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KATA PENGANTAR
FOREWORD

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

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

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

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

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

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

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

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

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

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

Jakarta, April 2024
Jakarta, April 2024

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

HALAMAN KETERANGAN
PAGE OF REFERENCE

Jadwal Publikasi Kedepan
Edisi Maret 2024 akan diterbitkan pada minggu ke III bulan Mei 2024.

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

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

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

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

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

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

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

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Advance Release Calender (ARC)
March 2024 edition will be released on the 3rd week of May 2024.

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

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

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

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

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

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

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

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DAFTAR SINGKATAN
LIST OF ABBREVIATIONS

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

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OTORITAS JASA KEUANGAN

Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / *Indicator*	2020	2021	2022	2023												2024
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*																
Bank Umum / *Commercial Banks*	9.098.135	10.114.135	11.065.740	10.928.980	10.924.561	10.851.917	10.859.185	10.962.167	10.968.054	11.004.378	11.169.976	11.260.502	11.337.259	11.621.114	11.553.744	11.589.528
Bank Perkreditan Rakyat / *Rural Banks*	148.709	161.831	175.631	175.073	174.686	173.706	177.095	178.188	179.829	181.735	183.052	184.363	186.291	188.212	187.662	186.986
SBI dan SBIS [1)]	18.785	12.420	2.866	4.345	4.033	2.069	2.257	2.266	2.276	764	19	20	-	-	-	-
Sumber Dana / *Source of Funds*																
Bank Umum / *Commercial Banks*	7.406.325	8.129.720	8.925.471	8.711.566	8.731.589	8.771.879	8.710.641	8.813.114	8.792.308	8.801.237	8.929.901	8.999.379	9.042.451	9.347.078	9.253.893	9.290.752
Bank Perkreditan Rakyat / *Rural Banks*	127.522	139.648	151.607	151.425	151.352	151.124	154.182	155.063	156.497	157.995	158.996	159.879	161.430	163.564	163.355	162.685
Jumlah Aset / *Total Assets*																
Bank Umum / *Commercial Banks*	9.177.894	10.112.304	11.113.314	10.947.533	10.979.992	10.932.358	10.888.888	11.052.100	11.030.031	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017
Bank Perkreditan Rakyat / *Rural Banks*	155.075	168.443	182.302	181.895	181.603	180.767	184.477	185.702	187.124	188.874	190.324	191.363	193.019	194.984	194.684	193.932
Jumlah Bank / *Total Banks*																
Bank Umum / *Commercial Banks*	109	107	106	106	106	106	105	105	105	105	105	105	105	105	106	106
Bank Perkreditan Rakyat / *Rural Banks*	1.506	1.468	1.441	1.429	1.426	1.416	1.413	1.413	1.413	1.412	1.411	1.410	1.405	1.402	1.400	1.393
Jumlah Kantor / *Total Bank Offices*																
Bank Umum / *Commercial Banks*	30.733	32.366	25.377	25.062	24.976	24.982	24.843	24.784	24.741	24.642	24.459	24.324	24.280	24.276	24.286	24.268
Bank Perkreditan Rakyat / *Rural Banks*	5.913	5.871	6.044	6.047	6.031	6.053	6.033	6.044	6.049	6.055	6.054	6.043	6.049	6.047	6.047	1.814

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2022	2023											2024	
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	6.497.620	6.445.815	6.516.518	6.534.780	6.644.325	6.723.224	6.751.633	6.804.986	6.907.547	6.975.423	7.038.547	7.186.935	7.150.426	7.188.333
- Kepada Pihak Ketiga / *To Third Party*	6.423.564	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016	6.685.506	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514
Rupiah	5.475.409	5.453.966	5.536.746	5.574.816	5.643.064	5.722.366	5.753.546	5.790.232	5.862.323	5.887.747	5.962.973	6.082.640	6.038.236	6.087.081
Valas / *Foreign Exchange*	948.155	921.354	908.712	889.735	934.012	933.649	931.960	949.164	974.973	1.015.236	1.002.926	1.007.604	1.019.322	1.007.433
- Kepada Bank Lain / *Inter Bank Credit/Financing*	74.057	70.495	71.060	70.230	67.249	67.208	66.127	65.591	70.251	72.440	72.648	96.692	92.867	93.819
Rupiah	57.685	55.594	56.333	55.191	53.931	53.119	52.940	51.063	51.158	51.777	50.821	65.332	64.108	63.605
Valas / *Foreign Exchange*	16.371	14.901	14.728	15.039	13.318	14.089	13.187	14.528	19.094	20.663	21.826	31.360	28.760	30.214
b. Penempatan pada Bank Lain / *Interbank Placement*	245.442	246.393	238.800	296.255	242.412	232.940	230.154	213.546	245.278	233.968	248.040	258.375	269.217	288.631
- Giro / *Demand Deposit*	144.978	149.073	143.474	178.893	146.502	129.915	120.231	108.384	134.548	116.032	128.664	149.694	160.847	176.952
- Inter Bank Call Money / *Inter Bank Call Money*	85.345	84.597	78.197	96.821	79.443	88.168	94.969	85.031	93.610	91.374	96.950	89.153	90.788	89.930
- Deposito Berjangka / *Time Deposits*	8.596	6.802	9.834	13.984	9.965	10.320	11.493	14.557	11.014	18.116	16.220	14.565	11.538	14.076
- Lainnya / *Others*	6.523	5.921	7.294	6.558	6.503	4.538	3.460	5.573	6.106	8.447	6.206	4.963	6.043	7.673
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	1.293.578	1.079.990	1.090.396	1.020.490	946.654	968.781	924.596	934.424	915.868	935.260	913.822	1.047.750	894.750	888.257
- Giro / *Demand Deposit*	753.482	641.324	623.172	640.796	628.502	614.616	619.598	616.533	620.555	587.110	597.207	649.718	574.751	553.521
- *Fine Tune Operation* (FTO)	398.999	297.306	295.083	248.627	217.809	174.801	178.974	201.151	155.302	198.415	164.552	231.117	185.908	200.277
- Fasbi	140.952	135.606	166.226	120.946	97.432	177.662	118.535	107.531	129.796	135.518	147.077	154.566	126.375	124.926
- Lainnya / *Others*	145	5.754	5.915	10.121	2.911	1.702	7.489	9.209	10.215	14.217	4.987	12.349	7.716	9.534
d. Surat Berharga / *Securities*	1.863.495	1.955.704	1.923.808	1.871.421	1.835.865	1.835.591	1.869.946	1.868.821	1.889.069	1.924.828	1.970.342	1.987.800	2.144.721	2.202.478
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	2.866	4.345	4.033	2.069	2.257	2.266	2.276	764	19	20	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	39.081	43.976	41.087	36.887	34.010	31.446	30.676	31.730	29.990	27.891	25.484	25.976	26.016	22.795
- Obligasi / *Bonds*	1.557.913	1.636.950	1.631.502	1.584.600	1.545.491	1.539.654	1.569.916	1.568.578	1.498.907	1.489.677	1.496.944	1.468.745	1.541.600	1.539.942
- Lainnya / *Others*	263.635	270.434	247.187	247.864	254.107	262.225	267.079	267.750	360.153	407.241	447.914	493.079	577.105	639.741
e. Penyertaan / *Equity Investment*	111.145	112.010	112.746	112.176	112.507	112.739	113.050	113.780	114.099	115.635	115.936	116.678	117.607	117.963
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	358.264	363.907	362.764	361.760	364.527	357.417	355.495	356.516	356.253	354.523	353.469	342.397	343.934	345.753
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	349.526	355.912	354.979	354.061	356.616	348.269	346.136	346.966	346.514	345.202	344.011	333.040	334.645	337.020
- Surat Berharga / *Securities*	2.024	2.471	2.328	2.401	2.689	2.702	3.335	3.443	3.680	3.119	3.638	3.982	3.838	3.207
- Lainnya / *Others*	6.715	5.524	5.457	5.298	5.222	6.446	6.024	6.106	6.059	6.202	5.820	5.375	5.451	5.527
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	28.582	25.956	24.693	29.928	21.756	18.091	17.551	19.048	24.485	35.244	22.518	19.530	27.364	20.809
h. Tagihan Lainnya / *Other claims*	667.613	699.204	654.836	625.107	691.140	713.384	705.630	693.256	717.376	685.621	674.586	661.649	605.726	537.304
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	8.153.590	7.988.710	8.005.579	7.996.571	8.007.690	8.042.101	8.064.492	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845
Rupiah	6.907.838	6.716.043	6.729.253	6.787.370	6.837.944	6.877.179	6.875.935	6.884.367	6.933.458	6.947.044	6.952.161	7.144.439	7.077.879	7.097.285
Giro / *Demand Deposit*	1.839.473	1.719.353	1.708.240	1.716.542	1.698.711	1.732.591	1.732.430	1.711.835	1.770.331	1.789.448	1.767.724	1.869.826	1.809.550	1.806.068
Tabungan / *Saving*	2.422.410	2.340.490	2.345.689	2.389.763	2.386.881	2.413.767	2.414.389	2.403.650	2.395.550	2.401.469	2.429.696	2.488.350	2.465.490	2.459.334
Simpanan Berjangka / *Time Deposits*	2.645.955	2.656.199	2.675.323	2.681.064	2.752.352	2.730.821	2.729.115	2.768.882	2.767.577	2.756.127	2.754.741	2.786.262	2.802.840	2.831.883
Valas / *Foreign Exchange*	1.245.752	1.272.667	1.276.326	1.209.201	1.169.746	1.164.922	1.188.557	1.198.503	1.213.711	1.251.766	1.264.046	1.313.490	1.337.403	1.343.559
Giro / *Demand Deposit*	706.687	720.185	727.450	684.740	664.053	682.769	691.483	698.314	701.367	743.517	759.026	792.724	806.309	812.217
Tabungan / *Saving*	192.775	191.919	195.619	198.527	186.090	179.047	179.174	178.303	181.074	179.511	180.702	180.833	185.266	185.112
Simpanan Berjangka / *Time Deposits*	346.290	360.563	353.257	325.935	319.603	303.105	317.900	321.886	331.270	328.738	324.319	339.933	345.828	346.231
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	2.127	2.436	4.108	5.751	6.895	17.387	12.649	9.138	11.490	9.200	10.080	17.579	16.113	14.186
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	173.399	159.970	164.724	183.279	172.111	183.223	178.362	179.955	200.371	206.897	192.472	198.381	189.065	183.420
d. Surat Berharga yang diterbitkan / *Issued Securities*	115.117	106.679	103.602	105.205	105.921	108.267	103.232	102.483	97.947	98.399	97.655	99.040	104.030	103.599
e. Pinjaman yang Diterima / *Loans received*	293.291	278.649	273.001	260.678	256.521	262.494	257.779	259.593	264.895	274.876	280.175	308.328	308.021	304.945
Rupiah	88.881	84.937	86.506	85.765	85.285	83.515	84.650	84.254	84.050	85.088	83.856	98.029	99.044	99.025
Valas / *Foreign Exchange*	204.410	193.712	186.495	174.913	171.236	178.980	173.129	175.338	180.845	189.788	196.319	210.299	208.978	205.919
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	27.589	24.095	22.977	26.900	20.104	18.612	18.715	20.506	24.925	37.032	24.777	21.519	28.525	23.167
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	156.076	147.181	153.951	189.975	137.710	177.257	153.322	142.618	178.725	170.097	216.571	239.371	188.259	215.635
h. Setoran Jaminan / *Guarantee Deposits*	4.283	3.845	3.647	3.519	3.689	3.773	3.756	4.074	4.378	4.069	4.515	4.932	4.597	4.956
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	282.879	285.494	285.644	288.319	291.823	305.320	306.124	306.435	306.444	307.992	308.309	312.788	314.422	314.963
b. Cadangan / *Reserves*	88.915	89.366	91.153	92.425	94.592	97.497	97.551	97.677	97.675	97.673	97.667	97.664	97.663	98.326
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	675.740	868.665	777.324	760.599	762.798	758.028	757.661	757.322	757.349	757.375	757.399	738.593	983.116	979.316
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	201.817	40.071	60.649	79.720	98.665	119.973	141.113	160.704	180.465	201.332	221.626	243.326	20.878	39.361
e. Tambahan modal disetor / *Additional Paid In Capital*	282.024	287.027	290.334	290.622	289.731	285.754	284.078	281.147	276.706	268.980	286.555	288.231	290.899	291.296
f. Modal Pinjaman / *Loan Capital*	78.111	76.955	76.226	74.416	75.335	73.953	74.304	74.641	75.288	82.620	80.391	78.930	74.003	71.980

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

Keterangan	2022	2023											2024	
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	772.695	765.718	775.394	777.137	735.086	749.546	753.551	759.401	771.082	779.328	755.144	754.649	746.379	750.256
- Kepada Pihak Ketiga / *To Third Party*	769.034	762.125	772.061	773.841	732.539	746.944	750.995	756.827	768.233	776.810	752.615	751.536	743.329	746.858
Rupiah	702.104	699.371	710.370	712.995	674.564	686.895	691.666	696.925	704.977	710.581	689.336	692.030	683.679	687.870
Valas / *Foreign Exchange*	66.930	62.755	61.691	60.846	57.975	60.049	59.329	59.901	63.256	66.229	63.279	59.506	59.650	58.988
- Kepada Bank Lain / *Inter Bank Credit/Financing*	3.662	3.593	3.333	3.296	2.547	2.602	2.556	2.575	2.849	2.518	2.529	3.113	3.050	3.398
Rupiah	3.176	3.113	2.998	3.016	2.186	2.381	2.411	2.382	2.456	2.428	2.439	3.006	2.919	2.937
Valas / *Foreign Exchange*	486	480	335	279	361	221	146	193	393	91	90	107	131	461
b. Penempatan pada Bank Lain / *Interbank Placement*	33.491	31.171	36.528	46.665	34.664	36.667	44.492	42.934	46.504	54.336	44.324	41.517	36.958	37.314
- Giro / *Demand Deposit*	13.967	12.905	13.274	15.939	13.644	12.177	13.404	11.641	14.304	11.617	11.025	14.110	11.950	10.872
- Inter Bank Call Money / *Inter Bank Call Money*	15.091	13.744	14.547	20.947	13.149	17.419	22.833	19.931	24.167	26.035	22.924	22.056	20.130	18.582
- Deposito Berjangka / *Time Deposits*	2.826	1.901	5.084	7.345	5.243	4.542	6.534	7.717	4.933	12.170	8.685	4.917	4.209	6.289
- Lainnya / *Others*	1.608	2.620	3.624	2.434	2.628	2.529	1.721	3.645	3.100	4.515	1.691	434	668	1.571
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	192.738	146.190	156.444	148.959	134.662	148.783	132.428	144.248	143.569	142.644	126.915	142.047	111.945	118.269
- Giro / *Demand Deposit*	102.611	90.627	86.437	87.087	84.642	91.875	84.050	89.568	84.382	83.451	80.645	83.653	71.033	69.327
- *Fine Tune Operation* (FTO)	48.397	28.102	30.429	24.296	25.077	22.897	20.557	28.137	26.202	28.396	12.987	16.506	15.045	20.081
- Fasbi	41.601	27.424	39.519	37.406	24.839	34.010	27.820	26.542	32.985	30.796	33.282	41.878	25.858	28.851
- Lainnya / *Others*	129	38	59	170	105	1	0	0	0	1	0	10	10	10
d. Surat Berharga / *Securities*	227.226	240.298	239.791	236.341	222.224	219.622	220.628	220.561	225.005	227.976	232.474	241.420	241.308	245.386
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	1.990	1.970	1.794	-	-	-	-	-	19	20	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5.774	5.844	5.521	4.873	4.856	4.759	4.949	4.055	4.516	4.269	4.481	5.499	3.076	3.273
- Obligasi / *Bonds*	190.174	204.979	205.452	207.630	188.478	184.052	187.983	189.807	186.693	183.972	184.958	183.677	182.180	179.490
- Lainnya / *Others*	29.288	27.506	27.024	23.838	28.890	30.811	27.696	26.699	33.776	39.715	43.035	52.244	56.053	62.623
e. Penyertaan / *Equity Investment*	1.845	1.847	1.789	1.785	859	859	860	860	860	861	811	809	795	796
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	24.024	25.191	26.061	26.775	24.379	24.001	24.308	24.651	24.921	25.519	24.774	24.370	25.495	25.731
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	23.341	24.531	25.363	26.093	23.713	23.289	23.598	23.938	24.191	24.770	24.082	23.568	24.717	24.938
- Surat Berharga / *Securities*	110	96	108	84	89	86	84	86	103	117	125	182	165	165
- Lainnya / *Others*	572	564	590	598	577	626	626	627	627	632	567	619	614	628
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	6.011	4.469	3.914	4.684	3.098	2.692	2.646	2.668	3.873	5.913	3.868	3.456	2.234	2.024
h. Tagihan Lainnya / *Other claims*	108.446	133.928	127.271	131.437	145.266	127.996	143.634	134.667	131.661	152.779	114.988	99.097	101.360	98.917
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	989.871	989.023	1.006.811	1.014.404	967.201	969.717	988.580	985.353	990.574	1.028.641	941.793	918.307	907.720	918.647
Rupiah	917.158	918.029	926.561	939.667	902.020	906.410	916.875	912.630	915.173	955.838	873.932	852.264	842.364	853.431
Giro / *Demand Deposit*	184.697	197.982	202.913	211.670	200.215	192.425	202.095	195.532	205.997	246.402	197.010	162.639	174.429	181.053
Tabungan / *Saving*	220.436	202.719	201.836	207.544	202.260	205.625	207.576	206.283	205.006	206.527	199.173	214.755	202.837	198.283
Simpanan Berjangka / *Time Deposits*	512.026	517.329	521.813	520.453	499.545	508.359	507.204	510.816	504.170	502.909	477.749	474.870	465.098	474.095
Valas / *Foreign Exchange*	72.713	70.994	80.249	74.737	65.181	63.307	71.706	72.723	75.401	72.803	67.861	66.043	65.356	65.216
Giro / *Demand Deposit*	30.274	25.933	32.627	28.974	24.960	24.149	28.264	29.148	30.062	30.145	26.131	27.384	27.652	26.707
Tabungan / *Saving*	4.969	3.896	4.771	4.546	4.189	4.713	4.523	4.363	4.967	4.713	4.692	4.375	4.512	4.724
Simpanan Berjangka / *Time Deposits*	37.470	41.164	42.851	41.216	36.032	34.444	38.919	39.213	40.372	37.944	37.038	34.283	33.192	33.785
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	436	1	1.632	3.022	1	572	1.490	2.110	1	2.959	4.074	5.183	3.988	2.822
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	57.215	46.937	47.648	48.175	39.288	39.902	34.515	42.353	47.330	41.882	40.921	52.434	41.576	39.221
d. Surat Berharga yang diterbitkan / *Issued Securities*	16.863	15.432	16.487	14.783	14.048	14.471	15.018	14.456	15.114	14.191	13.941	16.034	14.449	14.146
e. Pinjaman yang Diterima / *Loans received*	35.748	31.484	31.446	30.635	23.837	23.623	23.838	24.422	24.915	25.839	25.679	26.636	27.793	27.531
Rupiah	22.804	22.104	22.372	21.611	14.430	14.517	14.755	15.326	15.916	16.589	16.649	17.906	18.803	19.051
Valas / *Foreign Exchange*	12.944	9.381	9.074	9.024	9.407	9.106	9.083	9.096	8.999	9.249	9.030	8.730	8.990	8.480
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	6.475	5.246	4.708	5.301	3.870	3.429	3.479	3.742	4.391	6.498	4.475	4.086	3.510	3.320
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	15.521	11.094	11.209	12.035	8.181	9.025	7.378	7.414	7.415	6.931	10.165	15.820	11.893	14.685
h. Setoran Jaminan / *Guarantee Deposits*	368	280	229	230	208	190	174	212	220	222	227	278	248	240
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	132.897	135.754	135.904	138.578	135.081	136.578	137.530	137.841	138.144	139.823	135.079	135.200	135.358	135.804
b. Cadangan / *Reserves*	24.230	24.678	26.024	26.281	26.761	26.986	27.011	27.136	27.133	27.131	26.487	26.562	26.561	27.223
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	(14.366)	(8.506)	(13.715)	(14.837)	(7.127)	(7.560)	(7.727)	(7.994)	(7.991)	(7.991)	(8.544)	(7.973)	3.077	481
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	6.494	2.513	3.918	4.314	6.322	7.511	8.303	9.562	10.887	11.869	12.703	13.156	1.286	2.856
e. Tambahan modal disetor / *Additional Paid In Capital*	69.167	67.469	69.614	67.540	53.083	51.960	51.017	50.502	51.096	49.384	48.625	48.900	48.640	49.784
f. Modal Pinjaman / *Loan Capital*	16.040	15.729	15.680	14.737	9.384	9.384	9.396	9.417	9.448	9.506	9.456	8.979	9.019	9.013

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

Keterangan	2022	2023											2024	
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	720.129	714.535	716.938	716.153	774.175	780.191	768.663	774.536	792.110	793.688	829.875	864.422	851.088	858.449
- Kepada Pihak Ketiga / *To Third Party*	703.766	699.001	701.233	701.063	759.933	765.958	755.214	761.245	775.275	775.755	811.644	834.792	824.744	830.843
Rupiah	566.378	567.958	574.403	575.713	624.516	628.477	624.932	628.989	635.839	635.029	664.788	683.825	676.017	679.819
Valas / *Foreign Exchange*	137.389	131.043	126.830	125.350	135.417	137.481	130.283	132.256	139.436	140.725	146.856	150.967	148.727	151.024
- Kepada Bank Lain / *Inter Bank Credit/Financing*	16.362	15.534	15.705	15.089	14.242	14.233	13.448	13.292	16.835	17.933	18.231	29.630	26.344	27.606
Rupiah	13.282	12.897	12.945	12.388	12.006	11.266	11.218	11.039	10.755	10.572	9.275	12.833	12.277	12.246
Valas / *Foreign Exchange*	3.080	2.636	2.761	2.701	2.235	2.967	2.230	2.253	6.080	7.361	8.956	16.797	14.067	15.360
b. Penempatan pada Bank Lain / *Interbank Placement*	40.804	49.683	41.725	55.720	48.400	47.794	56.372	58.287	52.714	55.474	57.414	53.296	51.388	53.872
- Giro / *Demand Deposit*	9.725	10.770	9.678	16.712	12.387	15.407	11.655	15.836	14.696	16.167	12.440	14.505	15.410	16.395
- Inter Bank Call Money / *Inter Bank Call Money*	28.455	37.823	29.734	35.623	34.276	30.175	43.540	40.620	36.383	38.124	42.893	37.043	34.732	34.854
- Deposito Berjangka / *Time Deposits*	1.353	125	867	2.354	656	2.207	1.170	1.771	1.281	1.094	1.899	1.526	1.122	2.502
- Lainnya / *Others*	1.271	966	1.446	1.031	1.082	4	6	60	355	90	183	223	124	122
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	198.509	176.621	184.039	166.846	164.082	169.538	157.810	169.792	167.872	175.298	179.795	187.861	183.648	181.673
- Giro / *Demand Deposit*	82.287	75.478	76.502	73.849	78.058	77.015	78.836	76.827	74.019	77.154	85.377	95.471	79.006	79.058
- *Fine Tune Operation* (FTO)	79.641	72.877	73.829	68.102	69.747	58.281	59.297	73.997	63.359	69.013	61.917	57.622	79.014	81.815
- Fasbi	36.574	28.167	33.495	24.895	16.234	34.241	19.266	15.278	29.747	29.091	32.251	34.307	25.628	20.799
- Lainnya / *Others*	6	98	213	-	43	-	410	3.690	748	41	250	461	-	1
d. Surat Berharga / *Securities*	218.064	236.959	238.031	244.508	237.737	243.352	250.159	246.399	252.689	253.406	274.351	270.620	304.824	309.787
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	3.961	4.124	3.933	3.460	3.546	3.374	3.536	3.539	3.769	2.932	3.312	5.070	7.627	6.249
- Obligasi / *Bonds*	189.389	209.204	210.753	216.204	209.136	215.508	221.917	216.985	208.702	208.700	221.058	206.032	225.929	228.491
- Lainnya / *Others*	24.714	23.631	23.345	24.843	25.055	24.470	24.706	25.874	40.218	41.773	49.980	59.518	71.268	75.047
e. Penyertaan / *Equity Investment*	2.422	2.443	2.444	2.445	3.371	3.373	3.373	3.373	3.373	4.645	4.669	4.669	5.193	5.192
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	22.490	22.363	22.348	22.155	24.808	25.280	25.765	26.182	26.665	26.756	27.344	25.737	25.817	26.017
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	22.196	22.067	22.065	21.879	24.529	24.997	25.478	25.886	26.369	26.450	27.032	25.491	25.550	25.752
- Surat Berharga / *Securities*	20	31	20	18	19	17	18	18	16	16	17	15	20	20
- Lainnya / *Others*	275	265	263	257	260	266	269	278	280	289	295	231	247	245
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	8.995	7.352	6.270	7.955	6.264	5.943	5.643	6.319	8.281	12.483	6.581	5.116	10.369	7.645
h. Tagihan Lainnya / *Other claims*	107.048	117.694	109.551	85.951	124.026	117.265	118.049	115.091	117.145	104.505	115.793	92.830	102.416	101.652
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	888.107	905.546	903.798	883.435	927.335	921.540	924.830	921.385	926.219	936.907	985.231	989.283	1.003.295	1.011.099
Rupiah	717.343	730.520	732.621	724.778	769.762	764.792	757.892	752.955	760.974	767.286	809.864	810.144	812.279	822.576
Giro / *Demand Deposit*	197.171	187.947	197.739	191.656	187.293	192.176	193.616	193.551	201.243	202.282	220.320	212.134	225.046	226.645
Tabungan / *Saving*	136.714	124.731	125.023	130.110	135.646	137.533	141.142	137.215	136.745	137.142	151.352	163.352	156.218	155.678
Simpanan Berjangka / *Time Deposits*	383.458	417.842	409.858	403.012	446.823	435.083	423.134	422.189	422.986	427.863	438.192	434.658	431.015	440.253
Valas / *Foreign Exchange*	170.764	175.026	171.177	158.657	157.573	156.748	166.938	168.430	165.245	169.621	175.367	179.139	191.016	188.523
Giro / *Demand Deposit*	104.215	105.418	109.040	100.633	96.732	98.808	105.885	105.756	104.834	106.286	114.938	110.490	117.387	118.139
Tabungan / *Saving*	14.362	12.700	12.162	12.247	12.070	11.465	11.536	11.109	10.993	10.765	7.627	7.719	9.420	9.246
Simpanan Berjangka / *Time Deposits*	52.186	56.908	49.976	45.777	48.771	46.476	49.516	51.565	49.418	52.570	52.802	60.930	64.209	61.138
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	0	0	0	32	0	198	0	0	0	1.032	0	0	659	431
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	41.206	32.125	30.088	40.192	45.907	51.098	46.966	46.298	56.421	51.377	57.546	56.468	60.051	60.215
d. Surat Berharga yang diterbitkan / *Issued Securities*	2.071	1.872	1.872	1.872	2.870	2.870	2.870	2.871	2.007	1.957	1.977	2.382	1.982	1.958
e. Pinjaman yang Diterima / *Loans received*	32.585	29.214	29.774	29.813	37.237	37.675	36.853	37.918	39.345	41.102	40.486	44.290	44.794	47.108
Rupiah	22.433	19.271	19.998	20.246	27.426	27.005	26.907	25.912	26.313	26.785	26.511	31.414	31.598	31.432
Valas / *Foreign Exchange*	10.152	9.943	9.776	9.567	9.811	10.670	9.945	12.005	13.032	14.316	13.975	12.876	13.196	15.676
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	9.576	8.104	7.903	9.430	6.265	5.821	5.753	5.970	7.395	11.637	8.043	6.951	9.540	7.923
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	16.136	13.440	14.262	9.954	9.260	20.071	11.619	16.635	19.007	10.837	17.157	25.028	19.227	25.616
h. Setoran Jaminan / *Guarantee Deposits*	849	559	763	688	902	738	714	732	1.022	891	908	1.115	956	1.091
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	44.691	44.691	44.691	44.691	51.691	63.691	63.691	63.691	63.691	63.691	68.551	72.940	74.328	74.384
b. Cadangan / *Reserves*	12.967	12.967	12.967	13.733	14.557	14.564	14.585	14.585	14.585	14.585	15.224	15.140	15.140	15.140
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	71.458	88.634	87.533	83.726	73.212	72.809	72.585	72.586	72.588	72.591	73.143	71.634	93.113	91.618
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	17.562	3.988	5.753	7.593	8.464	8.441	9.855	11.627	13.028	14.673	17.099	17.948	1.651	3.345
e. Tambahan modal disetor / *Additional Paid In Capital*	33.768	33.794	33.391	33.619	45.731	42.907	42.739	42.378	41.417	40.541	50.316	47.967	50.228	50.372
f. Modal Pinjaman / *Loan Capital*	11.622	11.513	11.425	11.313	16.822	16.824	16.855	16.908	16.985	17.136	17.006	16.453	16.581	14.709

