL	2,580	2,023	1,748	2,010	1,928	1,954	1,874	3,120	2,818	1,842	1,789	1,753	1,752	1,604	1,617
4. Industri Pengolahan / <i>Processing Industry</i>	327,804	318,840	308,750	343,593	329,850	308,817	304,559	309,668	309,393	307,004	298,738	292,277	293,775	255,894	268,587
NPL	6,808	9,093	9,455	10,436	10,028	9,456	8,878	8,994	8,822	7,796	7,673	8,322	6,824	5,854	6,248
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	40,958	42,871	43,743	56,575	54,037	51,984	51,203	50,255	50,904	49,755	46,199	44,752	46,248	44,563	44,772
NPL	328	290	290	373	372	361	357	356	357	355	242	244	240	238	238
6. Konstruksi / <i>Construction</i>	145,610	148,575	141,311	136,354	137,093	135,639	136,218	136,883	138,958	140,807	140,016	139,056	140,981	132,230	132,879
NPL	3,672	7,579	8,447	8,409	8,447	8,133	7,744	8,136	7,967	7,898	7,750	7,525	7,381	7,573	7,756
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	263,634	239,627	230,009	237,272	231,480	193,877	188,848	182,689	180,736	179,832	179,869	174,927	174,758	154,206	157,629
NPL	11,921	10,857	12,015	12,879	13,081	11,250	11,449	11,405	11,560	10,926	11,184	11,052	10,903	10,119	9,698
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	27,539	21,468	21,415	22,399	21,700	20,229	20,128	20,099	20,031	20,167	20,037	19,850	20,804	18,846	19,657
NPL	1,776	1,154	999	758	761	927	925	1,290	1,304	1,356	1,347	1,355	1,269	1,261	1,876
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	76,449	77,672	75,323	80,295	77,660	73,504	74,240	75,476	72,511	72,942	75,672	75,048	76,593	68,467	67,591
NPL	1,565	1,049	915	1,004	949	1,105	1,134	1,119	1,224	1,467	1,424	1,571	1,644	1,557	1,514
10. Perantara Keuangan / <i>Financial intermediaries</i>	145,714	123,152	122,391	140,380	135,111	120,097	116,684	115,502	113,585	106,832	103,906	104,768	105,087	96,056	93,977
NPL	597	381	415	407	404	311	291	283	263	267	277	319	415	392	404
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	105,670	86,364	85,053	88,594	87,527	83,128	80,061	80,142	80,014	81,183	80,303	79,532	82,887	75,708	76,922
NPL	1,696	1,430	1,623	2,001	2,044	1,923	1,946	2,027	2,194	1,895	1,860	2,269	2,478	2,285	2,281
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1,292	1,084	1,119	1,146	867	864	653	651	651	607	508	417	538	663	637
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	3,086	3,202	3,214	3,222	3,215	3,235	3,228	3,187	3,197	3,210	3,252	3,239	3,259	3,043	3,049
NPL	42	53	55	52	151	169	52	152	153	151	149	145	145	144	144
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	5,512	4,370	4,934	5,064	4,964	4,762	4,651	4,512	4,499	4,453	4,389	4,351	4,656	4,420	4,441
NPL	66	48	49	49	43	41	45	43	45	43	42	38	27	29	27
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	11,827	9,507	8,858	8,657	7,986	7,738	7,890	7,361	7,248	7,464	7,819	7,911	9,328	8,593	9,319
NPL	429	437	422	443	387	368	358	352	609	604	609	610	595	596	589
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	112	242	219	213	195	174	167	157	143	134	125	108	110	107	105
NPL	2	0	1	1	7	7	6	6	6	6	6	6	6	6	6
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	7	0	0	0	0	0	0	0	0	1	1	1	1	1
NPL	0	-	0	0	0	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	755	1,214	1,181	1,119	1,087	1,088	942	950	949	973	982	1,006	967	853	837
NPL	22	36	28	33	33	29	29	29	29	29	30	31	32	28	40
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	242,140	247,874	248,430	249,477	249,347	243,249	243,690	244,879	246,130	247,476	249,807	252,620	255,073	238,898	240,349
NPL	5,241	6,262	7,265	7,290	7,711	7,465	7,503	7,570	7,517	7,301	7,143	6,946	6,637	6,234	6,123
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8,338	8,846	8,875	8,890	8,887	8,609	8,606	8,631	8,658	8,752	8,814	8,889	9,210	7,153	7,186
NPL	193	194	222	257	251	290	325	312	318	295	281	270	238	223	222
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	11,098	7,764	7,606	7,523	7,467	6,774	6,666	6,582	6,569	6,548	6,552	6,537	6,725	4,740	4,686
NPL	502	429	439	428	457	442	488	523	505	485	451	426	417	377	366
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	48,363	42,716	43,740	43,075	40,743	23,078	21,394	20,581	19,395	17,573	16,359	15,694	14,814	9,196	9,452
NPL	663	626	738	776	812	483	535	619	570	554	487	425	390	264	258
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	137,423	152,466	154,255	154,611	153,307	147,452	147,363	146,682	146,161	146,527	146,672	147,115	148,181	141,799	144,987
NPL	2,258	2,432	2,724	2,808	2,922	2,882	3,030	3,245	3,421	3,344	3,106	3,051	2,855	2,775	3,013
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	1,116	1,008	1,042	1,068	1,136	1,217	1,343	1,606	1,712	1,590	1,307	1,054	953	887	966

Tabel 3.4.
Kredit dan NPL Bank Umum Konvensional - BUKU 4
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit and NPL Credit of Commercial Conventional Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary-Group of Business Activities 4)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	263,317	283,218	284,513	291,138	289,246	291,209	293,841	292,507	295,178	298,544	298,756	298,600	303,708	303,868	308,597
NPL	2,695	3,011	3,740	3,011	2,996	2,924	3,874	4,007	4,298	4,870	4,820	4,816	5,003	4,499	4,631
2. Perikanan / <i>Fishery</i>	7,123	8,405	8,654	8,787	8,730	8,750	8,898	9,136	9,357	9,673	9,869	10,090	10,263	10,520	10,781
NPL	79	615	641	644	636	645	622	607	603	611	612	612	616	627	643
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	64,060	68,491	69,764	80,353	74,374	75,238	74,364	73,717	73,583	72,871	72,864	69,565	73,751	79,509	79,443
NPL	3,548	2,495	3,032	3,226	3,139	4,962	4,904	5,304	5,277	5,825	5,816	6,982	6,901	7,110	7,302
4. Industri Pengolahan / <i>Processing Industry</i>	465,498	509,827	491,186	512,028	498,230	522,196	507,655	506,857	499,435	506,118	498,746	490,144	511,553	522,209	526,973
NPL	11,988	21,457	22,006	22,368	23,016	25,817	27,865	28,425	28,660	29,001	28,884	28,396	29,940	31,417	32,290
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	112,395	137,631	138,082	143,924	143,249	146,394	146,993	138,768	132,985	128,990	112,577	111,855	111,210	109,776	109,527
NPL	1,049	899	887	920	866	835	810	841	871	1,102	1,090	1,062	1,269	1,321	1,322
6. Konstruksi / <i>Construction</i>	127,393	161,638	158,113	167,384	167,572	175,160	177,390	178,081	176,316	178,115	181,092	181,144	183,988	189,282	190,060
NPL	3,833	2,419	1,953	1,850	1,927	2,318	2,399	2,351	2,097	2,048	2,291	2,095	2,532	2,681	2,812
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	597,682	648,318	629,236	645,311	625,949	650,904	645,301	642,382	643,535	647,107	647,392	648,303	655,557	656,693	659,785
NPL	17,071	17,196	20,324	20,503	20,817	23,188	25,769	26,600	26,822	25,923	25,801	25,807	25,448	27,282	28,105
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	50,491	64,198	65,480	66,333	66,041	68,063	67,613	68,899	70,226	71,234	71,764	72,565	72,343	74,312	75,047
NPL	2,343	3,440	3,483	3,284	3,745	4,251	3,919	4,031	4,209	4,268	4,327	4,402	3,658	3,695	3,718
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	117,179	143,119	144,104	148,383	146,199	152,193	157,324	158,403	158,583	160,212	161,045	162,058	166,709	171,096	176,482
NPL	3,463	2,513	2,775	3,845	3,814	3,378	3,312	3,287	3,205	3,104	3,066	3,077	3,468	3,674	3,209
10. Perantara Keuangan / <i>Financial intermediaries</i>	62,095	88,790	83,718	88,332	93,259	101,440	93,190	90,584	88,139	83,532	81,949	81,505	83,321	84,882	84,290
NPL	1,700	239	425	562	581	322	269	264	236	230	234	362	247	246	256
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	102,866	143,219	140,367	143,579	140,685	142,320	142,576	143,306	142,900	142,707	141,529	141,649	140,514	144,698	145,609
NPL	1,512	3,210	3,352	3,108	3,030	1,924	2,356	3,163	2,933	3,093	4,077	4,087	4,037	4,566	4,657
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22,199	25,978	26,469	29,270	26,986	27,172	27,625	29,672	29,924	27,991	26,785	26,451	28,294	29,034	29,221
NPL	3	7	10	8	10	10	10	9	12	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	3,436	4,164	4,130	4,064	4,043	4,056	4,093	4,072	4,064	3,509	3,524	3,508	3,518	3,687	3,667
NPL	14	17	26	23	20	22	23	14	14	9	13	13	14	18	20
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	9,982	19,688	14,847	14,950	15,089	15,362	15,638	15,474	15,977	15,950	16,038	15,783	16,265	16,399	16,323
NPL	209	247	239	241	266	267	258	243	246	243	223	219	218	104	105
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	49,684	54,863	55,795	57,393	56,696	57,281	59,088	60,542	61,157	60,515	61,853	63,857	64,957	65,344	68,278
NPL	517	705	865	937	1,005	1,086	1,281	1,208	1,068	1,093	1,500	1,653	1,802	1,891	1,977
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,857	1,687	1,641	1,623	1,566	1,573	1,591	1,597	1,647	1,682	1,645	1,636	1,485	1,450	1,428
NPL	33	42	47	44	38	34	31	29	33	31	31	31	23	29	33
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	322	351	329	314	315	439	324	333	327	317	355	356	361
NPL	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	138	73	74	53	62	118	130	134	135	134	134	118	121	159	154
NPL	2	2	2	0	0	5	8	8	8	5	3	1	0	16	18
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	154,921	180,181	179,658	179,601	179,501	185,709	184,926	186,128	186,623	182,206	182,838	183,924	185,517	201,133	201,832
NPL	3,146	3,966	4,282	4,543	5,133	5,690	5,639	5,608	5,485	5,056	4,875	4,685	4,317	4,915	5,215
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8,416	10,338	10,538	10,608	10,630	10,864	10,831	10,931	10,948	10,830	10,848	10,943	10,983	13,123	13,119
NPL	96	107	195	206	212	235	234	234	239	225	214	211	189	261	264
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12,213	14,286	14,011	13,873	13,791	14,245	13,998	13,839	13,718	13,574	13,430	13,259	13,172	14,945	14,827
NPL	553	714	714	723	759	786	724	698	663	631	573	534	472	539	598
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	78,836	82,474	83,806	84,699	83,470	95,804	92,705	90,253	87,415	84,818	81,968	80,418	79,328	84,704	83,253
NPL	954	1,032	1,094	1,176	1,314	2,264	2,760	2,780	2,503	2,090	1,753	1,584	1,466	1,599	1,629
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	322,086	333,120	332,613	334,433	331,346	331,339	335,403	327,694	326,865	336,640	335,850	335,135	337,011	340,186	339,745
NPL	2,265	2,718	3,319	3,569	3,851	4,345	4,384	4,562	4,495	4,322	4,156	3,965	3,652	4,140	4,333
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	65,820	74,402	73,442	71,939	68,138	65,931	66,248	66,975	67,930	68,669	68,220	67,557	68,755	68,235	68,284
NPL	1,312	1,096	1,231	1,292	1,433	1,531	1,762	1,965	2,011	1,932	1,750	1,589	1,382	1,405	1,461

Tabel 3.5.
Pembiayaan dan NPF Bank Umum Syariah - BUKU 2
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4,474	5,156	5,061	5,149	5,532	5,530	5,246	4,692	4,695	4,632	4,582	1,728	1,807	1,769	2,129
NPF	82	331	337	349	354	355	323	301	303	302	293	262	264	264	27
2. Perikanan / <i>Fishery</i>	986	1,155	1,223	1,270	1,352	1,350	1,578	1,607	1,620	1,650	1,690	581	583	585	494
NPF	26	25	30	31	40	40	43	33	39	32	34	3	2	2	2
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1,752	1,685	1,662	1,866	1,950	1,926	2,604	2,407	2,483	2,486	2,471	2,383	2,407	2,526	2,524
NPF	20	26	25	24	16	18	12	11	11	12	11	10	10	10	10
4. Industri Pengolahan / <i>Processing Industry</i>	13,282	14,325	13,984	14,412	14,450	14,405	14,138	11,906	11,608	11,827	11,873	8,083	8,743	8,394	7,893
NPF	399	1,220	1,229	1,251	1,173	1,237	987	655	769	764	638	251	256	279	279
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	3,710	3,760	3,675	3,716	4,117	4,140	4,188	2,767	2,679	2,684	2,735	2,536	2,592	2,894	2,935
NPF	3	2	13	13	12	12	11	1	12	12	12	10	67	66	66
6. Konstruksi / <i>Construction</i>	7,990	9,022	8,918	9,761	8,640	8,636	8,771	6,551	6,651	6,763	6,941	4,532	5,037	4,939	4,890
NPF	228	309	300	310	312	311	293	309	310	311	309	218	269	312	299
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	20,892	23,456	23,400	23,808	22,787	25,479	17,598	15,312	15,288	15,158	15,026	7,272	7,598	8,715	9,169
NPF	1,463	1,103	1,192	1,227	1,268	1,170	1,142	1,014	977	971	971	673	663	900	968
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1,700	1,998	2,037	2,148	2,173	2,179	2,217	2,017	2,041	2,059	2,068	1,326	1,374	1,608	1,605
NPF	23	141	146	148	181	156	145	137	136	137	134	116	118	129	129
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4,531	4,312	4,275	4,236	4,492	4,450	4,703	3,978	4,935	4,991	4,979	2,686	3,169	3,381	3,347
NPF	205	88	122	128	160	160	158	138	136	135	141	128	130	175	143
10. Perantara Keuangan / <i>Financial intermediaries</i>	4,779	5,765	5,532	5,505	5,518	5,390	5,211	3,518	3,424	3,130	3,081	2,385	2,453	2,716	2,810
NPF	20	49	59	62	59	56	38	42	41	36	38	23	40	32	33
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	5,084	5,404	4,964	4,960	5,617	5,584	5,712	5,057	5,020	4,977	4,926	4,240	4,307	5,252	5,273
NPF	129	87	93	78	84	74	69	27	31	33	33	24	90	113	114
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	3	15	15	15	14	14	13	13	12	14	14	1	1	1	1
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2,001	2,941	2,919	2,934	2,951	2,958	3,033	1,679	1,695	1,699	1,712	1,500	1,675	2,129	2,230
NPF	16	16	19	21	22	20	24	13	8	10	10	8	13	18	18
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	1,414	1,836	1,861	1,854	1,904	1,893	1,919	1,257	1,235	1,238	1,245	760	1,037	1,425	1,484
NPF	9	32	33	33	9	9	8	6	4	4	4	1	6	8	8
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3,072	4,446	4,316	4,279	3,914	3,970	3,645	3,519	2,690	2,658	2,652	1,331	1,387	1,437	1,438
NPF	132	230	257	250	168	177	175	164	147	135	136	100	78	67	73
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	865	746	686	638	629	96	88	86	84	83	5	5	6	6
NPF	6	10	13	16	17	21	2	2	2	3	3	1	1	1	1
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	0	-	-	-	-	2	2	2	2	2	-	-	-	-
NPF	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	445	331	1,063	289	423	423	1,082	1,123	1,153	1,125	1,106	21	23	21	21
NPF	223	65	45	48	49	49	130	128	116	96	75	1	3	3	18
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22,844	24,577	24,467	25,007	25,001	25,004	25,314	13,759	13,891	14,132	14,234	7,155	8,107	8,126	8,103
NPF	553	734	768	839	812	800	954	525	514	520	499	323	332	346	318
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	554	501	487	488	481	482	474	440	436	430	428	337	381	412	410
NPF	17	15	28	28	27	26	36	25	19	20	18	14	42	54	27
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1,066	1,113	1,085	1,099	1,071	1,056	1,067	327	327	325	328	231	244	252	250
NPF	71	90	95	102	100	103	104	28	27	26	30	21	19	24	20
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	2,702	2,759	2,748	2,736	2,671	2,597	2,553	2,211	2,111	2,117	2,024	1,884	1,881	1,860	1,822
NPF	36	33	31	54	54	44	58	50	49	52	51	48	57	64	64
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	16,258	18,676	18,429	19,156	18,939	18,863	20,599	17,622	17,721	18,262	18,408	13,344	17,345	17,939	18,102
NPF	138	196	183	235	249	256	265	182	181	199	205	87	131	145	149
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPF	4,895	4,503	5,864	6,451	6,474	6,488	5,765	5,949	6,012	6,563	6,668	4,412	3,573	3,605	3,713
NPF	77	102	173	131	128	125	96	96	98	94	93	72	68	40	70

Tabel 3.6.
Pembiayaan dan NPF Bank Umum Syariah - BUKU 3
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Financing and NPF of Commercial Sharia Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3,472	3,898	3,845	3,791	3,814	3,862	4,564	5,371	6,810	6,420	6,409	9,243	9,178	9,170	9,143
NPF	50	98	98	29	30	29	34	55	70	129	131	167	170	168	177
2. Perikanan / <i>Fishery</i>	51	34	32	31	32	32	66	101	103	102	105	1,236	1,251	1,264	1,289
NPF	2	1	1	2	2	2	2	4	5	13	13	55	49	52	50
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1,186	987	986	1,088	991	975	1,338	1,569	1,517	1,528	1,493	1,458	1,287	1,426	1,403
NPF	1	11	9	10	2	2	2	3	24	65	62	62	61	63	68
4. Industri Pengolahan / <i>Processing Industry</i>	3,396	3,714	3,724	3,744	3,684	3,670	3,769	5,914	6,216	6,498	6,348	10,458	10,387	10,421	9,809
NPF	463	725	730	741	723	724	725	1,058	1,049	1,048	1,048	1,403	1,419	1,425	1,440
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4,308	3,073	3,051	3,159	2,951	3,212	3,092	4,510	3,493	3,759	3,739	4,057	4,034	3,997	3,880
NPF	826	532	545	603	559	547	420	429	428	436	428	413	410	409	413
6. Konstruksi / <i>Construction</i>	5,443	7,378	7,945	8,114	8,282	8,284	7,909	10,138	10,193	11,185	11,787	14,381	14,646	14,163	13,550
NPF	34	23	19	23	94	89	86	120	121	126	125	192	117	127	121
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	3,446	2,810	2,634	2,590	2,557	2,556	9,510	12,057	12,044	12,378	12,752	20,613	20,929	21,104	21,059
NPF	164	94	86	86	87	117	289	408	339	377	389	775	719	753	839
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	839	1,009	808	680	695	668	827	1,052	1,168	1,155	1,131	1,876	1,809	1,804	1,811
NPF	11	12	6	8	8	8	12	17	16	17	17	37	36	37	40
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	2,442	2,433	2,386	2,492	2,414	2,384	2,323	3,080	2,928	2,952	2,907	5,166	5,178	5,141	5,108
NPF	75	21	2	22	21	20	46	61	61	61	61	72	65	65	70
10. Perantara Keuangan / <i>Financial intermediaries</i>	6,159	5,732	5,454	5,543	5,454	5,316	5,264	6,512	5,131	5,588	5,160	6,066	5,835	5,659	5,705
NPF	127	24	19	21	19	11	48	66	77	80	80	94	161	155	152
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2,268	1,930	1,579	1,838	1,875	2,028	2,000	2,757	2,796	2,764	2,727	3,395	3,283	3,271	3,222
NPF	44	12	11	3	4	2	2	50	45	45	44	45	39	47	47
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	3	2	2	16	14	14
NPF	-	-	-	-	-	-	-	-	-	-	-	0	1	1	0
13. Jasa Pendidikan / <i>Education Services</i>	1,833	2,004	1,687	1,717	1,723	1,748	1,742	3,129	3,110	3,178	3,183	3,506	3,528	3,544	3,505
NPF	4	5	7	7	7	8	8	15	13	16	17	19	20	20	26
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2,401	4,121	3,617	3,514	3,421	3,274	3,116	3,571	3,523	3,598	3,651	4,298	3,690	3,774	3,855
NPF	59	1	0	0	5	0	75	79	79	84	85	101	100	100	101
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	1,284	858	797	781	769	408	447	543	485	472	462	1,770	1,770	1,764	1,775
NPF	38	32	37	40	41	27	24	46	47	29	29	70	57	59	62
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	25	12	10	12	25	65	602	579	569	554	551	622	614	609	609
NPF	3	1	1	1	1	2	20	20	19	19	19	19	18	17	18
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2
NPF	-	-	-	-	-	-	-	-	-	-	-	0	0	-	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	1,094	1,082	1,075	1,072
NPF	-	-	-	-	-	-	-	-	-	-	-	89	77	79	82
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	9,043	10,197	10,352	10,899	10,434	10,489	10,505	22,210	22,517	22,982	23,368	30,904	31,189	31,385	31,504
NPF	179	125	145	142	146	156	156	535	505	488	493	647	637	694	727
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	210	210	211	216	212	212	216	246	252	259	261	357	368	373	380
NPF	4	4	3	3	3	3	4	3	4	4	4	9	8	9	9
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	124	120	123	217	128	147	146	993	994	989	979	1,075	1,062	1,053	1,050
NPF	2	1	1	3	2	4	3	82	81	81	72	83	80	82	84
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	1,948	3,285	3,292	3,291	3,245	3,205	3,137	3,230	3,187	3,116	3,070	3,143	3,083	3,006	2,922
NPF	2	13	16	19	21	19	21	24	26	28	28	31	32	37	40
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) /	17,447	21,331	21,709	21,584	22,373	22,852	23,435	28,097	29,325	30,768	31,910	38,407	39,119	39,878	40,429
NPF	130	103	113	118	117	130	120	222	239	239	254	355	382	383	398
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPF	-	-	-	-	-	-	0	1	1	1	1	2,373	2,205	2,200	2,184
NPF	-	-	-	-	-	-	-	-	-	-	-	21	33	32	33

Tabel 3.7.
Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	2,512,476	2,576,497	2,492,500	2,603,316	2,559,281	2,546,101	2,528,907	2,510,706	2,502,891	2,504,927	2,480,867	2,451,565	2,465,419	2,393,802	2,411,247
NPL	70,785	83,081	90,936	93,791	94,838	97,767	100,194	101,422	101,424	98,880	98,503	97,450	96,687	98,719	101,066
2. Investasi / Investment	1,308,747	1,481,226	1,481,653	1,540,560	1,497,154	1,501,989	1,482,827	1,494,821	1,489,154	1,487,495	1,462,872	1,455,503	1,468,687	1,461,514	1,463,207
NPL	31,829	33,859	35,434	35,443	36,432	37,078	38,251	42,000	41,726	42,090	43,179	45,817	43,335	43,636	43,537
3. Konsumsi / Consumption	1,473,659	1,559,269	1,563,997	1,568,164	1,553,548	1,537,838	1,537,506	1,530,639	1,529,822	1,538,172	1,536,532	1,540,423	1,547,454	1,541,807	1,544,691
NPL	22,650	24,894	27,992	29,071	31,035	32,872	34,109	34,977	34,586	32,929	31,147	29,705	27,685	28,518	29,169
Total Kredit / Total Credit	5,294,882	5,616,992	5,538,150	5,712,040	5,609,983	5,585,929	5,549,239	5,536,166	5,521,867	5,530,594	5,480,271	5,447,491	5,481,560	5,397,123	5,419,145
NPL	125,264	141,834	154,363	158,304	162,305	167,717	172,554	178,399	177,735	173,899	172,829	172,972	167,707	170,873	173,772
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	131,582	129,120	131,669	149,322	143,210	138,358	141,473	146,346	148,499	151,120	149,640	145,982	142,171	143,968	146,393
NPL	2,294	2,472	3,010	3,106	3,007	2,877	2,734	2,722	2,827	3,080	3,059	3,100	2,865	3,109	3,506
2. Impor / Import	77,129	84,457	75,221	82,843	80,066	81,723	80,590	78,066	77,867	73,711	69,653	65,976	65,457	63,041	63,298
NPL	1,203	2,307	2,659	2,148	2,201	2,106	2,311	2,290	2,011	2,187	2,158	2,086	1,289	1,380	1,499
3. Lainnya / Other	5,086,171	5,403,414	5,331,261	5,479,875	5,386,707	5,365,848	5,327,176	5,311,755	5,295,500	5,305,763	5,260,978	5,235,533	5,273,932	5,190,114	5,209,453
NPL	121,766	137,055	148,694	153,050	157,096	162,733	167,509	173,387	172,898	168,633	167,612	167,785	163,553	166,384	168,767
Total Kredit / Total Credit	5,294,882	5,616,992	5,538,150	5,712,040	5,609,983	5,585,929	5,549,239	5,536,166	5,521,867	5,530,594	5,480,271	5,447,491	5,481,560	5,397,123	5,419,145
NPL	125,264	141,834	154,363	158,304	162,305	167,717	172,554	178,399	177,735	173,899	172,829	172,972	167,707	170,873	173,772

Tabel 3.8.
Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 2 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 2 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	229,186	236,769	230,164	228,379	226,388	222,415	221,087	222,232	222,389	225,834	223,237	220,166	210,821	209,041	192,788
NPL	9,327	11,970	12,392	12,112	12,297	12,290	11,733	11,806	11,765	11,766	11,667	11,430	9,642	10,195	9,962
2. Investasi / Investment	117,002	132,904	134,823	130,575	127,954	128,419	127,339	127,801	127,816	128,405	128,121	124,186	107,339	108,819	105,234
NPL	4,554	4,856	5,934	5,711	6,571	6,965	6,707	6,663	6,218	5,959	5,847	5,748	4,612	4,692	4,568
3. Konsumsi / Consumption	170,943	191,653	193,525	194,710	201,741	201,598	201,900	202,361	203,063	206,187	207,203	218,148	218,651	225,111	215,793
NPL	2,543	2,523	2,733	2,842	3,075	3,267	3,259	3,179	3,108	3,103	3,051	3,067	2,807	2,991	2,782
Total Kredit / Total Credit	517,132	561,326	558,513	553,663	556,083	552,432	550,326	552,393	553,268	560,426	558,560	562,500	536,810	542,971	513,815
NPL	16,424	19,348	21,059	20,665	21,943	22,521	21,700	21,649	21,091	20,828	20,565	20,245	17,061	17,879	17,313
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	15,573	17,531	18,062	19,615	18,061	17,390	17,878	18,621	18,418	18,669	18,569	17,714	14,116	14,529	9,476
NPL	54	192	398	144	81	81	80	81	80	81	81	78	74	73	48
2. Impor / Import	4,642	4,492	3,986	4,316	4,362	4,188	4,207	4,233	4,296	4,269	4,347	3,926	2,430	2,404	2,332
NPL	217	206	1	1	3	3	6	6	7	9	9	32	31	31	27
3. Lainnya / Other	496,916	539,303	536,466	529,733	533,659	530,855	528,242	529,539	530,555	537,488	535,644	540,860	520,264	526,037	502,007
NPL	16,153	18,950	20,660	20,520	21,859	22,438	21,614	21,563	21,004	20,738	20,475	20,136	16,956	17,774	17,237
Total Kredit / Total Credit	517,132	561,326	558,513	553,663	556,083	552,432	550,326	552,393	553,268	560,426	558,560	562,500	536,810	542,971	513,815
NPL	16,424	19,348	21,059	20,665	21,943	22,521	21,700	21,649	21,091	20,828	20,565	20,245	17,061	17,879	17,313

Tabel 3.9.
Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 3 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 3 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	898,203	832,019	804,831	860,571	842,258	770,895	759,512	754,694	753,925	744,819	721,533	698,494	687,054	621,881	635,678
NPL	23,184	27,014	29,428	31,550	31,734	29,815	29,356	29,468	29,479	26,845	26,317	25,858	25,349	24,277	25,131
2. Investasi / Investment	378,041	346,730	343,597	374,829	358,278	341,498	335,041	341,093	340,190	339,591	338,649	340,710	357,820	316,304	319,670
NPL	9,316	8,096	7,583	7,844	7,621	6,914	6,407	8,502	8,540	8,419	8,694	10,027	8,977	8,055	7,948
3. Konsumsi / Consumption	552,468	555,432	557,276	556,741	550,906	518,763	516,674	515,756	514,754	514,783	514,077	515,626	518,218	484,279	496,969
NPL	9,973	10,940	12,430	12,628	13,288	12,779	13,224	13,875	14,041	13,569	12,775	12,173	11,490	10,760	10,949
Total Kredit / Total Credit	1,828,712	1,734,182	1,705,704	1,792,141	1,751,442	1,631,156	1,611,226	1,611,543	1,608,869	1,599,194	1,574,259	1,554,829	1,563,092	1,422,464	1,452,317
NPL	42,473	46,050	49,441	52,021	52,643	49,508	48,987	51,844	52,060	48,832	47,785	48,059	45,816	43,092	44,028
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	77,094	79,097	79,769	92,511	90,291	84,289	86,163	88,845	88,754	88,516	86,122	83,152	80,478	76,631	81,334
NPL	851	1,085	1,072	1,444	1,356	1,326	1,206	1,200	1,191	1,234	1,214	1,250	1,209	1,199	1,584
2. Impor / Import	55,398	58,530	57,513	63,642	61,470	53,063	53,183	51,328	51,171	47,031	42,452	39,903	40,987	38,088	37,930
NPL	911	1,332	1,411	1,491	1,451	1,287	1,205	1,178	1,041	1,234	1,227	1,209	864	894	896
3. Lainnya / Other	1,696,220	1,596,555	1,568,422	1,635,989	1,599,681	1,493,804	1,471,881	1,471,370	1,468,944	1,463,646	1,445,685	1,431,774	1,441,626	1,307,745	1,333,053
NPL	40,710	43,633	46,958	49,086	49,836	46,895	46,576	49,467	49,829	46,364	45,345	45,600	43,743	41,000	41,548
Total Kredit / Total Credit	1,828,712	1,734,182	1,705,704	1,792,141	1,751,442	1,631,156	1,611,226	1,611,543	1,608,869	1,599,194	1,574,259	1,554,829	1,563,092	1,422,464	1,452,317
NPL	42,473	46,050	49,441	52,021	52,643	49,508	48,987	51,844	52,060	48,832	47,785	48,059	45,816	43,092	44,028

Tabel 3.10.
Kredit dan NPL Kredit Bank Umum Konvensional - BUKU 4 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Commercial Conventional Banks - Group of Business Activities 4 to Non Bank Third Party
Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	1,297,434	1,417,618	1,368,194	1,423,823	1,402,955	1,464,593	1,459,922	1,446,306	1,439,797	1,447,486	1,449,718	1,446,574	1,482,698	1,483,051	1,504,117
NPL	35,142	39,768	44,166	45,043	45,950	51,072	54,789	56,043	56,119	56,098	56,452	55,909	57,605	60,423	61,998
2. Investasi / Investment	760,130	945,960	948,300	979,435	955,349	975,148	963,703	968,265	963,669	961,732	938,171	932,574	945,214	980,222	981,910
NPL	14,917	18,746	19,640	19,531	19,956	20,917	22,921	24,348	24,475	25,360	26,339	27,710	27,573	28,758	29,102
3. Konsumsi / Consumption	642,291	694,801	694,068	695,153	686,876	703,893	703,751	695,820	693,500	696,736	693,152	691,235	694,766	722,327	721,060
NPL	8,326	9,633	10,836	11,509	12,701	14,852	15,503	15,847	15,396	14,256	13,321	12,569	11,480	12,858	13,500
Total Kredit / Total Credit	2,699,854	3,058,379	3,010,562	3,098,412	3,045,180	3,143,633	3,127,375	3,110,391	3,096,965	3,105,953	3,081,042	3,070,383	3,122,678	3,185,600	3,207,086
NPL	58,384	68,147	74,642	76,083	78,608	86,841	93,213	96,239	95,989	95,713	96,112	96,188	96,659	102,039	104,600
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	38,661	31,613	32,860	36,176	34,115	35,919	36,806	38,354	40,807	43,098	43,949	44,113	46,162	51,587	54,435
NPL	1,388	1,195	1,540	1,518	1,571	1,471	1,448	1,442	1,555	1,765	1,764	1,773	1,583	1,837	1,874
2. Impor / Import	16,544	20,616	12,644	13,749	13,144	23,630	22,249	21,517	21,410	21,422	21,875	21,126	20,900	21,476	21,961
NPL	76	769	1,039	438	537	817	1,101	1,106	963	943	922	845	393	455	574
3. Lainnya / Other	2,644,649	3,006,150	2,965,057	3,048,487	2,997,921	3,084,084	3,068,320	3,050,520	3,034,748	3,041,434	3,015,217	3,005,143	3,055,617	3,112,538	3,130,690
NPL	56,920	66,183	72,063	74,126	76,500	84,553	90,664	93,691	93,471	93,006	93,426	93,570	94,682	99,747	102,151
Total Kredit / Total Credit	2,699,854	3,058,379	3,010,562	3,098,412	3,045,180	3,143,633	3,127,375	3,110,391	3,096,965	3,105,953	3,081,042	3,070,383	3,122,678	3,185,600	3,207,086
NPL	58,384	68,147	74,642	76,083	78,608	86,841	93,213	96,239	95,989	95,713	96,112	96,188	96,659	102,039	104,600

Tabel 3.11.
Pembiayaan dan NPF Pembiayaan Bank Umum Syariah - BUKU 2 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Financing and NPF of Commercial Sharia Banks - Group of Business Activities 2 to Non Bank Third Party
Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Modal Kerja / Working Capital	49,531	56,697	56,076	56,528	55,796	57,374	50,731	41,377	41,369	41,074	40,949	24,555	25,641	27,122	27,194
NPF	1,580	2,418	2,537	2,583	2,494	2,490	2,282	1,879	1,956	1,950	1,838	1,081	1,229	1,483	1,526
2. Investasi / Investment	26,917	29,776	29,575	30,360	30,676	31,581	31,025	26,116	25,951	26,103	26,235	16,816	18,555	20,675	21,052
NPF	1,405	1,316	1,378	1,407	1,430	1,374	1,275	1,101	1,086	1,043	1,003	749	780	896	661
3. Konsumsi / Consumption	48,319	52,130	53,080	54,937	54,637	54,488	55,772	40,309	40,498	41,830	42,091	27,453	31,531	32,194	32,400
NPF	891	1,169	1,279	1,389	1,370	1,352	1,512	907	887	911	896	566	650	672	648
Total Pembiayaan / Total Financing	124,766	138,602	138,731	141,825	141,109	143,444	137,528	107,802	107,817	109,007	109,275	68,823	75,728	79,992	80,647
NPF	3,876	4,904	5,193	5,379	5,294	5,216	5,070	3,887	3,929	3,904	3,736	2,396	2,659	3,052	2,835
Orientasi Penggunaan / User Orientation															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Ekspor / Export	105	415	444	446	293	287	294	291	269	268	403	399	397	382	395
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Impor / Import	542	809	859	920	880	843	951	987	989	989	978	992	1,111	1,069	1,071
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Lainnya / Other	124,119	137,378	137,428	140,459	139,936	142,314	136,283	106,523	106,559	107,750	107,894	67,433	74,219	78,541	79,181
NPF	3,876	4,904	5,193	5,379	5,294	5,216	5,070	3,887	3,929	3,904	3,736	2,396	2,659	3,052	2,835
Total Pembiayaan / Total Financing	124,766	138,602	138,731	141,825	141,109	143,444	137,528	107,802	107,817	109,007	109,275	68,823	75,728	79,992	80,647
NPF	3,876	4,904	5,193	5,379	5,294	5,216	5,070	3,887	3,929	3,904	3,736	2,396	2,659	3,052	2,835