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

Keterangan	2022	2023											2024	
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	1.708.709	1.698.803	1.708.217	1.720.835	1.741.274	1.759.290	1.761.709	1.769.305	1.783.327	1.800.003	1.821.321	1.860.582	1.844.972	1.859.031
- Kepada Pihak Ketiga / *To Third Party*	1.687.209	1.678.810	1.687.065	1.700.370	1.722.053	1.740.297	1.743.092	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203
Rupiah	1.434.709	1.434.184	1.455.660	1.466.516	1.474.996	1.496.018	1.503.658	1.502.555	1.514.207	1.518.011	1.542.579	1.572.046	1.553.747	1.565.694
Valas / *Foreign Exchange*	252.500	244.625	231.405	233.854	247.057	244.279	239.434	247.606	250.682	261.389	257.977	262.861	265.914	268.509
- Kepada Bank Lain / *Inter Bank Credit/Financing*	21.499	19.993	21.152	20.465	19.221	18.993	18.617	19.144	18.438	20.603	20.765	25.675	25.311	24.828
Rupiah	14.752	13.403	14.672	14.132	14.089	14.169	14.155	13.469	12.461	14.050	14.368	18.001	17.458	17.120
Valas / *Foreign Exchange*	6.747	6.589	6.480	6.332	5.133	4.824	4.462	5.675	5.977	6.553	6.397	7.673	7.853	7.708
b. Penempatan pada Bank Lain / *Interbank Placement*	40.018	35.879	40.928	41.370	40.021	45.727	42.254	36.449	46.266	40.151	44.574	35.215	40.262	44.351
- Giro / *Demand Deposit*	28.369	24.573	26.100	29.232	28.579	28.534	29.187	21.929	27.618	26.027	29.016	23.141	23.395	25.946
- Inter Bank Call Money / *Inter Bank Call Money*	9.705	9.747	13.295	10.157	10.526	16.441	12.311	12.233	16.328	11.504	12.662	9.117	13.651	14.590
- Deposito Berjangka / *Time Deposits*	1.868	1.525	1.499	1.467	750	750	754	2.285	2.318	2.383	2.792	2.771	2.840	3.614
- Lainnya / *Others*	76	34	34	514	166	2	2	2	2	238	104	185	376	201
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	299.217	282.202	289.240	290.398	229.139	219.533	231.639	223.183	217.488	202.526	205.484	244.679	203.339	199.709
- Giro / *Demand Deposit*	147.389	147.850	146.575	154.842	142.270	148.474	136.936	146.294	138.547	128.319	128.175	125.155	137.306	121.979
- *Fine Tune Operation* (FTO)	109.994	99.309	99.044	90.689	62.579	40.902	58.158	54.000	38.526	39.924	47.214	54.257	34.900	40.369
- Fasbi	41.834	29.431	37.983	34.920	21.532	28.463	29.473	17.376	30.956	20.113	25.364	53.396	23.432	27.838
- Lainnya / *Others*	-	5.612	5.638	9.946	2.758	1.694	7.073	5.513	9.458	14.169	4.731	11.871	7.701	9.523
d. Surat Berharga / *Securities*	422.327	433.053	434.333	424.082	414.279	395.923	408.363	407.966	398.607	417.481	427.980	430.995	508.180	525.879
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	20.088	23.664	21.721	19.779	16.709	14.132	13.632	12.954	11.746	11.704	8.040	6.288	5.097	4.827
- Obligasi / *Bonds*	352.358	363.515	363.857	361.810	345.174	332.682	344.452	346.458	317.241	329.425	335.591	314.897	360.145	356.831
- Lainnya / *Others*	49.881	45.874	48.755	42.492	52.396	49.108	50.280	48.554	69.620	76.352	84.349	109.810	142.938	164.221
e. Penyertaan / *Equity Investment*	18.430	18.979	19.097	18.314	18.449	18.579	18.817	18.989	19.151	19.317	19.504	19.636	19.765	19.898
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	83.476	84.664	85.047	84.792	85.781	87.191	86.355	86.480	87.555	88.517	89.325	87.807	88.393	87.142
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	81.985	83.241	83.629	83.335	84.184	85.507	84.679	84.903	86.060	86.907	87.767	86.045	86.620	85.437
- Surat Berharga / *Securities*	121	110	93	149	214	311	319	333	333	336	390	582	595	535
- Lainnya / *Others*	1.369	1.313	1.326	1.308	1.383	1.372	1.357	1.243	1.162	1.273	1.169	1.181	1.178	1.170
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	9.628	8.871	8.401	9.354	7.584	5.604	5.616	6.075	7.614	10.974	7.542	6.871	8.102	6.610
h. Tagihan Lainnya / *Other claims*	137.418	148.693	146.819	136.605	159.884	193.677	182.701	178.334	201.761	180.048	165.013	193.407	125.931	112.612
Sumber Dana / *Source of Funds*														
a. Dana Pihak Ketiga / *Third Party Funds*	1.992.606	1.976.235	2.000.699	2.008.848	1.985.756	1.957.973	1.992.488	1.992.819	1.984.073	1.978.115	1.994.825	2.070.642	2.056.903	2.068.855
Rupiah	1.654.644	1.621.477	1.646.096	1.655.454	1.665.040	1.647.160	1.661.399	1.661.396	1.652.741	1.646.001	1.648.518	1.712.137	1.710.735	1.723.245
Giro / *Demand Deposit*	425.604	400.751	422.140	430.008	419.377	413.057	413.378	407.768	409.055	401.820	413.211	436.747	434.026	438.067
Tabungan / *Saving*	429.721	425.878	423.438	428.662	419.437	431.079	431.628	431.002	428.812	426.282	430.973	440.174	441.789	439.705
Simpanan Berjangka / *Time Deposits*	799.318	794.848	800.518	796.784	826.226	803.023	816.393	822.626	814.873	817.899	804.334	835.217	834.920	845.472
Valas / *Foreign Exchange*	337.963	354.757	354.603	353.394	320.716	310.814	331.089	331.423	331.332	332.115	346.307	358.505	346.169	345.610
Giro / *Demand Deposit*	119.042	120.636	124.530	125.918	107.937	108.445	117.630	120.285	113.825	122.543	135.794	143.174	135.244	133.937
Tabungan / *Saving*	97.330	100.789	103.039	107.727	98.529	92.615	91.804	93.195	95.477	92.446	96.761	96.791	97.036	97.587
Simpanan Berjangka / *Time Deposits*	121.591	133.332	127.034	119.749	114.250	109.753	121.656	117.942	122.030	117.126	113.752	118.540	113.889	114.087
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	933	1.869	1.855	1.856	6.283	16.032	10.773	6.567	11.029	4.748	5.552	11.900	11.016	10.490
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	25.479	30.966	33.681	28.515	32.604	38.237	50.783	41.342	49.812	61.355	46.373	39.931	44.986	37.844
d. Surat Berharga yang diterbitkan / *Issued Securities*	18.967	14.792	11.304	11.053	10.600	11.914	11.717	11.174	10.814	11.151	11.508	11.132	11.200	11.241
e. Pinjaman yang Diterima / *Loans received*	113.766	105.495	105.734	99.626	99.723	97.527	95.345	92.763	93.537	95.530	94.720	107.652	111.282	110.215
Rupiah	41.996	41.901	42.446	42.114	41.740	40.737	41.213	41.208	40.017	39.829	38.761	46.756	46.698	46.612
Valas / *Foreign Exchange*	71.771	63.594	63.288	57.513	57.983	56.790	54.131	51.555	53.520	55.702	55.960	60.896	64.584	63.602
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	7.445	7.091	6.746	8.019	6.262	6.051	5.875	6.650	7.735	10.867	7.378	6.513	8.784	7.671
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	54.201	51.832	57.527	60.283	37.524	67.505	47.960	46.977	72.453	61.220	81.822	98.344	52.865	72.951
h. Setoran Jaminan / *Guarantee Deposits*	1.499	1.418	1.299	1.260	1.247	1.117	1.211	1.243	1.244	1.204	1.548	1.401	1.377	1.492
Beberapa komponen modal / *Several Components of Capital*														
a. Modal Disetor / *Paid In Capital*	77.653	78.228	78.228	78.230	78.230	78.230	78.230	78.230	78.232	78.293	78.553	78.602	78.691	78.729
b. Cadangan / *Reserves*	40.756	40.760	40.793	41.043	41.904	44.579	44.586	44.588	44.588	44.588	44.589	44.593	44.593	44.594
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	142.364	168.231	164.164	159.686	164.686	160.752	160.775	160.703	160.726	160.748	160.772	160.801	199.776	200.067
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	34.417	6.483	9.897	13.911	17.487	20.732	24.323	27.832	30.457	33.296	35.462	38.700	3.332	6.624
e. Tambahan modal disetor / *Additional Paid In Capital*	73.526	74.474	75.328	76.134	77.223	77.367	77.071	76.307	74.519	72.456	76.475	77.507	77.581	77.371
f. Modal Pinjaman / *Loan Capital*	31.602	31.226	30.917	30.521	30.930	30.042	30.161	30.357	30.648	31.295	29.660	29.353	29.843	29.771

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

Keterangan	2022	2023											2024	
		Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*														
a. Kredit / Pembiayaan Yang Diberikan / *Credit / Financing*	3.296.088	3.266.759	3.315.968	3.320.656	3.393.791	3.434.197	3.467.710	3.501.743	3.561.029	3.602.405	3.632.206	3.707.282	3.707.987	3.720.597
- Kepada Pihak Ketiga / *To Third Party*	3.263.554	3.235.384	3.285.099	3.289.276	3.362.552	3.402.816	3.436.205	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611
Rupiah	2.772.217	2.752.453	2.796.313	2.819.591	2.868.988	2.910.976	2.933.290	2.961.763	3.007.301	3.024.126	3.066.270	3.134.739	3.124.793	3.153.698
Valas / *Foreign Exchange*	491.337	482.931	488.786	469.685	493.563	491.840	502.914	509.400	521.599	546.893	534.814	534.269	545.032	528.913
- Kepada Bank Lain / *Inter Bank Credit/Financing*	32.533	31.375	30.870	31.380	31.239	31.381	31.505	30.580	32.129	31.386	31.123	38.274	38.162	37.987
Rupiah	26.475	26.180	25.718	25.654	25.650	25.303	25.157	24.173	25.486	24.727	24.739	31.491	31.453	31.302
Valas / *Foreign Exchange*	6.058	5.196	5.152	5.726	5.588	6.077	6.349	6.407	6.643	6.659	6.383	6.783	6.709	6.684
b. Penempatan pada Bank Lain / *Interbank Placement*	131.128	129.660	119.619	152.499	119.328	102.753	87.035	75.875	99.794	84.007	101.727	128.346	140.609	153.094
- Giro / *Demand Deposit*	92.917	100.825	94.423	117.010	91.892	73.796	65.984	58.978	77.930	62.222	76.183	97.938	110.093	123.740
- Inter Bank Call Money / *Inter Bank Call Money*	32.094	23.282	20.622	30.093	21.492	24.132	16.286	12.246	16.733	15.711	18.471	20.936	22.275	21.905
- Deposito Berjangka / *Time Deposits*	2.548	3.251	2.384	2.818	3.317	2.821	3.034	2.785	2.482	2.469	2.844	5.351	3.367	1.671
- Lainnya / *Others*	3.569	2.301	2.190	2.578	2.628	2.003	1.731	1.867	2.649	3.605	4.229	4.120	4.875	5.779
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	603.115	474.977	460.673	414.287	418.770	430.927	402.720	397.201	386.939	414.793	401.629	473.163	395.818	388.607
- Giro / *Demand Deposit*	421.195	327.370	313.657	325.017	323.532	297.252	319.776	303.845	323.606	298.186	303.009	345.438	287.406	283.156
- *Fine Tune Operation* (FTO)	160.967	97.018	91.781	65.539	60.406	52.720	40.962	45.016	27.216	61.082	42.434	102.733	56.948	58.012
- Fasbi	20.943	50.584	55.230	23.725	34.827	80.948	41.976	48.334	36.109	55.519	56.180	24.985	51.458	47.439
- Lainnya / *Others*	10	6	6	5	6	7	6	6	8	6	6	7	6	0
d. Surat Berharga / *Securities*	995.878	1.045.394	1.011.654	966.491	961.625	976.694	990.796	993.895	1.012.769	1.025.966	1.035.537	1.044.765	1.090.409	1.121.427
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	876	2.375	2.239	2.069	2.257	2.266	2.276	764	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	9.258	10.345	9.912	8.775	8.900	9.180	8.559	11.182	9.959	8.985	9.651	9.119	10.216	8.446
- Obligasi / *Bonds*	825.992	859.251	851.440	798.955	802.703	807.411	815.564	815.327	786.271	767.580	755.337	764.138	773.346	775.131
- Lainnya / *Others*	159.753	173.423	148.062	156.691	147.766	157.837	164.398	166.622	216.539	249.400	270.549	271.507	306.847	337.850
e. Penyertaan / *Equity Investment*	88.448	88.741	89.417	89.633	89.827	89.928	90.000	90.558	90.716	90.812	90.952	91.563	91.854	92.077
f. Cadangan Kerugian Penurunan	228.275	231.689	229.307	228.039	229.558	220.945	219.067	219.203	217.112	213.731	212.025	204.483	204.229	206.863
Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*														
- Kredit & Pembiayaan yang diberikan / *Credit & Financing*	222.004	226.073	223.922	222.754	224.191	214.476	212.380	212.240	209.893	207.075	205.129	197.936	197.758	200.892
- Surat Berharga / *Securities*	1.772	2.235	2.107	2.151	2.366	2.287	2.914	3.006	3.229	2.649	3.107	3.203	3.059	2.486
- Lainnya / *Others*	4.498	3.382	3.278	3.134	3.001	4.182	3.772	3.957	3.990	4.007	3.788	3.344	3.412	3.484
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	3.948	5.265	6.109	7.935	4.810	3.852	3.645	3.986	4.716	5.873	4.527	4.088	6.658	4.531
h. Tagihan Lainnya / *Other claims*	314.702	298.889	271.196	271.115	261.965	274.446	261.245	265.164	266.809	248.290	278.793	276.315	276.019	224.124
Sumber Dana / *Source of Funds*	-													
a. Dana Pihak Ketiga / *Third Party Funds*	4.283.006	4.117.906	4.094.272	4.089.884	4.127.398	4.192.871	4.158.594	4.183.313	4.246.303	4.255.147	4.294.358	4.479.696	4.447.364	4.442.243
Rupiah	3.618.693	3.446.016	3.423.975	3.467.471	3.501.121	3.558.817	3.539.769	3.557.387	3.604.570	3.577.919	3.619.847	3.769.893	3.712.502	3.698.034
Giro / *Demand Deposit*	1.032.001	932.674	885.448	883.207	891.826	934.932	923.342	914.984	954.035	938.944	937.183	1.058.307	976.049	960.303
Tabungan / *Saving*	1.635.539	1.587.162	1.595.393	1.623.448	1.629.539	1.639.530	1.634.043	1.629.151	1.624.986	1.631.518	1.648.198	1.670.070	1.664.646	1.665.668
Simpanan Berjangka / *Time Deposits*	951.153	926.181	943.134	960.816	979.757	984.355	982.384	1.013.252	1.025.549	1.007.456	1.034.466	1.041.517	1.071.807	1.072.063
Valas / *Foreign Exchange*	664.313	671.890	670.297	622.413	626.276	634.053	618.825	625.927	641.733	677.228	674.511	709.803	734.862	744.209
Giro / *Demand Deposit*	453.155	468.197	461.254	429.214	434.424	451.368	439.705	443.124	452.646	484.543	482.163	511.675	526.027	533.433
Tabungan / *Saving*	76.114	74.534	75.646	74.006	71.303	70.253	71.311	69.637	69.636	71.586	71.621	71.947	74.297	73.555
Simpanan Berjangka / *Time Deposits*	135.043	129.159	133.397	119.192	120.550	112.432	107.809	113.166	119.451	121.099	120.726	126.180	134.538	137.220
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	757	566	621	842	611	585	385	460	460	461	454	496	450	443
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	49.498	49.943	53.307	66.397	54.312	53.987	46.098	49.962	46.808	52.283	47.632	49.547	42.452	46.139
d. Surat Berharga yang diterbitkan / *Issued Securities*	77.216	74.583	73.938	77.497	78.403	79.012	73.627	73.983	70.013	71.100	70.229	69.492	76.399	76.255
e. Pinjaman yang Diterima / *Loans received*	111.191	112.455	106.047	100.604	95.723	103.670	101.744	104.491	107.099	112.405	119.290	129.750	124.152	120.091
Rupiah	1.648	1.661	1.691	1.795	1.689	1.255	1.775	1.809	1.805	1.884	1.936	1.953	1.945	1.931
Valas / *Foreign Exchange*	109.543	110.794	104.357	98.809	94.035	102.414	99.969	102.682	105.294	110.521	117.354	127.797	122.208	118.161
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	4.092	3.655	3.621	4.150	3.707	3.311	3.608	4.143	5.404	8.031	4.881	3.969	6.691	4.254
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	70.217	70.816	70.953	107.704	82.744	80.656	86.365	71.591	79.851	91.108	107.426	100.179	104.274	102.383
h. Setoran Jaminan / *Guarantee Deposits*	1.567	1.588	1.355	1.341	1.332	1.728	1.658	1.887	1.892	1.753	1.831	2.137	2.016	2.133
Beberapa komponen modal / *Several Components of Capital*	-													
a. Modal Disetor / *Paid In Capital*	27.638	26.821	26.821	26.821	26.821	26.821	26.673	26.673	26.377	26.186	26.126	26.046	26.046	26.046
b. Cadangan / *Reserves*	10.961	10.961	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.369
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	476.284	620.305	539.341	532.025	532.026	532.027	532.028	532.027	532.027	532.028	532.029	514.130	687.150	687.150
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	143.344	27.086	41.081	53.902	66.391	83.288	98.632	111.683	126.093	141.494	156.362	173.521	14.610	26.537
e. Tambahan modal disetor / *Additional Paid In Capital*	105.563	111.290	112.002	113.329	113.694	113.521	113.251	111.961	109.674	106.599	111.139	113.857	114.450	113.768
f. Modal Pinjaman / *Loan Capital*	18.846	18.487	18.204	17.845	18.200	17.703	17.892	17.958	18.207	24.684	24.269	24.144	18.560	18.488

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

Keterangan	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Income and Expenses*															
1. Pendapatan bunga/Pendapatan Bagi Hasil / *Interest Income/Profit Sharing Income*	773.902	811.458	160.859	240.185	317.772	397.543	477.070	559.611	642.865	725.997	809.188	890.058	977.001	97.181	179.011
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	9.740	13.904	3.731	5.696	7.582	9.436	11.066	12.664	14.258	15.809	17.468	19.063	20.916	1.694	3.155
b. Dari Penempatan pada bank lain / *From interbank placement*	2.691	5.409	1.927	2.613	3.645	4.471	5.498	6.588	7.637	8.663	9.739	10.985	12.037	1.207	2.252
c. Dari surat berharga / *From securities*	87.345	94.584	18.207	27.439	36.413	45.536	54.568	63.637	72.669	81.597	90.745	100.275	110.038	10.665	20.849
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	487.587	523.468	100.832	150.091	198.213	247.684	297.798	349.708	401.893	454.043	505.822	554.888	608.443	61.035	112.742
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	484.944	520.202	100.098	148.951	196.660	245.748	295.480	347.027	398.621	450.585	501.840	550.457	603.518	60.098	111.227
- kepada bank lain / *To other Bank*	2.643	3.267	734	1.140	1.553	1.936	2.319	2.682	3.271	3.458	3.983	4.431	4.925	937	1.515
e. Lainnya / *Others*	186.539	174.093	36.162	54.347	71.920	90.415	108.140	127.013	146.407	165.885	185.413	204.848	225.568	22.581	40.013
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	342.699	323.610	75.630	110.838	145.454	181.608	216.813	253.115	290.709	329.498	368.262	405.167	447.336	52.601	91.585
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	145	484	106	153	205	240	280	343	460	420	455	477	553	27	68
b. Kewajiban pada Bank lain / *Interbank Liabilities*	5.618	6.833	1.901	2.504	3.469	4.415	5.534	6.705	7.738	8.839	10.943	11.156	12.374	1.203	2.351
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	140.844	129.628	29.212	45.553	61.004	77.391	93.420	110.114	127.055	143.897	161.802	179.720	199.055	20.256	39.200
- Giro / *Demand Deposit*	24.161	27.740	6.414	10.113	13.373	16.997	20.471	24.211	27.927	31.750	35.916	40.416	45.132	5.110	9.703
- Tabungan / *Saving*	17.181	15.492	2.642	4.200	5.631	7.105	8.521	9.998	11.477	12.943	14.451	16.001	17.834	1.599	3.109
- Simpanan Berjangka / *Time deposits*	99.502	86.396	20.156	31.239	42.000	53.290	64.428	75.906	87.652	99.204	111.434	123.303	136.088	13.547	26.388
d. Surat Berharga / *Securities*	9.797	10.297	1.649	2.504	3.463	3.714	4.428	5.192	5.955	6.700	7.489	8.451	9.397	944	1.534
e. Pinjaman yang diterima / *Loans received*	6.908	13.077	3.332	4.503	5.825	6.995	8.227	9.599	10.731	12.388	13.528	14.859	16.115	3.981	4.220
f. Lainnya / *Others*	174.872	163.291	39.429	55.620	71.489	88.852	104.925	121.161	138.771	157.254	174.045	190.504	209.843	26.191	44.212
g. Koreksi atas pendapatan Bunga/Bagi Hasil / *Corrections*	4.515	-	-	-	-	-	-	-	-	-	-	-	-		-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / *Net Interest/Profit Sharing Income* (A1-A2)	**431.203**	**487.848**	**85.230**	**129.347**	**172.318**	**215.935**	**260.257**	**306.495**	**352.155**	**396.499**	**440.925**	**484.892**	**529.665**	**44.581**	**87.425**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	460.019	522.998	147.997	173.245	208.544	227.838	275.999	335.295	363.684	373.255	419.070	478.808	664.976	147.813	433.677
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	20.448	10.408	2.430	3.343	4.412	6.327	11.257	12.866	13.364	13.410	14.864	15.706	16.855	1.644	2.781
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	0	2	0	0	57	3	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	60	276	232	305	410	549	577	659	848	979	1.063	1.159	1.360	316	371
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	208.665	318.768	108.369	116.458	135.180	137.661	161.192	198.855	208.732	201.675	226.491	266.718	426.023	122.175	392.520
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	87.234	97.515	15.058	23.535	32.551	40.711	50.294	59.243	67.772	76.291	85.779	93.735	103.364	8.061	16.277
f. Lainnya / Others	143.612	96.030	21.908	29.605	35.990	42.590	52.678	63.673	72.969	80.898	90.873	101.489	117.317	15.615	21.729
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	716.871	762.897	182.935	226.410	280.498	320.195	386.129	464.923	514.917	543.838	608.179	687.763	889.851	166.316	475.558
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	2.341	601	558	613	701	4.578	5.269	5.388	6.275	6.681	6.581	6.403	569	845
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	454	632	196	197	197	197	237	237	238	237	237	237	715	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	177	158	19	44	64	77	68	94	94	227	229	230	234	225	222
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	191.785	307.170	106.029	112.852	130.102	131.855	154.525	191.373	200.557	192.235	216.498	255.793	413.583	121.759	390.462
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	249.910	171.698	31.627	45.322	59.663	73.677	88.932	105.125	120.304	132.394	145.799	161.156	174.447	19.008	36.533
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4.404	5.196	970	1.436	1.837	2.355	2.854	3.512	4.113	4.583	5.195	5.683	6.097	523	1.151
g. Lainnya / Others	268.059	275.703	43.492	66.001	88.022	111.332	134.936	159.314	184.221	207.889	233.540	258.083	288.372	24.232	46.344
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	174.352	247.949	50.292	76.182	100.364	123.578	150.126	176.868	200.923	225.915	251.816	275.936	304.790	26.078	45.545
E. Pendapatan non - operasional / *Non Operational Income*	20.216	38.631	9.491	14.432	18.612	21.133	24.919	29.134	33.065	36.205	41.069	48.023	52.221	6.027	13.860
F. Beban non - operasional / *Non Operational Expenses*	20.411	34.081	9.692	14.817	19.655	22.034	25.762	30.143	33.662	36.969	42.130	47.863	52.567	5.764	10.301
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(195)	4.550	(201)	(385)	(1.043)	(901)	(843)	(1.009)	(597)	(765)	(1.061)	160	(346)	264	3.559
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	174.271	252.499	50.091	75.797	99.320	122.677	149.283	175.860	200.326	225.150	250.755	276.097	304.445	26.341	49.104
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	89.861	125.725	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)	146.960	(28)	(59)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	89.586	125.715	(61)	(99)	(137)	(158)	(190)	(215)	(242)	(298)	(329)	(368)	146.908	(28)	(59)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	140.206	201.817	40.071	60.649	79.720	98.665	119.973	141.113	160.704	180.465	201.332	221.626	243.326	20.878	39.361

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

Keterangan	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
A. Pendapatan dan Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Income and Expenses*															
1. Pendapatan bunga/Pendapatan Bagi Hasil / *Interest Income/Profit Sharing Income*	136.178	141.972	27.599	42.059	55.998	67.050	80.699	95.889	110.646	124.979	140.199	148.225	161.325	14.655	28.826
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.297	2.543	509	766	1.011	1.224	1.448	1.669	1.864	2.100	2.347	2.497	2.874	205	387
b. Dari Penempatan pada bank lain / *From interbank placement*	873	964	306	458	619	786	953	1.172	1.386	1.616	1.893	2.002	2.059	217	457
c. Dari surat berharga / *From securities*	11.759	12.673	2.657	4.040	5.414	6.421	7.864	9.257	10.623	11.952	13.030	14.110	15.244	1.394	2.803
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	64.408	71.646	13.091	20.087	26.772	32.257	38.818	46.728	53.840	60.896	68.358	70.887	77.252	6.773	13.282
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	64.218	71.570	13.076	20.065	26.743	32.220	38.775	46.677	53.782	60.830	68.286	70.808	77.163	6.760	13.256
- kepada bank lain / *To other Bank*	190	76	15	22	29	37	44	51	59	66	72	79	89	13	26
e. Lainnya / *Others*	56.840	54.146	11.036	16.708	22.182	26.363	31.615	37.062	42.932	48.415	54.571	58.729	63.897	6.066	11.897
2. Beban Bunga/Bagi Hasil / *Interest/Profit Sharing Expenses*	86.768	83.805	17.093	25.969	34.631	40.421	48.700	57.184	66.162	76.207	85.594	90.476	98.313	9.635	18.735
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	137	114	35	48	67	63	72	78	169	86	96	97	117	8	20
b. Kewajiban pada Bank lain / *Interbank Liabilities*	895	1.566	472	701	931	993	1.188	1.403	1.606	1.879	2.079	2.283	2.567	310	583
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	28.410	26.515	5.464	8.421	11.287	13.328	16.062	18.982	21.879	24.660	27.667	29.409	32.059	2.985	5.797
- Giro / *Demand Deposit*	3.207	2.847	515	797	1.075	1.363	1.634	1.921	2.186	2.457	2.767	2.800	3.131	280	563
- Tabungan / *Saving*	2.801	3.403	529	828	1.107	1.297	1.552	1.817	2.082	2.345	2.622	2.793	3.044	282	556
- Simpanan Berjangka / *Time deposits*	22.401	20.265	4.419	6.796	9.105	10.668	12.877	15.244	17.611	19.859	22.278	23.816	25.884	2.423	4.678
d. Surat Berharga / *Securities*	1.403	1.801	246	381	514	515	615	717	816	903	1.026	1.270	1.447	105	204
e. Pinjaman yang diterima / *Loans received*	515	1.169	362	542	716	521	626	736	843	953	1.070	1.181	1.325	134	262
f. Lainnya / *Others*	55.389	52.640	10.514	15.878	21.115	25.001	30.136	35.268	40.849	47.725	53.655	56.236	60.798	6.094	11.869
g. Koreksi atas pendapatan Bunga/Bagi Hasil / *Corrections*	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / *Net Interest/Profit Sharing Income* (A1-A2)	**49.410**	**58.167**	**10.506**	**16.090**	**21.367**	**26.630**	**31.999**	**38.705**	**44.483**	**48.773**	**54.605**	**57.749**	**63.012**	**5.020**	**10.091**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / *Other Operating Income*	105.924	55.502	15.234	18.049	25.405	25.256	26.275	35.113	36.768	39.054	44.580	45.389	52.565	4.359	6.478
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	2.418	1.012	138	204	335	506	613	702	743	718	893	1.285	1.354	75	141
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	-	2	-	-	-	3	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	24	136	137	156	216	304	285	303	420	491	534	580	727	191	222
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	86.289	36.694	12.262	13.768	20.005	18.771	18.590	26.298	26.703	27.871	32.002	31.617	37.085	2.133	3.099
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	5.778	5.810	906	1.407	1.808	2.247	2.698	3.176	3.842	4.438	5.022	5447	6.034	479	960
f. Lainnya / Others	11.415	11.850	1.792	2.515	3.040	3.427	4.089	4.634	5.060	5535	6128	6.460	7.365	1.478	2.057
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	147.717	102.965	22.435	29.245	41.168	43.881	48.446	62.721	68.519	73.322	83.268	86.092	97.805	7.625	12.897
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	510	139	194	277	322	350	388	379	534	734	1.019	976	51	74
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	1	12	0	0	0	0	40	40	40	40	40	40	40	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	176	143	19	19	55	55	55	77	77	208	208	208	208	149	149
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	83.510	35.598	11.978	13.322	19.668	18.289	17.957	25.590	25.979	26.718	30.765	30.165	35.368	2.004	2.510
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	23.825	24.620	3.770	5.576	7.393	8.589	10.064	12.592	14.265	14.345	16.194	17.221	19.199	2.288	3.690
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	904	859	130	203	260	301	412	644	796	884	965	1.042	1.149	62	103
g. Lainnya / Others	38.159	41.223	6.400	9.932	13.514	16.325	19.568	23.390	26.984	30.593	34.363	36.397	40.865	3.071	6.371
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	7.616	10.704	3.305	4.894	5.604	8.005	9.828	11.097	12.732	14.505	15.916	17.046	17.773	1.754	3.672
E. Pendapatan non - operasional / *Non Operational Income*	6.062	9.328	1.796	3.021	4.209	4.563	5.395	6.260	7.062	7.889	9.301	10.084	11.259	1.583	2.913
F. Beban non - operasional / *Non Operational Expenses*	6.038	9.684	1.897	3.088	4.333	4.755	5.697	6.597	7.402	8.280	9.770	10.517	11.634	1.686	2.999
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	24	(356)	(101)	(68)	(124)	(192)	(302)	(337)	(340)	(391)	(469)	(433)	(375)	(103)	(86)
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	7.640	10.348	3.204	4.827	5.480	7.813	9.526	10.759	12.392	14.114	15.447	16.613	17.398	1.651	3.585
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	4.306	4.804	-	-	-	-	-	-	-	-	-	-	5.154	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	4.031	4.804	-	-	-	-	-	1	-	-	-	-	5.154	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	4.510	6.494	2.513	3.918	4.314	6.322	7.511	8.303	9.562	10.887	11.869	12.703	13.156	1.286	2.856

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

Keterangan	2021	2022	2023											2024	
			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*	104.090	107.720	21.217	32.396	43.140	57.914	69.697	81.946	94.259	106.632	119.509	137.185	152.752	13.762	26.627
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.022	3.184	849	1.285	1.678	2.167	2.582	3.001	3.434	3.872	4.381	4.915	5.405	475	919
b. Dari Penempatan pada bank lain / *From interbank placement*	383	766	301	489	667	877	1.071	1.286	1.500	1.724	1.945	2.400	2.632	240	421
c. Dari surat berharga / *From securities*	9.637	11.684	2.440	3.654	4.924	6.584	8.097	9.281	10.683	12.087	13.523	15.523	17.151	1.701	3.305
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	53.880	57.640	10.676	16.233	21.818	28.850	34.856	41.003	47.052	53.138	59.470	67.770	75.311	6.577	12.740
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	53.720	57.303	10.547	16.045	21.567	28.540	34.480	40.571	46.562	52.593	58.844	67.071	74.542	6.473	12.532
- kepada bank lain / *To other Bank*	160	337	129	188	251	311	376	433	490	545	625	698	769	105	208
e. Lainnya / *Others*	38.168	34.445	6.950	10.735	14.052	19.436	23.091	27.374	31.590	35.811	40.191	46.578	52.252	4.769	9.244
2. Beban Bunga / *Interest Expenses*	61.091	54.300	11.600	17.821	23.728	33.258	39.933	46.906	53.979	60.962	68.315	78.089	87.521	8.363	16.024
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	-	-	-	-	-	-	-	-	0	0	0	0	10	1	2
b. Kewajiban pada Bank lain / *Interbank Liabilities*	835	900	308	476	638	977	1.212	1.446	1.690	1.922	2.201	2.515	2.767	280	541
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	20.716	19.046	4.410	6.799	9.078	12.421	14.900	17.429	19.899	22.312	24.845	28.448	31.505	2.959	5.666
- Giro / *Demand Deposit*	2.171	2.675	511	786	1.072	1.383	1.673	1.996	2.313	2.625	2.971	3.615	3.974	415	802
- Tabungan / *Saving*	1.660	1.669	260	395	536	776	939	1.104	1.266	1.427	1.595	1.855	2.120	218	412
- Simpanan Berjangka / *Time deposits*	16.885	14.702	3.639	5.617	7.470	10.262	12.287	14.329	16.320	18.260	20.279	22.978	25.411	2.326	4.452
d. Surat Berharga / *Securities*	1.310	1.013	166	251	334	560	668	784	899	1.012	1.118	1.220	1.357	273	204
e. Pinjaman yang diterima / *Loans received*	1.116	960	240	380	513	1.008	1.220	1.435	1.648	1.860	2.086	2.310	2.520	259	501
f. Lainnya / *Others*	37.032	32.382	6.475	9.915	13.165	18.291	21.933	25.812	29.843	33.854	38.064	43.596	49.362	4.591	9.110
g. Koreksi atas pendapatan bunga / *Corrections*	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**42.998**	**53.420**	**9.616**	**14.575**	**19.412**	**24.656**	**29.764**	**35.039**	**40.280**	**45.670**	**51.194**	**59.097**	**65.231**	**5.399**	**10.603**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-													
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	83.649	214.590	51.127	66.922	83.813	96.623	126.246	160.904	170.203	156.185	181.463	203.769	223.674	31.911	365.909
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	1.750	1.364	309	402	504	702	4.661	5.400	5.406	5.418	5.461	5.614	5.708	558	481
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	0	0	0	0	57	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	35	140	92	144	188	235	280	342	415	463	504	553	607	125	148
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	65.579	201.538	48.589	63.080	78.990	90.268	114.175	147.025	154.794	139.675	163.812	184.837	202.502	29.633	362.943
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	6.026	7.259	1.188	1.819	2.406	3.089	3.677	4.318	4.977	5.572	6.180	7.100	7.795	589	1.174
f. Lainnya / Others	10.259	4.288	948	1.477	1.725	2.328	3.454	3.819	4.610	5.058	5.506	5.664	7.006	1.005	1.163
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	113.549	246.170	55.914	74.672	94.296	110.987	145.782	183.716	196.103	185.407	213.876	242.647	266.862	35.259	372.324
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	709	123	117	153	217	4.040	4.544	4.587	4.837	4.858	4.994	4.819	275	409
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	345	-	-	-	-	-	0	0	1	-	-	-	444	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	25	8	22	12	16	17	18	21	22	26	77	74
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	62.517	197.839	48.340	62.939	78.604	89.258	112.964	145.628	153.008	137.305	161.205	182.264	199.797	29.412	362.112
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	17.787	11.280	1.592	2.586	3.418	5.596	9.763	11.073	12.729	14.077	15.338	17.233	19.532	2.298	3.064
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1.029	1.369	276	430	567	743	873	1.055	1.194	1.319	1.601	1.715	1.686	138	367
g. Lainnya / Others	31.634	34.973	5.582	8.575	11.546	15.151	18.131	21.400	24.568	27.851	30.853	36.420	40.558	3.059	6.298
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	13.098	21.840	4.829	6.826	8.929	10.291	10.228	12.228	14.380	16.448	18.782	20.218	22.043	2.051	4.188
E. Pendapatan non - operasional / *Non Operational Income*	2.057	1.465	853	1.811	1.903	1.594	1.811	1.792	1.782	1.450	1.339	3.316	3.193	573	370
F. Beban non - operasional / *Non Operational Expenses*	1.940	1.123	584	1.185	1.026	958	1.088	1.047	1.006	906	1.023	1.296	1.025	468	294
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	118	343	269	625	877	636	723	746	776	544	316	2.021	2.167	105	77
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	13.216	22.182	5.099	7.451	9.806	10.927	10.951	12.973	15.156	16.992	19.097	22.238	24.211	2.156	4.264
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	2.756	2.989	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)	1.925	(28)	(59)
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	2.756	2.989	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)	1.925	(28)	(59)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	11.034	17.562	3.988	5.753	7.593	8.464	8.441	9.855	11.627	13.028	14.673	17.099	17.948	1.651	3.345

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

Keterangan	2021	2022	2023											2024	
			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*	208.880	208.189	39.311	59.901	80.146	100.885	121.232	141.919	162.960	183.889	204.847	225.576	247.683	22.213	43.176
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.887	4.209	1.317	2.042	2.705	3.351	3.907	4.490	5.139	5.715	6.314	6.910	7.523	564	1.022
b. Dari Penempatan pada bank lain / *From interbank placement*	370	532	157	245	344	442	538	649	759	873	963	1.068	1.174	111	227
c. Dari surat berharga / *From securities*	25.630	24.785	4.369	6.640	8.862	11.075	13.193	15.417	17.621	19.773	22.093	24.349	26.852	2.698	5.335
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	115.366	122.977	22.425	34.274	45.797	57.690	69.581	81.528	93.645	105.788	118.013	130.082	142.711	12.566	24.709
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	114.457	122.091	22.214	33.934	45.342	57.134	68.913	80.750	92.756	104.792	116.907	128.862	141.365	12.412	24.408
- kepada bank lain / *To other Bank*	909	886	211	340	455	557	667	778	888	996	1.106	1.221	1.346	153	301
e. Lainnya / *Others*	64.628	55.687	11.042	16.701	22.439	28.327	34.013	39.834	45.796	51.741	57.464	63.165	69.424	6.275	11.883
2. Beban Bunga / *Interest Expenses*	112.375	100.834	21.443	32.685	43.983	55.527	66.665	78.308	90.180	101.974	113.781	125.515	138.494	13.185	25.435
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	3	369	71	106	137	178	206	265	289	332	357	378	423	18	46
b. Kewajiban pada Bank lain / *Interbank Liabilities*	479	712	267	245	346	379	570	741	890	1.081	1.289	1.498	1.714	175	352
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	41.875	38.499	8.858	13.819	18.672	23.808	28.763	33.903	39.198	44.346	49.673	54.911	60.651	6.006	11.642
- Giro / *Demand Deposit*	6.390	7.522	1.617	2.570	3.542	4.585	5.544	6.553	7.544	8.549	9.546	10.540	11.757	1.258	2.386
- Tabungan / *Saving*	5.566	5.166	992	1.567	2.126	2.722	3.292	3.888	4.496	5.087	5.668	6.251	6.865	624	1.229
- Simpanan Berjangka / *Time deposits*	29.919	25.810	6.249	9.682	13.004	16.501	19.928	23.462	27.158	30.710	34.459	38.120	42.029	4.124	8.027
d. Surat Berharga / *Securities*	4.252	2.967	505	751	977	1.161	1.358	1.569	1.787	2.014	2.273	2.557	2.870	263	533
e. Pinjaman yang diterima / *Loans received*	3.291	4.288	1.121	1.718	2.284	2.856	3.424	4.013	4.584	5.138	5.702	6.234	6.831	641	1.246
f. Lainnya / *Others*	62.388	54.000	10.621	16.047	21.566	27.146	32.344	37.818	43.431	49.064	54.487	59.937	66.005	6.083	11.615
g. Koreksi atas pendapatan bunga / *Corrections*	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**96.505**	**107.355**	**17.868**	**27.216**	**36.164**	**45.358**	**54.567**	**63.612**	**72.780**	**81.915**	**91.065**	**100.061**	**109.189**	**9.028**	**17.742**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-													
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	55.850	54.586	13.345	17.699	23.671	26.738	31.280	35.783	39.788	44.090	48.098	55.429	62.282	6.559	11.111
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	6.476	3.185	948	1.285	1.756	2.664	3.140	3.512	3.504	3.414	4.059	3.649	4.176	489	868
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	0	-	3	5	7	10	12	15	13	25	25	26	26	0	1
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	18.770	17.694	4.170	5.422	7.617	7.607	9.073	9.910	10.832	11.684	13.485	17.473	19.553	2.413	2.996
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	17.130	18.693	2.912	4.583	7.059	8.715	10.499	12.078	13.716	15.391	17.057	18.729	20.706	1.598	3.418
f. Lainnya / Others	13.473	15.014	5.312	6.404	7.232	7.743	8.556	10.268	11.723	13.576	13.473	15.551	17.821	2.059	3.828
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	119.625	118.467	23.310	32.388	42.620	50.580	60.500	69.483	78.590	88.814	98.412	111.736	122.761	11.826	21.339
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	957	202	134	92	55	82	196	192	545	730	212	250	148	234
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	0,8	15,1	0,0	-	1	-	1	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	15.451	13.012	3.617	4.355	6.452	6.425	7.855	8.306	9.259	10.212	11.659	15.239	16.565	2.855	3.540
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	43.455	37.955	8.481	11.344	13.975	16.320	19.198	22.007	24.251	27.413	29.444	33.301	35.555	2.837	5.530
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	1.733	2.107	349	540	709	899	1.085	1.270	1.476	1.677	1.863	2.075	2.333	264	524
g. Lainnya / Others	58.497	64.422	10.662	16.016	21.389	26.882	32.279	37.705	43.412	48.966	54.718	60.910	68.057	5.722	11.511
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	32.729	43.474	7.902	12.527	17.215	21.516	25.347	29.911	33.978	37.191	40.751	43.753	48.710	3.761	7.513
E. Pendapatan non - operasional / *Non Operational Income*	10.817	21.721	6.706	9.366	12.181	14.570	17.209	20.500	23.592	26.185	29.625	33.710	36.670	3.742	7.177
F. Beban non - operasional / *Non Operational Expenses*	10.362	21.746	6.395	9.361	11.985	14.131	16.530	19.881	22.632	25.083	28.568	32.966	36.677	3.277	6.326
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	455	(25)	311	5	197	438	679	619	960	1.102	1.057	744	(6)	465	851
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	33.298	43.449	8.213	12.532	17.412	21.954	26.027	30.531	34.938	38.293	41.808	44.497	48.704	4.226	8.364
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	12.158	15.391	-	-	-	-	-	-	-	-	-	-	16.369	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	12.158	15.380	-	-	-	-	-	-	-	-	-	-	16.317	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	26.279	34.417	6.483	9.897	13.911	17.487	20.732	24.323	27.832	30.457	33.296	35.462	38.700	3.332	6.624

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

Keterangan	2021	2022	2023											2024	
			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*	324.755	353.577	72.732	105.829	138.489	171.693	205.441	239.857	275.000	310.497	344.633	379.073	415.241	46.551	80.381
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	2.535	3.967	1.055	1.603	2.188	2.694	3.128	3.503	3.822	4.122	4.427	4.741	5.114	450	827
b. Dari Penempatan pada bank lain / *From interbank placement*	1.065	3.147	1.163	1.421	2.015	2.366	2.936	3.481	3.991	4.451	4.939	5.515	6.172	639	1.147
c. Dari surat berharga / *From securities*	40.318	45.441	8.740	13.106	17.214	21.457	25.415	29.681	33.743	37.786	42.099	46.293	50.792	4.872	9.406
d. Dari Kredit/Pembiayaan yang diberikan / *From credit/financing*	253.933	271.205	54.640	79.497	103.826	128.886	154.543	180.450	207.356	234.220	259.981	286.148	313.169	35.119	62.011
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	252.549	269.237	54.261	78.907	103.008	127.854	153.312	179.029	205.521	232.369	257.802	283.715	310.448	34.453	61.031
- kepada bank lain / *To other Bank*	1.384	1.968	379	590	818	1.032	1.231	1.420	1.834	1.851	2.180	2.433	2.722	666	980
e. Lainnya / *Others*	26.903	29.816	7.134	10.202	13.246	16.290	19.421	22.743	26.089	29.918	33.187	36.375	39.995	5.472	6.989
2. Beban Bunga / *Interest Expenses*	82.464	84.671	25.493	34.362	43.113	52.402	61.515	70.717	80.388	90.356	100.572	111.087	123.008	21.418	31.391
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	5	1	0	0	0	0	2	1	2	2	2	2	2	0	0
b. Kewajiban pada Bank lain / *Interbank Liabilities*	3.409	3.655	854	1.083	1.553	2.066	2.563	3.115	3.552	3.957	5.375	4.860	5.326	438	875
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	49.843	45.568	10.479	16.515	21.967	27.834	33.695	39.800	46.079	52.578	59.616	66.952	74.840	8.306	16.094
- Giro / *Demand Deposit*	12.393	14.696	3.771	5.960	7.683	9.666	11.620	13.741	15.883	18.119	20.632	23.461	26.271	3.157	5.952
- Tabungan / *Saving*	7.154	5.253	861	1.410	1.863	2.309	2.738	3.188	3.634	4.084	4.566	5.102	5.805	474	911
- Simpanan Berjangka / *Time deposits*	30.296	25.619	5.848	9.145	12.420	15.859	19.337	22.871	26.562	30.375	34.418	38.388	42.764	4.675	9.231
d. Surat Berharga / *Securities*	2.832	4.517	732	1.121	1.637	1.477	1.787	2.123	2.452	2.772	3.073	3.404	3.722	303	593
e. Pinjaman yang diterima / *Loans received*	1.986	6.660	1.609	1.864	2.313	2.611	2.957	3.416	3.655	4.437	4.669	5.135	5.439	2.948	2.211
f. Lainnya / *Others*	20.063	24.269	11.819	13.779	15.643	18.414	20.512	22.263	24.647	26.611	27.838	30.735	33.678	9.424	11.617
g. Koreksi atas pendapatan bunga / *Corrections*	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	**242.291**	**268.906**	**47.239**	**71.467**	**95.376**	**119.291**	**143.926**	**169.140**	**194.612**	**220.141**	**244.061**	**267.986**	**292.233**	**25.133**	**48.990**
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*		-												-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	214.597	198.321	68.291	70.575	75.655	79.221	92.198	103.496	116.925	133.925	144.929	174.221	326.454	104.985	50.179
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	9.804	4.848	1.035	1.452	1.816	2.455	2.843	3.251	3.710	3.860	4.452	5.158	5.617	522	1.291
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / *Increase in fair value and gain form sale of credit/financing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	38.028	62.842	43.349	34.188	28.567	21.014	19.355	15.621	16.403	22.445	17.192	32.790	166.883	87.996	23.481
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	58.300	65.753	10.052	15.726	21.279	26.661	33.421	39.671	45.236	50.890	57.519	62.459	68.829	5.395	10.726
f. Lainnya / Others	108.464	64.878	13.855	19.209	23.993	29.092	36.579	44.952	51.576	56.729	65.767	73.814	85.125	11.072	14.681
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / *Non Interest/Profit Sharing Expense*	335.979	295.295	81.275	90.106	102.415	114.747	131.401	149.003	171.705	196.295	212.623	247.288	402.423	111.605	68.998
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	165	138	114	91	107	107	142	230	359	360	357	358	95	128
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / *Decrease in fair value and losses form sale of credit/financing*	108	620	196	197	197	197	197	197	197	197	197	197	231	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	30.308	60.721	42.094	32.238	25.378	17.883	15.749	11.850	12.311	17.999	12.870	28.125	161.854	87.487	22.300
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	164.841	97.843	17.783	25.816	34.876	43.172	49.906	59.453	69.060	76.559	84.823	93.402	100.161	11.584	24.249
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	737	861	215	263	300	412	484	542	648	703	767	851	928	59	157
g. Lainnya / Others	139.769	135.085	20.848	31.478	41.573	52.975	64.958	76.819	89.259	100.478	113.606	124.357	138.891	12.380	22.164
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	120.909	171.932	34.256	51.935	68.616	83.766	104.722	123.633	139.832	157.771	176.367	194.919	216.264	18.512	30.171
E. Pendapatan non - operasional / *Non Operational Income*	1.279	6.116	136	234	318	407	504	581	629	681	805	913	1.099	129	3.399
F. Beban non - operasional / *Non Operational Expenses*	2.071	1.528	816	1.183	2.311	2.189	2.448	2.617	2.622	2.701	2.769	3.084	3.230	333	681
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	(791)	4.588	(680)	(948)	(1.993)	(1.783)	(1.944)	(2.036)	(1.993)	(2.020)	(1.965)	(2.171)	(2.132)	(204)	2.718
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	120.118	176.520	33.576	50.987	66.623	81.983	102.779	121.596	137.839	155.751	174.403	192.748	214.132	18.308	32.890
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	70.641	102.541	-	-	-	-	-	-	-	-	-	-	123.512	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	70.641	102.541	-	-	-	-	-	-	-	-	-	-	123.512	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	98.383	143.344	27.086	41.081	53.902	66.391	83.288	98.632	111.683	126.093	141.494	156.362	173.521	14.610	26.537

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

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**1.213.629**	**1.447.440**	**1.491.455**	**1.516.741**	**1.455.567**	**1.466.140**	**1.419.280**	**1.495.454**	**1.560.272**	**1.548.378**	**1.703.060**	**1.698.518**	**1.591.926**	**1.831.800**	**1.678.533**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	41.525	32.934	41.034	42.487	43.110	44.824	53.829	56.422	60.082	59.775	62.171	60.980	59.296	57.169	57.409
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	1.163.491	1.405.654	1.434.970	1.460.835	1.400.971	1.408.756	1.354.661	1.427.640	1.485.944	1.473.528	1.623.230	1.622.265	1.518.870	1.752.393	1.603.849
- Lainnya / *Others*	8.613	8.851	15.452	13.419	11.485	12.561	10.789	11.392	14.245	15.074	17.658	15.273	13.760	22.238	17.275
Kewajiban Komitmen / *Commited Liabilities*	**3.113.244**	**3.664.205**	**3.496.292**	**3.503.654**	**3.503.748**	**3.533.120**	**3.503.857**	**3.562.318**	**3.610.783**	**3.637.625**	**3.779.384**	**3.827.479**	**3.648.305**	**3.884.643**	**3.841.291**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	1.705.175	2.142.859	1.951.645	1.933.400	1.926.261	1.996.490	1.996.559	2.019.165	2.037.765	2.070.549	2.092.125	2.098.925	2.028.018	2.101.928	2.091.872
- *Committed*	429.072	479.975	525.977	532.511	536.692	549.901	551.987	561.961	553.939	562.344	567.574	560.593	521.916	545.584	549.334
- *Uncommitted*	1.276.104	1.662.883	1.425.668	1.400.889	1.389.569	1.446.590	1.444.572	1.457.205	1.483.826	1.508.205	1.524.552	1.538.333	1.506.102	1.556.344	1.542.538
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	24.251	17.762	18.446	17.239	17.575	17.645	15.800	15.173	12.508	16.030	15.261	16.446	16.978	16.406	19.277
- *Committed*	3.874	2.897	2.871	3.298	3.399	3.787	2.851	3.075	4.128	2.903	3.619	3.493	1.339	1.379	1.417
- *Uncommitted*	20.377	14.865	15.575	13.941	14.176	13.858	12.949	12.098	8.380	13.127	11.642	12.953	15.639	15.027	17.860
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	85.063	101.522	91.480	83.000	84.426	84.408	85.605	81.889	82.858	86.832	95.495	90.970	84.005	83.412	83.799
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.285.893	1.388.554	1.416.621	1.452.767	1.459.777	1.416.618	1.388.549	1.427.565	1.459.845	1.448.062	1.559.346	1.605.519	1.505.814	1.665.416	1.628.711
- Lainnya / Others	12.862	13.509	18.099	17.249	15.708	17.960	17.344	18.526	17.808	16.153	17.156	15.619	13.490	17.482	17.632
Tagihan Kontinjensi / *Contingent Claims*	**269.045**	**273.728**	**273.224**	**261.771**	**262.738**	**265.017**	**270.845**	**281.373**	**286.833**	**281.350**	**291.047**	**301.384**	**301.337**	**300.915**	**260.885**
- Garansi yang diterima / *Received guarantees*	204.276	249.893	248.145	237.013	237.745	239.446	244.984	255.528	260.573	254.711	262.870	273.274	275.473	274.590	235.638
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	53.711	1.811	1.926	1.909	2.004	2.028	2.084	2.142	2.170	2.197	2.251	2.284	1.591	1.616	1.489
- Lainnya / Others	11.058	22.024	23.154	22.850	22.989	23.543	23.776	23.704	24.089	24.441	25.926	25.825	24.273	24.709	23.758
Kewajiban Kontijensi / *Contingent Liabilities*	**348.030**	**388.567**	**381.873**	**366646,775**	**359.228**	**359.407**	**368.960**	**377.574**	**381.617**	**392.235**	**395.368**	**384.886**	**395.260**	**377.396**	**372.684**
- Garansi yang diberikan / *Issued guarantees*	345.453	384.200	377.065	361.640	354.289	354.108	363.289	371.848	375.729	386.208	389.229	378.561	388.471	370.443	365.724
- Lainnya / *Others*	2.576	4.367	4.808	5006,350982	4.939	5.299	5.671	5.726	5.888	6.027	6.139	6.326	6.789	6.953	6.960
Lainnya / *Others*	**696.230**	**578.345**	**559.746**	**525.585**	**532.376**	**538.012**	**550.784**	**556.983**	**564.785**	**572.357**	**576.101**	**578.394**	**602.308**	**585.820**	**591.613**
- Penerusan Kredit/pembiayaan / *Channelling*	11.477	7.342	7.422	7.420	7.402	7.445	7.506	7.501	7.615	7.752	7.770	7.741	7.709	7.665	7.629
- Aset produktif yang dihapusbukukan / *Written off earning assets*	627.791	570.265	551.576	517.413	524.221	529.793	542.487	548.643	556.320	563.731	567.440	569.754	593.689	577.229	583.048
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	548.614	562.649	544.176	510.026	516.853	522.409	535.102	541.253	548.932	557.509	561.193	563.449	587.383	570.916	576.738
Lainnya / *Others*	79.177	7.616	7.400	7.387	7.368	7.384	7.385	7.390	7.387	6.223	6.247	6.305	6.306	6.313	6.310
- Aset produktif yang dihapustagih / *Charged off earning assets*	56.962	739	748	753	753	774	791	839	851	873	891	899	910	927	936
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	49.558	739	748	753	753	774	791	839	851	873	891	899	910	927	936
Lainnya / *Others*	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**418.224**	**228.624**	**228.638**	**227.150**	**206.201**	**197.845**	**186.840**	**191.287**	**187.998**	**185.456**	**203.028**	**196.338**	**210.367**	**69.147**	**66.544**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	4.866	1.543	2.903	3.010	2.976	3.110	4.613	4.714	4.834	3.742	3.838	3.756	8.353	7.958	8.399
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	412.539	226.286	223.006	220.901	201.656	193.324	180.716	184.583	181.291	176.725	193.435	187.908	197.482	54.705	51.935
- Lainnya / *Others*	819	794	2.728	3.240	1.569	1.412	1.512	1.991	1.873	4.988	5.754	4.674	4.532	6.484	6.211
Kewajiban Komitmen / *Commited Liabilities*	**538.929**	**375.654**	**377.943**	**371.093**	**348.266**	**341.416**	**338.402**	**343.311**	**343.580**	**344.623**	**360.269**	**348.004**	**349.865**	**171.556**	**167.182**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	145.539	115.563	118.979	120.152	122.018	125.711	126.112	133.369	136.544	137.843	141.374	132.769	125.341	113.579	110.646
- *Committed*	35.456	37.410	40.153	40.878	42.425	43.492	41.968	42.366	45.186	43.926	45.283	44.201	37.675	39.362	39.402
- *Uncommitted*	110.084	78.153	78.826	79.274	79.593	82.220	84.144	91.003	91.358	93.917	96.092	88.568	87.665	74.217	71.245
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	157	155	283	402	415	474	349	383	410	431	445	386	409	497	533
- *Committed*	30	64	126	242	260	238	114	136	144	131	135	134	104	117	112
- *Uncommitted*	127	91	158	159	154	237	235	247	265	300	310	252	305	380	421
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	5.633	2.212	2.630	2.546	1.919	1.827	2.130	1.911	1.567	2.073	2.137	2.248	2.238	1.962	2.166
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	384.112	254.418	250.675	242.224	219.957	208.338	204.084	201.929	199.232	201.562	213.409	209.750	220.380	52.240	50.583
- Lainnya / Others	3.487	3.306	5.376	5.770	3.957	5.065	5.727	5.719	5.827	2.713	2.903	2.852	1.498	3.278	3.254
Tagihan Kontinjensi / *Contingent Claims*	**36.834**	**29.605**	**28.828**	**30.402**	**30.479**	**22.615**	**25.773**	**27.037**	**28.944**	**26.078**	**26.962**	**28.959**	**39.272**	**27.563**	**26.840**
- Garansi yang diterima / *Received guarantees*	28.407	18.930	18.174	19.659	19.648	15.980	19.087	20.313	22.151	19.228	20.058	22.063	33.337	21.644	20.866
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	7.088	1.058	1.139	1.162	1.224	1.241	1.272	1.332	1.367	1.407	1.451	1.484	791	794	626
- Lainnya / Others	1.339	9.618	9.515	9.581	9.608	5.394	5.413	5.392	5.426	5.443	5.454	5.412	5.143	5.125	5.349
Kewajiban Kontijensi / *Contingent Liabilities*	**28.150**	**17.738**	**15.073**	14616,43602	**14.411**	**14.112**	**15.067**	**15.711**	**14.238**	**15.196**	**14.982**	**13.934**	**16.620**	**13.166**	**12.506**
- Garansi yang diberikan / *Issued guarantees*	27.909	17.000	14.205	13.741	13.719	13.309	14.182	14.890	13.379	14.387	14.160	13.117	15.712	12.183	11.537
- Lainnya / *Others*	241	738	868	875,3273119	692	803	885	821	859	808	822	816	907	983	970
Lainnya / *Others*	**62.084**	**61.978**	**60.791**	**62.109**	**62.671**	**52.595**	**53.605**	**53.355**	**55.237**	**54.797**	**55.642**	**52.882**	**53.913**	**53.411**	**53.940**
- Penerusan Kredit/pembiayaan / *Channelling*	532	257	243	245	244	244	243	242	241	241	241	150	147	619	619
- Aset produktif yang dihapusbukukan / *Written off earning assets*	53.302	61.714	60.533	61.850	62.413	52.337	53.340	53.064	54.947	54.507	55.352	52.683	53.717	52.720	53.253
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	52.770	61.215	60.036	61.353	61.916	51.840	52.843	52.568	54.451	54.011	54.855	52.111	53.148	51.817	52.349
Lainnya / *Others*	532	499	497	497	497	497	497	497	497	497	497	572	569	903	903
- Aset produktif yang dihapustagih / *Charged off earning assets*	8.251	8	15	15	14	14	23	49	49	49	49	49	49	71	68
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	8.200	8	15	15	14	14	23	49	49	49	49	49	49	71	68
Lainnya / *Others*	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.13.
Rekening Administratif Bank Umum - KBMI 2
(*Commercial Banks Off-Balance Sheet - KBMI 2*)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**212.427**	**431.775**	**464.936**	**462.212**	**436.731**	**461.034**	**438.532**	**454.724**	**483.015**	**496.376**	**563.921**	**525.014**	**449.645**	**632.876**	**605.561**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	7.713	5.560	8.801	8.655	8.470	8.652	8.654	8.704	8.789	8.917	9.163	8.949	5.497	5.631	5.608
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	197.606	419.051	446.307	445.097	420.597	443.762	422.401	438.467	466.504	478.886	545.655	507.097	435.708	618.623	591.338
- Lainnya / *Others*	7.108	7.164	9.828	8.460	7.664	8.619	7.478	7.554	7.721	8.572	9.104	8.969	8.441	8.622	8.614
Kewajiban Komitmen / *Commited Liabilities*	**550.557**	**717.966**	**754.581**	**751.181**	**771.894**	**760.542**	**766.359**	**775.106**	**790.591**	**807.598**	**827.358**	**818.846**	**740.682**	**934.612**	**959.386**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	321.373	381.014	384.335	368.690	367.724	367.502	375.773	382.635	390.775	399.862	381.966	374.718	358.643	380.212	379.927
- *Committed*	52.557	58.917	59.597	59.599	55.987	58.564	60.419	62.378	62.928	62.386	57.567	37.341	37.678	37.358	38.631
- *Uncommitted*	268.816	322.096	324.738	309.091	311.737	314.074	315.355	320.258	327.847	337.476	324.398	337.377	320.965	342.854	341.296
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	7.964	5.266	5.357	4.624	4.323	4.346	3.935	1.818	1.054	4.904	4.723	6.439	8.092	7.152	7.981
- *Committed*	53	353	269	246	232	217	213	228	238	224	158	325	286	285	263
- *Uncommitted*	7.912	4.913	5.088	4.377	4.091	4.129	3.722	1.590	817	4.679	4.565	6.114	7.806	6.867	7.718
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	8.751	8.212	7.320	7.300	6.619	8.047	7.055	8.449	6.321	8.233	8.511	5.647	4.916	4.739	5.105
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	205.797	315.921	349.816	362.618	385.194	372.793	371.848	374.410	384.589	385.913	423.457	423.291	360.237	533.585	557.417
- Lainnya / Others	6.672	7.553	7.753	7.950	8.033	8.026	7.748	7.794	7.851	8.687	8.701	8.750	8.794	8.925	8.956
Tagihan Kontinjensi / *Contingent Claims*	**101.202**	**57.426**	**53.154**	**55.787**	**55.697**	**63.344**	**59.122**	**64.393**	**63.953**	**65.410**	**65.620**	**63.744**	**54.165**	**61.138**	**59.454**
- Garansi yang diterima / *Received guarantees*	94.855	56.671	52.365	54.985	54.904	58.021	53.736	59.274	58.716	60.009	60.054	57.617	48.743	55.401	55.007
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	6.330	81	87	90	84	88	87	86	93	86	87	85	83	87	88
- Lainnya / Others	17	674	702	712	709	5.235	5.299	5.033	5.144	5.315	5.479	6.041	5.339	5.650	4.359
Kewajiban Kontijensi / *Contingent Liabilities*	**24.515**	**29.329**	**28.506**	**27.343**	**28.492**	**30.502**	**30.059**	**31.429**	**32.489**	**32.871**	**33.519**	**33.400**	**31.205**	**30.829**	**31.542**
- Garansi yang diberikan / *Issued guarantees*	24.273	28.955	28.132	26.969	28.118	30.129	29.685	31.056	32.255	32.637	33.285	33.163	30.971	30.595	31.308
- Lainnya / *Others*	242	374	374	374	374	374	374	374	234	234	234	237	234	234	234
Lainnya / *Others*	**56.757**	**45.261**	**44.823**	**44.653**	**44.553**	**56.798**	**59.113**	**59.369**	**59.055**	**60.102**	**59.301**	**56.415**	**69.132**	**56.926**	**56.770**
- Penerusan Kredit/pembiayaan / *Channelling*	6.211	1.774	1.768	1.766	1.765	1.754	1.753	1.742	1.742	1.741	1.741	1.830	1.830	1.356	1.355
- Aset produktif yang dihapusbukukan / *Written off earning assets*	44.899	43.476	43.044	42.877	42.778	55.033	57.350	57.604	57.291	58.338	57.538	54.563	67.280	55.570	55.415
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	43.724	42.721	42.290	42.123	42.024	54.280	56.596	56.851	56.537	57.585	56.784	53.809	66.518	55.143	54.988
Lainnya / *Others*	1.174	755	754	754	753	753	753	754	754	754	754	754	762	427	427
- Aset produktif yang dihapustagih / *Charged off earning assets*	5.648	10	10	10	10	10	10	22	22	22	22	22	22	0	0
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	5.648	10	10	10	10	10	10	22	22	22	22	22	22	0	0
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**303.252**	**448.901**	**494.522**	**502.218**	**489.919**	**486.234**	**494.149**	**504.412**	**535.837**	**501.328**	**575.997**	**562.125**	**538.889**	**599.528**	**570.631**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	28.946	25.831	29.330	30.822	31.665	33.061	40.563	43.005	46.459	47.115	49.171	48.276	45.446	43.579	43.402
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	274.112	422.597	463.639	470.478	456.931	452.795	453.054	460.378	486.914	453.572	525.389	512.780	493.217	553.949	526.340
- Lainnya / *Others*	194	473	1.553	918	1.323	378	532	1.029	2.465	640	1.438	1.070	225	2.000	889
Kewajiban Komitmen / *Commited Liabilities*	**938.903**	**1.177.302**	**1.258.370**	**1.241.279**	**1.221.447**	**1.221.021**	**1.204.254**	**1.218.580**	**1.265.263**	**1.236.038**	**1.329.880**	**1.345.777**	**1.316.953**	**1.422.104**	**1.395.014**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	609.276	733.622	765.771	759.897	738.637	753.205	737.552	746.132	770.107	770.011	791.056	802.843	802.050	842.648	834.316
- *Committed*	79.500	105.556	106.014	111.178	108.922	111.995	111.558	109.763	108.019	107.981	107.005	104.964	105.230	108.851	109.169
- *Uncommitted*	529.777	628.066	659.756	648.719	629.715	641.210	625.994	636.369	662.088	662.030	684.051	697.879	696.820	733.797	725.147
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	9.875	9.700	10.174	9.250	9.829	9.436	9.008	10.259	7.298	7.744	6.345	6.170	7.310	7.553	9.511
- *Committed*	134	36	34	33	35	34	34	28	26	36	20	23	20	13	32
- *Uncommitted*	9.741	9.664	10.140	9.218	9.794	9.402	8.974	10.231	7.273	7.708	6.326	6.147	7.290	7.541	9.479
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	20.575	18.586	18.472	17.769	21.090	19.838	18.698	17.914	17.771	18.281	18.888	17.402	16.619	17.179	18.394
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	296.654	413.232	460.464	451.619	448.802	435.651	436.108	440.779	466.955	437.033	509.829	516.043	488.731	551.166	528.765
- Lainnya / Others	2.523	2.163	3.489	2.743	3.088	2.890	2.888	3.496	3.131	2.969	3.762	3.318	2.244	3.556	4.028
Tagihan Kontinjensi / *Contingent Claims*	**58.054**	**119.118**	**124.572**	**110.369**	**112.195**	**114.530**	**114.341**	**115.233**	**118.630**	**118.235**	**122.597**	**121.710**	**118.205**	**121.301**	**121.394**
- Garansi yang diterima / *Received guarantees*	32.465	107.129	111.360	97.587	99.264	101.368	101.008	101.689	104.868	104.320	107.371	107.116	104.191	107.127	107.069
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	16.250	672	699	656	696	700	725	724	710	703	714	715	717	736	775
- Lainnya / Others	9.340	11.316	12.513	12.126	12.235	12.463	12.608	12.820	13.052	13.212	14.512	13.880	13.297	13.439	13.551
Kewajiban Kontijensi / *Contingent Liabilities*	**44.514**	**55.987**	**55.061**	**55.999**	**54.437**	**54.167**	**55.038**	**55.345**	**56.690**	**57.418**	**57.001**	**57.429**	**58.901**	**57.362**	**57.098**
- Garansi yang diberikan / *Issued guarantees*	43.981	55.455	54.500	55.438	53.921	53.611	54.449	54.820	56.207	56.928	56.568	57.048	58.518	56.980	56.814
- Lainnya / *Others*	532	532	561	562	517	556	590	525	484	490	434	381	384	382	284
Lainnya / *Others*	**185.306**	**132.256**	**122.189**	**122.692**	**124.033**	**123.310**	**123.884**	**124.939**	**124.751**	**125.329**	**124.128**	**133.772**	**133.734**	**131.283**	**132.074**
- Penerusan Kredit/pembiayaan / *Channelling*	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / *Written off earning assets*	148.402	131.150	121.080	121.579	122.919	122.174	122.740	123.785	123.586	124.141	122.923	132.559	132.510	130.042	130.821
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	141.846	129.080	119.031	119.536	120.883	120.131	120.697	121.740	121.526	123.252	122.024	131.667	131.620	129.155	129.935
Lainnya / *Others*	6.556	2.070	2.049	2.043	2.036	2.043	2.043	2.045	2.060	889	899	892	890	887	886
- Aset produktif yang dihapustagih / *Charged off earning assets*	36.519	720	723	728	728	750	758	768	780	802	820	827	839	855	868
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	29.165	720	723	728	728	750	758	768	780	802	820	827	839	855	868
Lainnya / *Others*	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**279.726**	**338.140**	**303.359**	**325.161**	**322.716**	**319.836**	**299.758**	**345.031**	**353.422**	**365.218**	**360.114**	**415.040**	**393.025**	**530.249**	**435.798**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	279.234	337.720	302.017	324.359	321.787	317.684	298.491	344.212	351.235	364.345	358.752	414.480	392.463	525.116	434.236
- Lainnya / *Others*	492	420	1.342	802	928	2.152	1.268	819	2.186	874	1.362	560	563	5.133	1.562
Kewajiban Komitmen / *Commited Liabilities*	**1.084.855**	**1.393.284**	**1.105.398**	**1.140.102**	**1.162.140**	**1.204.832**	**1.194.842**	**1.225.321**	**1.211.350**	**1.249.366**	**1.261.877**	**1.314.852**	**1.240.805**	**1.356.371**	**1.319.709**
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / *Undisbursed loan/financing facilities to debtors*	628.987	912.660	682.561	684.662	697.882	744.936	757.122	757.029	740.338	762.833	777.729	788.595	741.985	765.489	766.983
- *Committed*	261.559	278.092	320.213	320.857	329.357	335.850	338.043	347.454	337.806	348.051	357.719	374.087	341.333	360.013	362.131
- *Uncommitted*	367.427	634.568	362.347	363.805	368.525	409.086	419.079	409.575	402.532	414.782	420.010	414.508	400.652	405.475	404.851
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / *Undisbursed loan/financing facilities to other banks*	6.255	2.640	2.631	2.963	3.009	3.388	2.508	2.713	3.746	2.951	3.748	3.451	1.167	1.204	1.253
- *Committed*	3.658	2.444	2.442	2.777	2.872	3.299	2.491	2.683	3.720	2.511	3.306	3.011	929	965	1.010
- *Uncommitted*	2.597	197	189	187	137	89	17	31	25	440	442	440	238	240	243
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	50.104	72.512	63.059	55.385	54.797	54.695	57.722	53.614	57.199	58.244	65.959	65.673	60.233	59.531	58.135
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	399.330	404.984	355.666	396.306	405.823	399.834	376.509	410.447	409.068	423.555	412.651	456.435	436.466	528.424	491.945
- Lainnya / Others	180	487	1.481	785	629	1.979	980	1.518	999	1.784	1.789	699	955	1.723	1.393
Tagihan Kontinjensi / *Contingent Claims*	**72.955**	**67.580**	**66.670**	**65.213**	**64.366**	**64.528**	**71.609**	**74.710**	**75.305**	**71.627**	**75.868**	**86.971**	**89.695**	**90.913**	**53.196**
- Garansi yang diterima / *Received guarantees*	48.550	67.164	66.246	64.781	63.929	64.078	71.153	74.251	74.838	71.155	75.387	86.479	89.202	90.418	52.697
- Pendapatan bunga/bagi hasil dalam penyelesaian / *Accrued interest*	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	362	416	424	432	437	450	456	458	467	471	481	492	493	495	499
Kewajiban Kontijensi / *Contingent Liabilities*	**250.851**	**285.513**	**283.234**	**268.688**	**261.888**	**260.625**	**268.796**	**275.088**	**278.200**	**286.749**	**289.865**	**280.124**	**288.534**	**276.040**	**271.538**
- Garansi yang diberikan / *Issued guarantees*	249.290	282.790	280.229	265.493	258.531	257.059	264.974	271.082	273.889	282.255	285.216	275.232	283.270	270.685	266.066
- Lainnya / *Others*	1.561	2.723	3.006	3.196	3.356	3.566	3.822	4.006	4.311	4.494	4.650	4.892	5.264	5.354	5.472
Lainnya / *Others*	**392.083**	**338.850**	**331.943**	**296.131**	**301.119**	**305.310**	**314.182**	**319.321**	**325.742**	**332.129**	**337.031**	**335.324**	**345.529**	**344.200**	**348.828**
- Penerusan Kredit/pembiayaan / *Channelling*	4.349	4.926	5.025	5.023	5.007	5.061	5.125	5.131	5.246	5.384	5.403	5.375	5.348	5.304	5.269
- Aset produktif yang dihapusbukukan / *Written off earning assets*	381.189	333.924	326.918	291.107	296.112	300.249	309.057	314.190	320.496	326.745	331.628	329.948	340.182	338.896	343.560
Kredit/Pembiayaan yang diberikan / *Credit disbursed*	310.273	329.633	322.818	287.014	292.030	296.158	304.965	310.095	316.418	322.661	327.530	325.861	336.098	334.801	339.466
Lainnya / *Others*	70.915	4.291	4.100	4.093	4.082	4.091	4.092	4.094	4.078	4.084	4.098	4.087	4.084	4.095	4.093
- Aset produktif yang dihapustagih / *Charged off earning assets*	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit/Pembiayaan yang diberikan / *Credit/Financing disbursed*	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,67**	**25,66**	**28,26**	**27,11**	**26,83**	**27,31**	**27,16**	**27,45**	**27,63**	**27,33**	**27,44**	**27,86**	**27,65**	**27,52**	**27,73**
- Modal / *Capital*	1.569.939	1.721.678	1.756.587	1.685.672	1.675.202	1.702.705	1.731.412	1.750.704	1.771.885	1.784.447	1.806.827	1.841.577	1.854.756	1.876.930	1.895.328
- ATMR / *Risk Weighted Assets*	6.116.974	6.708.481	6.215.971	6.216.858	6.242.603	6.234.934	6.375.815	6.376.855	6.412.371	6.529.235	6.585.517	6.610.631	6.708.461	6.819.062	6.834.507
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**24,07**	**24,10**	**26,62**	**25,48**	**25,16**	**25,67**	**25,56**	**25,86**	**26,02**	**25,75**	**25,75**	**26,19**	**26,01**	**26,00**	**26,18**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.472.240	1.616.687	1.654.816	1.584.031	1.570.696	1.600.656	1.629.869	1.648.931	1.668.286	1.681.517	1.695.564	1.731.357	1.745.174	1.772.815	1.789.346
- ATMR / *Risk Weighted Assets*	6.116.974	6.708.481	6.215.971	6.216.858	6.242.603	6.234.934	6.375.815	6.376.855	6.411.103	6.529.235	6.585.517	6.610.631	6.708.461	6.819.062	6.834.507
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,84**	**2,43**	**2,75**	**2,77**	**2,72**	**2,69**	**2,73**	**2,74**	**2,74**	**2,73**	**2,73**	**2,72**	**2,74**	**2,71**	**2,52**
- Laba sebelum pajak / *Profit*	174.271	252.499	300.549	303.186	297.961	294.425	298.565	300.786	300.489	300.200	300.906	301.196	304.445	316.094	294.621
- Rata-rata total aset / *Average total assets*	9.476.690	10.391.582	10.939.858	10.953.236	10.948.016	10.934.368	10.953.990	10.980.384	10.973.203	11.002.289	11.036.596	11.072.174	11.129.980	11.670.488	11.689.252
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,58**	**78,65**	**81,99**	**79,36**	**78,60**	**77,55**	**77,34**	**77,55**	**77,15**	**76,34**	**76,38**	**76,80**	**78,92**	**88,27**	**91,48**
- Biaya Operasional / *Operating Expenses*	889.655	933.289	228.353	291.724	366.072	425.060	510.955	609.884	679.768	730.737	816.429	915.751	1.141.734	201.152	532.258
- Pendapatan Operasional / *Operating Income*	1.064.432	1.186.632	278.497	367.600	465.715	548.116	660.681	786.449	881.072	957.177	1.068.934	1.192.317	1.446.744	227.871	581.819
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**4,51**	**4,71**	**4,72**	**4,77**	**4,77**	**4,79**	**4,80**	**4,84**	**4,87**	**4,85**	**4,85**	**4,83**	**4,81**	**4,54**	**4,49**
- Pendapatan bunga bersih / *Interest income net*	413.942	471.396	496.636	502.340	501.715	502.935	504.635	510.098	512.430	512.585	513.015	512.723	512.914	520.229	509.234
- Rata-rata total aset produktif / *Average total earning assets*	9.170.121	10.018.364	10.526.049	10.531.892	10.510.721	10.499.042	10.505.198	10.533.256	10.530.739	10.557.984	10.588.429	10.619.572	10.669.911	11.452.630	11.352.192
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**77,13**	**78,78**	**79,80**	**80,51**	**80,84**	**82,13**	**82,76**	**82,90**	**83,38**	**83,92**	**84,19**	**84,78**	**83,83**	**83,87**	**84,05**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5.768.585	6.423.563	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016	6.694.546	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514
- Total Dana Pihak Ketiga / *Total Third Party Funds*	7.479.463	8.153.590	7.988.710	8.005.579	7.996.571	8.007.690	8.042.101	8.075.763	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**19,57**	**15,90**	**15,35**	**15,92**	**15,63**	**13,85**	**13,88**	**13,66**	**13,42**	**12,84**	**13,11**	**12,83**	**13,29**	**13,07**	**13,24**
- Aset Likuid Primer / *Primary Liquid Asset*	1.208.213	1.080.533	993.239	1.053.855	1.037.087	873.018	896.828	836.634	833.282	822.524	881.918	870.312	981.613	887.467	910.848
- Aset Likuid Sekunder / *Secondary Liquid assets*	771.178	685.951	687.082	693.686	671.709	635.568	637.340	670.443	649.869	619.630	605.985	595.572	582.144	638.365	638.948
- Total Aset / *Total Assets*	10.112.304	11.113.321	10.947.533	10.979.992	10.932.358	10.888.888	11.052.100	11.030.031	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017