Tabel 3.12.
Pembiayaan dan NPF Pembiayaan Bank Umum Syariah - BUKU 3 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Financing and NPF of Commercial Sharia Banks - Group of Business Activities 3 to Non Bank Third Party
Based on Types and Orientation of Use)
Milliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Modal Kerja / Working Capital	19,914	19,882	18,984	19,687	19,512	18,913	26,496	34,972	34,272	36,156	36,403	53,644	53,060	52,707	51,470
NPF	634	977	960	928	984	946	1,096	1,297	1,236	1,465	1,473	2,300	2,296	2,341	2,449
2. Investasi / Investment	18,639	20,113	19,572	19,407	19,178	19,568	20,075	25,910	25,817	25,977	26,004	35,612	35,458	35,493	35,341
NPF	1,266	616	612	668	618	641	698	1,134	1,156	1,080	1,074	1,315	1,224	1,234	1,257
3. Konsumsi / Consumption	28,773	35,143	35,687	36,206	36,392	36,904	37,440	54,777	56,275	58,115	59,589	76,259	77,026	77,895	78,469
NPF	317	246	279	284	289	312	303	865	854	840	851	1,146	1,173	1,236	1,289
Total Pembiayaan / Total Financing	67,326	75,138	74,243	75,300	75,082	75,386	84,010	115,659	116,364	120,248	121,997	165,516	165,545	166,095	165,279
NPF	2,217	1,839	1,851	1,880	1,892	1,898	2,097	3,297	3,246	3,385	3,398	4,760	4,693	4,812	4,996
Orientasi Penggunaan / User Orientation															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Ekspor / Export	-	339	409	450	326	352	212	120	116	410	438	429	839	839	753
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Impor / Import	-	-	-	-	-	-	-	-	-	-	-	29	29	4	4
NPF	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1
3. Lainnya / Other	67,326	74,798	73,808	74,850	74,756	75,033	83,799	115,539	116,249	119,839	121,558	165,058	164,676	165,252	164,523
NPF	2,217	1,839	1,838	1,880	1,892	1,898	2,097	3,297	3,246	3,385	3,398	4,760	4,692	4,811	4,995
Total Pembiayaan / Total Financing	67,326	75,138	74,217	75,300	75,082	75,386	84,010	115,659	116,364	120,248	121,997	165,516	165,545	166,095	165,279
NPF	2,217	1,839	1,838	1,880	1,892	1,898	2,097	3,297	3,246	3,385	3,398	4,760	4,693	4,812	4,996

Tabel 3.13.
Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan BUKU
kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu
(Credit and Non Performing Loan (NPL) of Commercial Conventional and Sharia Banks based on Group of Business Activities
to Non Bank Third Party Withdrawn By Card)
Miliar Rp (Billion Rp)

Pengelompokan Bank / Group of Banks	2018	2019	2020										2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
1. BUKU 1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. BUKU 2	617	642	657	632	622	617	623	634	634	634	634	653	630	621	616	614
NPL	24	27	29	32	33	35	35	36	40	42	39	35	34	34	34	34
3. BUKU 3	33,248	33,587	32,787	31,312	29,349	25,654	25,531	25,449	25,380	25,202	24,969	24,949	25,146	23,089	23,245	23,245
NPL	972	835	835	852	892	903	1,057	1,284	1,388	1,293	1,080	889	839	793	771	771
4. BUKU 4	46,431	52,314	51,497	49,287	45,461	46,459	46,365	46,733	47,330	46,607	46,411	46,248	47,187	48,785	48,803	48,803
NPL	1,001	918	1,025	1,067	1,180	1,330	1,538	1,767	1,811	1,688	1,471	1,275	1,121	1,136	1,196	1,196
5. BUKU 1 SYARIAH / BUKU 1 SHARIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. BUKU 2 SYARIAH / BUKU 2 SHARIA	332	343	353	346	325	316	324	-	-	-	-	-	-	-	-	-
NPF	11	10	9	13	12	15	18	-	-	-	-	-	-	-	-	-
7. BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	-	-	-	-	-	333	340	344	347	342	342	349	345	348
NPF	-	-	-	-	-	-	-	19	22	21	23	13	14	16	18	18
8. Bank Umum / Commercial Bank	80,628	86,886	85,294	81,577	75,756	73,046	72,843	73,149	73,683	72,786	72,379	72,169	73,303	72,836	73,010	73,010
NPL	2,009	1,790	1,899	1,964	2,118	2,283	2,649	3,106	3,261	3,044	2,613	2,212	2,009	1,980	2,019	2,019

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

Keterangan / Items	2018	2019	2020												2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb		
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin																	
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354.878	369.903	372.109	383.091	379.363	377.036	378.182	375.091	378.779	386.281	383.139	382.421	385.586	381.697	386.046		
NPL	4.672	5.642	6.337	5.533	5.715	5.618	6.706	6.832	7.084	7.785	7.668	7.682	7.480	6.974	6.838		
2. Perikanan / <i>Fishery</i>	12.137	14.115	14.438	14.500	14.577	13.950	14.268	14.707	15.030	15.346	15.546	15.812	16.032	16.046	16.203		
NPL	221	750	784	795	802	811	790	768	770	756	751	784	886	936	941		
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137.912	134.315	134.498	150.032	142.752	147.415	147.051	152.018	156.036	149.080	141.326	129.583	124.618	124.300	124.414		
NPL	6.423	4.808	5.146	5.494	5.330	7.409	7.292	8.857	8.537	8.142	8.058	9.213	9.049	9.115	9.323		
4. Industri Pengolahan / <i>Processing Industry</i>	899.088	931.727	904.083	961.569	931.054	933.269	913.107	916.574	910.487	916.260	897.899	881.020	893.642	865.303	871.568		
NPL	22.724	36.191	38.142	38.958	38.871	40.965	41.727	42.378	42.424	41.537	40.959	40.982	40.898	41.410	42.515		
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170.190	198.255	199.749	215.082	211.590	213.069	212.884	203.495	197.115	192.246	172.241	170.049	168.881	165.766	165.385		
NPL	2.259	1.770	1.836	2.032	1.929	1.875	1.720	1.749	1.787	2.035	1.901	1.893	2.091	2.140	2.147		
6. Konstruksi / <i>Construction</i>	316.097	362.271	350.050	353.292	354.195	360.526	363.887	365.045	365.865	370.879	374.226	373.621	376.473	370.737	370.590		
NPL	9.919	12.863	13.337	13.527	13.932	14.092	13.949	14.225	13.815	13.704	13.846	13.510	12.973	13.385	13.655		
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975.995	1.006.069	974.243	999.463	972.219	960.548	947.590	939.542	938.110	940.905	941.240	936.117	942.188	920.781	924.307		
NPL	35.285	34.739	38.855	40.053	40.776	41.249	43.509	44.423	44.612	43.065	43.154	42.731	41.784	43.081	43.510		
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	99.751	109.842	111.210	113.223	112.163	112.757	112.155	113.646	114.990	116.436	116.973	117.471	116.183	116.233	117.171		
NPL	5.516	6.111	6.296	5.713	6.357	7.001	6.601	7.146	7.328	7.361	7.438	7.341	6.258	6.303	6.950		
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217.323	246.935	246.485	253.160	248.352	249.865	255.643	258.299	256.134	258.541	261.913	261.514	266.189	262.371	266.255		
NPL	5.825	4.047	4.265	5.533	5.578	5.298	5.229	5.189	5.203	5.334	5.259	5.484	5.739	5.927	5.366		
10. Perantara Keuangan / <i>Financial intermediaries</i>	244.486	249.782	242.558	263.848	261.482	253.227	241.269	237.528	231.089	220.049	215.133	214.928	216.297	207.929	205.614		
NPL	2.863	1.247	1.559	1.554	1.569	1.229	1.164	1.196	1.197	1.168	1.228	1.368	1.089	1.028	1.053		
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248.218	269.360	264.190	272.235	268.749	266.507	263.607	264.511	263.302	264.874	262.135	260.732	259.978	256.045	256.034		
NPL	4.606	6.190	7.087	7.217	7.534	6.243	6.456	7.325	6.987	6.820	7.779	8.497	8.048	8.309	8.407		
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.068	28.901	29.272	32.052	29.528	29.664	29.627	31.558	31.772	29.703	28.431	28.082	30.887	31.610	31.715		
NPL	3	7	10	9	10	11	10	10	13	3	4	4	4	8	4		
13. Jasa Pendidikan / <i>Education Services</i>	12.322	14.194	13.858	13.814	13.785	13.842	13.932	13.930	13.899	13.378	13.437	13.485	13.594	13.499	13.514		
NPL	100	119	144	145	241	260	172	261	257	254	255	246	244	250	259		
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22.698	33.576	28.526	29.084	29.030	28.931	28.970	28.463	28.874	28.870	28.940	28.632	28.262	28.276	28.093		
NPL	381	413	357	368	371	363	434	418	419	415	399	400	382	265	265		
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79.914	82.543	82.680	84.006	82.141	82.073	83.798	84.993	84.644	83.506	85.192	87.608	89.457	88.990	91.955		
NPL	1.474	1.839	2.045	2.121	2.070	2.161	2.346	2.309	2.393	2.363	2.780	2.921	2.902	3.012	3.133		
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.715	3.415	3.243	3.183	3.103	3.127	3.155	3.134	3.167	3.192	3.157	3.134	2.989	2.965	2.962		
NPL	59	64	69	70	72	73	69	67	69	69	68	65	55	61	67		
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	323	352	335	315	317	442	327	335	331	321	358	357	364		
NPL	0	-	0	0	0	0	0	0	0	-	0	0	0	-	0		
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.257	1.976	2.642	1.891	2.017	1.968	2.492	2.550	2.621	2.540	2.479	2.537	2.490	2.399	2.262		
NPL	282	130	102	111	112	187	270	268	255	158	134	147	138	150	172		
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin																	
Rumah Tangga / <i>House Hold</i>																	
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445.196	479.928	480.073	482.255	481.630	481.796	482.032	484.657	487.134	485.013	488.760	493.302	496.603	496.135	498.591		
NPL	10.274	12.120	13.526	13.936	15.004	15.303	15.421	15.391	15.123	14.409	14.045	13.599	12.760	13.046	13.223		
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	19.913	22.309	22.533	22.566	22.537	22.424	22.257	22.386	22.434	22.413	22.490	22.667	22.826	22.907	22.957		
NPL	364	348	476	523	523	591	636	616	619	585	558	548	507	576	554		
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25.548	24.340	23.886	23.769	23.497	23.245	22.888	22.742	22.598	22.435	22.300	22.101	22.004	21.788	21.618		
NPL	1.227	1.353	1.373	1.380	1.451	1.467	1.449	1.459	1.403	1.352	1.250	1.190	1.073	1.106	1.145		
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.449	140.399	142.848	143.058	138.969	133.361	128.111	124.271	119.814	115.021	110.602	108.077	105.772	105.297	103.689		
NPL	1.919	1.904	2.123	2.268	2.491	3.197	3.694	3.715	3.391	2.966	2.551	2.313	2.167	2.194	2.184		
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606.712	652.364	655.506	659.531	655.375	649.223	655.149	649.013	649.245	662.551	663.745	666.035	673.005	670.025	672.869		
NPL	5.856	6.490	7.535	7.958	8.385	8.932	9.172	9.583	9.685	9.453	9.045	8.770	8.229	8.690	9.117		
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	235.841	240.193	239.152	236.985	231.540	227.790	227.068	227.571	228.600	230.738	228.635	228.241	227.246	225.655	224.967		
NPL	3.011	2.690	2.958	3.006	3.180	3.381	3.738	4.213	4.364	4.163	3.697	3.285	2.949	2.907	2.946		

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

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	217.110	233.296	234.616	239.607	238.440	238.074	239.039	240.109	243.333	246.043	245.997	246.929	251.567	249.714	251.678
NPL	2.438	2.452	3.140	2.412	2.355	2.303	3.380	3.494	3.785	4.527	4.478	4.455	4.409	3.894	4.028
2. Perikanan / <i>Fishery</i>	5.766	6.880	7.131	7.256	7.180	7.132	7.287	7.545	7.765	8.089	8.331	8.632	8.874	8.872	9.111
NPL	81	495	529	532	525	519	507	491	495	504	504	517	511	522	547
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	58.614	62.764	62.619	72.106	66.863	67.560	67.761	67.222	67.187	66.388	66.117	62.896	67.410	66.546	66.334
NPL	3.196	2.391	2.931	3.121	3.037	4.854	4.872	5.307	5.280	5.825	5.818	6.986	6.897	6.867	7.050
4. Industri Pengolahan / <i>Processing Industry</i>	317.241	326.481	313.269	329.540	314.848	316.238	309.768	307.986	304.191	309.488	305.869	299.278	316.144	304.681	308.580
NPL	10.876	17.235	17.937	18.859	19.321	20.238	22.334	22.443	24.062	24.070	24.062	25.339	25.294	26.039	26.039
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	89.927	110.495	111.118	116.205	115.840	118.304	118.687	113.756	110.450	107.213	92.525	92.322	91.852	89.686	89.707
NPL	921	867	846	878	818	799	777	780	809	1.061	1.053	1.018	1.252	1.259	1.259
6. Konstruksi / <i>Construction</i>	139.135	158.369	153.452	160.518	160.321	164.671	166.909	169.445	166.785	167.820	171.130	170.450	172.158	171.764	172.455
NPL	4.675	6.556	6.642	6.690	6.789	6.798	6.866	6.962	6.876	6.712	6.942	6.808	7.103	7.308	7.605
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	450.251	466.193	453.728	462.160	444.774	437.745	437.924	439.263	444.693	450.622	452.956	453.338	457.066	447.863	452.802
NPL	13.622	13.278	15.037	15.450	16.069	15.940	17.084	17.455	17.684	17.687	17.681	17.869	17.270	18.262	18.913
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	30.296	38.120	39.605	40.287	40.112	40.728	40.699	42.133	43.703	44.637	45.320	46.336	46.245	46.481	47.098
NPL	451	1.148	1.054	1.117	1.518	2.318	1.870	2.110	2.363	2.414	2.525	2.589	1.947	1.949	1.817
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	89.258	109.308	111.675	114.170	112.677	114.850	120.110	121.412	120.534	120.130	121.481	120.768	124.042	123.838	126.267
NPL	2.305	2.048	2.365	2.420	2.496	2.728	2.637	2.615	2.614	2.546	2.548	2.567	2.979	3.055	2.620
10. Perantara Keuangan / <i>Financial intermediaries</i>	36.537	47.417	42.569	42.716	47.288	47.011	42.705	40.207	38.633	36.267	35.605	35.678	34.909	33.565	34.016
NPL	1.603	201	390	555	571	287	269	265	236	237	242	377	219	220	221
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	76.076	90.997	89.318	91.319	88.760	86.994	86.668	87.488	87.354	87.469	86.680	87.118	86.988	85.873	86.581
NPL	823	3.273	3.299	3.059	2.906	1.606	1.541	1.686	1.514	1.668	2.640	2.671	3.211	3.711	3.746
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22.199	25.977	26.469	29.270	26.986	27.171	27.624	29.671	29.923	27.990	26.784	26.450	28.293	29.033	29.220
NPL	3	7	10	8	10	10	10	9	12	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	2.836	3.108	3.092	3.039	3.014	3.001	3.002	3.005	2.468	2.493	2.476	2.447	2.447	2.447	2.433
NPL	27	46	51	44	41	41	44	39	39	36	42	39	41	43	45
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.058	15.614	10.789	10.772	10.617	10.683	10.987	10.769	11.320	11.361	11.466	11.276	11.364	11.257	11.179
NPL	223	249	243	245	260	257	250	244	247	245	223	221	218	104	106
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	41.075	44.044	45.214	46.302	44.956	45.116	46.972	48.034	48.554	48.001	49.523	51.341	52.362	52.542	54.644
NPL	526	758	864	873	810	784	941	940	858	909	1.313	1.433	1.557	1.620	1.691
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.837	1.671	1.625	1.608	1.551	1.555	1.574	1.580	1.630	1.666	1.626	1.619	1.469	1.433	1.411
NPL	33	42	47	44	43	39	36	34	38	36	37	37	28	34	38
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	322	351	329	314	315	439	324	332	327	317	355	356	361
NPL	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	274	227	183	93	91	91	112	125	129	163	171	204	194	176	102
NPL	22	36	28	29	28	29	28	28	28	28	28	28	22	28	28
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	268.935	290.692	291.145	291.639	291.477	292.002	291.940	294.040	295.602	292.554	294.259	297.399	299.176	298.822	300.533
NPL	4.886	6.658	7.687	7.646	8.087	7.954	7.797	7.730	7.614	7.339	7.232	6.974	6.634	6.709	6.893
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.082	7.589	7.548	7.519	7.476	7.437	7.366	7.348	7.327	7.183	7.156	7.167	7.157	7.108	7.082
NPL	138	183	273	278	274	278	289	276	284	271	271	264	240	245	254
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.921	6.833	6.647	6.555	6.545	6.464	6.393	6.329	6.275	6.197	6.119	6.023	5.955	5.897	5.804
NPL	508	581	545	526	542	522	525	506	490	473	449	413	375	386	421
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	36.275	40.210	41.694	42.202	41.534	40.467	39.356	38.624	37.649	36.468	35.454	34.497	34.096	33.787	33.400
NPL	519	514	540	590	632	801	1.038	1.264	1.148	910	661	543	488	481	484
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	289.609	293.745	293.717	295.274	292.533	287.555	292.139	285.191	284.983	295.467	294.975	294.820	297.233	295.161	295.362
NPL	2.043	2.469	2.952	3.074	3.250	3.318	3.305	3.347	3.341	3.380	3.364	3.259	3.002	3.201	3.321
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	44.116	50.471	50.401	50.225	48.294	46.932	46.919	47.404	48.005	48.901	48.577	47.569	48.607	47.747	47.738
NPL	900	740	872	921	1.002	1.047	1.236	1.408	1.485	1.446	1.349	1.253	1.086	1.073	1.035

Tabel 3.3.a.															
Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit															
(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)															
Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	11.528	13.261	13.054	13.182	13.213	13.097	13.061	13.092	13.147	13.327	13.385	13.438	13.521	13.485	13.579
NPL	1.001	918	819	820	847	823	797	770	770	851	836	913	899	908	915
2. Perikanan / <i>Fishery</i>	884	986	1.004	1.002	991	994	997	1.109	1.137	1.144	1.147	1.152	1.157	1.138	1.150
NPL	51	60	65	70	75	79	79	82	82	80	78	76	69	71	75
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	785	1.120	1.285	1.279	1.254	1.246	1.243	1.336	1.325	1.297	1.287	1.285	1.216	1.214	1.222
NPL	100	95	258	405	406	408	358	355	354	351	353	422	376	375	374
4. Industri Pengolahan / <i>Processing Industry</i>	9.414	11.639	11.493	11.703	11.316	12.227	12.105	12.009	12.249	11.991	12.571	14.045	14.282	14.301	14.433
NPL	443	453	472	488	586	602	617	596	613	610	600	615	482	487	486
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4.077	2.463	2.485	2.890	2.837	3.125	3.180	3.159	3.149	3.120	2.735	2.721	2.484	2.464	2.450
NPL	204	95	99	100	94	94	97	97	97	54	54	54	54	54	55
6. Konstruksi / <i>Construction</i>	29.854	35.824	31.320	31.633	31.803	33.844	34.251	35.268	35.991	37.249	37.963	38.305	36.260	34.168	34.023
NPL	2.160	2.775	2.878	3.090	3.081	3.142	3.307	3.202	3.216	3.196	3.194	3.347	2.736	2.769	2.788
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	32.163	36.022	35.335	35.834	35.448	35.921	36.197	35.879	36.053	36.894	37.196	38.045	38.295	37.589	38.182
NPL	2.637	2.754	2.924	3.062	3.144	3.235	3.313	3.276	3.260	3.209	3.185	3.128	2.897	2.948	2.968
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	6.253	7.179	7.132	7.237	7.265	7.283	7.152	7.167	7.187	7.168	7.210	7.201	7.256	7.248	7.319
NPL	630	724	855	862	1.006	1.011	1.174	1.350	1.330	1.251	1.252	1.205	1.252	1.258	1.258
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	3.393	4.427	4.343	4.336	4.378	4.448	5.223	5.453	5.485	5.954	6.204	6.273	7.513	7.406	7.446
NPL	215	150	196	208	229	232	238	241	237	239	250	246	219	297	263
10. Perantara Keuangan / <i>Financial intermediaries</i>	14.914	10.816	9.580	9.472	8.656	8.755	9.546	9.448	9.548	8.953	8.764	9.534	9.483	8.565	8.127
NPL	200	201	211	205	202	200	194	186	171	176	176	146	149	153	152
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.872	7.310	6.985	7.115	7.273	7.370	5.104	5.153	5.024	5.195	5.113	5.003	4.933	4.439	4.252
NPL	440	691	726	821	1.065	1.140	909	715	769	758	759	766	716	715	725
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.316	2.647	2.480	2.458	2.277	2.226	1.923	1.866	1.825	1.689	1.622	1.605	2.567	2.552	2.470
NPL	-	0	0	0	1	1	0	-	-	0	-	0	0	5	0
13. Jasa Pendidikan / <i>Education Services</i>	1.199	1.377	1.315	1.289	1.269	1.343	1.320	1.285	1.297	1.298	1.323	1.313	1.333	1.330	1.319
NPL	14	14	23	27	27	48	54	53	52	53	52	52	44	45	44
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.454	2.611	2.333	2.304	2.259	2.269	2.281	2.284	2.293	2.296	2.258	2.309	2.464	2.413	2.344
NPL	26	69	20	21	23	21	26	26	29	28	27	27	23	24	21
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3.095	4.708	4.629	4.740	4.783	4.763	4.652	4.625	4.661	4.928	5.180	5.455	5.676	5.565	5.663
NPL	293	352	368	379	390	398	408	433	433	417	417	413	334	342	336
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	222	329	309	307	294	280	270	259	250	243	233	220	214	212	209
NPL	12	5	6	7	8	8	8	7	7	7	6	6	6	5	6
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	7	0	0	6	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	20	27	16	19	16	15	17	15	53	52	53	89	87	84	48
NPL	2	2	2	3	4	3	3	3	3	2	1	1	1	1	2
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	20.500	21.643	21.703	21.855	21.959	21.955	22.267	22.302	22.481	22.695	22.812	22.982	22.845	22.732	22.925
NPL	1.464	1.534	1.688	1.803	2.011	2.029	2.033	2.020	1.993	1.961	1.949	1.889	1.749	1.817	1.798
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	410	451	460	412	423	438	331	342	368	391	407	427	447	451	458
NPL	76	31	31	29	31	37	37	39	38	38	35	35	34	34	35
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	395	434	448	451	446	440	427	420	427	429	456	454	452	444	442
NPL	86	84	92	96	106	107	113	118	117	117	116	114	106	108	107
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	514	529	512	516	506	494	494	491	487	481	472	474	482	484	490
NPL	3	4	4	3	4	4	5	4	4	4	4	4	3	4	3
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	142.625	176.269	180.150	182.220	182.791	183.450	184.672	186.484	187.267	189.568	191.121	193.862	196.716	197.079	198.636
NPL	716	690	811	808	856	902	876	914	921	935	934	938	884	970	984
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
	127.769	122.355	121.281	121.443	121.533	120.662	120.833	120.784	120.631	120.729	120.179	119.813	118.982	118.611	118.910
NPL	518	476	537	553	582	582	583	567	554	537	553	532	489	540	546

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

Keterangan / Items	2018	2019	2020												2021	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	121.433	119.598	119.885	125.478	122.859	121.858	121.504	119.280	119.743	121.768	121.366	119.955	119.280	117.284	119.582	
NPL	1.234	2.272	2.378	2.301	2.512	2.492	2.529	2.569	2.529	2.407	2.354	2.313	2.172	1.894		
2. Perikanan / <i>Fishery</i>	5.478	6.206	6.271	6.203	6.386	5.799	5.958	6.036	6.110	6.094	6.046	5.992	6.001	6.036	5.942	
NPL	88	196	190	193	202	213	204	195	194	172	169	191	306	344	319	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	61.794	56.629	57.462	61.967	59.966	62.336	61.529	64.968	66.222	61.686	58.179	54.712	50.554	50.494	50.962	
NPL	3.003	2.146	1.823	1.886	1.813	2.074	1.991	3.123	2.831	1.892	1.813	1.734	1.707	1.803	1.828	
4. Industri Pengolahan / <i>Processing Industry</i>	490.365	514.769	500.920	532.086	519.339	521.239	507.458	507.449	504.519	506.279	494.029	486.515	495.327	485.340	483.486	
NPL	9.105	15.914	16.949	17.047	16.563	17.733	16.417	16.571	16.008	14.558	14.001	14.812	13.784	14.013	14.703	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	60.234	68.558	68.842	75.846	74.406	73.612	73.526	69.173	66.024	64.014	59.392	58.142	57.960	57.754	57.209	
NPL	1.004	808	891	1.055	1.017	982	846	872	881	919	794	822	785	828	832	
6. Konstruksi / <i>Construction</i>	139.261	163.697	160.673	156.447	157.387	157.376	158.134	155.914	158.508	161.340	160.734	160.681	163.696	160.418	159.833	
NPL	3.083	3.532	3.817	3.747	4.061	4.152	3.776	4.041	3.695	3.768	3.698	3.347	3.134	3.308	3.263	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.211	475.728	459.734	472.725	466.060	462.478	450.316	442.994	436.571	431.696	429.370	426.924	431.213	420.140	417.625	
NPL	18.001	18.152	20.312	20.748	20.780	21.294	22.341	22.894	22.916	21.392	21.416	21.058	21.105	21.358	21.113	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	60.736	62.592	62.467	63.405	62.651	62.676	62.265	62.242	61.968	62.484	62.313	61.862	61.348	61.173	61.404	
NPL	4.330	4.134	4.281	3.630	3.729	3.567	3.452	3.582	3.530	3.591	3.556	3.444	2.954	2.991	3.770	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	111.121	115.721	113.242	117.655	114.014	113.894	114.056	113.904	114.731	117.664	118.626	119.063	120.464	117.938	120.299	
NPL	3.264	1.850	1.705	2.905	2.853	2.338	2.354	2.331	2.351	2.548	2.461	2.671	2.541	2.575	2.483	
10. Perantara Keuangan / <i>Financial intermediaries</i>	143.307	149.403	146.366	163.137	159.005	154.841	148.160	147.077	143.090	138.604	135.579	135.011	138.304	132.623	130.931	
NPL	1.061	845	958	794	796	742	701	745	790	754	809	844	720	655	680	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	157.841	164.509	160.622	165.947	165.186	165.457	164.980	165.017	164.475	165.659	164.243	162.645	163.380	160.884	160.672	
NPL	3.338	2.226	3.061	3.338	3.563	3.496	4.006	4.924	4.704	4.394	4.380	5.060	4.120	3.883	3.937	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	435	276	323	324	265	267	80	22	23	24	25	27	27	26	26	
NPL	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	
13. Jasa Pendidikan / <i>Education Services</i>	8.288	9.708	9.450	9.485	9.502	9.498	9.610	9.641	9.597	9.613	9.621	9.696	9.814	9.722	9.762	
NPL	60	59	70	73	172	170	73	169	165	166	161	155	159	163	169	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	12.053	15.111	15.163	15.769	15.917	15.743	15.468	15.178	15.030	14.988	14.991	14.823	14.367	14.539	14.505	
NPL	133	96	94	102	89	85	158	148	143	142	150	152	141	137	138	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	35.402	33.372	32.549	32.681	31.927	31.724	31.666	31.938	31.031	30.240	29.990	30.357	31.129	30.621	31.411	
NPL	655	729	813	869	870	980	998	937	1.102	1.037	1.049	1.074	1.012	1.049	1.106	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	656	1.415	1.310	1.268	1.258	1.291	1.312	1.295	1.286	1.284	1.298	1.295	1.307	1.320	1.342	
NPL	15	16	17	20	21	25	26	25	25	25	25	23	21	21	23	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	0	0	0	0	0	2	3	3	2	4	3	3	1	3	
NPL	0	-	0	0	0	0	0	0	0	-	0	0	0	-	0	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.557	877	1.590	912	1.058	983	1.657	1.704	1.732	1.630	1.562	1.556	1.534	1.524	1.494	
NPL	259	92	72	79	80	155	239	237	224	128	105	118	115	121	143	
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	155.381	167.233	166.877	168.417	167.846	167.495	167.485	167.976	168.714	169.430	171.355	172.589	174.251	174.269	174.821	
NPL	3.921	3.925	4.149	4.484	4.903	5.317	5.589	5.639	5.514	5.107	4.862	4.734	4.374	4.517	4.529	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	12.383	14.232	14.493	14.603	14.603	14.515	14.527	14.665	14.710	14.810	14.898	15.043	15.192	15.320	15.385	
NPL	149	133	173	215	218	276	309	301	296	276	251	248	232	296	265	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	18.231	17.073	16.790	16.762	16.506	16.340	16.067	15.991	15.895	15.808	15.725	15.623	15.596	15.447	15.371	
NPL	633	688	735	758	803	837	811	835	796	763	684	664	593	612	617	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	103.604	99.605	100.589	100.289	96.879	92.352	88.214	85.112	81.634	78.029	74.635	73.064	71.153	70.986	69.760	
NPL	1.396	1.386	1.579	1.675	1.855	2.392	2.652	2.447	2.239	2.051	1.886	1.766	1.676	1.709	1.697	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	173.943	181.783	181.064	181.466	179.477	177.638	177.756	176.760	176.418	176.941	177.062	176.761	178.470	177.193	178.278	
NPL	3.067	3.297	3.733	4.040	4.243	4.674	4.949	5.276	5.367	5.083	4.695	4.521	4.289	4.458	4.750	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48.915	53.421	53.773	52.047	49.084	47.992	47.315	47.541	48.245	49.617	48.628	49.858	48.637	48.669	47.760	
NPL	1.157	1.120	1.203	1.187	1.245	1.372	1.446	1.626	1.649	1.549	1.276	1.070	990	951	1.044	

Tabel 3.5.a.

**Kredit dan NPL Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit Channeling and NPL Credit Channeling of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)**

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.807	3.747	4.554	4.824	4.851	4.007	4.578	2.609	2.557	5.143	2.390	2.099	1.217	1.214	1.207
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	10	43	32	38	20	25	26	18	19	19	21	35	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	16.719	13.803	13.132	14.682	14.669	16.273	16.517	18.492	21.303	19.709	15.743	10.690	5.437	6.054	5.896
NPL	123	175	134	82	74	73	71	73	73	74	73	71	70	70	71
4. Industri Pengolahan / <i>Processing Industry</i>	82.068	78.838	78.400	88.239	85.551	83.565	83.776	89.130	89.527	88.502	85.430	81.184	67.889	60.981	65.069
NPL	2.299	2.590	2.783	2.564	2.401	2.392	2.360	2.362	2.360	2.296	2.296	2.261	1.293	1.289	1.287
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	15.952	16.739	17.304	20.141	18.507	18.028	17.491	17.407	17.492	17.899	17.589	16.864	16.585	15.862	16.019
NPL	131	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	7.847	4.381	4.604	4.694	4.685	4.634	4.392	4.418	4.381	4.469	4.399	4.185	4.359	4.386	4.279
NPL	-	-	-	-	-	-	-	20	28	28	12	8	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	27.369	28.125	25.446	28.743	25.936	24.404	23.153	21.405	20.793	21.692	21.718	17.810	15.614	15.190	15.697
NPL	1.025	555	582	792	782	780	770	776	775	777	871	675	513	513	516
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	2.466	1.950	2.005	2.294	2.136	2.071	2.037	2.105	2.132	2.147	2.130	2.073	1.334	1.332	1.350
NPL	105	105	105	105	105	105	105	105	105	105	105	105	105	105	105
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	13.550	17.479	17.224	17.000	17.283	16.673	16.255	17.530	15.385	14.792	15.601	15.409	14.170	13.190	12.244
NPL	41	-	-	-	-	-	-	1	1	1	0	0	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.728	42.146	44.043	48.524	46.533	42.620	40.858	40.796	39.818	36.225	35.185	34.705	33.602	33.176	32.541
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.429	6.544	7.265	7.854	7.531	6.686	6.855	6.854	6.448	6.552	6.098	5.966	4.678	4.849	4.529
NPL	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	118	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	133	240	242	239	237	236	235	232	231	226	225	223	67	67	65
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	342	419	287	283	474	471	508	396	397	337	499	455	290	263	237
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	406	846	852	866	852	879	706	706	706	695	694	689	675	615	617
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	379	360	348	344	348	344	340	339	337	335	335	333	331	311	313
NPL	3	2	3	2	2	2	2	2	2	2	2	2	2	2	2
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	39	37	32	32	35	33	34	31	30	28	29	29	29	29	32
NPL	0	1	0	0	0	0	1	0	0	1	0	1	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	56	55	52	51	50	48	46	44	44	43	42	41	41	40	40
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	535	568	575	572	574	580	582	578	577	576	587	592	586	591	592
NPL	29	35	39	37	37	38	43	46	56	54	52	52	54	61	62
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	15.042	13.945	13.697	13.270	12.628	12.205	12.002	11.843	11.719	11.491	11.251	11.001	11.019	10.628	10.559
NPL	436	355	346	345	352	380	473	613	676	630	519	430	383	344	322