Tabel 1.17.
Kinerja Bank Umum - KBMI 1
(Performance of Commercial Banks - KBMI 1)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**29,11**	**30,93**	**33,69**	**33,02**	**32,89**	**32,34**	**35,77**	**33,29**	**33,03**	**32,58**	**32,47**	**32,97**	**33,44**	**32,91**	**33,15**
- Modal / *Capital*	215.111	239.810	243.549	242.620	242.442	234.066	252.261	234.424	237.053	239.195	239.895	234.203	238.889	231.044	232.185
- ATMR / *Risk Weighted Assets*	738.938	775.277	722.841	734.715	737.151	723.848	705.248	704.198	717.635	734.150	738.732	710.292	714.454	702.063	700.315
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**27,78**	**28,93**	**31,62**	**30,98**	**30,80**	**30,89**	**33,64**	**31,80**	**31,52**	**31,11**	**30,92**	**31,49**	**31,97**	**31,45**	**31,59**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	205.245	224.274	228.565	227.640	227.077	223.593	237.274	223.943	225.828	228.426	228.446	223.700	228.441	220.804	221.226
- ATMR / *Risk Weighted Assets*	738.938	775.277	722.841	734.715	737.151	723.848	705.248	704.198	716.367	734.150	738.732	710.292	714.454	702.063	700.315
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**0,60**	**0,77**	**1,36**	**1,36**	**1,16**	**1,40**	**0,82**	**1,30**	**1,37**	**1,38**	**1,35**	**1,38**	**1,33**	**1,49**	**1,62**
- Laba sebelum pajak / *Profit*	7.640	10.347	19.224	19.306	16.439	18.751	11.634	17.757	18.589	18.818	18.537	18.123	17.398	19.814	21.512
- Rata-rata total aset / *Average total assets*	1.279.647	1.341.222	1.411.795	1.416.745	1.421.983	1.341.269	1.427.335	1.366.819	1.353.046	1.358.960	1.368.812	1.310.592	1.312.625	1.325.821	1.331.894
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**95,91**	**92,60**	**90,01**	**89,08**	**90,83**	**88,28**	**92,57**	**88,80**	**88,19**	**87,86**	**88,23**	**87,74**	**88,50**	**87,35**	**84,83**
- Biaya Operasional / *Operating Expenses*	179.569	135.166	29.236	39.680	55.222	59.817	74.753	85.898	94.660	104.400	118.093	121.183	136.195	11.545	20.223
- Pendapatan Operasional / *Operating Income*	187.233	145.961	32.480	44.545	60.799	67.758	80.756	96.730	107.333	118.819	133.851	138.122	153.901	13.217	23.838
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,70**	**4,46**	**4,61**	**4,69**	**4,65**	**4,93**	**4,68**	**5,06**	**5,09**	**4,93**	**4,95**	**4,96**	**4,93**	**4,47**	**4,50**
- Pendapatan bunga bersih / *Interest income net*	44.499	55.236	60.127	61.423	61.038	61.091	61.466	63.876	63.650	61.975	62.519	59.935	59.530	56.782	56.610
- Rata-rata total aset produktif / *Average total earning assets*	1.201.704	1.238.396	1.303.065	1.310.456	1.311.624	1.240.243	1.313.341	1.261.791	1.250.509	1.256.209	1.263.934	1.208.907	1.207.106	1.270.118	1.257.069
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**71,51**	**77,69**	**77,06**	**76,68**	**76,29**	**75,74**	**77,97**	**76,01**	**76,81**	**77,55**	**75,52**	**79,91**	**81,84**	**81,89**	**81,30**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	693.732	769.034	762.125	772.061	773.841	732.539	788.652	760.035	756.827	768.233	776.810	752.615	751.536	743.329	746.858
- Total Dana Pihak Ketiga / *Total Third Party Funds*	970.137	989.872	989.023	1.006.811	1.014.404	967.201	1.011.460	999.851	985.353	990.574	1.028.641	941.793	918.307	907.720	918.647
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**20,75**	**15,37**	**13,17**	**14,68**	**14,84**	**13,29**	**13,16**	**13,64**	**13,52**	**13,83**	**13,65**	**13,29**	**14,24**	**12,65**	**12,95**
- Aset Likuid Primer / *Primary Liquid Asset*	198.540	148.428	110.165	132.257	134.172	107.049	116.939	116.931	116.233	124.740	131.689	110.658	125.064	100.000	106.107
- Aset Likuid Sekunder / *Secondary Liquid assets*	81.377	72.361	75.168	77.226	79.206	72.877	73.163	72.614	70.788	69.690	67.256	71.738	71.173	67.738	67.099
- Total Aset / *Total Assets*	1.348.864	1.436.185	1.406.836	1.426.646	1.437.696	1.353.675	1.445.011	1.389.977	1.383.111	1.406.269	1.457.486	1.372.439	1.377.864	1.325.821	1.337.966

Tabel 1.18.
Kinerja Bank Umum - KBMI 2
(Performance of Commercial Banks - KBMI 2)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**36,88**	**38,06**	**37,78**	**38,01**	**37,12**	**38,69**	**35,07**	**37,25**	**37,37**	**37,00**	**36,94**	**37,43**	**36,92**	**38,15**	**37,85**
- Modal / *Capital*	271.808	305.933	306.725	302.933	300.931	314.989	307.265	325.087	330.128	331.906	333.786	348.268	347.986	367.365	368.275
- ATMR / *Risk Weighted Assets*	737.072	803.798	811.958	796.968	810.702	814.234	876.247	872.712	883.367	897.033	903.705	930.372	942.515	962.935	973.107
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**34,55**	**35,68**	**35,53**	**35,76**	**34,78**	**35,91**	**33,02**	**34,68**	**34,69**	**34,46**	**34,39**	**34,96**	**34,58**	**35,84**	**35,41**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	254.657	286.794	288.510	284.983	281.969	292.391	289.307	302.657	306.455	309.118	310.816	325.278	325.890	345.156	344.542
- ATMR / *Risk Weighted Assets*	737.072	803.798	811.958	796.968	810.702	814.234	876.247	872.712	883.366	897.033	903.705	930.372	942.515	962.935	973.107
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,14**	**1,72**	**2,26**	**2,20**	**2,18**	**1,83**	**2,17**	**1,55**	**1,59**	**1,58**	**1,59**	**1,61**	**1,60**	**1,62**	**1,60**
- Laba sebelum pajak / *Profit*	13.216	22.182	30.591	29.805	29.418	26.224	29.321	22.240	22.734	22.656	22.917	24.260	24.211	25.871	25.586
- Rata-rata total aset / *Average total assets*	1.154.798	1.288.046	1.355.152	1.355.159	1.351.468	1.431.214	1.350.657	1.432.066	1.433.175	1.436.926	1.440.825	1.508.715	1.516.467	1.593.490	1.598.477
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**91,55**	**92,40**	**92,33**	**91,79**	**91,52**	**92,07**	**91,50**	**94,07**	**93,59**	**92,55**	**92,65**	**92,92**	**92,96**	**94,84**	**98,89**
- Biaya Operasional / *Operating Expenses*	138.932	269.274	61.498	83.228	105.773	126.731	157.677	205.673	221.092	213.201	244.691	277.822	305.728	39.347	379.649
- Pendapatan Operasional / *Operating Income*	151.750	291.436	66.603	90.672	115.568	137.647	172.330	218.648	236.243	230.351	264.113	298.996	328.876	41.489	383.929
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,74**	**4,18**	**4,30**	**4,33**	**4,33**	**4,17**	**4,39**	**4,21**	**4,23**	**4,25**	**4,28**	**4,30**	**4,31**	**3,97**	**3,91**
- Pendapatan bunga bersih / *Interest income net*	40.600	50.667	54.829	55.391	55.240	56.040	55.830	56.681	56.941	57.344	57.783	60.702	61.354	60.904	59.832
- Rata-rata total aset produktif / *Average total earning assets*	1.085.081	1.211.223	1.276.547	1.278.049	1.274.361	1.344.490	1.272.932	1.344.788	1.346.306	1.348.958	1.351.533	1.412.969	1.421.990	1.535.876	1.528.819
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**81,26**	**79,24**	**77,19**	**77,59**	**79,36**	**81,95**	**82,32**	**81,66**	**82,62**	**83,70**	**82,80**	**82,38**	**84,38**	**82,20**	**82,17**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	644.999	703.766	699.001	701.233	701.063	759.933	724.250	755.214	761.245	775.275	775.755	811.644	834.792	824.744	830.843
- Total Dana Pihak Ketiga / *Total Third Party Funds*	793.773	888.106	905.546	903.798	883.435	927.335	879.797	924.830	921.385	926.219	936.907	985.231	989.283	1.003.295	1.011.099
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**22,38**	**22,27**	**23,13**	**23,68**	**24,31**	**20,70**	**22,11**	**21,32**	**22,22**	**20,87**	**21,08**	**20,69**	**19,45**	**20,73**	**20,55**
- Aset Likuid Primer / *Primary Liquid Asset*	183.586	202.979	207.783	212.113	214.711	186.384	194.551	195.624	216.436	206.149	212.554	216.560	204.207	213.661	212.889
- Aset Likuid Sekunder / *Secondary Liquid assets*	83.950	98.200	107.985	108.732	111.105	108.328	106.284	108.241	103.762	100.021	98.608	102.754	98.951	116.630	116.703
- Total Aset / *Total Assets*	1.195.504	1.352.427	1.364.960	1.355.173	1.340.393	1.424.054	1.360.522	1.425.548	1.440.940	1.466.932	1.475.915	1.543.570	1.558.863	1.593.490	1.603.465

Tabel 1.19.
Kinerja Bank Umum - KBMI 3
(Performance of Commercial Banks - KBMI 3)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,30**	**24,38**	**26,06**	**25,73**	**25,58**	**26,01**	**25,79**	**26,08**	**26,21**	**25,74**	**25,77**	**25,82**	**25,80**	**25,61**	**25,68**
- Modal / *Capital*	357.409	391.103	396.401	395.818	390.150	398.887	400.212	403.840	406.256	403.655	405.814	410.027	415.037	417.134	421.029
- ATMR / *Risk Weighted Assets*	1.412.509	1.604.015	1.520.888	1.538.403	1.525.250	1.533.378	1.551.970	1.548.401	1.549.755	1.568.213	1.574.975	1.588.223	1.608.457	1.629.073	1.639.238
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**23,24**	**22,70**	**24,31**	**24,02**	**23,80**	**24,30**	**24,15**	**24,46**	**24,62**	**24,20**	**24,17**	**24,26**	**24,30**	**24,10**	**24,20**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	328.286	364.092	369.782	369.486	362.965	372.657	374.797	378.806	381.479	379.559	380.701	385.232	390.825	392.611	396.696
- ATMR / *Risk Weighted Assets*	1.412.509	1.604.015	1.520.888	1.538.403	1.525.250	1.533.378	1.551.970	1.548.401	1.549.755	1.568.213	1.574.975	1.588.223	1.608.457	1.629.073	1.639.238
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,41**	**1,68**	**1,83**	**1,85**	**1,92**	**1,94**	**1,92**	**1,93**	**1,93**	**1,88**	**1,84**	**1,78**	**1,78**	**1,79**	**1,76**
- Laba sebelum pajak / *Profit*	33.298	43.450	49.279	50.127	52.235	52.690	52.053	52.338	52.407	51.057	50.170	48.543	48.704	50.710	50.185
- Rata-rata total aset / *Average total assets*	2.357.650	2.580.085	2.694.454	2.714.555	2.719.668	2.714.175	2.715.051	2.717.157	2.716.970	2.720.732	2.723.399	2.727.600	2.739.812	2.839.259	2.846.495
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**83,48**	**79,13**	**80,65**	**79,68**	**78,90**	**78,27**	**78,47**	**78,27**	**78,19**	**78,71**	**79,01**	**79,91**	**79,98**	**81,33**	**80,54**
- Biaya Operasional / *Operating Expenses*	169.751	166.148	34.318	49.409	65.533	79.417	95.309	110.476	125.883	142.355	158.384	178.211	196.352	19.034	35.393
- Pendapatan Operasional / *Operating Income*	203.336	209.957	42.554	62.009	83.063	101.461	121.453	141.156	160.993	180.860	200.461	223.014	245.501	23.405	43.944
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**3,79**	**3,88**	**3,79**	**3,83**	**3,81**	**3,82**	**3,82**	**3,82**	**3,83**	**3,81**	**3,81**	**3,80**	**3,79**	**3,61**	**3,56**
- Pendapatan bunga bersih / *Interest income net*	86.552	96.588	98.247	99.659	99.310	99.505	99.487	99.587	99.921	99.744	99.839	99.739	99.797	100.947	98.853
- Rata-rata total aset produktif / *Average total earning assets*	2.284.059	2.489.948	2.590.575	2.602.544	2.607.431	2.603.182	2.603.202	2.607.969	2.609.906	2.614.941	2.618.770	2.623.767	2.635.698	2.797.152	2.772.919
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**79,51**	**84,67**	**84,95**	**84,32**	**84,64**	**86,72**	**88,88**	**87,48**	**87,82**	**88,95**	**89,95**	**90,26**	**88,62**	**88,47**	**88,66**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	1.483.010	1.687.209	1.678.810	1.687.065	1.700.370	1.722.053	1.740.297	1.743.092	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203
- Total Dana Pihak Ketiga / *Total Third Party Funds*	1.865.083	1.992.606	1.976.235	2.000.699	2.008.848	1.985.756	1.957.973	1.992.488	1.992.819	1.984.073	1.978.115	1.994.825	2.070.642	2.056.903	2.068.855
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**21,71**	**17,12**	**16,46**	**16,87**	**16,72**	**14,25**	**13,57**	**14,50**	**13,62**	**13,24**	**13,30**	**13,30**	**13,31**	**12,87**	**13,25**
- Aset Likuid Primer / *Primary Liquid Asset*	315.680	284.281	261.386	288.277	286.045	212.281	198.782	219.872	196.397	200.206	200.012	197.953	229.825	183.377	194.733
- Aset Likuid Sekunder / *Secondary Liquid assets*	222.490	179.198	184.830	176.557	171.239	171.319	170.153	175.939	173.392	163.997	165.490	170.418	152.861	182.007	183.404
- Total Aset / *Total Assets*	2.478.932	2.707.159	2.711.472	2.754.756	2.735.007	2.692.200	2.719.433	2.729.795	2.715.661	2.750.823	2.747.407	2.769.612	2.874.143	2.839.259	2.853.731

Tabel 1.20.
Kinerja Bank Umum - KBMI 4
(Performance of Commercial Banks - KBMI 4)
Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,48**	**22,26**	**25,63**	**23,65**	**23,40**	**23,89**	**23,80**	**24,21**	**24,48**	**24,32**	**24,56**	**25,11**	**24,77**	**24,44**	**24,81**
- Modal / *Capital*	725.611	784.832	809.912	744.302	741.679	755.725	771.673	787.352	798.449	809.691	827.332	849.079	852.844	861.386	873.839
- ATMR / *Risk Weighted Assets*	3.228.455	3.525.391	3.160.283	3.146.772	3.169.500	3.163.474	3.242.350	3.251.544	3.261.615	3.329.839	3.368.105	3.381.744	3.443.036	3.524.991	3.521.847
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**21,19**	**21,03**	**24,30**	**22,31**	**22,04**	**22,52**	**22,47**	**22,87**	**23,13**	**22,96**	**23,03**	**23,57**	**23,24**	**23,10**	**23,48**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	684.053	741.527	767.959	701.922	698.685	712.475	728.492	743.526	754.524	764.414	775.601	797.147	800.018	814.245	826.882
- ATMR / *Risk Weighted Assets*	3.228.455	3.525.391	3.160.283	3.146.772	3.169.500	3.163.474	3.242.350	3.251.544	3.261.615	3.329.839	3.368.105	3.381.744	3.443.036	3.524.991	3.521.847
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,56**	**3,41**	**3,68**	**3,73**	**3,66**	**3,61**	**3,76**	**3,81**	**3,78**	**3,79**	**3,80**	**3,81**	**3,85**	**3,72**	**3,34**
- Laba sebelum pajak / *Profit*	120.118	176.520	201.454	203.948	199.868	196.760	205.557	208.451	206.758	207.668	209.283	210.270	214.132	219.700	197.337
- Rata-rata total aset / *Average total assets*	4.684.596	5.182.229	5.478.457	5.466.777	5.454.898	5.447.710	5.460.947	5.464.342	5.470.012	5.485.672	5.503.560	5.525.267	5.561.076	5.911.917	5.912.386
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**76,88**	**67,26**	**75,48**	**70,08**	**67,65**	**65,95**	**64,03**	**63,00**	**63,25**	**63,39**	**62,75**	**63,61**	**70,07**	**87,62**	**74,55**
- Biaya Operasional / *Operating Expenses*	401.403	362.700	103.300	119.407	139.544	159.096	183.216	207.838	238.133	270.781	295.262	338.535	503.458	131.225	96.993
- Pendapatan Operasional / *Operating Income*	522.114	539.278	136.860	170.374	206.285	241.249	286.142	329.915	376.502	427.146	470.510	532.185	718.466	149.761	130.108
Net Interest Margin Ratio (%) / *Net Operation Margin Ratio* (%)	**5,27**	**5,29**	**5,29**	**5,35**	**5,38**	**5,39**	**5,42**	**5,45**	**5,48**	**5,50**	**5,47**	**5,44**	**5,41**	**5,16**	**5,07**
- Pendapatan bunga bersih / *Interest income net*	242.291	268.906	283.434	285.867	286.127	286.298	287.852	289.954	291.918	293.521	292.873	292.348	292.233	301.596	293.939
- Rata-rata total aset produktif / *Average total earning assets*	4.599.276	5.078.797	5.355.861	5.340.842	5.317.305	5.311.127	5.315.723	5.318.708	5.324.018	5.337.876	5.354.192	5.373.928	5.405.117	5.849.484	5.793.385
Loan to Deposits Ratio (%) / *Financing to Deposits Ratio* (%)	**76,53**	**76,20**	**78,57**	**80,24**	**80,42**	**81,47**	**81,16**	**82,63**	**82,98**	**83,11**	**83,92**	**83,86**	**81,90**	**82,52**	**82,90**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.946.844	3.263.554	3.235.384	3.285.099	3.289.276	3.362.552	3.402.816	3.436.205	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611
- Total Dana Pihak Ketiga / *Total Third Party Funds*	3.850.469	4.283.006	4.117.906	4.094.272	4.089.884	4.127.398	4.192.871	4.158.594	4.183.313	4.246.303	4.255.147	4.294.358	4.479.696	4.447.364	4.442.243
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,56**	**13,90**	**13,41**	**13,82**	**13,14**	**12,00**	**12,20**	**11,27**	**11,00**	**10,29**	**10,81**	**10,38**	**11,45**	**11,20**	**11,31**
- Aset Likuid Primer / *Primary Liquid Asset*	510.407	444.845	413.905	421.209	402.158	367.303	386.557	304.207	304.216	291.430	337.663	345.141	422.517	390.429	397.120
- Aset Likuid Sekunder / *Secondary Liquid assets*	383.360	336.192	319.098	331.171	310.159	283.045	287.740	313.649	301.928	285.922	274.631	250.662	259.159	271.989	271.741
- Total Aset / *Total Assets*	5.089.004	5.617.550	5.464.266	5.443.416	5.419.261	5.418.959	5.527.134	5.484.711	5.509.702	5.610.947	5.664.558	5.742.335	5.954.968	5.911.917	5.912.855

Tabel 1.21.
Perkembangan Aset Bank Umum Berdasarkan Kelompok Usaha
(Growth of Commercial Banks Assets based on Group of Banks)
Miliar *(Billion)*

Kelompok Bank / *Group of Bank*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
- KBMI 1	1.348.864	1.436.185	1.406.836	1.426.646	1.437.696	1.353.675	1.445.011	1.389.977	1.383.111	1.406.269	1.457.486	1.372.439	1.377.863	1.325.821	1.337.966
- KBMI 2	1.195.504	1.352.427	1.364.960	1.355.173	1.340.393	1.424.054	1.360.522	1.425.548	1.440.940	1.466.932	1.475.915	1.543.570	1.558.864	1.593.490	1.603.465
- KBMI 3	2.478.932	2.707.159	2.711.472	2.754.756	2.735.007	2.692.200	2.719.433	2.729.795	2.715.661	2.750.823	2.747.407	2.769.612	2.874.143	2.839.259	2.853.731
- KBMI 4	5.089.004	5.617.550	5.464.266	5.443.416	5.419.261	5.418.959	5.527.134	5.484.711	5.509.702	5.610.947	5.664.558	5.742.335	5.954.968	5.911.917	5.912.855
Total	**10.112.304**	**11.113.321**	**10.947.533**	**10.979.992**	**10.932.358**	**10.888.888**	**11.052.100**	**11.030.031**	**11.049.414**	**11.234.971**	**11.345.365**	**11.427.957**	**11.765.838**	**11.670.488**	**11.708.017**