Tabel 3.6.a.
Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit - Februari 2021
Credit and NPL of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit by Region - February 2021
Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha													Bukan Lapangan Usaha										
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan 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	8.286	946	614	61.358	1.469	20.720	88.588	9.233	21.237	2.910	13.246	206	1.604	3.300	7.629	428	-	164	116.235	2.425	2.217	3.340	82.062	27.881
NPL	289	29	98	6.528	7	1.995	3.154	433	613	21	941	0	13	20	253	16	-	15	2.778	96	84	117	1.123	256
Banten	875	114	565	23.847	553	11.706	19.396	1.688	5.750	1.882	8.389	1	423	666	6.360	87	1	81	38.978	1.210	866	935	22.951	6.578
NPL	19	2	397	408	339	599	1.044	44	14	19	116	-	1	3	40	2	-	11	645	19	25	9	335	96
DKI Jakarta	170.854	3.889	91.337	499.063	147.510	256.099	296.204	53.860	178.904	188.765	186.965	10.547	4.814	12.051	39.199	355	361	930	118.830	14.459	6.781	85.176	109.660	78.434
NPL	3.255	652	8.041	17.560	1.561	4.983	17.113	3.976	3.159	798	5.990	3	132	24	1.541	5	-	83	3.568	330	267	1.694	2.802	1.793
D.J. Yogyakarta	1.061	199	43	3.314	32	1.620	10.470	2.975	1.281	589	646	44	750	625	1.820	70	-	27	4.508	171	225	208	9.135	796
NPL	8	2	0	65	0	149	286	156	47	0	16	-	1	0	33	1	-	1	101	25	12	2	86	4
Jawa Tengah	13.564	1.927	332	54.734	345	13.709	96.269	7.533	5.529	1.985	6.013	131	1.285	2.603	7.219	446	-	169	24.005	376	978	1.826	29.234	33.258
NPL	150	42	12	9.962	2	576	2.990	539	73	56	139	-	9	19	169	7	-	2	450	3	62	64	257	145
Jawa Timur	24.793	2.570	1.444	95.899	6.537	21.839	123.858	9.250	12.751	1.501	9.911	16	1.653	2.190	8.096	500	-	314	50.700	2.549	2.176	3.309	78.551	3.594
NPL	398	41	235	4.388	68	1.224	6.288	363	522	66	427	0	9	24	545	10	-	13	1.444	27	157	87	1.163	95
Bengkulu	3.433	79	13	439	9	193	4.279	259	137	18	185	-	34	107	503	23	-	16	2.561	11	106	65	5.587	4.698
NPL	31	1	0	5	0	53	123	4	2	1	4	-	0	6	7	0	-	1	47	0	6	2	30	15
Jambi	9.620	104	136	2.261	14	1.154	7.757	950	322	57	459	6	112	103	759	33	-	11	4.865	23	188	108	13.638	121
NPL	98	2	4	131	2	116	482	28	18	2	4	0	2	0	11	0	-	1	109	1	17	2	121	1
Aceh	2.447	349	66	1.837	87	808	4.943	395	191	172	319	0	24	176	556	101	2	278	3.740	40	68	299	17.314	1.281
NPL	45	19	5	38	0	55	310	22	8	-	5	-	0	1	21	4	0	9	46	0	3	1	104	12
Sumatera Utara	42.026	471	304	46.013	107	8.435	40.204	2.613	8.541	816	2.838	21	421	1.345	2.512	133	-	43	17.130	444	1.338	2.782	33.986	2.139
NPL	755	15	2	1.371	1	505	2.282	421	44	19	82	0	19	16	66	4	-	9	434	8	59	77	445	38
Sumatera Barat	8.568	239	124	2.729	16	647	13.845	820	509	130	511	1	127	170	817	36	-	14	3.833	47	158	94	8.559	13.202
NPL	117	8	22	33	0	61	529	20	23	10	30	-	3	0	12	1	-	2	80	2	7	1	87	45
Riau	16.187	132	126	4.886	125	2.456	11.640	1.368	1.124	258	1.559	7	106	618	960	39	-	9	10.525	82	479	254	18.748	637
NPL	320	3	1	212	1	190	479	31	28	2	51	-	8	5	27	1	-	1	364	5	22	2	188	11
Sumatera Selatan	14.425	189	206	8.711	224	3.615	15.589	1.460	1.021	114	1.815	224	402	398	998	40	0	13	10.873	85	605	438	23.318	1.148
NPL	526	6	4	181	0	422	998	92	13	0	48	-	0	88	24	1	-	1	317	4	59	10	217	13
Bangka Belitung	1.101	177	627	589	45	192	2.478	165	124	155	89	-	7	37	207	5	-	-	2.038	22	78	49	4.311	30
NPL	23	5	10	17	1	20	123	1	4	-	4	-	0	0	3	0	-	-	53	-	5	0	31	0
Kepulauan Riau	157	250	40	4.846	569	1.346	6.035	1.154	3.308	40	2.226	2	131	129	426	18	-	13	7.069	105	491	108	8.049	1.026
NPL	2	3	-	612	3	63	102	9	299	1	77	-	4	3	7	0	-	2	223	1	19	0	85	17
Lampung	9.629	549	113	3.883	97	904	14.211	512	2.718	144	835	0	438	300	778	47	-	13	5.083	56	207	151	6.801	5.503
NPL	52	9	5	72	1	65	1.017	7	46	12	4	-	2	6	13	2	-	3	127	1	7	2	78	58
Kalimantan Selatan	7.438	276	1.248	1.939	116	1.305	9.481	532	2.649	287	1.122	0	73	207	944	27	-	15	10.333	64	436	124	11.724	275
NPL	54	10	19	8	0	107	441	6	83	2	54	-	8	1	21	1	-	1	290	1	39	1	103	3
Kalimantan Barat	13.008	329	172	1.385	140	755	11.668	802	1.111	1.019	674	49	85	116	681	26	-	8	7.110	71	581	249	15.045	180
NPL	33	4	1	166	0	185	341	30	10	0	11	-	3	2	16	2	-	0	127	1	36	4	97	6
Kalimantan Timur	5.948	287	1.489	2.344	518	7.114	13.782	2.046	3.953	586	3.420	3	111	189	1.627	49	-	22	8.066	183	540	864	18.380	572
NPL	78	5	431	27	10	852	1.084	151	196	6	77	-	5	2	145	1	-	4	480	11	62	30	256	6
Kalimantan Tengah	7.183	97	25	2.870	84	804	5.707	293	372	58	463	18	12	82	654	23	-	3	3.966	43	68	41	10.726	174
NPL	20	2	1	14	1	34	171	11	13	-	17	-	0	34	7	1	-	-	83	0	7	0	58	1
Sulawesi Tengah	2.727	197	216	428	42	603	7.249	388	133	140	344	1	22	31	395	30	-	3	1.846	17	177	39	16.314	95
NPL	64	3	1	12	0	61	261	12	2	1	50	0	0	1	8	0	-	0	54	1	11	1	134	1
Sulawesi Selatan	6.471	1.038	396	4.984	591	5.048	32.633	3.326	3.218	1.538	3.276	4	357	411	2.302	132	-	55	16.592	177	1.296	2.122	25.091	11.048
NPL	53	23	16	235	0	339	1.299	113	33	18	77	0	29	2	49	3	-	6	461	3	95	61	333	64
Sulawesi Utara	775	277	2.007	657	69	1.729	7.253	863	370	6	524	48	47	61	597	43	-	9	4.402	40	182	131	10.615	8.541
NPL	39	18	12	28	2	267	375	28	30	0	8	-	0	1	36	1	-	1	240	3	17	3	247	83
Gorontalo	766	99	14	313	1.945	122	2.484	214	55	0	227	-	9	12	188	8	-	-	944	5	47	12	4.338	2.922
NPL	171	5	0	17	-	65	155	3	2	-	9	-	0	0	10	0	-	-	34	0	6	1	68	25
Sulawesi Barat	1.029	59	10	214	5	108	2.055	74	34	20	36	0	5	25	202	8	-	-	427	3	23	17	3.084	1.697
NPL	11	0	0	6	0	2	66	4	1	-	4	-	-	1	3	0	-	-	7	-	3	0	15	5
Sulawesi Tenggara	1.297	317	127	606	14	508	5.908	599	155	1	445	91	17	71	427	22	-	3	2.850	15	214	103	13.164	430
NPL	11	5	4	11	1	50	260	13	1	0	40	-	4	-	11	0	-	1	68	0	19	1	61	7
Nusa Tenggara Barat	2.738	187	10.992	851	14	999	10.111	1.208	288	26	557	0	48	170	614	41	-	40	4.338	77	195	100	13.205	4.243
NPL	25	3	0	8	0	63	181	10	5	3	15	-	4	0	6	1	-	3	68	5	5	3	80	35
Bali	3.352	250	21	3.771	135	2.072	24.425	10.061	908	305	1.332	97	349	974	2.787	93	-	7	10.251	91	383	445	18.522	1.220
NPL	71	1	0	84	1	132	690	307	44	5	33	-	0	3	13	1	-	0	270	6	14	8	195	26
Nusa Tenggara Timur	1.106	215	35	543	598	732	8.522	761	320	30	289	0	34	45	436	37	-	2	1.240	9	69	84	11.244	7.969
NPL	100	8	0	7	2	94	232	66	7	9	15	-	-	1	6	0	-	0	25	-	4	0	79	18
Maluku	289	137	1	109	6	418	2.842	290	162	1	263	0	1											

Tabel 3.7.a.
Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	2.512.476	2.576.497	2.492.500	2.603.316	2.559.281	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565	2.465.419	2.393.802	2.411.247
NPL	70.785	83.081	90.936	93.791	94.838	97.767	100.194	101.422	101.424	98.880	98.503	97.450	96.687	98.719	101.066
2. Investasi / Investment	1.308.747	1.481.226	1.481.653	1.540.560	1.497.154	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503	1.468.687	1.461.514	1.463.207
NPL	31.829	33.859	35.434	35.443	36.432	37.078	38.251	42.000	41.726	42.090	43.179	45.817	43.335	43.636	43.537
3. Konsumsi / Consumption	1.473.659	1.559.269	1.563.997	1.568.164	1.553.548	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423	1.547.454	1.541.807	1.544.691
NPL	22.650	24.894	27.992	29.071	31.035	32.872	34.109	34.977	34.586	32.929	31.147	29.705	27.685	28.518	29.169
Total Kredit / Total Credit	5.294.882	5.616.992	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145
NPL	125.264	141.834	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972	167.707	170.873	173.772
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	131.582	129.120	131.669	149.322	143.210	138.358	141.473	146.346	148.499	151.120	149.640	145.982	142.171	143.968	146.393
NPL	2.294	2.472	3.010	3.106	3.007	2.877	2.734	2.722	2.827	3.080	3.059	3.100	2.865	3.109	3.506
2. Impor / Import	77.129	84.457	75.221	82.843	80.066	81.723	80.590	78.066	77.867	73.711	69.653	65.976	65.457	63.041	63.298
NPL	1.203	2.307	2.659	2.148	2.201	2.106	2.311	2.290	2.011	2.187	2.158	2.086	1.289	1.380	1.499
3. Lainnya / Other	5.086.171	5.403.414	5.331.261	5.479.875	5.386.707	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533	5.273.932	5.190.114	5.209.453
NPL	121.766	137.055	148.694	153.050	157.096	162.733	167.509	173.387	172.898	168.633	167.612	167.785	163.553	166.384	168.767
Total Kredit / Total Credit	5.294.882	5.616.992	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145
NPL	125.264	141.834	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972	167.707	170.873	173.772

Tabel 3.8.a.
Kredit dan NPL Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	1.008.823	1.044.312	1.005.441	1.039.493	1.018.629	1.020.962	1.029.383	1.025.589	1.025.731	1.035.996	1.043.358	1.041.817	1.067.403	1.039.855	1.057.970
NPL	30.747	36.885	40.181	40.387	41.213	43.704	46.597	47.607	48.108	49.252	49.760	49.100	51.323	52.927	54.093
2. Investasi / Investment	577.838	696.920	701.354	727.828	706.018	706.278	698.759	704.600	703.783	700.153	681.044	675.611	686.337	686.272	686.010
NPL	11.078	14.197	15.233	15.949	16.385	15.847	16.850	17.699	18.214	19.255	20.380	21.813	21.684	21.572	21.664
3. Konsumsi / Consumption	652.939	689.541	691.152	693.413	687.859	680.857	684.113	678.935	679.840	686.770	686.541	687.476	692.225	688.522	689.918
NPL	8.994	11.145	12.870	13.034	13.787	13.921	14.190	14.529	14.363	13.820	13.328	12.706	11.825	12.095	12.408
Total Kredit / Total Credit	2.239.600	2.430.773	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898
NPL	50.819	62.226	68.284	69.370	71.385	73.471	77.637	79.835	80.685	82.327	83.468	83.619	84.831	86.594	88.164
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.001	28.376	30.170	32.519	30.883	30.610	31.840	33.297	35.273	37.614	38.594	39.400	41.544	42.583	45.251
NPL	1.371	1.192	1.332	1.311	1.332	1.237	1.217	1.202	1.323	1.533	1.533	1.541	1.377	1.617	1.642
2. Impor / Import	9.699	11.827	4.510	5.066	4.978	4.994	4.916	5.044	5.126	5.202	5.658	5.875	6.111	6.561	6.941
NPL	0	41	42	9	9	9	11	11	11	17	29	88	91	95	94
3. Lainnya / Other	2.193.900	2.390.569	2.363.267	2.423.149	2.376.645	2.372.492	2.375.500	2.370.784	2.368.955	2.380.101	2.366.691	2.359.629	2.398.310	2.365.505	2.381.706
NPL	49.448	60.993	66.910	68.050	70.044	72.225	76.409	78.623	79.351	80.777	81.907	81.990	83.363	84.882	86.428
Total Kredit / Total Credit	2.239.600	2.430.773	2.397.947	2.460.734	2.412.506	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898
NPL	50.819	62.226	68.284	69.370	71.385	73.471	77.637	79.835	80.685	82.327	83.468	83.619	84.831	86.594	88.164

Tabel 3.9.a.
Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit and NPL of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	84.407	89.698	82.316	82.775	81.544	84.064	83.989	84.336	85.312	86.660	87.322	88.597	87.962	83.606	83.163
NPL	6.022	7.069	7.429	8.011	8.130	8.280	8.487	8.367	8.415	8.397	8.371	8.517	7.449	7.554	7.604
2. Investasi / Investment	45.035	53.056	52.782	54.024	53.793	55.143	54.535	55.070	55.367	56.138	56.923	59.398	60.781	60.568	61.074
NPL	2.405	2.287	2.494	2.557	3.058	3.165	3.094	3.027	3.006	2.886	2.870	2.900	2.809	2.901	2.865
3. Konsumsi / Consumption	292.212	321.681	324.553	326.897	327.657	327.438	329.023	330.823	331.658	334.292	335.445	338.012	339.923	339.799	341.859
NPL	2.864	2.818	3.162	3.292	3.589	3.661	3.646	3.662	3.627	3.592	3.592	3.512	3.265	3.473	3.474
Total Kredit / Total Credit	421.655	464.434	459.651	463.697	462.994	466.646	467.547	470.229	472.337	477.090	479.691	486.006	488.666	483.974	486.097
NPL	11.291	12.175	13.085	13.861	14.777	15.106	15.226	15.055	15.048	14.876	14.833	14.928	13.523	13.928	13.942
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	6	410	372	378	372	378	375	387	392	399	455	469	448	437	445
NPL	2	1	1	1	1	1	1	2	1	1	1	1	1	1	1
2. Impor / Import	2	416	411	363	360	379	378	377	341	345	367	350	241	241	266
NPL	-	5	5	6	2	2	2	4	7	7	7	7	7	7	7
3. Lainnya / Other	421.647	463.609	458.868	462.956	462.262	465.889	466.794	469.465	471.604	476.346	478.869	485.188	487.977	483.296	485.387
NPL	11.289	12.168	13.079	13.854	14.774	15.104	15.224	15.049	15.041	14.868	14.825	14.921	13.516	13.920	13.935
Total Kredit / Total Credit	421.655	464.434	459.651	463.697	462.994	466.646	467.547	470.229	472.337	477.090	479.691	486.006	488.666	483.974	486.097
NPL	11.291	12.175	13.085	13.861	14.777	15.106	15.226	15.055	15.048	14.876	14.833	14.928	13.523	13.928	13.942

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

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	1.253.592	1.294.083	1.255.976	1.315.677	1.297.816	1.288.255	1.262.816	1.245.693	1.237.838	1.229.056	1.206.663	1.186.783	1.190.317	1.157.601	1.154.942
NPL	31.227	35.974	39.996	41.990	42.272	42.573	41.943	42.250	41.698	38.085	37.124	36.821	36.043	36.371	37.500
2. Investasi / Investment	622.584	664.353	660.894	685.658	669.371	672.817	664.865	668.140	662.824	666.013	660.706	662.476	675.390	670.236	671.545
NPL	17.406	17.104	17.435	16.797	16.850	17.927	18.168	21.135	20.368	19.811	19.819	20.995	18.734	19.053	18.899
3. Konsumsi / Consumption	512.457	533.082	533.587	533.585	524.396	516.332	511.364	508.046	505.616	504.636	502.302	502.938	503.300	501.885	501.377
NPL	10.324	10.537	11.572	12.360	13.268	14.868	15.756	16.124	15.861	14.829	13.654	13.003	12.154	12.542	12.902
Total Kredit / Total Credit	2.388.632	2.491.518	2.450.457	2.534.920	2.491.583	2.477.403	2.439.045	2.421.878	2.406.278	2.399.705	2.369.671	2.352.198	2.369.008	2.329.722	2.327.864
NPL	58.956	63.615	69.003	71.146	72.390	75.369	75.866	79.508	77.927	72.724	70.597	70.820	66.931	67.966	69.300
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	60.560	71.825	71.094	82.754	78.233	77.911	78.144	80.278	81.341	82.902	81.077	79.535	77.734	78.231	77.540
NPL	573	947	1.175	1.285	1.184	1.144	1.026	1.023	1.009	1.009	994	1.040	1.003	1.010	1.387
2. Impor / Import	63.861	68.629	66.837	73.067	70.654	71.506	70.869	68.342	68.328	64.176	59.824	56.277	57.546	55.014	54.369
NPL	1.203	1.581	1.880	1.301	1.432	1.351	1.572	1.530	1.250	1.506	1.477	1.368	1.191	1.278	1.397
3. Lainnya / Other	2.264.211	2.351.064	2.312.526	2.379.098	2.342.697	2.327.987	2.290.032	2.273.258	2.256.609	2.252.627	2.228.770	2.216.385	2.233.728	2.196.477	2.195.954
NPL	57.180	61.086	65.948	68.560	69.774	72.874	73.268	76.955	75.668	70.209	68.126	68.412	64.738	65.677	66.517
Total Kredit / Total Credit	2.388.632	2.491.518	2.450.457	2.534.920	2.491.583	2.477.403	2.439.045	2.421.878	2.406.278	2.399.705	2.369.671	2.352.198	2.369.008	2.329.722	2.327.864
NPL	58.956	63.615	69.003	71.146	72.390	75.369	75.866	79.508	77.927	72.724	70.597	70.820	66.931	67.966	69.300

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

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	165.653	148.404	148.767	165.371	161.292	152.821	152.718	155.088	154.009	153.216	143.523	134.368	119.737	112.740	115.172
NPL	2.789	3.153	3.331	3.403	3.222	3.211	3.167	3.199	3.202	3.147	3.249	3.011	1.872	1.868	1.870
2. Investasi / Investment	63.290	66.898	66.624	73.050	67.971	67.751	64.668	67.012	67.181	65.192	64.199	58.018	46.178	44.438	44.577
NPL	940	272	272	140	139	139	139	139	138	138	109	109	109	109	109
3. Konsumsi / Consumption	16.051	14.965	14.705	14.268	13.636	13.211	13.005	12.835	12.707	12.474	12.244	11.996	12.006	11.600	11.537
NPL	469	394	388	384	392	421	518	662	734	688	574	484	440	408	386
Total Kredit / Total Credit	244.994	230.266	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	219.966	204.382	177.922	168.778	171.286
NPL	4.197	3.819	3.991	3.927	3.753	3.771	3.825	3.999	4.075	3.972	3.931	3.604	2.421	2.385	2.365
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	35.016	28.509	30.032	33.671	33.722	29.459	31.114	32.385	31.493	30.204	29.514	26.578	22.445	22.716	23.157
NPL	348	332	503	510	491	495	490	495	495	538	532	518	484	480	477
2. Impor / Import	3.567	3.585	3.464	4.347	4.074	4.845	4.428	4.302	4.072	3.988	3.804	3.474	1.559	1.225	1.722
NPL	-	680	731	831	758	745	727	744	742	657	645	623	0	0	0
3. Lainnya / Other	206.412	198.172	196.599	214.672	205.103	199.479	194.850	198.247	198.332	196.689	186.648	174.330	153.917	144.837	146.407
NPL	3.849	2.807	2.757	2.586	2.504	2.531	2.608	2.760	2.838	2.778	2.754	2.463	1.936	1.904	1.888
Total Kredit / Total Credit	244.994	230.266	230.096	252.690	242.900	233.783	230.391	234.934	233.897	230.881	219.966	204.382	177.922	168.778	171.286
NPL	4.197	3.819	3.991	3.927	3.753	3.771	3.825	3.999	4.075	3.972	3.931	3.604	2.421	2.385	2.365

Tabel 3.12.a.
Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Februari 2021
(Credit and Non Performing Loan (NPL) of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for February 2021)
Miliar Rp (Billion Rp)

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	178.910	63.029	234.160	6.460	1.933	467.706
NPL	11.813	2.614	4.454	236	23	18.624
2. Banten	53.317	29.067	71.517	1.048	344	152.510
NPL	2.475	583	1.129	13	-	4.173
3. DKI Jakarta	1.215.546	926.159	413.341	97.620	47.354	2.410.072
NPL	42.757	26.123	10.455	1.797	960	76.578
4. D.I Yogyakarta	15.659	9.909	15.042	457	86	40.068
NPL	461	303	231	5	-	990
5. Jawa Tengah	165.073	48.718	89.677	4.515	1.580	297.373
NPL	10.996	3.750	981	214	30	15.483
6. Jawa Timur	242.861	80.264	140.876	12.999	4.807	446.195
NPL	12.539	2.084	2.972	474	446	16.675
7. Bengkulu	6.606	3.121	13.028	263	102	22.391
NPL	177	63	99	3	-	336
8. Jambi	13.632	10.225	18.942	655	208	41.937
NPL	689	211	250	36	1	1.114
9. Aceh	9.490	3.261	22.742	1	2	35.489
NPL	439	105	167	-	1	710
10. Sumatera Utara	96.964	59.881	57.818	7.439	2.253	204.971
NPL	4.238	1.373	1.060	347	3	6.322
11. Sumatera Barat	21.155	8.148	25.893	979	109	54.108
NPL	712	160	222	17	-	1.077
12. Riau	22.936	18.664	30.725	720	717	70.886
NPL	854	507	591	48	3	1.900
13. Sumatera Selatan	28.252	21.194	36.467	749	210	84.954
NPL	1.464	942	619	44	-	2.981
14. Bangka Belitung	4.235	1.763	6.528	212	20	12.293
NPL	177	35	91	6	-	296
15. Kepulauan Riau	11.169	9.520	16.848	104	344	37.089
NPL	503	685	345	2	2	1.530
16. Lampung	24.739	10.433	17.801	1.015	144	51.813
NPL	1.160	155	274	67	0	1.521
17. Kalimantan Selatan	15.326	12.334	22.956	816	78	49.722
NPL	573	244	437	11	-	1.243
18. Kalimantan Barat	15.950	16.081	23.236	746	126	54.396
NPL	670	134	270	19	0	1.055
19. Kalimantan Timur	25.263	18.225	28.606	937	148	71.009
NPL	2.137	938	846	12	1	3.907
20. Kalimantan Tengah	9.662	9.085	15.018	666	96	33.003
NPL	238	85	149	7	0	466
21. Sulawesi Tengah	10.293	2.655	18.486	467	70	30.898
NPL	338	138	201	7	-	670
22. Sulawesi Selatan	48.536	17.243	56.325	2.550	199	119.355
NPL	1.720	577	1.016	46	30	3.238
23. Sulawesi Utara	10.138	5.197	23.911	529	23	38.694
NPL	691	155	592	33	-	1.405
26. Gorontalo	3.400	3.057	8.268	151	14	14.560
NPL	210	226	134	9	-	561
25. Sulawesi Barat	2.944	940	5.251	184	20	8.931
NPL	78	20	30	4	-	124
24. Sulawesi Tenggara	7.911	2.696	16.776	212	26	27.146
NPL	305	108	157	4	-	565
27. Nusa Tenggara Barat	20.349	8.536	22.158	578	48	50.417
NPL	272	55	196	6	-	515
28. Bali	29.220	21.721	30.912	1.103	81	80.669
NPL	827	560	519	18	-	1.888
29. Nusa Tenggara Timur	11.421	2.284	20.616	616	92	33.613
NPL	420	128	127	3	-	671
30. Maluku	4.006	712	8.070	269	37	12.482
NPL	80	15	76	1	-	170
31. Papua	9.743	4.766	16.507	735	121	30.160
NPL	499	122	198	10	0	809
32. Maluku Utara	2.208	493	7.067	162	14	9.592
NPL	70	8	52	2	-	129
33. Papua Barat	4.000	1.593	8.174	361	67	13.339
NPL	94	53	224	3	-	368
34. Lainnya	70.334	32.233	947	75	1.827	101.612
NPL	390	281	5	-	-	676
Total	2.411.247	1.463.207	1.544.691	146.393	63.298	5.209.453
NPL	101.066	43.537	29.169	3.506	1.499	168.767

Tabel 3.13.a.															
Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit															
(Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location)															
Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	429.832	459.256	454.899	456.707	452.960	453.002	453.280	454.121	454.277	459.767	463.411	468.547	472.032	474.212	476.099
NPL	12.294	13.879	15.259	15.322	16.035	16.039	15.638	15.602	15.716	15.845	15.727	16.084	17.707	18.556	18.882
2. Banten	146.537	149.391	147.560	149.580	148.985	148.450	149.396	150.529	150.388	150.968	150.927	151.387	152.070	152.826	153.902
NPL	2.480	2.463	2.927	2.905	3.174	3.269	3.445	3.471	3.418	3.816	3.831	3.855	3.741	3.964	4.186
3. DKI Jakarta	2.616.299	2.780.889	2.727.201	2.860.924	2.798.815	2.786.099	2.751.258	2.732.695	2.713.404	2.693.560	2.641.369	2.600.801	2.608.359	2.547.135	2.555.046
NPL	55.968	60.128	65.347	67.780	68.493	72.755	76.741	81.825	81.617	79.757	79.597	80.071	76.761	76.961	79.335
4. D.I Yogyakarta	36.914	39.369	39.324	39.654	39.301	39.147	39.088	39.198	39.267	39.643	39.916	40.312	40.600	40.322	40.611
NPL	964	936	996	1.060	1.107	1.137	1.160	1.138	1.074	959	938	954	908	960	995
5. Jawa Tengah	278.257	297.885	297.105	299.367	295.468	293.552	294.108	294.215	295.781	299.750	300.566	301.706	303.109	300.951	303.468
NPL	6.858	12.465	14.187	14.423	14.643	15.494	15.365	15.827	15.354	14.975	14.770	14.355	14.093	15.367	15.727
6. Jawa Timur	478.778	494.118	475.718	479.336	473.960	475.476	471.589	469.780	467.544	471.785	471.908	470.837	476.988	465.399	464.001
NPL	13.869	16.160	17.732	18.259	18.401	18.799	18.809	19.031	19.727	18.119	17.746	17.895	16.922	17.693	17.594
7. Bengkulu	19.288	20.815	21.198	21.451	21.357	21.368	21.574	21.717	21.717	21.942	22.121	22.363	22.461	22.520	22.755
NPL	303	341	410	394	407	415	413	395	382	366	356	351	307	324	340
8. Jambi	36.581	40.103	39.836	40.051	39.651	39.357	39.297	40.079	40.271	41.679	41.687	42.404	42.535	42.392	42.800
NPL	963	1.102	1.256	1.319	1.221	1.210	1.176	1.151	1.142	1.087	1.154	1.197	1.083	1.159	1.151
9. Aceh	35.890	38.268	36.680	37.620	37.527	34.987	37.662	37.847	37.810	37.319	37.054	36.134	36.838	35.597	35.492
NPL	551	388	492	542	617	663	704	722	796	935	932	996	833	689	711
10. Sumatera Utara	218.458	226.229	222.940	226.751	220.945	220.694	218.609	216.796	216.976	219.949	218.287	217.117	216.540	214.610	214.663
NPL	5.235	6.870	7.728	7.764	8.399	8.373	8.152	8.189	8.066	7.886	7.721	7.484	7.184	7.365	6.671
11. Sumatera Barat	49.804	52.616	52.571	52.683	52.207	51.973	52.159	52.169	52.591	52.947	53.135	53.666	54.553	54.737	55.196
NPL	1.108	1.137	1.349	1.367	1.370	1.341	1.299	1.286	1.252	1.238	1.197	1.156	1.042	1.081	1.093
12. Riau	65.316	69.639	69.177	69.399	68.922	68.286	68.424	68.572	68.780	70.672	70.642	71.466	72.355	71.845	72.324
NPL	1.743	1.796	1.884	1.920	2.043	2.142	2.090	2.114	2.110	2.113	2.078	2.053	1.817	1.928	1.951
13. Sumatera Selatan	81.602	83.333	82.232	84.392	84.026	83.429	83.339	83.436	84.161	84.372	85.016	84.572	86.177	85.247	85.913
NPL	2.796	2.467	2.550	2.553	2.604	2.571	3.871	3.901	3.883	3.915	3.835	3.472	3.472	3.297	3.025
14. Bangka Belitung	12.444	13.832	12.695	12.628	12.728	12.355	12.376	12.361	12.324	12.456	12.481	12.289	12.362	12.443	12.525
NPL	171	478	523	516	517	511	513	533	548	550	538	538	288	304	302
15. Kepulauan Riau	36.704	37.971	37.738	38.551	37.921	37.363	37.196	37.363	37.380	37.720	37.567	37.462	37.771	37.261	37.537
NPL	895	1.574	1.645	1.647	1.604	1.588	1.551	1.588	1.554	1.588	1.571	1.524	1.536	1.522	1.534
16. Lampung	51.661	52.136	51.758	52.358	51.752	51.403	51.476	51.952	52.181	52.724	52.821	53.344	53.348	52.739	52.972
NPL	1.272	1.571	1.629	1.640	1.713	1.567	1.543	1.544	1.500	1.560	1.541	1.512	1.430	1.496	1.589
17. Kalimantan Selatan	51.846	54.055	54.181	51.998	51.569	51.063	50.977	51.181	51.081	51.030	51.121	51.152	50.948	50.555	50.616
NPL	1.373	1.277	1.494	1.486	1.519	1.536	1.427	1.394	1.405	1.296	1.294	1.266	1.169	1.234	1.254
18. Kalimantan Barat	49.357	53.774	53.158	53.354	52.906	52.795	52.919	53.066	53.420	53.943	54.214	54.604	55.952	55.076	55.267
NPL	901	915	984	1.016	1.108	1.143	1.133	1.129	1.132	1.107	1.053	1.027	960	1.000	1.074
19. Kalimantan Timur	72.625	73.982	72.884	73.700	72.199	71.433	70.736	71.611	71.125	72.234	72.639	72.780	73.372	72.737	72.094
NPL	3.814	3.361	3.366	3.400	4.128	4.174	4.381	4.711	4.667	4.556	4.499	4.656	4.039	4.148	3.921
20. Kalimantan Tengah	26.831	31.071	31.454	31.873	31.552	31.314	31.390	31.684	32.193	32.408	32.641	33.041	33.653	33.552	33.765
NPL	243	316	388	394	456	458	448	452	446	439	453	451	405	438	473
21. Sulawesi Tengah	27.708	29.615	29.636	29.907	29.717	29.586	29.869	30.101	30.310	30.636	30.759	31.009	31.086	31.081	31.435
NPL	540	581	792	774	741	711	694	685	696	700	691	687	565	618	677
22. Sulawesi Selatan	117.924	120.901	119.702	120.394	119.235	118.549	118.800	118.454	118.816	120.038	119.906	121.062	122.563	121.454	122.104
NPL	4.153	4.335	3.676	3.563	3.640	3.681	3.689	3.481	3.268	3.207	3.132	3.145	3.037	3.263	3.313
23. Sulawesi Utara	36.883	39.490	39.247	39.320	39.116	39.225	39.710	39.275	39.372	39.477	39.511	39.576	39.386	39.158	39.246
NPL	1.087	1.249	1.413	1.483	1.524	1.470	1.637	1.614	1.561	1.478	1.493	1.484	1.396	1.415	1.439
24. Gorontalo	12.179	13.611	13.823	14.148	14.050	13.970	14.034	14.075	14.181	14.414	14.474	14.563	14.590	14.599	14.725
NPL	355	370	385	414	444	425	396	371	356	515	528	532	514	546	570
25. Sulawesi Barat	7.525	8.450	8.529	8.607	8.569	8.542	8.617	8.733	8.834	8.926	8.997	9.115	9.198	9.085	9.135
NPL	114	122	149	147	142	125	126	121	116	114	110	119	106	117	128
26. Sulawesi Tenggara	22.926	25.527	25.766	26.036	25.911	25.795	25.845	26.020	26.198	26.454	26.630	26.882	27.258	27.156	27.384
NPL	502	594	662	691	672	655	658	632	620	601	630	614	533	553	569
27. Nusa Tenggara Barat	38.322	44.948	45.592	50.363	49.029	48.608	48.383	48.872	49.175	50.063	50.285	50.337	50.607	50.467	51.043
NPL	472	476	545	535	546	535	541	541	515	513	509	507	521	502	522
28. Bali	75.386	81.273	81.246	81.647	80.880	80.311	80.235	80.661	80.809	81.081	81.482	81.505	81.876	81.530	81.853
NPL	1.963	2.355	2.364	2.405	2.484	2.449	2.413	2.409	2.332	2.234	2.194	2.114	1.911	1.924	1.906
29. Nusa Tenggara Timur	28.694	32.230	32.100	32.546	32.418	32.380	32.699	32.986	33.282	33.751	33.965	34.184	34.297	34.076	34.321
NPL	565	629	630	599	603	565	594	598	549	628	672	654	613	659	674
30. Maluku	10.898	12.221	12.191	12.382	12.318	12.265	12.297	12.306	12.371	12.579	12.598	12.688	12.762	12.697	12.788
NPL	138	160	164	153	159	157	171	181	184	187	189	192	156	167	171
31. Papua	27.583	30.198	29.758	29.952	29.769	29.844	29.916	29.920	30.054	30.474	30.509	30.593	31.322	30.805	31.016
NPL	773	642	748	739	767	800	836	774	728	732	750	736	678	796	819
32. Maluku Utara	8.363	9.302	9.337	9.411	9.375	9.336	9.355	9.465	9.518	9.621	9.655	9.716	9.756	9.692	9.769
NPL	119	161	159	154	160	162	160	154	157	134	130	125	115	129	131
33. Irian Jaya Barat	11.932	13.341	13.247	13.321	13.274	13.182	13.281	13.254	13.520	13.664	13.677	13.800	13.980	13.762	13.766
NPL	302	364	351	336	349	391	405	363	353	339	344	344	351	370	370
34. Lainnya / Others	73.534	87.152	97.670	111.630	101.572	100.884	99.554	101.814	102.577	102.547	98.300	96.476	100.858	99.772	103.514
NPL	376	175	180	606	515	406	378	490	512	497	547	668	1.511	648	676
Total	5.294.882	5.616.992	5.538.150	5.712.040	5.609.983	5.585.929	5.549.239	5.536.166	5.521.867	5.530.594	5.480.271	5.447.491	5.481.560	5.397.123	5.419.145
NPL	125.264	141.834	154.363	158.304	162.305	167.717	172.554	178.399	177.735	173.899	172.829	172.972			

Tabel 3.14.
Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank
(Credit and NPL of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)
Miliar Rp (Billion Rp)

Keterangan / Items	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.215.150	5.550.039	5.489.298	5.659.942	5.559.885	5.533.344	5.498.617	5.484.745	5.471.580	5.479.657	5.428.863	5.395.320	5.426.326	5.342.383	5.364.853
a. Lancar / Current	4.853.549	5.124.871	4.990.927	5.127.930	4.997.710	5.008.410	5.023.489	5.036.777	5.023.483	5.040.425	4.988.850	4.961.784	5.017.731	4.882.342	4.891.249
b. DPK / Special Mention	236.528	283.382	344.137	373.874	400.031	357.403	302.775	270.854	271.311	266.287	268.158	261.719	242.207	290.503	301.340
c. Kurang Lancar / Sub-Standard	20.363	23.277	25.851	25.831	25.139	25.765	27.063	23.508	19.261	17.780	16.635	20.398	26.784	26.668	25.583
d. Diragukan / Doubtful	16.686	27.086	21.892	25.989	24.585	25.712	28.249	31.713	27.814	23.877	19.815	17.742	14.453	16.862	21.339
e. Macet / Lost	88.024	91.422	106.492	106.316	112.420	116.054	117.041	121.892	129.711	131.288	135.404	133.677	125.151	126.008	125.341
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	125.073	141.785	154.235	158.137	162.144	167.531	172.353	177.113	176.786	172.945	171.854	171.817	166.389	169.538	172.264
Kredit Kepada Pihak Terkait / Loan for Connected Parties	79.732	66.953	48.852	52.099	50.099	52.585	50.622	51.421	50.287	50.938	51.409	52.171	55.234	54.740	54.292
a. Lancar / Current	77.804	65.356	46.866	49.930	48.196	50.551	48.654	48.747	47.316	47.994	48.649	49.712	52.614	52.128	51.530
b. DPK / Special Mention	1.737	1.548	1.858	2.001	1.742	1.848	1.767	1.389	2.022	1.989	1.785	1.304	1.301	1.276	1.254
c. Kurang Lancar / Sub-Standard	6	4	27	50	18	33	42	35	35	25	40	212	396	409	566
d. Diragukan / Doubtful	4	24	53	56	58	61	12	6	16	23	13	5	4	9	23
e. Macet / Lost	180	21	48	61	86	92	147	1.244	898	906	922	937	919	917	919
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	191	49	128	167	161	186	201	1.285	949	955	975	1.155	1.319	1.335	1.508

Tabel 3.15.a.
Kredit dan NPL Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank
(Credit and Non Performing Loan (NPL) 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	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Bank Persero / State Owned Banks	25.445	28.398	28.337	27.571	25.699	25.129	24.697	24.829	25.091	24.545	24.519	24.051	24.856	25.305	25.344
NPL	609	567	668	699	751	779	937	1.112	1.174	1.104	993	880	768	730	675
2. BPD / Regional Development Banks	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	47.237	50.837	49.606	47.154	43.757	41.911	42.163	42.341	42.586	42.334	42.025	42.323	42.529	41.843	41.960
NPL	1.192	1.041	1.054	1.086	1.185	1.309	1.471	1.683	1.742	1.624	1.360	1.117	1.049	1.077	1.183
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.945	7.651	7.351	6.853	6.301	6.005	5.983	5.980	6.007	5.908	5.836	5.794	5.918	5.687	5.706
NPL	208	181	177	178	182	195	242	311	344	316	260	215	191	173	161
5. Bank Umum / Commercial Bank	80.628	86.886	85.294	81.577	75.756	73.046	72.843	73.149	73.684	72.786	72.379	72.169	73.303	72.836	73.010
NPL	2.009	1.790	1.899	1.964	2.118	2.283	2.649	3.106	3.261	3.044	2.613	2.212	2.009	1.980	2.019

Tabel 3.16.a.