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

Kelompok Bank / *Group of Bank*	Februari 2024			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	14	49	3
KBMI 2	-	-	11	12
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	**-**	**14**	**60**	**32**

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

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**8.665.390**	**9.451.430**	**9.509.937**	**9.499.268**	**9.471.907**	**9.534.152**	**9.635.779**	**9.701.461**	**9.731.139**	**9.896.688**	**9.964.979**	**10.054.492**	**10.231.028**	**10.605.165**	**10.409.759**
a. Lancar / *Current*	8.244.402	9.045.096	9.037.149	9.052.610	8.991.226	9.063.065	9.143.665	9.206.727	9.225.036	9.406.715	9.473.981	9.567.364	9.764.748	10.079.720	9.877.845
b. Dalam Perhatian Khusus / *Special Mention*	242.194	245.638	304.196	282.136	313.286	301.457	326.000	322.799	333.729	319.454	319.759	318.533	307.279	354.897	360.814
c. Kurang Lancar / *Sub-Standard*	23.338	20.182	22.546	20.271	27.109	23.952	24.588	29.231	25.699	23.953	26.573	24.127	24.369	31.266	27.504
d. Diragukan / *Doubtful*	20.640	25.509	29.844	30.742	28.482	29.001	28.066	26.804	29.149	29.731	27.155	25.577	24.802	26.884	28.177
e. Macet / *Loss*	134.815	115.006	116.201	113.509	111.804	116.675	113.460	115.900	117.528	116.835	117.511	118.891	109.830	112.398	115.419
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.155.891**	**2.824.164**	**2.616.899**	**2.574.629**	**2.562.570**	**2.629.062**	**2.641.007**	**2.668.492**	**2.689.062**	**2.741.521**	**2.771.974**	**2.764.116**	**2.513.236**	**2.567.534**	**2.556.192**
a. Lancar / *Current*	2.122.335	2.713.801	2.570.531	2.530.726	2.516.968	2.584.042	2.598.888	2.624.412	2.645.229	2.696.994	2.727.512	2.720.280	2.482.662	2.535.660	2.523.441
b. Dalam Perhatian Khusus / Special Mention	29.466	79.291	38.408	35.917	37.564	36.707	33.537	35.613	35.484	36.038	36.063	35.598	26.747	27.667	28.395
c. Kurang Lancar / *Sub-Standard*	881	2.104	2.236	2.174	2.379	2.498	2.996	2.654	2.745	2.852	2.704	2.574	1.365	1.605	1.819
d. Diragukan / *Doubtful*	213	867	982	893	861	975	944	984	1.037	1.135	1.248	1.235	255	262	309
e. Macet / *Loss*	2.997	28.101	4.742	4.919	4.799	4.841	4.642	4.830	4.567	4.502	4.446	4.429	2.208	2.341	2.229
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**182.884**	**191.767**	**176.552**	**172.508**	**175.434**	**177.943**	**174.696**	**180.402**	**180.724**	**179.008**	**179.637**	**176.832**	**162.828**	**174.755**	**175.456**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**52.051**	**74.029**	**70.452**	**71.027**	**70.204**	**67.235**	**67.198**	**66.118**	**65.561**	**70.222**	**72.407**	**72.635**	**96.692**	**92.867**	**93.819**
a. Lancar / *Current*	52.028	73.999	70.399	70.968	70.124	67.153	67.065	66.051	65.506	70.174	72.373	72.581	96.617	92.712	93.640
b. Dalam Perhatian Khusus / Special Mention	13	23	31	25	33	26	90	24	13	8	0	0	9	27	58
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-
d. Diragukan / *Doubtful*	0	-	-	-	-	-	-	-	-	-	-	-	4	5	0
e. Macet / *Loss*	10	7	21	33	47	55	43	43	41	40	33	54	57	123	121
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**10**	**7**	**21**	**33**	**47**	**55**	**43**	**43**	**41**	**40**	**33**	**54**	**66**	**129**	**121**

Tabel 1.24.
Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 1
(*Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 1*)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**1.085.516**	**1.148.163**	**1.177.517**	**1.186.707**	**1.185.513**	**1.112.206**	**1.129.072**	**1.159.033**	**1.160.931**	**1.173.789**	**1.209.983**	**1.136.996**	**1.129.515**	**1.180.301**	**1.143.589**
a. Lancar / *Current*	1.038.654	1.100.948	1.121.409	1.132.699	1.124.163	1.060.898	1.077.638	1.107.522	1.109.329	1.119.720	1.155.287	1.086.543	1.083.492	1.126.711	1.091.549
b. Dalam Perhatian Khusus / Special Mention	26.735	26.284	34.029	31.454	38.196	32.010	32.731	31.744	31.990	34.538	34.481	31.590	28.798	35.150	33.646
c. Kurang Lancar / *Sub-Standard*	3.401	2.445	2.607	2.722	3.161	2.992	2.366	3.188	2.327	2.473	3.023	2.997	2.611	2.830	2.804
d. Diragukan / *Doubtful*	1.625	1.983	2.104	1.960	1.730	1.970	2.011	1.888	2.510	2.293	1.827	1.515	1.368	2.024	2.354
e. Macet / *Loss*	15.100	16.502	17.368	17.871	18.262	14.336	14.327	14.691	14.775	14.765	15.364	14.352	13.246	13.587	13.237
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**176.218**	**172.530**	**173.406**	**174.556**	**175.279**	**177.369**	**179.978**	**187.430**	**187.947**	**192.075**	**194.500**	**185.331**	**139.767**	**124.239**	**120.951**
a. Lancar / *Current*	173.399	167.406	166.961	168.687	169.356	171.232	174.558	182.033	182.333	185.949	188.408	179.629	138.448	123.462	119.778
b. Dalam Perhatian Khusus / Special Mention	2.588	3.710	4.975	4.340	4.377	4.533	4.048	4.002	4.200	4.752	4.720	4.405	1.175	636	966
c. Kurang Lancar / *Sub-Standard*	6	95	131	152	149	144	130	143	157	161	153	129	4	8	66
d. Diragukan / *Doubtful*	15	105	90	96	105	100	92	86	84	91	104	95	13	9	15
e. Macet / *Loss*	209	1.214	1.249	1.281	1.292	1.360	1.150	1.166	1.174	1.123	1.115	1.073	127	124	126
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**20.357**	**22.344**	**23.549**	**24.082**	**24.699**	**20.901**	**20.076**	**21.162**	**21.026**	**20.905**	**21.587**	**20.161**	**17.369**	**18.582**	**18.601**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**4.600**	**3.653**	**3.579**	**3.325**	**3.288**	**2.542**	**2.599**	**2.555**	**2.573**	**2.847**	**2.517**	**2.527**	**3.113**	**3.050**	**3.398**
a. Lancar / *Current*	4.594	3.652	3.571	3.311	3.274	2.530	2.599	2.555	2.573	2.847	2.517	2.527	3.112	3.049	3.397
b. Dalam Perhatian Khusus / Special Mention	0	2	2	2	2	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	6	-	-	12	12	12	-	-	-	-	-	-	2	2	2
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**-**	**-**	**12**	**12**	**12**	**-**	**-**	**-**	**-**	**-**	**-**	**2**	**2**	**2**

Tabel 1.25.
Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 2
(*Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 2*)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**935.269**	**1.085.851**	**1.112.095**	**1.097.760**	**1.097.472**	**1.173.437**	**1.183.544**	**1.182.234**	**1.188.157**	**1.203.182**	**1.200.502**	**1.258.892**	**1.271.780**	**1.352.906**	**1.341.008**
a. Lancar / *Current*	881.124	1.044.701	1.065.324	1.052.608	1.048.241	1.119.763	1.115.526	1.116.086	1.111.605	1.147.772	1.141.831	1.199.366	1.214.194	1.288.117	1.278.149
b. Dalam Perhatian Khusus / Special Mention	32.462	26.703	32.115	30.340	33.677	34.228	47.507	44.423	54.678	33.681	36.843	37.129	36.492	41.770	39.997
c. Kurang Lancar / *Sub-Standard*	1.562	1.313	1.349	1.267	2.218	2.975	3.842	4.410	4.094	3.525	3.492	3.164	3.336	4.270	3.534
d. Diragukan / *Doubtful*	2.053	1.785	2.007	2.043	1.998	1.110	1.272	1.254	1.366	1.863	1.821	1.813	1.995	2.053	2.604
e. Macet / *Loss*	18.067	11.349	11.300	11.503	11.338	15.360	15.397	16.062	16.414	16.341	16.514	17.420	15.763	16.696	16.725
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**362.322**	**434.891**	**436.833**	**419.342**	**419.091**	**427.328**	**428.553**	**436.019**	**442.280**	**457.532**	**440.152**	**431.395**	**402.623**	**422.698**	**424.321**
a. Lancar / *Current*	353.871	426.221	428.091	410.685	410.686	419.205	420.330	426.698	433.778	448.411	430.873	423.443	396.685	415.637	417.107
b. Dalam Perhatian Khusus / Special Mention	7.212	7.665	7.693	7.597	7.290	6.887	6.595	7.890	7.265	7.744	7.911	6.673	4.967	6.058	6.244
c. Kurang Lancar / *Sub-Standard*	650	672	658	599	653	711	1.174	812	781	870	891	811	563	481	581
d. Diragukan / *Doubtful*	29	40	161	74	26	37	39	33	42	47	37	25	8	5	7
e. Macet / *Loss*	559	293	230	386	435	488	414	587	414	460	441	443	400	517	381
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**22.920**	**15.453**	**15.705**	**15.872**	**16.668**	**20.682**	**22.139**	**23.158**	**23.111**	**23.106**	**23.196**	**23.676**	**22.066**	**24.021**	**23.831**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**6.625**	**16.362**	**15.534**	**15.704**	**15.074**	**14.235**	**14.227**	**13.443**	**13.266**	**16.809**	**17.903**	**18.221**	**29.630**	**26.344**	**27.606**
a. Lancar / *Current*	6.625	16.352	15.500	15.672	15.047	14.200	14.188	13.410	13.255	16.798	17.903	18.201	29.592	26.242	27.483
b. Dalam Perhatian Khusus / Special Mention	-	11	25	24	26	26	30	24	4	4	-	-	9	10	38
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	4	5	-
e. Macet / *Loss*	0	0	9	9	0	9	8	8	7	7	-	20	20	87	85
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**0**	**9**	**9**	**0**	**9**	**8**	**8**	**7**	**7**	**-**	**20**	**29**	**92**	**85**

Tabel 1.26.
Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 3
(*Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 3)*
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**2.156.140**	**2.347.833**	**2.351.545**	**2.364.669**	**2.356.514**	**2.380.868**	**2.415.385**	**2.426.292**	**2.418.066**	**2.457.923**	**2.468.243**	**2.488.945**	**2.554.703**	**2.622.646**	**2.576.483**
a. Lancar / *Current*	2.045.055	2.224.534	2.214.028	2.236.960	2.220.765	2.248.758	2.278.672	2.292.307	2.280.429	2.320.607	2.328.486	2.350.255	2.422.926	2.466.606	2.417.142
b. Dalam Perhatian Khusus / Special Mention	64.213	76.057	89.292	80.599	88.610	85.040	89.244	86.459	90.064	91.333	92.637	92.622	88.324	108.996	112.141
c. Kurang Lancar / *Sub-Standard*	7.484	7.352	7.171	5.896	6.926	6.297	6.354	7.421	6.987	5.466	6.693	5.935	5.581	6.517	6.112
d. Diragukan / *Doubtful*	4.751	5.210	5.789	5.778	5.536	5.377	5.099	4.803	5.297	5.493	4.897	5.516	5.372	7.307	7.193
e. Macet / *Loss*	34.636	34.680	35.264	35.436	34.678	35.397	36.017	35.301	35.289	35.024	35.530	34.616	32.500	33.219	33.894
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**682.717**	**946.140**	**978.180**	**972.229**	**953.982**	**964.288**	**950.150**	**960.152**	**983.207**	**984.674**	**1.003.693**	**1.013.973**	**883.884**	**923.373**	**918.170**
a. Lancar / *Current*	675.840	933.146	962.489	958.584	938.599	948.966	934.717	945.435	968.261	970.719	989.377	998.181	874.314	912.990	907.216
b. Dalam Perhatian Khusus / Special Mention	6.585	9.275	12.044	9.978	11.815	11.718	11.758	10.965	11.252	10.236	10.614	12.089	8.829	9.358	9.857
c. Kurang Lancar / *Sub-Standard*	90	1.215	1.196	1.242	1.302	1.371	1.385	1.418	1.463	1.358	1.299	1.254	372	640	719
d. Diragukan / *Doubtful*	51	593	578	546	578	576	580	654	685	812	838	824	68	72	70
e. Macet / *Loss*	151	1.910	1.874	1.879	1.687	1.657	1.709	1.679	1.547	1.549	1.565	1.625	302	312	308
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**47.163**	**50.961**	**51.872**	**50.777**	**50.707**	**50.675**	**51.145**	**51.278**	**51.267**	**49.703**	**50.823**	**49.771**	**44.194**	**48.068**	**48.297**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**11.589**	**21.480**	**19.963**	**21.128**	**20.463**	**19.219**	**18.991**	**18.615**	**19.142**	**18.436**	**20.601**	**20.763**	**25.675**	**25.311**	**24.828**
a. Lancar / *Current*	11.577	21.463	19.953	21.116	20.423	19.185	18.897	18.581	19.098	18.399	20.568	20.730	25.640	25.259	24.774
b. Dalam Perhatian Khusus / Special Mention	12	11	4	-	5	-	60	0	10	4	0	-	-	17	19
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	0	7	7	12	34	34	34	34	34	33	33	33	35	35	35
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**7**	**7**	**12**	**34**	**34**	**34**	**34**	**34**	**33**	**33**	**33**	**35**	**35**	**35**

Tabel 1.27.
Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 4
(*Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 4)*
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**4.488.465**	**4.869.583**	**4.868.780**	**4.850.132**	**4.832.408**	**4.867.642**	**4.907.778**	**4.933.902**	**4.963.986**	**5.061.795**	**5.086.251**	**5.169.659**	**5.275.030**	**5.449.311**	**5.348.680**
a. Lancar / *Current*	4.279.569	4.674.912	4.636.387	4.630.343	4.598.057	4.633.648	4.671.830	4.690.812	4.723.673	4.818.617	4.848.377	4.931.201	5.044.136	5.198.285	5.091.005
b. Dalam Perhatian Khusus / Special Mention	118.783	116.595	148.760	139.744	152.802	150.178	156.519	160.174	156.996	159.902	155.797	157.192	153.666	168.981	175.031
c. Kurang Lancar / *Sub-Standard*	10.892	9.072	11.419	10.385	14.804	11.688	12.026	14.211	12.291	12.489	13.365	12.032	12.841	17.648	15.055
d. Diragukan / *Doubtful*	12.211	16.530	19.945	20.960	19.218	20.545	19.684	18.859	19.975	20.082	18.610	16.732	16.066	15.500	16.026
e. Macet / *Loss*	67.011	52.474	52.269	48.699	47.526	51.582	47.719	49.845	51.051	50.705	50.102	52.503	48.321	48.896	51.563
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**934.635**	**1.270.603**	**1.028.479**	**1.008.503**	**1.014.219**	**1.060.078**	**1.082.327**	**1.084.891**	**1.075.629**	**1.107.239**	**1.133.628**	**1.133.416**	**1.086.962**	**1.097.225**	**1.092.750**
a. Lancar / *Current*	919.224	1.187.029	1.012.991	992.770	998.327	1.044.639	1.069.283	1.070.246	1.060.858	1.091.915	1.118.854	1.119.028	1.073.215	1.083.571	1.079.339
b. Dalam Perhatian Khusus / Special Mention	13.080	58.641	13.696	14.001	14.081	13.569	11.137	12.757	12.767	13.306	12.818	12.431	11.776	11.614	11.328
c. Kurang Lancar / *Sub-Standard*	135	122	251	182	275	272	307	280	344	463	361	380	426	476	453
d. Diragukan / *Doubtful*	118	129	152	177	153	262	232	210	226	186	269	290	166	175	217
e. Macet / *Loss*	2.077	24.683	1.390	1.373	1.384	1.336	1.368	1.398	1.433	1.370	1.325	1.288	1.379	1.388	1.414
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	**92.444**	**103.009**	**85.426**	**81.777**	**83.360**	**85.685**	**81.336**	**84.804**	**85.320**	**85.295**	**84.032**	**83.224**	**79.199**	**84.084**	**84.727**
Kredit/Pembiayaan kepada Bank Lain / *Interbank Loans/financing*	**29.237**	**32.533**	**31.375**	**30.870**	**31.380**	**31.239**	**31.381**	**31.505**	**30.580**	**32.129**	**31.386**	**31.123**	**38.274**	**38.162**	**37.987**
a. Lancar / *Current*	29.232	32.533	31.375	30.870	31.380	31.239	31.381	31.505	30.580	32.129	31.386	31.123	38.274	38.162	37.986
b. Dalam Perhatian Khusus / Special Mention	-	-	-	0	-	0	-	-	-	0	0	0	0	0	0
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-
d. Diragukan / *Doubtful*	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0
e. Macet / *Loss*	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**0**	**0**	**0**

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

Keterangan / *Items*	Februari 2024	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**2.618.284**	**31,02**
Rupiah	1.806.068	21,40
Valas / *Foreign Exchange*	812.217	9,62
Tabungan / *Saving*	**2.644.446**	**31,33**
Rupiah	2.459.334	29,14
Valas / *Foreign Exchange*	185.112	2,19
Simpanan Berjangka / *Time Deposits*	**3.178.114**	**37,65**
Rupiah	2.831.883	33,55
Valas / *Foreign Exchange*	346.231	4,10
- Jangka Waktu 1 bulan / *Period 1 Month*		
Rupiah	1.148.597	13,61
Valas / *Foreign Exchange*	168.138	1,99
- Jangka Waktu 3 bulan / *Period 3 Month*		
Rupiah	927.757	4,65
Valas / *Foreign Exchange*	100.910	4,30
- Jangka Waktu 6 bulan / *Period 6 Month*		
Rupiah	392.463	4,30
Valas / *Foreign Exchange*	42.098	0,42
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	363.066	4,30
Valas / *Foreign Exchange*	35.085	0,42
Total DPK / *Total Third Party Funds*	**8.440.845**	**100**
Rupiah	7.097.285	84
Valas / *Foreign Exchange*	1.343.559	16

Tabel 1.29.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1
(*Composition of Third Party Funds of Commercial Banks - KBMI 1*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	Februari 2024	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**207.760**	**22,62**
Rupiah	181.053	19,71
Valas / *Foreign Exchange*	26.707	2,91
Tabungan / *Saving*	**203.007**	**22,10**
Rupiah	198.283	21,58
Valas / *Foreign Exchange*	4.724	0,51
Simpanan Berjangka / *Time Deposits*	**507.880**	**55,29**
Rupiah	474.095	51,61
Valas / *Foreign Exchange*	33.785	3,68
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	194.328	21,15
Valas / *Foreign Exchange*	14.136	1,54
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	121.579	13,23
Valas / *Foreign Exchange*	8.456	0,92
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	69.655	7,58
Valas / *Foreign Exchange*	4.375	0,48
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	88.532	9,64
Valas / *Foreign Exchange*	6.818	0,74
Total DPK / *Total Third Party Funds*	**918.647**	**100**
Rupiah	853.431	93
Valas / *Foreign Exchange*	65.216	7

Tabel 1.30.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2
(*Composition of Third Party Funds of Commercial Banks - KBMI 2*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	Februari 2024	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**344.784**	**34,10**
Rupiah	226.645	22,42
Valas / *Foreign Exchange*	118.139	11,68
Tabungan / *Saving*	**164.924**	**16,31**
Rupiah	155.678	15,40
Valas / *Foreign Exchange*	9.246	0,91
Simpanan Berjangka / *Time Deposits*	**501.391**	**49,59**
Rupiah	440.253	43,54
Valas / *Foreign Exchange*	61.138	6,05
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	195.371	19,32
Valas / *Foreign Exchange*	30.487	3,02
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	122.539	12,12
Valas / *Foreign Exchange*	17.042	1,69
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	55.685	5,51
Valas / *Foreign Exchange*	6.861	0,68
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	66.658	6,59
Valas / *Foreign Exchange*	6.748	0,67
Total DPK / *Total Third Party Funds*	**1.011.099**	**100**
Rupiah	822.576	81
Valas / *Foreign Exchange*	188.523	19

Tabel 1.31.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3
(*Composition of Third Party Funds of Commercial Banks - KBMI 3*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	Februari 2024	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**572.004**	**27,65**
Rupiah	438.067	21,17
Valas / *Foreign Exchange*	133.937	6,47
Tabungan / *Saving*	**537.292**	**25,97**
Rupiah	439.705	21,25
Valas / *Foreign Exchange*	97.587	4,72
Simpanan Berjangka / *Time Deposits*	**959.559**	**46,38**
Rupiah	845.472	40,87
Valas / *Foreign Exchange*	114.087	5,51
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	404.059	19,53
Valas / *Foreign Exchange*	57.425	2,78
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	251.930	12,18
Valas / *Foreign Exchange*	32.165	1,55
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	106.366	5,14
Valas / *Foreign Exchange*	14.831	0,72
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	83.117	4,02
Valas / *Foreign Exchange*	9.666	0,47
Total DPK / *Total Third Party Funds*	**2.068.855**	**100**
Rupiah	1.723.245	83
Valas / *Foreign Exchange*	345.610	17

Tabel 1.32.
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4
(*Composition of Third Party Funds of Commercial Banks - KBMI 4*)
Nilai Nominal dalam Miliar Rp (Billion Rp)

Keterangan / *Items*	Februari 2024	
	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**1.493.736**	**33,63**
Rupiah	960.303	21,62
Valas / *Foreign Exchange*	533.433	12,01
Tabungan / *Saving*	**1.739.224**	**39,15**
Rupiah	1.665.668	37,50
Valas / *Foreign Exchange*	73.555	1,66
Simpanan Berjangka / *Time Deposits*	**1.209.283**	**27,22**
Rupiah	1.072.063	24,13
Valas / *Foreign Exchange*	137.220	3,09
- Jangka Waktu 1 bulan / *Period 1 Month*	-	
Rupiah	354.838	7,99
Valas / *Foreign Exchange*	66.090	1,49
- Jangka Waktu 3 bulan / *Period 3 Month*	-	
Rupiah	431.709	9,72
Valas / *Foreign Exchange*	43.247	0,97
- Jangka Waktu 6 bulan / *Period 6 Month*	-	
Rupiah	160.757	3,62
Valas / *Foreign Exchange*	16.030	0,36
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	124.759	2,81
Valas / *Foreign Exchange*	11.853	0,27
Total DPK / *Total Third Party Funds*	**4.442.243**	**100,00**
Rupiah	3.698.034	83,25
Valas / *Foreign Exchange*	744.209	16,75

Tabel 1.33.
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum
(Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks)
Persen *(Percent)*

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*															
Rupiah	1,71	1,91	1,91	1,92	1,92	1,97	1,98	1,96	2,01	2,05	2,04	2,08	2,20	2,14	2,16
Valas / *Foreign Exchange*	0,17	1,01	1,08	1,03	0,98	0,97	1,11	1,13	1,27	1,25	1,43	1,50	1,66	1,68	1,69
Tabungan / *Saving*															
Rupiah	0,69	0,67	0,67	0,69	0,67	0,67	0,67	0,67	0,66	0,66	0,67	0,67	0,69	0,68	0,67
Valas / *Foreign Exchange*	0,17	0,43	0,57	0,71	0,73	0,73	0,58	0,66	0,69	0,76	0,62	0,72	0,78	0,78	0,77
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	2,92	3,95	4,18	4,20	4,18	4,19	4,19	4,24	4,29	4,33	4,43	4,52	4,76	4,68	4,62
Valas / *Foreign Exchange*	0,37	2,74	2,88	3,00	2,92	3,00	3,05	3,25	3,39	3,51	3,53	3,71	3,85	3,98	3,88
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	3,21	4,18	4,39	4,41	4,45	4,52	4,50	4,60	4,62	4,73	4,83	5,00	5,24	5,37	5,39
Valas / *Foreign Exchange*	0,50	2,60	3,08	3,25	3,35	3,34	3,39	3,57	3,86	3,95	4,10	4,24	4,57	4,61	4,55
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	3,52	4,16	4,48	4,62	4,65	4,70	4,68	4,79	4,82	5,00	5,11	5,31	5,52	5,61	5,66
Valas / *Foreign Exchange*	0,60	2,45	2,92	3,19	3,26	3,26	3,29	3,36	3,47	3,61	3,73	3,84	4,19	4,36	4,41
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	3,99	4,68	4,84	4,91	4,97	5,07	5,06	5,13	5,12	5,12	5,22	5,32	5,66	5,78	5,71
Valas / *Foreign Exchange*	0,66	2,05	2,51	2,78	2,87	2,92	2,84	2,87	2,97	2,99	2,93	3,08	3,16	3,00	2,99

Tabel 1.34.
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 1
(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 1*)
Persen *(Percent)*

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*															
Rupiah	1,74	1,75	1,82	1,82	1,83	1,84	1,86	1,81	1,80	1,79	1,88	1,88	1,86	1,95	1,95
Valas / *Foreign Exchange*	0,10	0,55	0,55	0,59	0,50	0,66	0,77	0,66	0,94	0,77	0,96	0,79	1,14	1,33	1,27
Tabungan / *Saving*															
Rupiah	1,65	1,54	1,58	1,60	1,53	1,49	1,49	1,47	1,47	1,46	1,49	1,52	1,54	1,50	1,55
Valas / *Foreign Exchange*	0,17	0,63	0,33	0,78	0,74	0,64	0,78	0,78	0,82	1,16	1,09	1,05	0,94	1,10	1,18
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	3,74	4,76	4,79	4,83	4,81	4,72	4,79	4,81	4,78	4,81	4,94	5,04	5,33	5,23	5,17
Valas / *Foreign Exchange*	0,66	2,89	3,09	3,32	2,93	3,27	3,36	3,38	3,45	3,56	3,73	3,87	4,03	3,95	4,11
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	4,18	4,90	5,10	5,10	5,17	5,27	5,29	5,35	5,31	5,28	5,37	5,49	5,77	5,86	5,90
Valas / *Foreign Exchange*	0,88	2,48	3,15	3,49	3,76	3,72	3,66	3,84	3,99	3,94	4,00	4,05	4,07	4,10	4,20
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,36	4,55	4,84	4,95	5,06	5,07	5,11	5,29	5,18	5,21	5,34	5,46	5,66	5,91	5,79
Valas / *Foreign Exchange*	1,13	1,53	2,44	2,80	3,02	3,12	3,36	3,38	3,47	3,97	4,03	4,04	4,23	4,01	4,33
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,50	4,57	4,84	4,93	5,12	5,31	5,07	5,40	5,03	5,05	5,38	5,28	5,60	6,04	5,78
Valas / *Foreign Exchange*	0,95	2,66	3,36	3,42	3,63	3,68	3,93	3,96	4,02	4,05	4,06	4,05	4,12	4,39	4,34

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

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*															
Rupiah	1,56	1,83	1,80	1,93	1,82	1,82	1,87	1,81	1,81	1,90	1,89	1,94	1,96	2,05	1,95
Valas / *Foreign Exchange*	0,09	0,47	0,65	0,75	0,71	0,82	0,78	0,95	0,90	1,05	1,19	1,26	1,42	1,86	1,23
Tabungan / *Saving*															
Rupiah	1,17	1,29	1,28	1,37	1,15	1,23	1,20	1,14	1,16	1,21	1,21	1,25	1,37	1,28	1,30
Valas / *Foreign Exchange*	0,11	0,61	0,19	0,21	0,21	0,21	0,22	0,19	0,21	0,21	0,21	0,33	0,37	1,30	1,46
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	3,62	4,76	4,87	4,90	4,85	4,84	4,88	4,88	4,97	5,00	5,12	5,25	5,72	5,44	5,37
Valas / *Foreign Exchange*	0,56	2,83	3,35	3,30	3,30	3,38	3,32	3,48	3,69	3,55	3,75	3,84	4,25	4,45	4,25
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	3,83	5,20	5,53	5,35	5,23	5,25	5,11	5,21	5,25	5,35	5,49	5,63	5,90	6,07	6,14
Valas / *Foreign Exchange*	0,66	2,97	3,43	3,60	3,74	3,92	3,92	4,00	4,10	4,20	4,31	4,66	4,92	5,00	4,90
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	4,23	4,68	5,11	5,32	5,43	5,55	5,49	5,50	5,52	5,58	5,64	5,85	5,94	5,81	6,04
Valas / *Foreign Exchange*	1,04	2,63	3,40	3,53	3,65	3,68	3,76	3,74	3,87	3,91	4,16	4,14	4,22	4,35	4,24
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	4,22	5,59	5,67	5,73	5,75	5,82	5,83	5,85	5,90	5,96	6,05	6,21	6,61	6,53	6,63
Valas / *Foreign Exchange*	0,66	2,29	3,04	3,40	3,46	3,52	3,65	3,74	4,08	4,15	4,14	4,29	4,31	4,15	4,25

Tabel 1.36.
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 3
(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 3*)
Persen *(Percent)*

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*															
Rupiah	1,87	2,25	2,19	2,32	2,35	2,40	2,35	2,38	2,34	2,35	2,31	2,39	2,49	2,43	2,46
Valas / *Foreign Exchange*	0,25	1,17	1,38	1,56	1,80	1,55	1,62	1,74	1,94	1,90	2,21	2,55	2,72	2,38	2,56
Tabungan / *Saving*															
Rupiah	1,18	1,06	1,09	1,11	1,10	1,11	1,09	1,09	1,08	1,09	1,05	1,03	1,03	1,03	1,02
Valas / *Foreign Exchange*	0,19	0,61	0,91	1,16	1,17	1,03	0,93	1,11	1,18	1,30	1,02	1,20	1,31	1,25	1,21
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	2,98	4,13	4,21	4,26	4,21	4,23	4,23	4,32	4,36	4,42	4,52	4,63	4,92	4,84	4,80
Valas / *Foreign Exchange*	0,34	2,91	3,00	3,14	3,21	3,30	3,30	3,65	3,78	3,99	3,84	3,89	4,11	4,08	4,06
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	3,16	4,36	4,67	4,70	4,69	4,72	4,71	4,81	4,83	4,95	5,07	5,17	5,38	5,47	5,48
Valas / *Foreign Exchange*	0,38	2,61	3,00	3,28	3,37	3,43	3,52	3,78	3,77	3,87	4,28	4,15	4,42	4,36	4,37
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	3,25	4,10	4,49	4,66	4,71	4,72	4,72	4,76	4,77	4,77	4,85	4,99	5,39	5,43	5,45
Valas / *Foreign Exchange*	0,43	1,96	2,37	2,75	2,90	2,99	3,18	3,58	3,39	3,55	3,63	3,88	4,34	4,40	4,41
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	3,79	4,33	4,44	4,53	4,56	4,76	4,76	4,79	4,82	4,89	4,95	5,11	5,26	5,26	5,26
Valas / *Foreign Exchange*	0,70	2,31	2,43	2,46	2,71	2,76	2,75	2,84	2,93	2,98	3,12	3,27	3,73	3,21	3,15

Tabel 1.37.
Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum - KBMI 4
(*Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks - KBMI 4*)
Persen *(Percent)*