Penerusan Kredit (Off - Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha Penerima Penerusan Kredit (Credit Channeling (Off-Balance Sheet) and Non Performing Loan (NPL) of Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary)
Miliar Rp (Billion Rp)

Keterangan / Items	2019	2020												2021	
		Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit Lapangan Usaha / Loan by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	6.729	6.120	6.016	5.979	6.034	5.916	5.924	5.919	5.858	5.747	5.747	5.718	5.717	5.716	5.634
NPL	2.463	2.456	2.461	2.461	2.509	2.518	2.525	2.530	2.532	2.519	2.524	2.526	2.529	2.529	2.530
2. Perikanan / <i>Fishery</i>	86	87	85	85	84	84	81	81	80	80	78	79	79	79	78
NPL	62	61	61	61	62	61	61	61	62	61	59	61	61	61	60
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	3	3	3	3	3	2	2	2	2	2	2	2	2	2	2
NPL	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
4. Industri Pengolahan / <i>Processing Industry</i>	40	606	607	559	534	536	536	526	525	523	523	522	521	520	519
NPL	39	39	39	39	39	39	39	39	39	39	39	39	38	38	39
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	108	108	108	108	79	79	79	4	4	4	4	4	4	4	4
NPL	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
6. Konstruksi / <i>Construction</i>	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
NPL	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	500	474	452	424	400	423	422	422	422	434	421	423	423	422	421
NPL	464	414	413	362	363	362	362	362	362	362	361	362	361	360	360
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	46	44	42	41	41	41	41	41	41	41	41	41	41	41	41
NPL	35	34	32	27	27	27	31	31	31	31	31	31	30	30	30
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	902	1.051	1.051	1.051	1.051	1.051	1.029	1.029	1.029	1.029	1.028	1.028	1.028	1.028	1.028
NPL	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
10. Perantara Keuangan / <i>Financial intermediaries</i>	468	468	467	449	408	412	400	400	400	401	416	413	413	413	413
NPL	463	463	463	445	404	400	397	397	397	397	397	397	398	397	397
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	156	156	156	136	136	136	135	135	135	135	135	135	135	134	135
NPL	153	153	153	133	133	133	133	133	133	133	133	133	133	133	133
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
NPL	40	39	39	39	39	39	39	39	39	39	39	39	39	39	39
13. Jasa Pendidikan / <i>Education Services</i>	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
NPL	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	93	91	94	102	96	95	93	94	94	95	94	92	99	99	99
NPL	92	91	94	101	95	94	93	94	94	95	94	92	99	99	99
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	523	523	522	522	522	522	523	522	523	523	524	522	522	523	523
NPL	486	486	486	486	486	486	486	485	486	486	487	486	486	521	521
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
NPL	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	82	80	79	77	77	76	76	72	72	71	72	72	73	72	72
NPL	81	79	77	75	75	75	75	71	71	70	71	71	71	71	71
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	4.404	4.240	4.116	4.104	4.068	4.059	4.049	3.839	3.820	3.792	3.793	3.803	3.804	3.784	3.769
NPL	3.788	3.646	3.552	3.549	3.536	3.549	3.550	3.378	3.393	3.380	3.386	3.388	3.388	3.389	3.401
Total	14.246	14.154	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.982	12.960	12.966	12.942	12.843
NPL	8.274	8.069	7.976	7.887	7.876	7.893	7.899	7.729	7.747	7.720	7.731	7.734	7.741	7.775	7.789

Tabel 3.17.a.

**Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit
(Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers)
Miliar Rp (Billion Rp)**

Indikator / Indicator	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Berdasarkan Jenis Kredit / Based on the type of credit															
1. Kredit Usaha Kecil / Small Business Loans															
a. Dalam rangka penerusan kredit dari BI / Channeling Credit From BI	2.759	2.795	2.792	2.771	2.772	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.783	2.783
NPL	2.702	2.762	2.760	2.739	2.739	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.737	2.737
b. Lainnya / Other	1.287	1.332	1.340	1.330	1.327	1.330	1.331	1.329	1.329	1.329	1.338	1.329	1.315	1.313	1.315
NPL	1.128	1.248	1.246	1.246	1.246	1.246	1.247	1.245	1.245	1.230	1.232	1.233	1.231	1.265	1.266
2. Bukan KUK / Not Small Business Loans															
a. Kredit kelolaan / Loans	943	854	856	876	857	840	835	831	830	827	828	798	799	798	795
NPL	230	167	163	184	185	184	186	187	188	186	187	190	189	189	188
b. Dalam rangka penerusan kredit dari BI / Channeling Credit from BI	31	31	31	31	32	31	31	31	31	31	31	31	31	31	31
NPL	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
c. Bantuan Proyek / Aid Project	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Kredit Kelolaan di luar bantuan proyek / Credit Channeling	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4
NPL	3	3	3	3	3	3	3	3	3	5	3	3	3	3	3
e. Lainnya / Other	7.042	9.224	8.872	8.726	8.638	8.553	8.517	8.217	8.138	8.011	8.004	8.021	8.041	8.007	7.909
NPL	4.341	4.063	3.773	3.684	3.671	3.689	3.693	3.523	3.541	3.530	3.539	3.539	3.549	3.549	3.563
Berdasarkan Golongan Penyalur / Based Distribution Group															
1. Koperasi / Cooperation	2.569	2.635	2.627	2.627	2.619	2.619	2.617	2.619	2.619	2.618	2.620	2.617	2.619	2.620	2.618
NPL	2.486	2.576	2.569	2.569	2.569	2.570	2.568	2.570	2.570	2.557	2.558	2.557	2.557	2.558	2.556
2. Lembaga Swadaya Masyarakat / Non-Governmental Organization	4.611	4.648	4.336	4.341	4.315	4.299	4.290	4.074	4.055	4.030	4.024	4.049	4.050	4.027	4.025
NPL	4.010	4.020	3.777	3.785	3.780	3.798	3.806	3.633	3.651	3.639	3.649	3.653	3.655	3.654	3.671
3. Swasta Lainnya / Other Private	4.893	6.962	6.938	6.775	6.701	6.617	6.586	6.496	6.435	6.332	6.339	6.294	6.298	6.294	6.200
NPL	1.940	1.678	1.630	1.532	1.527	1.525	1.524	1.526	1.526	1.524	1.524	1.524	1.529	1.563	1.563
Total	12.072	14.246	13.901	13.743	13.635	13.535	13.494	13.189	13.109	12.980	12.982	12.960	12.966	12.942	12.843

Tabel 3.18.a.
Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi
(Credit of Rural Banks Based on Economic Sector)
Miliar Rp (Billion Rp)

Sektor Ekonomi / Economic Sector	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.635	5.760	6.390	6.468	6.398	6.350	6.280	6.378	6.277	6.355	6.305	6.322	6.462	6.465	6.635
2 Perikanan / Fishery	426	326	358	370	370	371	375	389	409	499	498	502	511	514	514
3 Pertambangan dan Penggalian / Mining and Quarrying	282	1.012	671	657	646	650	597	627	625	641	650	651	667	664	638
4 Industri Pengolahan / Processing industry	1.494	2.057	2.140	2.141	2.150	2.164	2.261	2.326	2.325	2.365	2.362	2.394	2.395	2.455	2.509
5 Listrik, Gas dan Air / Electricity, Gas and Water	137	117	117	118	120	121	121	126	121	125	128	155	155	161	141
6 Konstruksi / Construction	3.644	3.834	3.804	3.913	3.970	3.912	4.037	4.110	4.141	4.186	4.206	4.288	4.345	4.110	4.150
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	24.681	23.544	23.433	23.806	23.654	23.684	23.790	23.698	23.500	23.529	23.528	23.489	23.264	23.214	23.302
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.089	1.514	1.682	1.712	1.764	1.599	1.840	1.871	1.929	1.942	1.927	1.948	1.968	1.980	1.998
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.296	2.291	2.374	2.431	2.490	2.514	2.578	2.636	2.631	2.682	2.728	2.790	2.860	2.859	2.840
10 Perantara Keuangan / Financial intermediaries	379	620	652	686	676	688	703	714	703	702	718	726	736	713	717
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.693	3.403	3.938	4.020	4.024	3.318	4.094	4.093	4.223	4.159	4.213	4.317	4.337	4.441	4.480
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	148	93	92	91	92	92	89	94	92	92	92	89	91	90	93
13 Jasa Pendidikan / Education services	342	321	325	360	377	387	346	362	369	375	367	367	363	364	373
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	275	746	702	709	700	677	665	650	636	627	613	616	620	608	587
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	2.549	7.629	7.408	7.108	7.290	6.835	7.053	6.863	6.708	6.425	6.344	6.226	6.281	6.291	6.273
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.212	678	695	765	708	695	686	699	666	682	698	754	753	768	806
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	4.382	3.523	3.332	3.305	3.219	3.203	3.027	2.981	2.983	2.953	2.934	2.957	2.774	2.756	2.768
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	4.369	8.276	9.467	9.140	9.364	11.096	10.751	10.896	11.117	11.296	11.405	12.461	13.106	13.366	13.648
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	42.187	43.040	42.906	43.646	43.390	42.471	41.174	41.036	40.719	40.671	40.553	39.668	39.084	38.954	39.057
Total	98.220	108.784	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529

Tabel 3.19.a.															
Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan															
(Credit of Rural Banks Based on Type of Use)															
Miliar Rp (Billion Rp)															
Sektor Ekonomi / <i>Economic Sector</i>	2018	2019	2020									2021			
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Modal Kerja / Working Capital															
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	4.878	4.920	5.503	5.584	5.518	5.468	5.421	5.520	5.415	5.485	5.441	5.460	5.587	5.574	5.753
- Perikanan / <i>Fishery</i>	383	295	326	338	336	337	341	355	369	452	452	447	452	456	454
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	229	899	529	516	509	516	479	517	515	523	519	521	547	544	523
- Industri Pengolahan / <i>Processing industry</i>	1.250	1.774	1.843	1.859	1.862	1.878	1.967	2.015	2.001	2.026	2.027	2.058	2.061	2.105	2.141
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	123	103	102	100	103	104	103	108	103	107	107	133	131	136	117
- Konstruksi / <i>Construction</i>	3.340	3.519	3.492	3.601	3.667	3.615	3.747	3.814	3.832	3.878	3.904	3.987	4.038	3.813	3.850
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	22.370	21.101	21.056	21.351	21.264	21.330	21.514	21.415	21.247	21.265	21.266	21.235	20.984	20.923	21.019
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	801	1.120	1.217	1.204	1.238	1.171	1.310	1.342	1.370	1.379	1.366	1.382	1.402	1.418	1.436
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	1.444	1.589	1.658	1.620	1.667	1.713	1.745	1.786	1.742	1.781	1.794	1.824	1.859	1.854	1.826
- Perantara Keuangan / <i>Financial intermediaries</i>	348	569	604	637	631	642	658	673	661	660	677	678	687	663	668
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2.327	2.956	3.470	3.549	3.566	2.809	3.641	3.638	3.734	3.683	3.732	3.812	3.845	3.956	3.996
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	114	64	61	63	63	62	59	65	62	62	61	61	62	61	61
- Jasa Pendidikan / <i>Education services</i>	201	197	198	233	235	240	208	215	215	221	210	211	210	214	219
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	183	523	504	509	499	490	476	464	452	443	434	435	435	424	410
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	2.005	6.117	5.829	5.605	5.804	5.413	5.643	5.475	5.331	5.026	4.966	4.912	4.950	4.983	4.915
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	943	513	525	572	539	530	518	531	498	517	530	578	571	587	621
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	3.340	2.884	2.621	2.609	2.535	2.530	2.401	2.352	2.352	2.329	2.315	2.341	2.243	2.229	2.236
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	-	23	68	31	42	45	40	35	11	14	30	16	14	14	13
Total Modal Kerja / Total Working Capital	44.279	49.166	49.606	49.980	50.079	48.893	50.271	50.321	49.911	49.851	49.830	50.092	50.080	49.953	50.259
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	756	839	887	884	880	882	860	858	862	869	864	862	875	891	883
- Perikanan / <i>Fishery</i>	44	31	33	32	34	34	34	34	40	47	46	54	59	58	60
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	53	113	141	142	138	134	118	109	110	118	131	130	120	120	115
- Industri Pengolahan / <i>Processing industry</i>	244	283	297	282	288	286	294	310	324	339	335	337	334	350	368
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	14	14	15	17	17	17	18	18	18	18	22	22	24	24	24
- Konstruksi / <i>Construction</i>	304	316	313	311	303	297	291	296	309	308	302	300	307	296	301
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	2.311	2.443	2.377	2.456	2.390	2.354	2.277	2.282	2.253	2.264	2.262	2.254	2.281	2.291	2.283
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	288	394	464	508	526	428	530	529	559	563	562	566	565	562	562
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	853	702	716	811	823	801	833	850	889	901	934	966	1.001	1.006	1.014
- Perantara Keuangan / <i>Financial intermediaries</i>	31	50	48	49	44	46	45	41	41	42	42	48	49	50	49
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and</i>	367	447	467	471	457	509	453	455	488	475	481	505	491	484	483
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	34	29	31	28	30	30	30	29	30	30	31	27	29	29	32
- Jasa Pendidikan / <i>Education services</i>	141	124	127	127	142	147	138	146	153	154	157	156	153	149	154
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	92	223	198	200	201	187	189	185	184	183	179	181	185	184	177
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	544	1.513	1.579	1.502	1.487	1.422	1.410	1.388	1.377	1.399	1.378	1.314	1.331	1.307	1.358
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	269	165	170	192	169	166	168	169	165	167	176	176	181	182	186
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	1.041	639	711	696	684	673	625	628	631	624	619	616	531	528	532
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	-	1	15	1	1	1	1	1	1	5	6	0	0	0	0
Total Investasi / Total Investment	7.385	8.327	8.591	8.711	8.614	8.415	8.312	8.329	8.437	8.505	8.517	8.514	8.515	8.512	8.580
Konsumsi / Consumption															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / <i>Housing Loan (mortgage) secured by first mortgage in order to live</i>	1.910	2.106	2.105	2.111	2.104	2.412	2.069	2.080	2.084	2.051	1.994	1.974	1.998	1.965	1.960
- Kredit pemilikan kendaraan bermotor / <i>Vehicle Loans</i>	1.069	1.190	1.196	1.193	1.179	1.161	1.128	1.117	1.103	1.094	1.077	1.058	1.043	1.034	1.027
- Kredit konsumsi lainnya / <i>Other consumer credit</i>	43.578	47.995	48.990	49.451	49.428	49.948	48.687	48.699	48.637	48.804	48.851	49.081	49.135	49.306	49.703
Total Konsumsi / Total consumption	46.556	51.291	52.290	52.755	52.711	53.522	51.885	51.896	51.824	51.948	51.922	52.112	52.175	52.305	52.690
Total	98.220	108.784	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529

Tabel 3.20.a.															
Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur															
(Credit of Rural Banks Based on Banks Location)															
Miliar Rp (Billion Rp)															
Lokasi / Location	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	12.554	13.848	14.000	14.061	13.900	13.698	13.568	13.522	13.406	13.391	13.323	13.306	13.223	13.236	13.361
2. Banten	3.393	3.991	4.128	4.160	4.078	4.037	4.007	4.006	3.985	3.986	3.967	3.981	3.982	3.867	3.925
3. DKI Jakarta	1.571	1.848	1.865	1.896	1.892	1.888	1.905	1.909	1.915	1.929	1.965	2.152	2.051	2.138	2.160
4. D.I Yogyakarta	4.724	5.263	5.357	5.408	5.446	5.467	5.507	5.556	5.573	5.607	5.638	5.655	5.679	6.990	6.539
5. Jawa Tengah	23.620	26.912	27.548	27.896	28.063	27.966	27.921	28.024	28.017	28.029	28.034	28.047	28.082	26.761	27.363
6. Jawa Timur	9.836	10.797	11.014	11.147	11.174	11.070	10.957	10.919	10.849	10.851	10.832	10.851	10.841	10.770	10.939
7. Bengkulu	71	73	76	79	78	76	74	75	75	74	75	74	74	76	78
8. Jambi	687	774	785	793	795	789	791	793	797	800	798	800	803	800	804
9. Aceh	153	152	150	150	146	144	142	139	136	135	134	135	135	135	137
10. Sumatera Utara	1.128	1.252	1.249	1.261	1.252	1.237	1.222	1.223	1.217	1.211	1.210	1.202	1.205	1.261	1.288
11. Sumatera Barat	1.238	1.331	1.349	1.365	1.367	1.350	1.342	1.349	1.346	1.349	1.353	1.352	1.355	1.357	1.367
12. Riau	939	984	979	982	983	981	971	968	961	959	954	954	954	938	946
13. Kepulauan Riau	5.094	5.379	5.342	5.364	5.317	5.290	5.271	5.245	5.214	5.209	5.199	5.196	5.152	5.160	5.135
14. Sumatera Selatan	1.206	1.436	1.439	1.438	1.423	1.465	1.445	1.428	1.408	1.422	1.431	1.447	1.457	1.432	1.440
15. Bangka Belitung	94	111	118	122	120	117	118	118	119	121	120	121	119	118	119
16. Lampung	9.111	9.664	9.785	9.845	9.859	9.815	9.803	9.820	9.799	9.807	9.797	9.968	10.096	10.134	10.211
17. Kalimantan Selatan	360	426	439	441	443	437	436	433	434	431	431	430	425	424	433
18. Kalimantan Barat	630	711	705	707	716	740	733	760	777	792	797	811	758	807	827
19. Kalimantan Timur	252	240	242	246	246	243	243	246	243	245	248	244	241	228	233
20. Kalimantan Tengah	436	518	570	574	589	589	605	628	491	485	486	486	561	534	539
21. Kalimantan Utara	-	43	42	42	41	40	39	39	39	41	40	39	39	50	53
22. Sulawesi Tengah	2.165	2.274	2.287	2.295	2.299	2.295	2.295	2.294	2.298	2.301	2.302	2.298	2.288	2.282	2.277
23. Sulawesi Selatan	2.226	2.467	2.504	2.518	2.495	2.462	2.427	2.391	2.356	2.323	2.301	2.279	2.268	2.222	2.245
24. Sulawesi Utara	977	1.221	1.261	1.270	1.268	1.256	1.253	1.253	1.287	1.309	1.329	1.334	1.329	1.328	1.336
25. Sulawesi Tenggara	226	238	242	242	240	235	231	231	230	231	231	228	229	234	239
26. Sulawesi Barat	17	23	22	23	22	22	22	22	23	24	24	24	25	73	72
27. Gorontalo	24	25	29	33	33	34	35	37	39	41	43	47	53	40	42
28. Nusa Tenggara Barat	1.056	1.150	1.185	1.194	1.181	1.152	1.120	1.110	1.112	1.134	1.155	1.179	1.194	1.195	1.211
29. Bali	10.431	11.287	11.364	11.452	11.485	11.499	11.542	11.526	11.536	11.542	11.491	11.473	11.522	11.513	11.508
30. Nusa Tenggara Timur	567	641	642	645	645	647	647	654	658	662	667	667	669	664	672
31. Maluku	1.671	1.825	1.856	1.873	1.879	1.871	1.874	1.882	1.885	1.896	1.902	1.910	1.917	1.921	1.929
32. Papua	1.048	1.130	1.154	1.169	1.169	1.162	1.169	1.185	1.197	1.220	1.231	1.241	1.241	1.254	1.265
33. Maluku Utara	115	166	176	181	180	181	183	188	191	194	197	199	200	204	207
34. Papua Barat	600	584	582	576	580	573	570	570	559	553	565	587	604	625	629
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	98.220	108.784	110.487	111.445	111.403	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529

Tabel 3.21.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry															
Baki Debet	89.560	104.989	108.850	110.957	110.261	110.273	110.977	113.153	113.403	116.335	117.828	120.687	122.350	122.149	123.644
NPL	2.073	2.325	2.658	2.593	2.595	2.499	2.358	2.349	2.587	2.602	2.465	2.443	2.321	2.376	2.519
2. Perikanan / Fishery															
Baki Debet	7.200	8.642	8.978	9.132	9.112	9.043	9.154	9.265	9.451	9.659	9.776	9.932	10.090	9.993	10.146
NPL	171	220	259	267	265	262	252	231	231	205	198	231	331	377	392
3. Pertambangan dan Penggalian / Mining and quarrying															
Baki Debet	6.608	7.947	8.077	7.821	7.327	7.229	7.578	7.746	7.725	7.330	7.355	7.287	7.534	7.408	7.361
NPL	272	327	364	354	361	365	327	1.380	1.336	1.132	1.108	1.207	1.172	1.163	1.188
4. Industri Pengolahan / Processing industry															
Baki Debet	99.028	106.936	108.343	110.652	109.486	108.672	107.341	107.444	108.019	108.040	108.853	107.622	107.409	105.865	106.460
NPL	3.292	4.396	4.495	4.692	4.988	4.972	5.211	5.602	6.198	5.337	5.218	4.568	4.661	4.873	4.954
5. Listrik, Gas dan Air / Electricity, gas and water															
Baki Debet	4.307	6.288	6.082	5.600	5.374	5.413	5.308	4.566	3.987	3.676	3.543	3.469	3.603	3.523	3.577
NPL	135	101	110	119	107	95	91	89	89	77	73	75	99	106	108
6. Konstruksi / Construction															
Baki Debet	62.521	65.148	58.490	58.906	56.299	57.483	55.753	55.990	56.726	57.158	56.813	55.878	52.587	50.570	49.884
NPL	3.947	5.155	5.471	5.694	5.799	5.863	5.887	5.871	5.802	5.785	5.777	5.809	5.592	5.850	6.084
7. Perdagangan Besar dan Eceran / Wholesale and retail trade															
Baki Debet	499.248	526.356	522.244	524.066	515.495	506.987	505.656	504.319	504.998	508.227	508.001	505.570	505.330	496.581	498.407
NPL	17.170	17.774	20.015	20.071	20.424	20.383	20.059	19.595	19.545	18.835	18.696	18.480	16.942	17.786	18.527
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking															
Baki Debet	37.877	43.364	44.470	45.258	45.272	45.356	45.177	46.036	46.715	47.464	47.819	48.701	48.490	48.932	49.247
NPL	1.193	1.379	1.575	1.730	1.668	1.913	1.705	1.906	1.952	1.988	1.927	1.959	1.940	2.003	2.048
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications															
Baki Debet	37.975	42.466	42.891	43.242	41.279	41.615	41.182	40.649	40.354	40.550	40.579	40.120	40.226	39.539	39.334
NPL	1.171	1.203	1.290	1.476	1.377	1.414	1.428	1.398	1.427	1.346	1.332	1.322	1.297	1.280	1.222
10. Perantara Keuangan / Financial intermediaries															
Baki Debet	16.267	14.087	13.989	13.809	13.600	13.358	14.372	12.516	12.382	12.401	12.250	11.762	11.480	11.223	11.153
NPL	336	245	483	444	421	470	352	366	371	368	385	418	244	217	243
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services															
Baki Debet	48.371	54.162	52.100	52.346	50.765	50.579	49.155	48.385	48.024	48.086	47.426	47.126	46.696	45.795	45.834
NPL	1.495	1.609	1.731	1.830	1.823	2.018	1.960	2.144	2.228	1.905	1.905	2.537	2.551	2.373	2.445
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security															
Baki Debet	532	142	117	113	202	136	95	94	89	86	102	79	88	81	78
NPL	2	1	1	-	1	1	1	-	3	3	3	3	3	3	3
13. Jasa Pendidikan / Education services															
Baki Debet	3.612	3.633	3.677	3.690	3.927	3.941	3.904	3.869	3.872	3.898	3.895	3.853	3.852	3.866	3.837
NPL	60	75	89	83	80	98	83	75	80	76	77	67	65	67	70
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities															
Baki Debet	8.131	8.654	8.054	8.075	7.799	7.739	7.663	7.640	7.782	7.842	7.760	7.777	7.801	7.711	7.747
NPL	120	200	141	147	176	175	169	154	158	153	157	145	139	138	138
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services															
Baki Debet	46.281	49.008	49.709	50.459	49.823	49.456	49.671	49.587	49.848	50.257	50.697	51.754	51.473	50.793	51.063
NPL	923	1.136	1.308	1.324	1.384	1.409	1.434	1.423	1.538	1.521	1.555	1.554	1.555	1.597	1.663
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households															
Baki Debet	2.199	2.209	2.191	2.208	2.193	2.183	2.216	2.261	2.321	2.395	2.387	2.376	2.249	2.241	2.239
NPL	48	51	53	51	47	43	41	39	41	40	40	39	30	37	41
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency															
Baki Debet	4	6	4	4	11	1	4	4	4	4	5	5	5	5	5
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined															
Baki Debet	252	273	250	350	255	261	233	226	224	228	224	266	228	231	236
NPL	12	11	11	13	12	15	17	18	18	14	12	11	11	12	12
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other															
Baki Debet	-	-	-	-	-	-	-	-	1	1	1	1	1	1	2
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	264	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	969.973	1.044.576	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254
NPL	32.420	36.219	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	38.954	40.259	41.657

Tabel 3.22.a.
Kredit dan Non Performing Loan UMKM dan MKM Menurut Jenis Penggunaan
(SMEs Credit and NPL Credit Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan / Type of Use	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	728.191	758.596	750.189	756.290	744.908	737.841	738.272	736.818	739.971	748.666	751.575	751.588	756.147	739.367	744.701
NPL	25.125	28.249	31.239	31.846	32.466	32.469	32.363	32.418	32.804	31.385	31.124	30.291	28.742	29.682	30.916
2. Investasi / Investment															
Baki Debet	241.781	285.979	288.329	290.398	283.573	281.887	277.166	276.933	275.956	274.968	273.739	272.677	265.345	267.140	265.553
NPL	7.296	7.969	8.816	9.044	9.060	9.524	9.012	10.222	10.800	10.002	9.806	10.578	10.212	10.577	10.741
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	969.972	1.044.576	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254
NPL	32.421	36.219	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	38.954	40.259	41.657

Tabel 3.23.a.
Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)
Miliar Rp (Billion Rp)

Kelompok Bank	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	551.935	612.748	618.972	623.886	612.232	605.458	607.561	611.567	614.495	623.293	628.496	630.141	631.219	623.278	626.726
Mikro / Micro	202.279	230.095	236.674	241.613	236.180	233.121	225.899	218.835	212.804	207.025	201.454	195.703	189.333	182.145	176.002
Kecil / Small	215.481	236.740	238.390	239.722	236.573	235.308	236.470	237.810	241.165	246.150	247.990	248.001	250.673	249.435	251.222
Menengah / Medium	134.175	145.913	143.908	142.551	139.478	137.029	145.191	154.922	160.526	170.117	179.051	186.438	191.213	191.699	199.502
NPL	13.998	16.836	19.613	19.674	20.078	19.428	19.021	18.899	19.204	18.735	18.766	18.488	17.902	18.985	20.336
Mikro / Micro	2.719	3.279	4.225	4.156	4.000	3.537	3.204	2.982	2.831	2.932	2.892	3.014	2.416	3.039	3.508
Kecil / Small	6.619	7.559	9.041	9.047	9.369	9.213	9.039	8.739	8.735	8.495	8.649	8.486	7.730	8.105	8.716
Menengah / Medium	4.660	5.998	6.347	6.471	6.709	6.678	6.778	7.178	7.638	7.308	7.225	6.988	7.757	7.841	8.112
2. BPD / Regional Development Banks															
Baki Debet	70.089	75.264	70.361	71.744	71.920	71.237	71.584	69.438	70.208	71.442	72.034	71.545	70.658	68.652	69.149
Mikro / Micro	13.891	15.443	15.463	15.610	15.748	15.381	15.390	15.309	15.397	15.649	15.696	15.888	15.661	15.509	15.586
Kecil / Small	28.774	31.287	30.208	31.031	31.115	30.986	31.258	30.998	31.408	32.152	32.896	32.387	31.632	30.767	31.168
Menengah / Medium	27.423	28.534	24.690	25.102	25.057	24.870	24.936	23.131	23.403	23.640	23.443	23.270	23.365	22.377	22.395
NPL	5.603	5.933	6.261	6.561	6.801	6.956	7.146	7.142	7.207	7.112	7.054	6.994	6.426	6.534	6.563
Mikro / Micro	479	481	500	520	557	582	589	587	593	580	569	564	520	540	549
Kecil / Small	2.002	2.079	2.271	2.331	2.425	2.457	2.486	2.431	2.428	2.411	2.411	2.363	2.184	2.219	2.228
Menengah / Medium	3.122	3.373	3.490	3.710	3.819	3.917	4.071	4.124	4.186	4.121	4.075	4.067	3.722	3.775	3.786
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	338.455	347.783	340.614	342.436	335.693	334.439	327.818	324.365	322.911	320.624	316.591	314.509	312.080	307.204	307.033
Mikro / Micro	20.047	22.009	22.266	22.557	23.229	23.079	22.946	21.997	21.775	21.541	21.088	21.110	20.460	17.962	17.820
Kecil / Small	53.004	60.619	59.753	60.680	58.257	57.948	57.965	57.827	57.350	58.141	58.007	57.902	58.004	59.704	60.346
Menengah / Medium	265.404	265.156	258.595	259.200	254.206	253.413	246.908	244.541	243.786	240.941	237.497	235.496	233.617	229.538	228.868
NPL	11.892	12.773	13.559	14.003	13.967	14.918	14.489	15.815	16.401	14.746	14.338	14.614	14.097	14.258	14.298
Mikro / Micro	698	857	853	848	861	895	862	831	843	749	683	1.078	1.105	873	880
Kecil / Small	1.871	1.520	1.621	1.776	1.801	1.829	1.744	1.685	1.685	1.647	1.581	1.628	1.640	1.754	1.710
Menengah / Medium	9.324	10.396	11.085	11.379	11.306	12.194	11.883	13.300	13.874	12.350	12.074	11.908	11.352	11.631	11.707
4. Bank Asing dan Campuran / Joint Venture Banks and Foreign Owned Banks															
Baki Debet	9.493	8.780	8.570	8.622	8.636	8.593	8.475	8.381	8.312	8.277	8.193	8.071	7.536	7.372	7.346
Mikro / Micro	651	468	607	627	583	670	642	636	629	663	647	652	637	624	598
Kecil / Small	806	572	652	779	545	531	532	533	521	515	474	463	383	333	325
Menengah / Medium	8.037	7.740	7.311	7.217	7.508	7.392	7.301	7.212	7.162	7.099	7.072	6.955	6.516	6.415	6.423
NPL	928	677	621	652	680	692	719	784	791	795	772	774	528	482	460
Mikro / Micro	7	9	9	9	8	11	12	13	11	11	9	8	5	5	5
Kecil / Small	243	70	89	94	82	88	85	89	86	91	88	84	14	15	17
Menengah / Medium	678	598	523	549	589	593	623	682	694	693	674	682	509	462	438
Jumlah / Total															
Baki Debet	969.972	1.044.576	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254
NPL	32.421	36.219	40.054	40.890	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	38.954	40.259	41.657

Tabel 3.24.a.															
Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I															
(SMEs Credit and MKM Credit Based on Project Location)															
Miliar Rp (Billion Rp)															
Lokasi / Location	2018	2019	2020										2021		
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	127.799	137.712	137.255	138.877	135.468	135.164	134.278	133.846	134.312	135.631	135.585	136.175	134.732	132.927	133.576
2. Banten	42.503	45.604	44.385	44.726	43.852	43.423	43.553	43.056	42.805	43.396	43.577	43.313	43.236	42.393	42.312
3. DKI Jakarta	141.315	148.302	145.499	145.497	143.325	141.195	140.183	139.136	137.856	137.050	136.365	135.171	133.736	131.540	131.454
4. D.I Yogyakarta	14.505	15.627	15.662	15.805	15.570	15.424	15.438	15.486	15.538	15.761	15.848	16.032	16.263	16.064	16.217
5. Jawa Tengah	108.057	120.170	120.789	122.654	121.267	119.970	119.997	120.101	121.281	122.466	123.321	121.883	122.038	120.367	120.861
6. Jawa Timur	137.124	151.337	150.779	152.312	149.959	150.287	148.929	148.741	149.809	151.479	152.009	152.284	151.519	148.768	149.024
7. Bengkulu	7.474	8.332	8.513	8.700	8.587	8.517	8.505	8.618	8.648	8.790	8.917	9.021	9.061	9.011	9.148
8. Jambi	14.323	15.876	15.572	15.757	15.475	15.227	15.224	15.210	15.234	15.341	15.315	15.430	15.573	15.399	15.448
9. Aceh	9.792	9.808	8.337	7.729	7.043	5.920	4.753	4.039	3.903	3.603	3.360	3.219	2.945	2.843	2.840
10. Sumatera Utara	53.877	56.265	55.706	56.171	54.781	54.619	54.162	53.839	54.259	54.451	54.492	54.431	54.191	53.512	53.913
11. Sumatera Barat	16.554	18.150	18.406	18.587	18.069	17.820	17.834	17.938	18.016	18.275	18.316	18.266	18.291	18.132	18.329
12. Riau	24.926	27.084	27.139	27.490	27.097	26.739	26.685	26.853	26.866	27.076	27.205	27.382	27.293	26.891	27.179
13. Kepulauan Riau	9.267	9.019	8.914	8.935	8.642	8.505	8.442	8.335	8.178	8.217	8.101	8.039	8.107	7.906	7.940
14. Sumatera Selatan	26.018	26.308	25.941	26.047	25.808	25.226	25.174	25.503	25.539	25.723	25.772	26.032	25.903	25.520	25.809
15. Bangka Belitung	4.804	5.403	5.418	5.329	5.281	5.202	5.044	5.028	5.013	5.055	5.052	4.769	4.734	4.652	4.656
16. Lampung	17.602	19.148	19.280	19.516	19.495	19.381	19.512	19.358	19.490	19.755	19.732	19.755	19.721	19.288	19.336
17. Kalimantan Selatan	13.197	13.443	13.953	13.881	13.591	13.518	13.446	13.693	13.580	13.640	13.688	13.746	13.736	13.621	13.605
18. Kalimantan Barat	17.904	19.658	19.552	19.512	19.118	19.221	19.358	19.832	19.639	19.751	19.959	19.843	20.285	19.732	19.777
19. Kalimantan Timur	21.912	22.909	22.645	22.860	22.533	22.244	22.143	22.192	22.250	22.533	22.535	22.157	22.344	22.269	22.244
20. Kalimantan Tengah	10.051	11.131	11.219	11.337	10.950	10.849	10.760	10.910	11.032	11.114	10.902	11.193	11.155	10.985	10.988
21. Sulawesi Tengah	9.186	9.772	9.817	10.043	9.834	9.770	9.874	9.869	9.789	9.943	9.974	9.964	9.959	9.781	9.883
22. Sulawesi Selatan	35.803	38.799	38.791	38.878	38.382	38.128	38.504	38.094	38.391	38.935	38.850	39.241	39.374	38.870	39.085
23. Sulawesi Utara	10.290	11.188	10.984	10.963	10.699	10.603	10.676	10.618	10.698	10.644	10.670	10.757	10.618	10.376	10.412
24. Sulawesi Tenggara	7.240	8.251	8.426	8.618	8.456	8.406	8.427	8.545	8.608	8.745	8.799	8.866	8.887	8.761	8.815
25. Sulawesi Barat	4.044	4.541	4.602	4.644	4.569	4.451	4.503	4.529	4.584	4.648	4.679	4.739	4.785	4.706	4.718
26. Gorontalo	3.776	4.066	4.093	4.111	4.059	4.015	3.984	3.977	3.977	4.007	3.992	3.970	3.945	3.908	3.919
27. Nusa Tenggara Barat	11.034	12.811	13.265	13.410	13.278	13.127	13.108	13.227	13.380	13.646	13.815	14.014	14.185	14.003	14.133
28. Bali	36.015	38.251	38.511	38.597	38.242	38.007	37.916	38.099	38.452	38.607	38.900	38.920	38.952	39.093	39.290
29. Nusa Tenggara Timur	10.099	11.419	11.422	11.744	11.558	11.572	11.697	11.723	11.157	11.306	11.321	11.310	11.448	11.214	11.333
30. Maluku	3.506	3.966	3.989	4.105	4.039	4.013	4.040	4.006	4.020	4.131	4.098	4.141	4.143	4.043	4.041
31. Papua	10.313	10.455	10.138	10.247	10.028	9.907	9.901	9.936	10.015	10.115	10.151	10.107	10.197	9.953	10.014
32. Maluku Utara	2.120	2.441	2.377	2.367	2.341	2.369	2.328	2.321	2.351	2.367	2.387	2.371	2.352	2.326	2.304
33. Papua Barat	3.881	3.921	3.826	3.852	3.817	3.766	3.786	3.783	3.838	3.882	3.906	3.895	3.862	3.761	3.771
34. Lainnya / Others	578	32	17	13	12	20	21	39	18	28	18	8	18	17	18
35. Tidak Teridentifikasi / Un-identified	3.083	3.377	3.295	3.374	3.256	3.122	3.253	3.271	3.401	3.524	3.703	3.822	3.905	3.874	3.862
Jumlah / Total	969.972	1.044.576	1.038.517	1.046.688	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254



**Departemen Perizinan
dan Informasi Perbankan
OTORITAS JASA KEUANGAN**

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

- 🌐 www.ojk.go.id
- 📘 [official.ojk](#)
- 🐦 [@OJKINDONESIA](#)
- 📷 [@OJKINDONESIA](#)
- 📺 [Jasakeuangan](#)