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*															
Rupiah	1,68	1,82	1,84	1,76	1,76	1,83	1,87	1,86	1,97	2,03	2,01	2,05	2,19	2,09	2,13
Valas / *Foreign Exchange*	0,16	1,11	1,10	0,97	0,84	0,88	1,08	1,06	1,21	1,18	1,32	1,34	1,47	1,51	1,61
Tabungan / *Saving*															
Rupiah	0,38	0,39	0,38	0,40	0,39	0,39	0,39	0,39	0,39	0,39	0,40	0,41	0,41	0,41	0,41
Valas / *Foreign Exchange*	0,17	0,24	0,24	0,24	0,24	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,25	0,24	0,24
Simpanan Berjangka / *Time Deposits*															
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*															
Rupiah	2,34	3,03	3,53	3,50	3,53	3,54	3,47	3,51	3,58	3,66	3,70	3,72	3,79	3,83	3,73
Valas / *Foreign Exchange*	0,27	2,52	2,46	2,62	2,46	2,46	2,60	2,63	2,76	2,90	3,02	3,44	3,34	3,63	3,51
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*															
Rupiah	2,63	3,38	3,26	3,46	3,56	3,77	3,83	3,95	4,03	4,18	4,27	4,54	4,82	4,96	4,98
Valas / *Foreign Exchange*	0,39	2,37	2,95	2,95	2,86	2,81	2,88	2,99	3,82	3,91	3,90	4,19	4,62	4,71	4,60
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*															
Rupiah	3,02	3,78	4,02	4,11	4,02	4,01	3,93	4,19	4,35	4,80	4,92	5,22	5,38	5,55	5,61
Valas / *Foreign Exchange*	0,53	2,81	3,13	3,37	3,34	3,27	3,14	3,00	3,34	3,41	3,52	3,59	4,05	4,42	4,50
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*															
Rupiah	3,48	4,49	4,63	4,72	4,76	4,79	4,87	4,81	4,98	4,90	4,84	5,05	5,40	5,44	5,45
Valas / *Foreign Exchange*	0,53	1,55	1,97	2,45	2,44	2,49	1,95	1,91	1,90	1,69	1,51	1,53	1,46	1,37	1,37

Tabel 1.38.
Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Modal Inti (KBMI)
(Growth of Total Commercial Banks and Bank Offices based on Core Capital(KBMI))

Kelompok Bank / *Group of Bank*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
KBMI 1															
Jumlah Bank / *Total Banks*	75	70	70	70	70	68	68	68	68	68	68	66	66	66	66
Jumlah Kantor / *Total Bank Offices*	4.989	4.681	4.546	4.639	4.643	4.387	4.406	4.389	4.378	4.326	4.247	3.888	3.835	3.884	3.885
KBMI 2															
Jumlah Bank / *Total Banks*	16	19	19	19	19	20	20	20	20	20	20	22	22	22	23
Jumlah Kantor / *Total Bank Offices*	3.275	2.312	2.304	2.303	2.303	2.486	2.462	2.459	2.456	2.448	2.448	2.793	2.871	2.699	2.825
KBMI 3															
Jumlah Bank / *Total Banks*	12	13	13	13	13	13	13	13	13	13	13	13	13	14	13
Jumlah Kantor / *Total Bank Offices*	8.916	4.841	4.818	4.735	4.735	4.707	4.684	4.677	4.674	4.659	4.650	4.656	4.654	4.786	4.643
KBMI 4															
Jumlah Bank / *Total Banks*	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / *Total Bank Offices*	15.186	13.543	13.394	13.299	13.301	13.242	13.232	13.216	13.134	13.026	12.979	12.943	12.916	12.917	12.915
Total															
Jumlah Bank / *Total Banks*	**107**	**106**	**106**	**106**	**106**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**106**	**106**
Jumlah Kantor / *Total Bank Offices*	**32.366**	**25.377**	**25.062**	**24.976**	**24.982**	**24.822**	**24.784**	**24.741**	**24.642**	**24.459**	**24.324**	**24.280**	**24.276**	**24.286**	**24.268**

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	5.547.618	5.820.636	6.497.620	6.445.815	6.516.518	6.534.780	6.644.325	6.723.224	6.751.633	6.804.986	6.907.547	6.975.423	7.038.547	7.186.935	7.150.426	7.188.333
- Kepada Pihak Ketiga / *To Third Party*	5.481.560	5.768.585	6.423.564	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016	6.685.506	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514
Rupiah	4.723.761	4.955.703	5.475.409	5.453.966	5.536.746	5.574.816	5.643.064	5.722.366	5.753.546	5.790.232	5.862.323	5.887.747	5.962.973	6.082.640	6.038.236	6.087.081
Valas / *Foreign Exchange*	757.798	812.883	948.155	921.354	908.712	889.735	934.012	933.649	931.960	949.164	974.973	1.015.236	1.002.926	1.007.604	1.019.322	1.007.433
- Kepada Bank Lain / *Inter Bank Credit*	66.058	52.051	74.057	70.495	71.060	70.230	67.249	67.208	66.127	65.591	70.251	72.440	72.648	96.692	92.867	93.819
Rupiah	52.401	41.608	57.685	55.594	56.333	55.191	53.931	53.119	52.940	51.063	51.158	51.777	50.821	65.332	64.108	63.605
Valas / *Foreign Exchange*	13.657	10.443	16.371	14.901	14.728	15.039	13.318	14.089	13.187	14.528	19.094	20.663	21.826	31.360	28.760	30.214
b. Penempatan pada Bank Lain / *Interbank Placement*	252.800	223.134	245.442	246.393	238.800	296.255	242.412	232.940	230.154	213.546	245.278	233.968	248.040	258.375	269.217	288.631
- Giro / *Demand Deposit*	123.338	122.504	144.978	149.073	143.474	178.893	146.502	129.915	120.231	108.384	134.548	116.032	128.664	149.694	160.847	176.952
- Inter Bank Call Money / *Inter Bank Call Money*	99.266	75.942	85.345	84.597	78.197	96.821	79.443	88.168	94.969	85.031	93.610	91.374	96.950	89.153	90.788	89.930
- Deposito Berjangka / *Time Deposits*	22.754	19.992	8.596	6.802	9.834	13.984	9.965	10.320	11.493	14.557	11.014	18.116	16.220	14.565	11.538	14.076
- Lainnya / *Others*	7.442	4.696	6.523	5.921	7.294	6.558	6.503	4.538	3.460	5.573	6.106	8.447	6.206	4.963	6.043	7.673
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	775.395	1.146.356	1.293.578	1.079.990	1.090.396	1.020.490	946.654	968.781	924.596	934.424	915.868	935.260	913.822	1.047.750	894.750	888.257
- Giro / Demand Deposit	305.171	491.581	753.482	641.324	623.172	640.796	628.502	614.616	619.598	616.533	620.555	587.110	597.207	649.718	574.751	553.521
- Fine Tune Operation (FTO)	288.370	398.246	398.999	297.306	295.083	248.627	217.809	174.801	178.974	201.151	155.302	198.415	164.552	231.117	185.908	200.277
- Fasbi	166.856	242.494	140.952	135.606	166.226	120.946	97.432	177.662	118.535	107.531	129.796	135.518	147.077	154.566	126.375	124.926
- Lainnya / *Others*	14.998	14.035	145	5.754	5.915	10.121	2.911	1.702	7.489	9.209	10.215	14.217	4.987	12.349	7.716	9.534
d. Surat Berharga / Securities	1.466.904	1.830.962	1.863.495	1.955.704	1.923.808	1.871.421	1.835.865	1.835.591	1.869.946	1.868.821	1.889.069	1.924.828	1.970.342	1.987.800	2.144.721	2.202.478
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	18.785	12.420	2.866	4.345	4.033	2.069	2.257	2.266	2.276	764	19	20	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	55.922	45.171	39.081	43.976	41.087	36.887	34.010	31.446	30.676	31.730	29.990	27.891	25.484	25.976	26.016	22.795
- Obligasi / *Bonds*	1.209.094	1.539.989	1.557.913	1.636.950	1.631.502	1.584.600	1.545.491	1.539.654	1.569.916	1.568.578	1.498.907	1.489.677	1.496.944	1.468.745	1.541.600	1.539.942
- Lainnya / *Others*	183.104	233.381	263.635	270.434	247.187	247.864	254.107	262.225	267.079	267.750	360.153	407.241	447.914	493.079	577.105	639.741
e. Penyertaan / *Equity Investment*	54.982	96.503	111.145	112.010	112.746	112.176	112.507	112.739	113.050	113.780	114.099	115.635	115.936	116.678	117.607	117.963
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	313.016	354.825	358.264	363.907	362.764	361.760	364.527	357.417	355.495	356.516	356.253	354.523	353.469	342.397	343.934	345.753
- Kredit yang diberikan / *Credit*	304.167	345.888	349.526	355.912	354.979	354.061	356.616	348.269	346.136	346.966	346.514	345.202	344.011	333.040	334.645	337.020
- Surat Berharga / *Securities*	2.793	2.578	2.024	2.471	2.328	2.401	2.689	2.702	3.335	3.443	3.680	3.119	3.638	3.982	3.838	3.207
- Lainnya / *Others*	6.056	6.360	6.715	5.524	5.457	5.298	5.222	6.446	6.024	6.106	6.059	6.202	5.820	5.375	5.451	5.527
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	30.961	18.072	28.582	25.956	24.693	29.928	21.756	18.091	17.551	19.048	24.485	35.244	22.518	19.530	27.364	20.809
h. Tagihan Lainnya / *Other claims*	656.458	623.647	667.613	699.204	654.836	625.107	691.140	713.384	705.630	693.256	717.376	685.621	674.586	661.649	605.726	537.304
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	6.665.390	7.479.463	8.153.590	7.988.710	8.005.579	7.996.571	8.007.690	8.042.101	8.064.492	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845
Rupiah	5.756.007	6.442.601	6.907.838	6.716.043	6.729.253	6.787.370	6.837.944	6.877.179	6.875.935	6.884.367	6.933.458	6.947.044	6.952.161	7.144.439	7.077.879	7.097.285
Giro / *Demand Deposit*	1.262.734	1.591.523	1.839.473	1.719.353	1.708.240	1.716.542	1.698.711	1.732.591	1.732.430	1.711.835	1.770.331	1.789.448	1.767.724	1.869.826	1.809.550	1.806.068
Tabungan / *Saving*	2.014.663	2.263.564	2.422.410	2.340.490	2.345.689	2.389.763	2.386.881	2.413.767	2.414.389	2.403.650	2.395.550	2.401.469	2.429.696	2.488.350	2.465.490	2.459.334
Simpanan Berjangka / *Time Deposits*	2.478.610	2.587.514	2.645.955	2.656.199	2.675.323	2.681.064	2.752.352	2.730.821	2.729.115	2.768.882	2.767.577	2.756.127	2.754.741	2.786.262	2.802.840	2.831.883
Valas / *Foreign Exchange*	909.383	1.036.861	1.245.752	1.272.667	1.276.326	1.209.201	1.169.746	1.164.922	1.188.557	1.198.503	1.213.711	1.251.766	1.264.046	1.313.490	1.337.403	1.343.559
Giro / *Demand Deposit*	424.401	551.982	706.687	720.185	727.450	684.740	664.053	682.769	691.483	698.314	701.367	743.517	759.026	792.724	806.309	812.217
Tabungan / *Saving*	158.837	168.696	192.775	191.919	195.619	198.527	186.090	179.047	179.174	178.303	181.074	179.511	180.702	180.833	185.266	185.112
Simpanan Berjangka / *Time Deposits*	326.145	316.184	346.290	360.563	353.257	325.935	319.603	303.105	317.900	321.886	331.270	328.738	324.319	339.933	345.828	346.231
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	6.011	1.672	2.127	2.436	4.108	5.751	6.895	17.387	12.649	9.138	11.490	9.200	10.080	17.579	16.113	14.186
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	176.681	160.594	173.399	159.970	164.724	183.279	172.111	183.223	178.362	179.955	200.371	206.897	192.472	198.381	189.065	183.420
d. Surat Berharga yang diterbitkan / *Issued Securities*	125.079	117.684	115.117	106.679	103.602	105.205	105.921	108.267	103.232	102.483	97.947	98.399	97.655	99.040	104.030	103.599
e. Pinjaman yang Diterima / *Loans received*	270.036	227.554	293.291	278.649	273.001	260.678	256.521	262.494	257.779	259.593	264.895	274.876	280.175	308.328	308.021	304.945
Rupiah	71.871	62.206	88.881	84.937	86.506	85.765	85.285	83.515	84.650	84.254	84.050	85.088	83.856	98.029	99.044	99.025
Valas / *Foreign Exchange*	198.165	165.349	204.410	193.712	186.495	174.913	171.236	178.980	173.129	175.338	180.845	189.788	196.319	210.299	208.978	205.919
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	23.795	12.370	27.589	24.095	22.977	26.900	20.104	18.612	18.715	20.506	24.925	37.032	24.777	21.519	28.525	23.167
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	134.966	125.817	156.076	147.181	153.951	189.975	137.710	177.257	153.322	142.618	178.725	170.097	216.571	239.371	188.259	215.635
h. Setoran Jaminan / *Guarantee Deposits*	4.367	4.565	4.283	3.845	3.647	3.519	3.689	3.773	3.756	4.074	4.378	4.069	4.515	4.932	4.597	4.956
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	229.563	261.671	282.879	285.494	285.644	288.319	291.823	305.320	306.124	306.435	306.444	307.992	308.309	312.788	314.422	314.963
b. Cadangan / *Reserves*	73.652	81.168	88.915	89.366	91.153	92.425	94.592	97.497	97.551	97.677	97.675	97.673	97.667	97.664	97.663	98.326
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	612.598	648.343	675.740	868.665	777.324	760.599	762.798	758.028	757.661	757.322	757.349	757.375	757.399	738.593	983.116	979.316
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	104.718	140.207	201.817	40.071	60.649	79.720	98.665	119.973	141.113	160.704	180.465	201.332	221.626	243.326	20.878	39.361
e. Tambahan modal disetor / *Additional Paid In Capital*	192.236	273.985	282.024	287.027	290.334	290.622	289.731	285.754	284.078	281.147	276.706	268.980	286.555	288.231	290.899	291.296
f. Modal Pinjaman / *Loan Capital*	56.206	65.852	78.111	76.955	76.226	74.416	75.335	73.953	74.304	74.641	75.288	82.620	80.391	78.930	74.003	71.980

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	2.456.205	2.630.961	2.903.228	2.876.041	2.922.052	2.920.490	2.985.206	3.027.232	3.051.584	3.086.785	3.135.495	3.173.462	3.201.667	3.253.481	3.265.192	3.269.943
- Kepada Pihak Ketiga / *To Third Party*	2.445.965	2.623.165	2.894.142	2.868.053	2.914.190	2.912.016	2.976.500	3.018.122	3.042.329	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671
Rupiah	2.130.279	2.250.578	2.445.933	2.425.081	2.462.879	2.475.105	2.517.881	2.562.265	2.583.555	2.608.955	2.646.264	2.659.316	2.698.598	2.750.459	2.745.819	2.766.080
Valas / *Foreign Exchange*	315.686	372.587	448.209	442.972	451.311	436.911	458.619	455.856	458.775	468.489	479.244	503.621	492.749	491.528	507.996	492.590
- Kepada Bank Lain / *Inter Bank Credit*	10.240	7.796	9.086	7.988	7.862	8.474	8.706	9.110	9.255	9.341	9.987	10.524	10.320	11.494	11.378	11.272
Rupiah	6.266	5.658	5.051	4.775	4.660	4.655	5.066	4.982	4.866	4.914	5.121	5.693	5.720	6.481	6.483	6.395
Valas / *Foreign Exchange*	3.974	2.138	4.034	3.213	3.202	3.819	3.640	4.128	4.388	4.427	4.866	4.832	4.600	5.012	4.895	4.877
b. Penempatan pada Bank Lain / *Interbank Placement*	79.290	72.637	117.187	114.444	106.149	140.160	111.448	88.923	78.980	70.157	88.469	76.514	96.400	122.295	134.061	145.970
- Giro / *Demand Deposit*	56.276	54.993	89.749	97.153	90.000	113.947	89.923	68.827	63.492	56.052	71.355	61.603	76.451	94.538	109.362	121.950
- Inter Bank Call Money / *Inter Bank Call Money*	16.143	12.635	21.321	11.739	11.574	20.316	15.431	15.272	10.723	9.453	11.983	9.033	13.072	18.484	16.657	16.770
- Deposito Berjangka / *Time Deposits*	3.768	4.105	2.548	3.251	2.384	2.818	3.317	2.821	3.034	2.785	2.482	2.469	2.844	5.351	3.367	1.671
- Lainnya / *Others*	3.102	904	3.569	2.301	2.190	3.078	2.778	2.003	1.731	1.867	2.649	3.409	4.032	3.922	4.675	5.578
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	320.000	396.875	520.124	387.470	368.118	313.374	324.543	341.192	326.161	317.962	312.169	338.193	341.031	430.537	334.478	325.323
- Giro / Demand Deposit	140.604	201.794	343.867	247.369	234.711	250.826	245.327	209.419	231.782	215.005	235.622	218.264	223.962	272.251	214.351	212.549
- Fine Tune Operation (FTO)	97.477	94.247	154.876	82.073	69839	30466	40395	46801	43115	49775	31779	59494	51819	121.145	61.683	62.020
- Fasbi	81.918	100.827	21.371	58.023	63.562	32.077	38.815	84.965	51.259	53.176	44.760	60.429	65.245	37.134	58.438	50.754
- Lainnya / Others	1	6	10	6	6	5	6	7	6	6	8	6	6	7	6	0
d. Surat Berharga / Securities	615.448	786.707	805.839	832.560	800.214	746.516	732.440	740.072	753.472	756.431	759.685	762.056	756.668	763.985	810.276	831.056
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	15.483	9.815	876	2.375	2.239	2.069	2.257	2.266	2.276	764	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	40.225	29.869	28.115	32.210	29.861	26.829	23.786	22.020	20.526	22.581	19.605	18.876	14.556	11.810	11.460	9.723
- Obligasi / *Bonds*	499.825	676.547	621.203	631.720	625.671	565.934	563.856	566.121	579.763	579.571	562.398	544.502	530.770	540.658	549.459	542.253
- Lainnya / *Others*	59.915	70.477	155.644	166.256	142.444	151.684	142.541	149.666	150.907	153.515	177.682	198.678	211.342	211.517	249.357	279.080
e. Penyertaan / *Equity Investment*	26.197	65.030	78.186	78.479	79.156	79.371	79.566	79.666	79.739	80.296	80.454	80.551	80.691	81.302	81.593	81.816
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	186.006	210.919	209.222	213.559	209.706	208.528	210.298	201.670	199.957	200.072	198.308	195.405	194.233	186.601	186.595	189.013
- Kredit yang diberikan / *Credit*	180.143	205.201	203.279	208.209	204.597	203.498	205.217	195.494	193.574	193.411	191.340	189.017	187.640	180.338	180.417	183.353
- Surat Berharga / *Securities*	2.176	2.124	1.761	2.220	2.102	2.144	2.359	2.280	2.908	3.000	3.223	2.606	3.068	3.164	3.020	2.450
- Lainnya / *Others*	3.687	3.594	4.182	3.130	3.006	2.887	2.722	3.896	3.475	3.661	3.745	3.782	3.525	3.099	3.157	3.210
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	5.696	2.929	3.951	5.218	5.772	7.244	4.585	3.803	3.644	3.953	4.682	5.854	4.420	3.935	6.518	4.484
h. Tagihan Lainnya / *Other claims*	186.428	182.009	148.643	145.815	129.711	148.692	134.840	137.848	115.919	112.143	131.613	127.120	158.306	170.773	166.640	144.700
Sumber Dana / *Source of Funds*			0													
a. Dana Pihak Ketiga / *Third Party Funds*	2.873.149	3.179.487	3.581.139	3.411.294	3.391.548	3.367.904	3.404.557	3.452.904	3.415.718	3.444.439	3.499.801	3.506.445	3.552.347	3.747.610	3.713.099	3.716.820
Rupiah	2.459.829	2.731.178	2.990.814	2.813.561	2.793.403	2.812.590	2.839.541	2.877.478	2.846.413	2.868.284	2.918.082	2.890.229	2.931.772	3.080.887	3.027.187	3.022.032
Giro / *Demand Deposit*	555.777	690.666	860.753	764.464	730.918	726.492	733.043	766.332	745.991	741.146	770.245	751.878	757.165	873.115	798.843	786.566
Tabungan / *Saving*	1.005.489	1.105.687	1.176.897	1.126.987	1.135.157	1.150.622	1.155.237	1.168.261	1.162.014	1.157.523	1.157.672	1.160.019	1.176.066	1.201.674	1.186.653	1.186.507
Simpanan Berjangka / *Time Deposits*	898.563	934.825	953.163	922.110	927.329	935.475	951.261	942.885	938.407	969.615	990.165	978.332	998.541	1.006.098	1.041.691	1.048.958
Valas / *Foreign Exchange*	413.319	448.310	590.326	597.732	598.144	555.314	565.016	575.426	569.305	576.154	581.720	616.216	620.575	666.723	685.912	694.788
Giro / *Demand Deposit*	204.899	267.918	416.370	432.050	424.348	393.446	402.550	421.387	414.363	418.985	418.357	453.873	457.208	493.774	503.611	509.335
Tabungan / *Saving*	46.356	46.357	56.563	55.303	56.473	54.799	52.205	51.876	52.979	51.590	51.834	53.300	53.559	54.025	56.600	55.807
Simpanan Berjangka / *Time Deposits*	162.065	134.035	117.393	110.379	117.323	107.069	110.261	102.164	101.963	105.579	111.528	109.043	109.809	118.923	125.702	129.646
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	537	1.671	757	565	620	841	610	585	384	459	459	460	453	495	449	442
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	44.899	38.720	41.672	43.172	47.323	58.194	44.161	44.853	42.658	42.931	40.122	50.074	44.679	40.701	36.436	40.299
d. Surat Berharga yang diterbitkan / *Issued Securities*	83.796	80.309	85.868	83.234	80.583	84.140	85.047	85.649	80.391	80.020	76.449	77.531	76.661	76.327	83.229	83.086
e. Pinjaman yang Diterima / *Loans received*	141.994	124.731	136.000	137.031	131.208	126.055	121.772	129.364	128.171	130.791	133.580	140.142	147.931	163.464	157.772	153.621
Rupiah	24.982	23.436	25.661	25.577	26.150	26.606	27.140	26.543	27.537	27.564	27.598	29.263	29.946	34.976	34.895	34.794
Valas / *Foreign Exchange*	117.013	101.295	110.339	111.454	105.058	99.450	94.632	102.821	100.634	103.227	105.982	110.879	117.985	128.487	122.877	118.827
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2.345	1.351	3.709	3.392	3.349	3.904	3.402	3.122	3.426	3.986	5.218	7.732	4.757	3.848	6.511	4.157
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	66.728	62.316	60.981	63.629	64.166	104.153	77.600	77.925	83.532	67.234	77.042	90.054	104.648	93.700	93.366	95.717
h. Setoran Jaminan / *Guarantee Deposits*	1.383	934	1.293	1.324	1.093	1.121	1.102	1.526	1.444	1.671	1.665	1.500	1.559	1.857	1.771	1.918
Beberapa komponen modal / *Several Components of Capital*			-													
a. Modal Disetor / *Paid In Capital*	30.446	33.461	32.541	32.298	32.298	32.298	32.298	32.298	32.149	32.149	31.853	31.662	31.602	31.522	31.522	31.522
b. Cadangan / *Reserves*	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	300.631	312.691	328.621	427.237	367.913	360.596	368.193	368.194	368.195	368.194	368.194	368.194	368.195	355.529	483.981	484.064
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	37.301	69.282	106.452	19.532	30.941	39.469	48.237	60.961	72.420	82.082	93.217	103.946	115.242	128.723	10.427	18.956
e. Tambahan modal disetor / *Additional Paid In Capital*	49.834	119.757	103.220	110.407	110.928	112.381	112.208	111.929	111.925	110.907	108.844	106.761	111.261	113.714	114.019	113.467
f. Modal Pinjaman / *Loan Capital*	10.945	25.162	27.505	27.051	26.693	26.237	26.688	26.192	26.407	26.519	26.836	33.442	32.915	32.757	27.288	27.197

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	493.422	520.497	571.247	570.184	577.860	578.773	584.208	590.708	592.918	600.140	605.595	606.840	610.387	618.449	610.860	611.855
- Kepada Pihak Ketiga / *To Third Party*	488.666	516.091	562.847	562.155	569.731	570.602	576.065	582.323	584.584	591.913	597.637	598.777	602.144	606.680	599.641	600.650
Rupiah	488.402	514.928	561.280	560.538	568.179	568.646	574.045	580.299	582.527	589.818	595.527	597.669	601.051	605.611	598.543	599.539
Valas / *Foreign Exchange*	264	1.162	1.567	1.617	1.552	1.957	2.020	2.024	2.057	2.095	2.110	1.108	1.093	1.069	1.098	1.110
- Kepada Bank Lain / *Inter Bank Credit*	4.756	4.407	8.400	8.029	8.129	8.171	8.143	8.385	8.334	8.227	7.958	8.063	8.244	11.770	11.218	11.205
Rupiah	4.756	4.407	8.400	8.029	8.129	8.171	8.143	8.385	8.334	8.227	7.958	7.745	7.933	11.462	10.903	10.891
Valas / *Foreign Exchange*	-	-	-	-	-	-	-	-	-	-	-	318	310	308	316	314
b. Penempatan pada Bank Lain / *Interbank Placement*	28.601	23.315	22.947	17.773	22.533	33.971	22.145	28.936	27.928	29.132	31.955	39.747	41.860	35.883	28.624	32.305
- Giro / *Demand Deposit*	2.585	4.317	3.678	3.601	2.807	5.009	4.429	4.547	3.453	3.578	4.363	3.401	4.015	3.931	3.975	4.307
- Inter Bank Call Money / *Inter Bank Call Money*	9.126	9.736	16.129	12.795	13.797	19.585	12.392	18.199	18.072	17.203	22.259	23.680	28.651	26.959	21.046	20.836
- Deposito Berjangka / *Time Deposits*	16.052	8.385	2.390	964	4.867	8.693	4.571	5.820	5.966	7.772	4.335	11.568	8.836	4.559	3.390	6.970
- Lainnya / *Others*	838	878	750	413	1.063	684	753	370	438	579	999	1.098	359	434	212	192
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	71.953	110.147	117.807	85.666	84.425	80.649	78.217	89.745	75.850	84.297	82.844	88.533	90.188	103.022	72.373	73.436
- Giro / Demand Deposit	29.527	51.741	82.891	66.699	64.541	64.415	65.483	69.178	64.449	68.403	68.115	63.875	69.808	79.779	55.977	54.880
- Fine Tune Operation (FTO)	16.912	18.249	13.669	4.056	3.472	2.127	5.284	853	1.163	6.340	2.212	10.343	1.487	3.839	4.610	5.944
- Fasbi	23.928	39.582	21.247	14.911	16.413	14.064	7.450	19.714	10.238	9.553	12.518	14.314	18.893	19.404	11.786	12.613
- Lainnya / Others	1.587	575	-	-	-	43	-	-	-	-	-	-	-	-	-	-
d. Surat Berharga / Securities	80.760	117.817	127.769	127.890	130.293	130.778	123.610	119.661	123.257	121.274	121.546	133.043	132.796	134.959	140.160	144.574
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	3.110	1.369	195	197	199	-	-	-	-	-	19	20	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	5.666	4.944	2.642	2.977	2.242	1.716	1.145	1.109	1.248	1.239	1.456	1.308	1.634	1.638	958	1.212
- Obligasi / *Bonds*	51.886	83.303	100.444	102.856	104.241	108.213	100.079	94.226	99.724	97.903	93.577	100.230	97.909	92.305	100.477	100.993
- Lainnya / *Others*	20.098	28.201	24.488	21.859	23.611	20.850	22.386	24.325	22.285	22.132	26.493	31.486	33.253	41.017	38.725	42.369
e. Penyertaan / *Equity Investment*	1.945	1.955	2.067	2.092	2.091	2.091	2.091	2.091	2.091	2.091	2.091	2.091	2.091	2.092	2.092	2.091
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	14.290	16.089	15.771	16.472	16.754	17.082	17.234	17.027	17.362	17.440	17.259	17.592	17.463	16.668	17.155	17.609
- Kredit yang diberikan / *Credit*	13.730	15.590	15.406	16.105	16.394	16.728	16.885	16.678	17.004	17.083	16.900	17.227	17.083	16.307	16.789	17.243
- Surat Berharga / *Securities*	226	199	41	42	35	28	28	31	32	34	32	34	33	42	31	30
- Lainnya / *Others*	333	299	324	324	325	326	321	319	326	322	327	330	347	319	336	336
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	11	6	19	53	73	70	22	4	15	10	6	13	16	5	38	12
h. Tagihan Lainnya / *Other claims*	47.769	46.175	52.866	69.434	63.739	53.941	72.988	66.283	74.502	66.194	65.198	70.240	57.452	46.726	46.295	43.541
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	590.602	681.607	723.880	713.341	725.945	733.057	730.207	729.466	741.774	736.211	735.657	777.085	751.340	730.333	712.647	727.273
Rupiah	589.463	676.637	721.844	710.458	723.264	730.392	728.365	727.677	740.053	731.962	732.367	774.829	746.921	723.757	704.130	720.858
Giro / *Demand Deposit*	131.204	169.986	180.745	184.222	196.971	198.665	188.664	186.219	194.236	191.406	196.573	236.263	209.021	167.905	187.257	195.536
Tabungan / *Saving*	188.112	208.612	221.084	193.683	193.318	201.902	201.439	205.897	212.551	207.695	205.720	205.594	213.108	239.041	219.571	211.944
Simpanan Berjangka / *Time Deposits*	270.147	298.039	320.016	332.554	332.975	329.826	338.263	335.560	333.266	332.860	330.073	332.972	324.792	316.811	297.302	313.378
Valas / *Foreign Exchange*	1.139	4.970	2.036	2.883	2.681	2.664	1.841	1.789	1.721	4.249	3.290	2.256	4.419	6.576	8.518	6.415
Giro / *Demand Deposit*	136	808	760	682	1.539	1.432	1.266	1.176	1.186	1.191	1.205	134	139	136	100	99
Tabungan / *Saving*	110	106	123	118	113	113	114	112	112	101	99	101	97	100	105	108
Simpanan Berjangka / *Time Deposits*	892	4.056	1.152	2.083	1.029	1.119	462	501	423	2.957	1.987	2.021	4.183	6.339	8.313	6.208
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	1	1	1	1	1	1	1	1	1	1	1	1	1	581	1	1
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	23.092	20.660	29.195	18.236	17.876	17.881	19.863	23.925	17.669	22.976	22.823	19.791	27.740	32.972	24.381	19.399
d. Surat Berharga yang diterbitkan / *Issued Securities*	9.537	8.089	6.910	5.510	5.586	5.561	5.561	5.587	5.512	5.512	4.964	4.724	4.261	6.204	3.910	3.886
e. Pinjaman yang Diterima / *Loans received*	18.301	18.400	25.854	22.637	22.726	22.650	23.109	22.958	23.029	23.301	24.081	24.968	24.405	29.894	31.288	31.558
Rupiah	18.301	18.400	25.854	22.637	22.726	22.650	23.109	22.958	23.029	23.301	23.849	24.730	24.172	29.663	31.051	31.322
Valas / *Foreign Exchange*	-	-	-	-	-	-	-	-	-	-	232	238	233	231	237	236
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	2	0	3	25	4	19	48	18	26	7	22	37	18	1	18	18
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	1.501	2.765	8.877	6.218	6.236	2.143	2.797	11.390	2.682	9.192	12.025	4.059	10.562	21.013	12.727	11.796
h. Setoran Jaminan / *Guarantee Deposits*	323	406	436	194	182	181	170	163	180	206	231	222	232	497	329	277
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	44.615	48.206	53.424	54.558	54.708	55.281	55.317	55.903	56.118	56.209	56.247	56.247	56.367	59.919	59.934	60.438
b. Cadangan / *Reserves*	23.424	26.605	30.337	30.721	32.129	33.130	34.431	34.431	34.431	34.529	34.526	34.524	34.518	34.510	34.509	35.172
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	2.909	3.978	2.702	16.699	11.352	7.280	4.404	4.208	4.208	3.967	3.967	3.967	3.967	3.965	20.108	15.875
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	13.002	13.776	15.300	2.324	3.467	4.312	5.722	7.207	8.151	9.464	10.821	11.905	13.244	14.519	1.255	2.277
e. Tambahan modal disetor / *Additional Paid In Capital*	4.269	2.698	2.625	2.562	3.022	2.962	3.497	3.166	2.942	2.658	1.987	1.408	5.657	2.765	2.841	2.759
f. Modal Pinjaman / *Loan Capital*	2.934	3.930	4.122	4.123	4.123	4.123	4.124	4.124	4.124	4.124	4.123	4.123	4.123	4.122	4.122	4.148

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	2.415.930	2.498.048	2.833.037	2.816.657	2.837.683	2.858.550	2.897.103	2.925.329	2.934.374	2.947.849	2.986.249	3.013.258	3.048.548	3.123.842	3.092.393	3.123.180
- Kepada Pihak Ketiga / *To Third Party*	2.369.008	2.461.474	2.783.624	2.768.908	2.789.180	2.810.794	2.851.046	2.879.700	2.889.176	2.903.177	2.941.375	2.967.772	3.002.957	3.067.242	3.035.704	3.066.719
Rupiah	2.019.257	2.098.946	2.367.959	2.370.269	2.407.627	2.432.690	2.452.552	2.480.817	2.487.967	2.496.698	2.523.695	2.533.564	2.573.557	2.633.578	2.606.919	2.634.167
Valas / *Foreign Exchange*	349.751	362.528	415.665	398.638	381.554	378.104	398.494	398.883	401.209	406.479	417.680	434.209	429.400	433.664	428.786	432.551
- Kepada Bank Lain / *Inter Bank Credit*	46.923	36.574	49.413	47.749	48.503	47.756	46.057	45.629	45.198	44.671	44.874	45.485	45.591	56.601	56.689	56.461
Rupiah	41.379	31.543	39.393	37.950	38.704	38.225	37.581	37.452	37.440	35.622	35.778	36.039	36.367	46.589	45.922	45.519
Valas / *Foreign Exchange*	5.544	5.031	10.020	9.799	9.799	9.531	8.475	8.177	7.758	9.050	9.097	9.446	9.223	10.012	10.767	10.942
b. Penempatan pada Bank Lain / *Interbank Placement*	108.478	102.668	80.573	76.892	81.830	83.766	78.953	88.341	85.406	74.694	89.662	75.676	77.922	71.755	78.188	79.689
- Giro / *Demand Deposit*	61.068	59.506	48.853	42.915	47.224	51.498	47.789	49.713	48.845	40.764	51.589	41.943	44.600	44.808	40.347	44.779
- Inter Bank Call Money / *Inter Bank Call Money*	41.296	33.418	26.083	29.394	30.044	27.815	27.081	35.671	32.879	28.768	32.615	27.949	27.231	21.702	32.273	28.891
- Deposito Berjangka / *Time Deposits*	2.935	7.002	3.657	2.587	2.584	2.472	2.077	1.679	2.493	4.000	4.197	4.079	4.540	4.655	4.781	5.435
- Lainnya / *Others*	3.180	2.742	1.980	1.997	1.978	1.980	2.006	1.278	1.189	1.162	1.261	1.705	1.550	590	786	583
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	307.063	521.894	541.815	494.695	516.514	522.238	440.269	431.165	425.056	421.680	408.803	401.864	384.270	418.695	385.923	386.690
- Giro / Demand Deposit	101.980	188.136	301.395	304.105	298.911	302.366	292.314	313.371	297.226	311.655	296.676	282.004	280.223	273.556	282.676	264.006
- Fine Tune Operation (FTO)	148.664	239.511	165.873	140.699	152.166	152.589	106.839	60.602	78.770	69.668	51.296	64.877	53.278	53.955	53.846	61.047
- Fasbi	43.600	80.803	74.419	44.243	59.741	57.209	38.253	55.497	41.987	34.844	51.372	40.813	46.038	79.302	41.691	52.104
- Lainnya / Others	12.819	13.443	128	5.648	5.696	10.074	2.863	1.695	7.073	5.514	9.459	14.170	4.731	11.881	7.710	9.533
d. Surat Berharga / Securities	686.753	845.884	838.227	886.107	886.492	883.110	879.203	871.754	886.749	884.381	902.115	932.352	963.922	974.802	1.068.151	1.095.843
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	191	1.236	1.795	1.773	1.595	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	7.533	8.357	3.597	4.616	4.755	4.753	5.456	4.896	5.210	5.064	6.010	4.747	5.840	7.355	6.877	5.481
- Obligasi / *Bonds*	580.288	705.088	752.660	800.539	800.987	805.941	787.502	781.796	791.084	790.961	747.401	759.365	767.664	744.326	793.499	795.498
- Lainnya / *Others*	98.740	131.203	80.175	79.179	79.155	72.416	86.245	85.062	90.455	88.357	148.704	168.239	190.419	223.120	267.775	294.863
e. Penyertaan / *Equity Investment*	26.768	29.445	30.819	31.366	31.484	30.698	30.834	30.965	31.203	31.376	31.538	32.977	33.137	33.267	33.906	34.039
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	106.672	121.292	128.426	129.376	131.914	131.743	132.590	134.450	133.865	134.490	135.736	136.574	137.221	135.052	136.065	135.111
- Kredit yang diberikan / *Credit*	104.562	118.718	126.148	127.248	129.740	129.574	130.251	131.969	131.390	132.108	133.475	134.162	134.886	132.405	133.409	132.490
- Surat Berharga / *Securities*	379	245	213	202	185	224	297	388	391	406	422	476	535	772	781	721
- Lainnya / *Others*	1.731	2.330	2.065	1.927	1.988	1.945	2.042	2.093	2.084	1.977	1.839	1.937	1.800	1.875	1.876	1.901
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	14.258	8.381	13.622	12.454	12.158	13.911	10.713	8.375	8.272	8.890	10.995	15.848	10.951	9.739	11.694	9.758
h. Tagihan Lainnya / *Other claims*	400.487	371.833	405.807	431.658	411.441	368.516	418.627	447.532	455.848	451.528	452.030	411.008	387.813	379.482	326.062	284.089
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	3.016.126	3.411.842	3.595.556	3.597.838	3.626.584	3.643.220	3.629.783	3.612.354	3.661.193	3.653.550	3.657.644	3.662.474	3.666.873	3.745.302	3.745.857	3.747.642
Rupiah	2.596.157	2.916.904	3.052.474	3.042.329	3.066.176	3.096.082	3.123.708	3.124.827	3.146.680	3.142.178	3.133.587	3.136.045	3.133.590	3.206.723	3.209.087	3.212.831
Giro / *Demand Deposit*	507.027	648.844	702.334	674.569	685.026	692.056	683.624	687.970	697.960	686.769	704.963	707.882	704.928	734.301	732.749	730.719
Tabungan / *Saving*	814.929	940.522	1.014.955	1.013.416	1.010.250	1.029.830	1.022.625	1.031.810	1.032.110	1.030.534	1.024.054	1.027.491	1.034.349	1.041.836	1.052.586	1.054.253
Simpanan Berjangka / *Time Deposits*	1.274.202	1.327.538	1.335.185	1.354.343	1.370.899	1.374.196	1.417.459	1.405.048	1.416.610	1.424.874	1.404.570	1.400.672	1.394.313	1.430.585	1.423.752	1.427.858
Valas / *Foreign Exchange*	419.969	494.938	543.081	555.510	560.408	547.138	506.075	487.527	514.513	511.373	524.057	526.430	533.282	538.579	536.770	534.811
Giro / *Demand Deposit*	161.502	209.304	208.181	205.126	215.664	211.602	187.675	184.084	199.047	196.039	202.532	208.690	216.290	215.818	218.426	216.233
Tabungan / *Saving*	103.092	113.357	128.274	129.971	132.822	137.411	127.790	121.351	120.501	121.252	123.843	120.801	125.067	124.618	125.087	125.771
Simpanan Berjangka / *Time Deposits*	155.375	172.278	206.626	220.412	211.922	198.125	190.610	182.093	194.964	194.082	197.682	196.939	191.926	198.144	193.257	192.807
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	5.473	1	1.369	1.870	3.487	4.878	6.284	16.604	12.263	8.677	11.030	7.707	9.626	16.502	15.004	13.312
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	88.784	80.086	79.126	79.191	80.084	77.917	85.231	92.631	97.563	90.713	108.913	108.877	94.405	95.416	100.382	95.607
d. Surat Berharga yang diterbitkan / *Issued Securities*	31.745	29.287	22.339	17.934	17.433	15.503	15.313	17.031	17.329	16.951	16.535	16.143	16.733	16.510	16.891	16.628
e. Pinjaman yang Diterima / *Loans received*	106.689	84.359	131.435	118.639	119.064	111.968	111.638	110.139	106.579	105.498	107.233	109.765	107.838	114.970	118.961	119.766
Rupiah	26.588	20.369	37.366	36.380	37.627	36.507	35.034	34.013	34.083	33.386	32.601	31.094	29.737	33.389	33.097	32.909
Valas / *Foreign Exchange*	80.101	63.990	94.069	82.259	81.437	75.461	76.604	76.126	72.496	72.111	74.632	78.671	78.101	81.581	85.864	86.857
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	13.021	6.041	11.770	10.688	10.183	11.902	9.249	8.926	8.754	9.708	11.261	16.096	10.981	9.539	12.734	11.271
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	63.128	58.334	81.791	73.402	79.514	78.713	54.264	85.823	63.594	63.919	88.374	74.556	99.828	121.198	78.731	103.047
h. Setoran Jaminan / *Guarantee Deposits*	2.405	2.530	2.061	1.958	1.787	1.707	1.706	1.541	1.626	1.697	1.858	1.836	2.200	2.069	2.005	2.103
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	147.188	172.692	193.293	195.017	195.017	197.120	200.587	213.498	214.235	214.456	214.722	216.461	216.718	217.725	219.345	219.382
b. Cadangan / *Reserves*	38.235	40.967	44.982	45.048	45.428	45.698	46.564	49.470	49.524	49.552	49.553	49.553	49.553	49.558	49.558	49.558
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	273.869	293.812	304.689	379.136	353.007	347.829	345.305	340.730	340.362	340.263	340.289	340.312	340.337	334.202	421.887	422.238
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	46.927	53.222	74.206	16.141	23.208	32.018	39.531	45.641	53.780	61.447	67.954	76.226	82.127	87.723	8.075	15.537
e. Tambahan modal disetor / *Additional Paid In Capital*	137.429	151.133	176.439	174.355	176.664	175.523	174.136	170.817	169.378	167.841	166.230	161.316	169.970	171.989	174.213	175.248
f. Modal Pinjaman / *Loan Capital*	42.327	36.760	46.484	45.781	45.411	44.056	44.524	43.637	43.773	43.997	44.330	45.056	43.353	42.051	42.592	40.636

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / *Distribution of Funds*																
a. Kredit Yang Diberikan / *Credit*	182.060	171.130	190.108	182.934	178.922	176.967	177.809	179.955	172.757	170.212	180.208	181.864	177.944	191.163	181.980	183.356
- Kepada Pihak Ketiga / *To Third Party*	177.922	167.855	182.951	176.204	172.356	171.138	173.466	175.871	169.416	166.861	172.777	173.496	169.451	174.335	168.398	168.475
Rupiah	85.824	91.250	100.237	98.078	98.061	98.375	98.587	98.985	99.497	94.761	96.838	97.198	89.767	92.993	86.956	87.294
Valas / *Foreign Exchange*	92.098	76.606	82.714	78.126	74.295	72.763	74.879	76.886	69.919	72.100	75.939	76.298	79.684	81.342	81.443	81.181
- Kepada Bank Lain / *Inter Bank Credit*	4.139	3.274	7.157	6.729	6.566	5.829	4.343	4.084	3.341	3.351	7.431	8.368	8.493	16.828	13.582	14.881
Rupiah	-	-	4.840	4.840	4.840	4.140	3.140	2.300	2.300	2.300	2.300	2.300	800	800	800	800
Valas / *Foreign Exchange*	4.139	3.274	2.317	1.889	1.726	1.689	1.203	1.784	1.041	1.051	5.131	6.068	7.693	16.028	12.782	14.081
b. Penempatan pada Bank Lain / *Interbank Placement*	36.432	24.514	24.734	37.283	28.287	38.358	29.866	26.740	37.840	39.562	35.192	42.031	31.859	28.442	28.344	30.667
- Giro / *Demand Deposit*	3.409	3.688	2.697	5.405	3.443	8.439	4.360	6.828	4.441	7.990	7.241	9.085	3.598	6.418	7.163	5.915
- Inter Bank Call Money / *Inter Bank Call Money*	32.701	20.153	21.812	30.669	22.782	29.104	24.539	19.026	33.296	29.607	26.754	30.711	27.996	22.008	20.811	23.432
- Deposito Berjangka / *Time Deposits*	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	322	173	225	1.210	2.063	816	967	886	103	1.966	1.197	2.235	265	17	370	1.319
c. Penempatan pada Bank Indonesia / *Placement to Bank Indonesia*	76.379	117.441	113.832	112.159	121.338	104.230	103.625	106.679	97.530	110.485	112.051	106.670	98.333	95.496	101.976	102.809
- Giro / Demand Deposit	33.061	49.910	25.329	23.151	25.008	23.189	25.377	22.648	26.142	21.469	20.142	22.966	23.214	24.132	21.747	22.086
- Fine Tune Operation (FTO)	25.316	46.238	64.581	70.479	69.606	63.445	65.290	66.544	55.927	75.368	70.015	63.701	57.968	52.178	65.769	71.266
- Fasbi	17.410	21.282	23.915	18.430	26.510	17.596	12.914	17.486	15.051	9.958	21.147	19.962	16.901	18.725	14.461	9.456
- Lainnya / Others	591	11	8	99	214	-	43	-	410	3.690	748	41	250	461	-	1
d. Surat Berharga / Securities	83.944	80.554	91.660	109.147	106.809	111.017	100.612	104.104	106.469	106.734	105.723	97.377	116.956	114.054	126.134	131.006
- Sertifikat Bank Indonesia (SBI) / *Bank Indonesia Certificates* (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / *Treasury Bills*	2.498	2.002	4.726	4.173	4.230	3.590	3.624	3.421	3.692	2.846	2.919	2.960	3.454	5.172	6.721	6.379
- Obligasi / *Bonds*	77.095	75.051	83.606	101.834	100.602	104.513	94.054	97.511	99.345	100.143	95.531	85.580	100.601	91.456	98.165	101.198
- Lainnya / *Others*	4.350	3.502	3.328	3.139	1.977	2.914	2.934	3.172	3.432	3.746	7.273	8.837	12.900	17.425	21.249	23.428
e. Penyertaan / *Equity Investment*	73	73	73	73	17	17	17	17	17	17	17	17	17	17	17	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / *Impairment on Financial Assets*	6.048	6.526	4.845	4.500	4.390	4.406	4.404	4.269	4.310	4.514	4.950	4.952	4.552	4.077	4.119	4.020
- Kredit yang diberikan / *Credit*	5.732	6.379	4.693	4.350	4.247	4.261	4.263	4.128	4.168	4.364	4.798	4.796	4.402	3.990	4.030	3.934
- Surat Berharga / *Securities*	12	9	9	7	6	5	5	4	3	3	4	3	3	5	6	6
- Lainnya / *Others*	305	138	143	143	138	140	137	138	139	147	148	153	147	82	82	80
g. Tagihan Spot dan Derivatif / *Spot and Derivatives Claims*	10.996	6.757	10.990	8.232	6.689	8.703	6.436	5.910	5.619	6.196	8.802	13.528	7.131	5.851	9.113	6.555
h. Tagihan Lainnya / *Other claims*	21.775	23.630	60.296	52.298	49.945	53.958	64.685	61.722	59.361	63.391	68.535	77.254	71.015	64.668	66.729	64.975
Sumber Dana / *Source of Funds*																
a. Dana Pihak Ketiga / *Third Party Funds*	185.513	206.526	253.015	266.237	261.503	252.391	243.143	247.377	245.807	248.670	254.067	252.806	245.648	234.684	243.679	249.109
Rupiah	110.557	117.882	142.705	149.695	146.410	148.306	146.329	147.197	142.788	141.944	149.423	145.942	139.878	133.072	137.476	141.565
Giro / *Demand Deposit*	68.725	82.027	95.641	96.099	95.325	99.329	93.380	92.069	94.243	92.514	98.550	93.425	96.611	94.505	90.701	93.246
Tabungan / *Saving*	6.134	8.743	9.473	6.404	6.965	7.410	7.580	7.800	7.714	7.897	8.104	8.366	6.173	5.799	6.680	6.631
Simpanan Berjangka / *Time Deposits*	35.698	27.112	37.591	47.192	44.120	41.568	45.369	47.328	40.832	41.533	42.770	44.150	37.095	32.768	40.095	41.688
Valas / *Foreign Exchange*	74.956	88.644	110.310	116.543	115.093	104.085	96.814	100.179	103.019	106.727	104.644	106.864	105.769	101.612	106.203	107.544
Giro / *Demand Deposit*	57.864	73.952	81.376	82.327	85.899	78.260	72.562	76.123	76.887	82.099	79.273	80.820	85.389	82.995	84.172	86.550
Tabungan / *Saving*	9.279	8.876	7.815	6.527	6.210	6.204	5.982	5.708	5.582	5.360	5.298	5.308	1.979	2.090	3.474	3.425
Simpanan Berjangka / *Time Deposits*	7.813	5.816	21.119	27.689	22.984	19.622	18.270	18.348	20.550	19.268	20.074	20.736	18.401	16.527	18.557	17.569
b. Kewajiban kepada Bank Indonesia / *Liabilities to BI*	0	-	-	-	-	31	-	198	-	-	-	1.032	-	-	659	430
c. Kewajiban kepada Bank lain / *Interbank Liabilities*	19.906	21.128	23.406	19.371	19.441	29.287	22.856	21.814	20.472	23.335	28.514	28.154	25.647	29.292	27.867	28.114
d. Surat Berharga yang diterbitkan / *Issued Securities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / *Loans received*	3.051	64	2	344	3	5	2	33	1	3	2	0	1	1	0	-
Rupiah	2.000	-	-	344	3	2	2	0	0	3	2	0	1	1	0	-
Valas / *Foreign Exchange*	1.051	64	2	-	-	2	-	33	0	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / *Spot and Derivatives Liabilities*	8.428	4.978	12.107	9.990	9.441	11.076	7.405	6.546	6.509	6.805	8.424	13.167	9.021	8.131	9.263	7.721
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / *Other Liabilities*	3.608	2.402	4.427	3.932	4.035	4.966	3.049	2.119	3.514	2.273	1.284	1.428	1.533	3.460	3.435	5.074
h. Setoran Jaminan / *Guarantee Deposits*	256	696	493	369	585	510	712	543	507	501	624	511	524	509	492	657
Beberapa komponen modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	7.312	7.312	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622
b. Cadangan / *Reserves*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / *Retained Earnings (Profit/Loss)* 1)	35.190	37.862	39.728	45.594	45.052	44.895	44.896	44.896	44.897	44.898	44.899	44.901	44.899	44.899	57.140	57.139
d. L/R Tahun berjalan sesudah pajak 2) / *Current Earnings (Profit /Loss)* 2)	7.488	3.926	5.858	2.074	3.034	3.921	5.175	6.164	6.762	7.711	8.474	9.254	11.013	12.361	1.121	2.592
e. Tambahan modal disetor / *Additional Paid In Capital*	704	397	(259)	(297)	(281)	(245)	(109)	(158)	(167)	(258)	(356)	(505)	(333)	(237)	(174)	(178)
f. Modal Pinjaman / *Loan Capital*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				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*	794.091	773.902	811.458	160.859	240.185	317.772	397.543	477.070	559.611	642.865	725.997	809.188	890.058	977.001	97.181	179.011
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	8.902	9.740	13.904	3.731	5.696	7.582	9.436	11.066	12.664	14.258	15.809	17.468	19.063	20.916	1.694	3.155
b. Dari Penempatan pada bank lain / *From interbank placement*	5.392	2.691	5.409	1.927	2.613	3.645	4.471	5.498	6.588	7.637	8.663	9.739	10.985	12.037	1.207	2.252
c. Dari surat berharga / *From securities*	75.630	87.345	94.584	18.207	27.439	36.413	45.536	54.568	63.637	72.669	81.597	90.745	100.275	110.038	10.665	20.849
d. Dari Kredit yang diberikan / *From credit*	508.294	487.587	523.468	100.832	150.091	198.213	247.684	297.798	349.708	401.893	454.043	505.822	554.888	608.443	61.035	112.742
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	504.082	484.944	520.202	100.098	148.951	196.660	245.748	295.480	347.027	398.621	450.585	501.840	550.457	603.518	60.098	111.227
- kepada bank lain / *To other Bank*	4.212	2.643	3.267	734	1.140	1.553	1.936	2.319	2.682	3.271	3.458	3.983	4.431	4.925	937	1.515
e. Lainnya / *Others*	195.873	186.539	174.093	36.162	54.347	71.920	90.415	108.140	127.013	146.407	165.885	185.413	204.848	225.568	22.581	40.013
2. Beban Bunga / *Interest Expenses*	412.189	342.699	323.610	75.630	110.838	145.454	181.608	216.813	253.115	290.709	329.498	368.262	405.167	447.336	52.601	91.585
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	368	145	484	106	153	205	240	280	343	460	420	455	477	553	27	68
b. Kewajiban pada Bank lain / *Interbank Liabilities*	8.085	5.618	6.833	1.901	2.504	3.469	4.415	5.534	6.705	7.738	8.839	10.943	11.156	12.374	1.203	2.351
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	190.658	140.844	129.628	29.212	45.553	61.004	77.391	93.420	110.114	127.055	143.897	161.802	179.720	199.055	20.256	39.200
- Giro / *Demand Deposit*	27.192	24.161	27.740	6.414	10.113	13.373	16.997	20.471	24.211	27.927	31.750	35.916	40.416	45.132	5.110	9.703
- Tabungan / *Saving*	21.655	17.181	15.492	2.642	4.200	5.631	7.105	8.521	9.998	11.477	12.943	14.451	16.001	17.834	1.599	3.109
- Simpanan Berjangka / *Time deposits*	141.811	99.502	86.396	20.156	31.239	42.000	53.290	64.428	75.906	87.652	99.204	111.434	123.303	136.088	13.547	26.388
d. Surat Berharga / *Securities*	10.961	9.797	10.297	1.649	2.504	3.463	3.714	4.428	5.192	5.955	6.700	7.489	8.451	9.397	944	1.534
e. Pinjaman yang diterima / *Loans received*	10.340	6.908	13.077	3.332	4.503	5.825	6.995	8.227	9.599	10.731	12.388	13.528	14.859	16.115	3.981	4.220
f. Lainnya / *Others*	187.804	174.872	163.291	39.429	55.620	71.489	88.852	104.925	121.161	138.771	157.254	174.045	190.504	209.843	26.191	44.212
g. Koreksi atas pendapatan bunga / *Corrections*	3.972	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	381.902	431.203	487.848	85.230	129.347	172.318	215.935	260.257	306.495	352.155	396.499	440.925	484.892	529.665	44.581	87.425
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*																
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	407.621	460.019	522.998	147.997	173.245	208.544	227.838	275.999	335.295	363.684	373.255	419.070	478.808	664.976	147.813	433.677
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	22.342	20.448	10.408	2.430	3.343	4.412	6.327	11.257	12.866	13.364	13.410	14.864	15.706	16.855	1.644	2.781
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	1	-	-	-	-	-	-	-	0	0	2	0	0	57	3	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	239	60	276	232	305	410	549	577	659	848	979	1.063	1.159	1.360	316	371
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	203.924	208.665	318.768	108.369	116.458	135.180	137.661	161.192	198.855	208.732	201.675	226.491	266.718	426.023	122.175	392.520
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	77.002	87.234	97.515	15.058	23.535	32.551	40.711	50.294	59.243	67.772	76.291	85.779	93.735	103.364	8.061	16.277
f. Lainnya / Others	104.114	143.612	96.030	21.908	29.605	35.990	42.590	52.678	63.673	72.969	80.898	90.873	101.489	117.317	15.615	21.729
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	652.690	716.871	762.897	182.935	226.410	280.498	320.195	386.129	464.923	514.917	543.838	608.179	687.763	889.851	166.316	475.558
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.595	2.082	2.341	601	558	613	701	4.578	5.269	5.388	6.275	6.681	6.581	6.403	569	845
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	170	454	632	196	197	197	197	237	237	238	237	237	237	715	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	184	177	158	19	44	64	77	68	94	94	227	229	230	234	225	222
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	183.116	191.785	307.170	106.029	112.852	130.102	131.855	154.525	191.373	200.557	192.235	216.498	255.793	413.583	121.759	390.462
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	220.212	249.910	171.698	31.627	45.322	59.663	73.677	88.932	105.125	120.304	132.394	145.799	161.156	174.447	19.008	36.533
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	4.508	4.404	5.196	970	1.436	1.837	2.355	2.854	3.512	4.113	4.583	5.195	5.683	6.097	523	1.151
g. Lainnya / Others	242.905	268.059	275.703	43.492	66.001	88.022	111.332	134.936	159.314	184.221	207.889	233.540	258.083	288.372	24.232	46.344
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**136.833**	**174.352**	**247.949**	**50.292**	**76.182**	**100.364**	**123.578**	**150.126**	**176.868**	**200.923**	**225.915**	**251.816**	**275.936**	**304.790**	**26.078**	**45.545**
E. Pendapatan non - operasional / *Non Operational Income*	**26.831**	**20.216**	**38.631**	**9.491**	**14.432**	**18.612**	**21.133**	**24.919**	**29.134**	**33.065**	**36.205**	**41.069**	**48.023**	**52.221**	**6.027**	**13.860**
F. Beban non - operasional / *Non Operational Expenses*	**24.048**	**20.411**	**34.081**	**9.692**	**14.817**	**19.655**	**22.034**	**25.762**	**30.143**	**33.662**	**36.969**	**42.130**	**47.863**	**52.567**	**5.764**	**10.301**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**2.782**	**(195)**	**4.550**	**(201)**	**(385)**	**(1.043)**	**(901)**	**(843)**	**(1.009)**	**(597)**	**(765)**	**(1.061)**	**160**	**(346)**	**264**	**3.559**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**139.616**	**174.271**	**252.499**	**50.091**	**75.797**	**99.320**	**122.677**	**149.283**	**175.860**	**200.326**	**225.150**	**250.755**	**276.097**	**304.445**	**26.341**	**49.104**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**67.531**	**89.861**	**125.725**	**(61)**	**(99)**	**(137)**	**(158)**	**(190)**	**(216)**	**(242)**	**(298)**	**(329)**	**(368)**	**146.960**	**(28)**	**(59)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**67.820**	**89.586**	**125.715**	**(61)**	**(99)**	**(137)**	**(158)**	**(190)**	**(215)**	**(242)**	**(298)**	**(329)**	**(368)**	**146.908**	**(28)**	**(59)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**104.718**	**140.206**	**201.817**	**40.071**	**60.649**	**79.720**	**98.665**	**119.973**	**141.113**	**160.704**	**180.465**	**201.332**	**221.626**	**243.326**	**20.878**	**39.361**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				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*	277.235	284.381	310.102	64.726	93.166	121.229	150.032	179.256	209.210	239.739	270.842	300.445	330.416	361.847	42.154	71.817
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.963	1.809	2.686	883	1.323	1.752	2.132	2.473	2.795	3.110	3.379	3.661	3.925	4.301	465	816
b. Dari Penempatan pada bank lain / *From interbank placement*	2.210	1.125	2.902	1.074	1.275	1.816	2.125	2.651	3.149	3.631	4.060	4.494	5.036	5.659	603	1.084
c. Dari surat berharga / *From securities*	27.102	30.916	34.319	6.440	9.546	12.436	15.407	18.092	21.020	23.730	26.488	29.410	32.234	35.302	3.418	6.580
d. Dari Kredit yang diberikan / *From credit*	226.686	232.177	248.384	50.376	72.812	94.692	117.398	140.683	164.395	188.909	213.438	236.750	260.464	284.740	32.427	56.786
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	225.811	232.039	247.487	50.233	72.586	94.362	116.980	140.187	163.835	188.055	212.681	235.784	259.357	283.480	31.911	56.095
- kepada bank lain / *To other Bank*	874	138	897	143	226	329	417	496	561	854	756	966	1.106	1.260	516	691
e. Lainnya / *Others*	19.276	18.354	21.811	5.953	8.210	10.533	12.971	15.357	17.851	20.360	23.477	26.129	28.757	31.845	5.240	6.551
2. Beban Bunga / *Interest Expenses*	113.490	84.725	88.362	27.343	36.541	45.621	55.299	64.753	74.257	84.234	94.669	105.358	116.236	128.806	22.406	33.193
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	285	5	1	0	0	0	0	2	1	2	2	2	2	2	0	0
b. Kewajiban pada Bank lain / *Interbank Liabilities*	4.406	3.378	3.699	989	1.110	1.592	2.051	2.621	3.197	3.645	4.069	5.504	5.015	5.495	450	894
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	76.575	51.596	47.778	11.353	17.616	23.241	29.281	35.277	41.492	47.878	54.566	61.785	69.190	77.439	8.705	16.905
- Giro / *Demand Deposit*	13.332	11.697	14.028	3.818	6.047	7.822	9.856	11.863	14.038	16.196	18.492	21.000	23.725	26.639	3.234	6.070
- Tabungan / *Saving*	9.647	7.674	5.735	918	1.480	1.949	2.411	2.859	3.324	3.787	4.255	4.757	5.310	6.032	497	971
- Simpanan Berjangka / *Time deposits*	53.597	32.224	28.015	6.616	10.089	13.470	17.014	20.554	24.130	27.895	31.819	36.028	40.155	44.768	4.974	9.864
d. Surat Berharga / *Securities*	4.018	4.055	5.358	839	1.281	1.838	1.719	2.069	2.446	2.815	3.170	3.507	3.875	4.230	340	667
e. Pinjaman yang diterima / *Loans received*	6.168	4.162	8.461	1.916	2.328	2.935	3.395	3.903	4.534	4.928	5.878	6.277	6.893	7.392	3.141	2.590
f. Lainnya / *Others*	18.430	17.204	23.065	12.247	14.205	16.014	18.852	20.881	22.587	24.966	26.984	28.284	31.261	34.249	9.771	12.136
g. Koreksi atas pendapatan bunga / *Corrections*	3.609	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	163.746	199.656	221.739	37.382	56.625	75.607	94.734	114.502	134.952	155.506	176.172	195.086	214.180	233.040	19.748	38.625
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*			-								-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	134.785	193.775	178.085	65.480	65.789	68.303	70.670	81.608	91.711	103.969	119.778	127.699	156.037	308.286	102.745	46.701
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	7.199	9.800	4.394	889	1.312	1.743	2.454	2.802	3.172	3.539	3.657	4.132	4.779	5.137	485	1.059
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*	18.348	35.067	62.350	42.976	33.422	27.243	20.031	18.373	14.583	15.378	21.401	16.140	31.637	165.685	87.742	23.291
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	38.267	42.773	48.744	7.415	11.787	15.601	19.651	24.687	29.387	33.524	37.852	42.047	46.257	51.390	4.044	8.067
f. Lainnya / Others	70.970	106.135	62.597	14.200	19.267	23.716	28.534	35.745	44.569	51.528	56.868	65.380	73.365	86.073	10.474	14.284
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	245.562	308.199	271.058	77.834	83.103	93.502	104.142	118.955	135.391	156.098	178.543	192.389	225.845	380.265	109.047	64.542
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	708	77	59	32	37	28	55	106	148	123	127	157	18	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*	10.982	29.112	58.992	41.859	31.968	25.051	17.551	15.525	11.579	12.044	17.650	12.354	27.753	161.551	87.244	22.182
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	130.834	155.562	93.842	18.318	25.042	33.928	42.241	48.493	58.826	68.630	75.890	83.798	92.521	100.234	10.859	23.425
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	810	743	866	218	266	304	416	488	546	652	708	773	857	935	59	158
g. Lainnya / Others	102.614	122.501	116.650	17.363	25.768	34.187	43.896	54.422	64.385	74.666	84.148	95.341	104.587	117.388	10.867	18.740
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**52.968**	**85.232**	**128.767**	**25.028**	**39.311**	**50.409**	**61.262**	**77.155**	**91.272**	**103.377**	**117.408**	**130.397**	**144.372**	**161.061**	**13.446**	**20.784**
E. Pendapatan non - operasional / *Non Operational Income*	**846**	**761**	**3.603**	**100**	**156**	**207**	**247**	**313**	**355**	**374**	**429**	**485**	**572**	**766**	**34**	**3.389**
F. Beban non - operasional / *Non Operational Expenses*	**1.840**	**1.117**	**934**	**832**	**951**	**1.704**	**1.810**	**2.003**	**2.193**	**2.275**	**2.456**	**2.402**	**2.569**	**2.503**	**321**	**650**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**(993)**	**(357)**	**2.669**	**(732)**	**(795)**	**(1.497)**	**(1.563)**	**(1.690)**	**(1.838)**	**(1.901)**	**(2.027)**	**(1.917)**	**(1.998)**	**(1.737)**	**(287)**	**2.739**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**51.975**	**84.875**	**131.436**	**24.295**	**38.516**	**48.911**	**59.699**	**75.465**	**89.434**	**101.476**	**115.380**	**128.480**	**142.374**	**159.324**	**13.159**	**23.523**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**19.973**	**36.056**	**59.186**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**73.360**	**-**	**-**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**19.973**	**36.056**	**59.186**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**73.360**	**-**	**-**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**37.301**	**69.282**	**106.452**	**19.532**	**30.941**	**39.469**	**48.237**	**60.961**	**72.420**	**82.082**	**93.217**	**103.946**	**115.242**	**128.723**	**10.427**	**18.956**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				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*	101.078	100.679	101.231	18.500	28.274	37.619	47.388	56.890	67.774	77.951	87.805	98.418	106.434	116.967	9.901	19.578
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.166	1.258	1.401	196	279	359	433	512	584	651	729	812	895	992	82	153
b. Dari Penempatan pada bank lain / *From interbank placement*	1.284	741	592	124	203	300	419	530	668	789	914	1.045	1.210	1.366	109	233
c. Dari surat berharga / *From securities*	6.155	6.865	7.943	1.447	2.202	2.941	3.701	4.392	5.167	5.931	6.652	7.458	8.268	9.073	787	1.549
d. Dari Kredit yang diberikan / *From credit*	55.543	55.898	56.577	9.490	14.557	19.477	24.438	29.506	35.623	40.955	46.470	52.253	55.401	61.138	5.137	10.224
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	55.377	55.764	56.370	9.416	14.443	19.325	24.247	29.276	35.353	40.642	46.120	51.864	54.974	60.667	5.078	10.112
- kepada bank lain / *To other Bank*	166	134	207	74	113	152	191	230	270	313	351	389	427	471	59	112
e. Lainnya / *Others*	36.930	35.916	34.718	7.243	11.034	14.542	18.397	21.950	25.732	29.625	33.039	36.850	40.660	44.396	3.787	7.420
2. Beban Bunga / *Interest Expenses*	60.267	55.587	52.458	10.932	16.621	22.027	27.762	33.146	38.817	44.622	51.555	57.741	61.527	67.432	6.144	11.891
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	2	0	-	-	-	-	-	-	0	0	0	0	0	13	2	3
b. Kewajiban pada Bank lain / *Interbank Liabilities*	756	413	532	163	259	337	421	533	637	759	901	960	1.049	1.179	109	215
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	21.595	18.684	16.360	3.494	5.298	7.036	8.870	10.592	12.417	14.168	15.890	17.791	19.633	21.649	2.057	3.927
- Giro / *Demand Deposit*	2.764	2.583	2.620	416	624	839	1.067	1.269	1.484	1.678	1.879	2.106	2.338	2.537	204	410
- Tabungan / *Saving*	2.325	1.982	1.828	306	455	607	763	916	1.069	1.222	1.372	1.528	1.673	1.881	187	350
- Simpanan Berjangka / *Time deposits*	16.506	14.119	11.912	2.771	4.219	5.590	7.040	8.407	9.864	11.267	12.639	14.157	15.623	17.231	1.667	3.168
d. Surat Berharga / *Securities*	1.147	1.074	976	146	220	292	364	436	509	582	644	732	796	864	69	132
e. Pinjaman yang diterima / *Loans received*	913	870	913	204	313	420	532	644	757	866	978	1.095	1.212	1.333	157	310
f. Lainnya / *Others*	35.778	34.463	33.676	6.924	10.531	13.942	17.575	20.939	24.496	28.247	33.142	37.162	38.838	42.394	3.750	7.305
g. Koreksi atas pendapatan bunga / *Corrections*	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	40.811	45.091	48.774	7.568	11.653	15.592	19.625	23.744	28.957	33.328	36.249	40.677	44.906	49.535	3.757	7.687
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*			-												-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	12.166	13.851	11.388	2.050	3.081	3.832	4.673	5.469	6.339	7.210	8.159	9.096	10.164	11.296	1.639	2.102
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	900	699	437	73	110	131	159	201	260	259	263	254	278	346	68	73
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	-	-	3	0	1	1	0	0	0	0	0	0	0	0	0	0
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	843	1.658	2.017	467	783	896	1.013	1.071	1.194	1.281	1.354	1.456	1.580	1.654	80	148
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	2.920	3.540	4.416	737	1.135	1.523	1.938	2.337	2.739	3.193	3.600	4.029	4.479	4.958	398	829
f. Lainnya / Others	7.502	7.954	4.517	773	1.052	1.281	1.563	1.860	2.146	2.476	2.943	3.356	3.828	4.338	1.093	1.052
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	37.977	42.382	41.341	6.690	10.350	13.897	17.042	20.083	24.923	28.520	30.645	34.560	38.019	42.199	3.861	6.974
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	211	15	8	9	9	8	10	19	53	80	44	37	7	9
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	757	1.539	1.940	452	757	865	992	1.050	1.175	1.264	1.334	1.445	1.556	1.606	105	162
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	9.569	11.084	6.834	1.405	2.007	2.640	3.139	3.610	5.351	6.168	5.501	6.333	6.897	7.484	1.404	1.753
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	62	104	93	12	19	26	33	41	52	61	67	74	82	90	7	14
g. Lainnya / Others	27.480	29.626	32.264	4.806	**7.559**	**10.357**	**12.870**	**15.374**	**18.336**	**21.009**	**23.689**	**26.628**	**29.440**	**32.982**	**2.337**	**5.036**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**15.001**	**16.560**	**18.821**	**2.928**	**4.384**	**5.527**	**7.257**	**9.130**	**10.373**	**12.018**	**13.764**	**15.213**	**17.051**	**18.632**	**1.535**	**2.815**
E. Pendapatan non - operasional / *Non Operational Income*	**5.200**	**5.772**	**7.224**	**1.437**	**2.319**	**3.145**	**3.966**	**4.832**	**5.711**	**6.642**	**7.595**	**8.683**	**9.753**	**10.921**	**1.175**	**2.536**
F. Beban non - operasional / *Non Operational Expenses*	**5.164**	**5.835**	**7.428**	**1.482**	**2.375**	**3.263**	**4.088**	**4.966**	**5.875**	**6.838**	**7.804**	**8.902**	**10.021**	**11.085**	**1.169**	**2.554**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**36**	**(63)**	**(204)**	**(45)**	**(56)**	**(118)**	**(121)**	**(135)**	**(164)**	**(196)**	**(209)**	**(219)**	**(268)**	**(164)**	**6**	**(18)**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**15.037**	**16.497**	**18.617**	**2.883**	**4.328**	**5.409**	**7.135**	**8.996**	**10.209**	**11.822**	**13.555**	**14.994**	**16.783**	**18.468**	**1.541**	**2.797**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**4.242**	**4.207**	**4.055**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.449**	**-**	**-**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**4.076**	**4.031**	**4.055**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4.449**	**-**	**-**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**13.002**	**13.776**	**15.300**	**2.324**	**3.467**	**4.312**	**5.722**	**7.207**	**8.151**	**9.464**	**10.821**	**11.905**	**13.244**	**14.519**	**1.255**	**2.277**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				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*	397.993	377.151	7.891	73.409	112.270	150.515	189.500	227.987	267.371	307.526	347.307	388.070	428.518	471.221	42.542	82.653
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	4.546	5.568	1.203	2.003	3.093	4.144	5.173	6.037	6.881	7.717	8.527	9.367	10.238	11.088	796	1.487
b. Dari Penempatan pada bank lain / *From interbank placement*	1.529	663	48.547	377	604	834	1.057	1.298	1.578	1.830	2.099	2.364	2.623	2.889	261	520
c. Dari surat berharga / *From securities*	38.774	46.339	210.081	9.294	14.118	18.908	23.748	28.700	33.445	38.407	43.218	48.379	53.681	59.023	5.739	11.243
d. Dari Kredit yang diberikan / *From credit*	213.903	192.555	208.048	39.018	59.730	80.030	100.792	121.514	142.521	163.758	184.816	206.347	227.477	249.936	22.281	43.529
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	211.020	190.212	2.033	38.556	59.003	79.056	99.582	120.062	140.827	161.827	182.655	203.952	224.835	247.023	21.962	42.909
- kepada bank lain / *To other Bank*	2.883	2.343	116.763	463	727	973	1.209	1.452	1.694	1.931	2.161	2.395	2.642	2.913	319	620
e. Lainnya / *Others*	139.241	132.025	179.344	22.716	34.725	46.600	58.731	70.439	82.947	95.814	108.647	121.613	134.499	148.284	13.465	25.875
2. Beban Bunga / *Interest Expenses*	233.876	199.964	401	36.284	56.059	75.783	96.006	115.702	136.253	157.373	178.292	199.844	221.475	244.614	23.177	44.959
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	82	140	2.236	75	111	145	188	217	279	306	351	377	399	452	20	51
b. Kewajiban pada Bank lain / *Interbank Liabilities*	2.178	1.658	63.020	602	935	1.283	1.608	1.975	2.383	2.775	3.211	3.702	4.181	4.703	475	953
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	89.387	68.493	10.082	13.640	21.517	29.236	37.372	45.313	53.576	61.981	70.022	78.378	86.628	95.288	9.077	17.541
- Giro / *Demand Deposit*	10.017	9.004	7.688	1.922	3.044	4.174	5.385	6.506	7.700	8.902	10.071	11.330	12.689	14.102	1.492	2.875
- Tabungan / *Saving*	9.595	7.408	45.250	1.390	2.226	3.023	3.863	4.664	5.507	6.354	7.185	8.017	8.851	9.736	894	1.743
- Simpanan Berjangka / *Time deposits*	69.775	52.082	3.802	10.328	16.247	22.039	28.124	34.143	40.370	46.725	52.766	59.032	65.088	71.450	6.691	12.923
d. Surat Berharga / *Securities*	5.771	4.665	3.699	624	943	1.253	1.530	1.807	2.104	2.407	2.717	3.063	3.576	4.082	345	699
e. Pinjaman yang diterima / *Loans received*	3.138	1.824	106.187	1.209	1.856	2.461	3.069	3.680	4.308	4.936	5.531	6.156	6.755	7.390	678	1.311
f. Lainnya / *Others*	133.033	123.078	-	20.132	30.697	41.405	52.239	62.710	73.603	84.968	96.460	108.168	119.935	132.699	12.580	24.403
g. Koreksi atas pendapatan bunga / *Corrections*	287	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	164.117	177.187	-	37.125	56.211	74.732	93.493	112.285	131.118	150.153	169.015	188.226	207.043	226.607	19.365	37.694
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*															-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	119.025	108.316	109.630	22.395	31.942	42.949	49.127	59.543	66.058	73.300	80.675	90.701	100.094	108.997	13.923	21.417
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	11.873	8.731	4.575	1.344	1.767	2.272	3.281	3.859	4.436	4.543	4.512	5.278	5.075	5.809	700	1.389
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	0	-	-	-	-	-	-	-	-	-	2	-	-	-	3	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	23	36	152	84	149	190	239	292	352	424	483	524	579	632	125	149
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	50.141	33.979	35.421	8.007	11.400	15.645	15.834	19.257	19.716	21.037	22.705	26.651	30.623	33.100	5.630	6.573
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	32.382	37.660	41.178	6.394	9.852	14.406	17.844	21.736	25.279	28.993	32.546	37.163	40.243	44.043	3.456	7.086
f. Lainnya / Others	24.605	27.910	28.304	6.566	8.774	10.436	11.930	14.398	16.275	18.303	20.428	21.085	23.574	25.413	4.009	6.220
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	224.577	217.163	221.574	39.853	59.346	78.160	93.927	115.769	130.818	147.873	165.864	184.476	205.487	225.316	23.574	40.358
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	544	1.239	900	351	271	244	218	233	403	447	1.002	1.238	811	691	305	432
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	52	109	632	196	197	197	197	237	237	237	237	237	237	271	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	68	11	15	0	6	7	6	7	6	6	6	6	6	6	77	71
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	42.138	26.706	30.547	7.364	10.005	13.912	14.083	17.309	17.258	18.541	20.089	23.366	27.017	28.698	5.782	6.745
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	75.389	79.475	68.952	11.675	17.810	22.476	27.580	35.970	39.955	44.278	49.314	53.457	59.741	64.525	6.617	11.109
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	2.949	2.886	3.558	567	877	1.154	1.462	1.809	**2.275**	**2.685**	**3.010**	**3.381**	**3.632**	**4.037**	**397**	**746**
g. Lainnya / Others	103.437	106.737	116.970	19.699	**30.180**	**40.169**	**50.380**	**60.205**	**70.684**	**81.679**	**92.206**	**102.790**	**114.044**	**127.087**	**10.396**	**21.256**
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**58.565**	**68.340**	**93.196**	**19.667**	**28.807**	**39.522**	**48.694**	**56.059**	**66.358**	**75.580**	**83.827**	**94.451**	**101.650**	**110.288**	**9.715**	**18.754**
E. Pendapatan non - operasional / *Non Operational Income*	**19.459**	**12.749**	**26.911**	**7.487**	**10.738**	**14.398**	**16.230**	**19.010**	**22.338**	**25.315**	**27.592**	**31.298**	**35.617**	**38.849**	**4.470**	**7.783**
F. Beban non - operasional / *Non Operational Expenses*	**17.017**	**13.449**	**25.712**	**6.958**	**10.574**	**14.052**	**15.650**	**18.237**	**21.617**	**24.171**	**26.533**	**30.824**	**34.933**	**38.927**	**4.076**	**7.088**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**2.443**	**(700)**	**1.199**	**529**	**163**	**346**	**579**	**774**	**721**	**1.143**	**1.060**	**474**	**685**	**(79)**	**394**	**695**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**61.008**	**67.754**	**94.395**	**20.196**	**28.970**	**39.867**	**49.273**	**56.833**	**67.079**	**76.724**	**84.887**	**94.925**	**102.335**	**110.209**	**10.109**	**19.448**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**43.405**	**49.855**	**62.773**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**69.560**	**-**	**-**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**43.405**	**49.855**	**62.762**	**-**	**-**	**-**	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**69.508**	**-**	**-**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**46.927**	**53.222**	**74.206**	**16.141**	**23.208**	**32.018**	**39.531**	**45.641**	**53.780**	**61.447**	**67.954**	**76.226**	**82.127**	**87.723**	**8.075**	**15.537**

Tabel 1.10.a.
Laporan Laba / Rugi Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri
(Branch Offices of Foreign Banks Income Statements)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2020	2021	2022	2023											2024	
				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*	17.785	11.691	15.641	4.225	6.474	8.409	10.623	12.937	15.256	17.649	20.043	22.255	24.691	26.967	2.585	4.962
a. Dari Bank Indonesia / *From Bank Indonesia Placement*	1.227	1.106	1.925	650	1.001	1.328	1.698	2.044	2.405	2.781	3.173	3.628	4.005	4.534	350	699
b. Dari Penempatan pada bank lain / *From interbank placement*	369	161	713	352	531	696	871	1.019	1.193	1.388	1.590	1.835	2.116	2.123	234	415
c. Dari surat berharga / *From securities*	3.599	3.224	3.774	1.026	1.573	2.127	2.681	3.385	4.006	4.601	5.240	5.498	6.093	6.639	721	1.478
d. Dari Kredit yang diberikan / *From credit*	12.163	6.957	8.426	1.948	2.992	4.014	5.057	6.095	7.169	8.271	9.319	10.472	11.546	12.628	1.190	2.203
- kepada pihak ketiga bukan bank / *To Third Party non Bank*	11.874	6.929	8.297	1.894	2.918	3.916	4.939	5.955	7.012	8.098	9.129	10.240	11.290	12.348	1.146	2.112
- kepada bank lain / *To other Bank*	289	28	130	54	74	98	118	141	157	172	190	232	256	281	43	91
e. Lainnya / *Others*	427	243	802	250	378	245	316	394	483	609	722	821	932	1.042	90	167
2. Beban Bunga / *Interest Expenses*	4.557	2.422	3.446	1.071	1.617	2.022	2.541	3.212	3.789	4.480	4.982	5.319	5.928	6.484	874	1.543
a. Kepada Bank Indonesia / *Bank Indonesia Liabilites*	0	0	82	31	42	59	52	60	63	151	67	76	76	86	4	14
b. Kewajiban pada Bank lain / *Interbank Liabilities*	745	168	366	147	201	257	335	404	487	559	659	777	910	997	169	289
c. Kepada pihak ketiga bukan Bank / *Third Party non Bank*	3.101	2.071	2.470	725	1.121	1.491	1.867	2.238	2.628	3.029	3.418	3.848	4.268	4.679	416	826
- Giro / *Demand Deposit*	1.079	877	1.011	257	398	538	689	832	989	1.151	1.307	1.480	1.664	1.854	180	348
- Tabungan / *Saving*	88	117	240	28	39	52	67	82	98	114	131	150	168	186	21	45
- Simpanan Berjangka / *Time deposits*	1.934	1.077	1.219	440	684	901	1.111	1.324	1.542	1.764	1.981	2.218	2.437	2.640	215	434
d. Surat Berharga / *Securities*	25	3	161	39	60	79	100	115	134	152	169	187	204	220	190	36
e. Pinjaman yang diterima / *Loans received*	122	52	4	3	6	8	-	-	-	-	-	-	0	-	5	10
f. Lainnya / *Others*	563	128	363	126	187	128	187	394	475	589	668	431	470	501	90	368
g. Koreksi atas pendapatan bunga / *Corrections*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / *Net Interest Income* (A1-A2)	13.228	9.269	12.194	3.154	4.858	6.387	8.082	9.725	11.467	13.169	15.062	16.936	18.763	20.483	1.710	3.419
C. Pendapatan dan Beban Operasional Lain / *Other Operating Income and Expenses*			-												-	-
1. Pendapatan Operasional Selain Bunga / *Other Operating Income*	141.646	144.078	223.895	58.073	72.433	93.459	103.368	129.379	171.188	179.205	164.642	191.574	212.512	236.397	29.506	363.457
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / *Increase in fair value and gain form sale of securities*	2.370	1.218	1.002	123	154	267	433	4.395	4.998	5.022	4.978	5.200	5.574	5.563	390	259
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / *Increase in fair value and gain form sale of credit*	-	-	-	-	-	-	-	-	0	0	0	0	0	57	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / *Increase in fair value and gain form sale of other financial assets*	215	24	121	148	154	219	311	285	307	424	495	538	580	727	191	222
d. Keuntungan Transaksi Spot dan Derivatif / *Gain from spot and derivative transaction*	134.591	137.961	218.981	56.920	70.852	91.396	100.783	122.491	163.363	171.036	156.215	182.245	202.878	225.585	28.722	362.508
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / *Deviden, gain from investment in shares with equity method, fees/comissions/provisions*	3.432	3.262	3.178	511	760	1.021	1.278	1.533	1.838	2.062	2.294	2.539	2.757	2.973	164	295
f. Lainnya / Others	1.038	1.613	613	370	512	556	563	675	683	661	659	1.053	723	1.493	39	173
2. Beban Operasional Selain Beban Bunga / *Non Interest Expense*	144.575	149.127	228.923	58.558	73.611	94.939	105.084	131.322	173.791	182.426	168.787	196.755	218.413	242.070	29.834	363.685
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / *Decrease in fair value and losses form sale of securities*	621	532	521	158	221	328	437	4.309	4.802	4.816	5.073	5.239	5.600	5.517	239	369
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / *Decrease in fair value and losses form sale of credit*	118	345	-	-	-	-	-	0	0	1	-	-	-	444	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / *Decrease in fair value and losses form sale of other financial assets*	117	166	143	19	38	57	71	61	88	88	220	223	224	228	149	151
d. Kerugian Transaksi Spot dan Derivatif / *Losses from spot and derivative transaction*	129.238	134.428	215.691	56.354	70.123	90.274	99.229	120.641	161.360	168.709	153.161	179.334	199.467	221.727	28.628	361.373
e. Penyusutan/Amortisasi / *Depreciation/Amortizations*	4.421	3.789	2.070	230	463	619	717	859	994	1.229	1.689	2.211	1.998	2.205	128	246
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / *Losses from investment in shares with equity method, fees/comissions/provisions*	686	670	679	173	273	353	443	517	638	716	799	966	1.112	1.035	59	233
g. Lainnya / Others	9.374	9.196	9.819	1.624	2.494	3.309	4.186	4.935	5.909	6.867	7.845	8.781	10.011	10.914	631	1.312
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / *Operating Profit/loss* (A1+C1) - (A2+C2)	**10.299**	**4.220**	**7.166**	**2.669**	**3.680**	**4.906**	**6.366**	**7.782**	**8.865**	**9.948**	**10.916**	**11.755**	**12.863**	**14.810**	**1.382**	**3.192**
E. Pendapatan non - operasional / *Non Operational Income*	**1.325**	**934**	**893**	**467**	**1.219**	**862**	**690**	**764**	**730**	**734**	**588**	**603**	**2.082**	**1.685**	**348**	**152**
F. Beban non - operasional / *Non Operational Expenses*	**28**	**10**	**7**	**419**	**917**	**636**	**486**	**556**	**458**	**378**	**177**	**2**	**340**	**52**	**198**	**8**
G. Laba/Rugi non-operasional (E - F) / *Non Operational Profit* (E - F)	**1.297**	**925**	**886**	**48**	**302**	**226**	**204**	**207**	**272**	**356**	**412**	**601**	**1.742**	**1.634**	**150**	**144**
H. Laba/Rugi tahun berjalan sebelum pajak / *Current Year profit*	**11.596**	**5.145**	**8.051**	**2.717**	**3.982**	**5.133**	**6.570**	**7.989**	**9.137**	**10.305**	**11.328**	**12.356**	**14.604**	**16.444**	**1.532**	**3.335**
I. Penerimaan Transfer Laba/Rugi / *Transfer Profit / Loss Received*	**(89)**	**(257)**	**(289)**	**(61)**	**(99)**	**(137)**	**(158)**	**(190)**	**(216)**	**(242)**	**(298)**	**(329)**	**(368)**	**(410)**	**(28)**	**(59)**
J. Transfer Laba/Rugi ke Kantor Pusat / *Transfer of Profit/Loss to Head Office*	**365**	**(356)**	**(289)**	**(61)**	**(99)**	**(137)**	**(158)**	**(190)**	**(216)**	**(242)**	**(298)**	**(329)**	**(368)**	**(410)**	**(28)**	**(59)**
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / *Profit/Loss After Estimation of tax*	**7.488**	**3.926**	**5.858**	**2.074**	**3.034**	**3.921**	**5.175**	**6.164**	**6.762**	**7.711**	**8.474**	**9.254**	**11.013**	**12.361**	**1.121**	**2.592**

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**1.037.780**	**1.213.629**	**1.447.440**	**1.491.455**	**1.516.741**	**1.455.567**	**1.466.140**	**1.419.280**	**1.495.454**	**1.560.272**	**1.548.378**	**1.703.060**	**1.698.518**	**1.591.926**	**1.831.800**	**1.678.533**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	42.308	41.525	32.934	41.034	42.487	43.110	44.824	53.829	56.422	60.082	59.775	62.171	60.980	59.296	57.169	57.409
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (purchased)*	987.245	1.163.491	1.405.654	1.434.970	1.460.835	1.400.971	1.408.756	1.354.661	1.427.640	1.485.944	1.473.528	1.623.230	1.622.265	1.518.870	1.752.393	1.603.849
- Lainnya / *Others*	8.227	8.613	8.851	15.452	13.419	11.485	12.561	10.789	11.392	14.245	15.074	17.658	15.273	13.760	22.238	17.275
Kewajiban Komitmen / *Commited Liabilities*	**2.820.197**	**3.113.244**	**3.664.205**	**3.496.292**	**3.503.654**	**3.503.748**	**3.533.120**	**3.503.857**	**3.562.318**	**3.610.783**	**3.637.625**	**3.779.384**	**3.827.479**	**3.648.305**	**3.884.643**	**3.841.291**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan facilities to debtors*	1.643.288	1.705.175	2.142.859	1.951.645	1.933.400	1.926.261	1.996.490	1.996.559	2.019.165	2.037.765	2.070.549	2.092.125	2.098.925	2.028.018	2.101.928	2.091.872
- Committed	405.603	429.072	479.975	525.977	532.511	536.692	549.901	551.987	561.961	553.939	562.344	567.574	560.593	521.916	545.584	549.334
- Uncommitted	1.237.685	1.276.104	1.662.883	1.425.668	1.400.889	1.389.569	1.446.590	1.444.572	1.457.205	1.483.826	1.508.205	1.524.552	1.538.333	1.506.102	1.556.344	1.542.538
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan facilities to other banks*	19.402	24.251	17.762	18.446	17.239	17.575	17.645	15.800	15.173	12.508	16.030	15.261	16.446	16.978	16.406	19.277
- Committed	4.843	3.874	2.897	2.871	3.298	3.399	3.787	2.851	3.075	4.128	2.903	3.619	3.493	1.339	1.379	1.417
- Uncommitted	14.559	20.377	14.865	15.575	13.941	14.176	13.858	12.949	12.098	8.380	13.127	11.642	12.953	15.639	15.027	17.860
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	68.511	85.063	101.522	91.480	83.000	84.426	84.408	85.605	81.889	82.858	86.832	95.495	90.970	84.005	83.412	83.799
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	1.080.952	1.285.893	1.388.554	1.416.621	1.452.767	1.459.777	1.416.618	1.388.549	1.427.565	1.459.845	1.448.062	1.559.346	1.605.519	1.505.814	1.665.416	1.628.711
- Lainnya / *Others*	8.044	12.862	13.509	18.099	17.249	15.708	17.960	17.344	18.526	17.808	16.153	17.156	15.619	13.490	17.482	17.632
Tagihan Kontinjensi / *Contingent Claims*	**275.006**	**269.045**	**273.728**	**273.224**	**261.771**	**262.738**	**265.017**	**270.845**	**281.373**	**286.833**	**281.350**	**291.047**	**301.384**	**301.337**	**300.915**	**260.885**
- Garansi yang diterima / *Received guarantees*	222.265	204.276	249.893	248.145	237.013	237.745	239.446	244.984	255.528	260.573	254.711	262.870	273.274	275.473	274.590	235.638
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	44.416	53.711	1.811	1.926	1.909	2.004	2.028	2.084	2.142	2.170	2.197	2.251	2.284	1.591	1.616	1.489
- Lainnya / *Others*	8.325	11.058	22.024	23.154	22.850	22.989	23.543	23.776	23.704	24.089	24.441	25.926	25.825	24.273	24.709	23.758
Kewajiban Kontijensi / *Contingent Liabilities*	**341.684**	**348.030**	**388.567**	**381.873**	**366646,775**	**359.228**	**359.407**	**368.960**	**377.574**	**381.617**	**392.235**	**395.368**	**384.886**	**395.260**	**377.396**	**372.684**
- Garansi yang diberikan / *Issued guarantees*	338.920	345.453	384.200	377.065	361.640	354.289	354.108	363.289	371.848	375.729	386.208	389.229	378.561	388.471	370.443	365.724
- Lainnya / *Others*	2.764	2.576	4.367	4.808	5006,350982	4.939	5.299	5.671	5.726	5.888	6.027	6.139	6.326	6.789	6.953	6.960
Lainnya / *Others*	**566.622**	**696.230**	**578.345**	**559.746**	**525.585**	**532.376**	**538.012**	**550.784**	**556.983**	**564.785**	**572.357**	**576.101**	**578.394**	**602.308**	**585.820**	**591.613**
- Penerusan Kredit / *Channelling*	12.966	11.477	7.342	7.422	7.420	7.402	7.445	7.506	7.501	7.615	7.752	7.770	7.741	7.709	7.665	7.629
- Aset produktif yang dihapusbukukan / *Written off earning assets*	500.846	627.791	570.265	551.576	517.413	524.221	529.793	542.487	548.643	556.320	563.731	567.440	569.754	593.689	577.229	583.048
Kredit yang diberikan / *Credit disbursed*	490.473	548.614	562.649	544.176	510.026	516.853	522.409	535.102	541.253	548.932	557.509	561.193	563.449	587.383	570.916	576.738
Lainnya / *Others*	10.373	79.177	7.616	7.400	7.387	7.368	7.384	7.385	7.390	7.387	6.223	6.247	6.305	6.306	6.313	6.310
- Aset produktif yang dihapustagih / *Charged off earning assets*	52.809	56.962	739	748	753	753	774	791	839	851	873	891	899	910	927	936
Kredit yang diberikan / *Credit disbursed*	45.429	49.558	739	748	753	753	774	791	839	851	873	891	899	910	927	936
Lainnya / *Others*	7.380	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**212.808**	**272.165**	**330.578**	**298.106**	**313.179**	**309.168**	**306.678**	**306.678**	**337.301**	**342.758**	**351.527**	**349.762**	**399.361**	**374.959**	**508.983**	**421.232**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot*	212.512	271.748	330.493	298.024	313.097	309.088	306.389	306.389	337.219	342.675	351.443	349.676	399.276	374.876	508.897	421.147
- Lainnya / *Others*	296	418	85	83	81	80	289	289	82	83	84	86	84	84	86	85
Kewajiban Komitmen / *Commited Liabilities*	**653.065**	**753.808**	**1.057.299**	**761.271**	**787.713**	**797.579**	**829.358**	**829.358**	**848.757**	**840.233**	**860.525**	**865.869**	**922.899**	**846.544**	**944.764**	**908.844**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	350.189	377.531	610.521	371.329	372.559	381.578	413.870	413.870	414.242	398.856	407.876	417.526	425.835	383.832	386.484	387.399
- Committed	40.703	60.069	48.810	54.836	59.091	66.339	61.372	61.372	64.034	57.024	56.795	62.163	73.908	53.907	56.131	57.290
- Uncommitted	309.486	317.462	561.712	316.494	313.468	315.239	352.498	352.498	350.208	341.832	351.081	355.363	351.926	329.925	330.353	330.109
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	4.251	3.379	702	696	693	690	665	665	614	625	946	1.023	1.021	738	746	743
- Committed	2.231	785	508	507	506	553	576	576	583	600	506	581	581	500	506	500
- Uncommitted	2.020	2.594	193	189	187	137	89	89	31	25	440	442	440	238	240	243
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	34.576	38.007	58.082	47.911	43.162	41.922	41.128	41.128	43.331	45.105	46.532	52.973	54.465	48.993	48.253	48.202
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	264.037	334.878	387.896	341.239	371.205	373.296	373.393	373.393	390.474	395.550	405.074	394.248	441.481	412.883	509.182	472.401
- Lainnya / Others	12	13	98	96	95	93	303	303	95	96	98	100	98	97	100	99
Tagihan Kontinjensi / *Contingent Claims*	**84.460**	**89.772**	**76.846**	**76.506**	**75.733**	**75.179**	**75.531**	**75.531**	**86.503**	**87.720**	**84.515**	**89.019**	**100.366**	**103.196**	**104.667**	**67.118**
- Garansi yang diterima / *Received guarantees*	51.866	48.934	67.206	66.562	65.654	64.923	65.080	65.080	75.709	76.768	73.418	77.721	88.888	91.629	92.919	55.209
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	26.379	33.095	175	178	182	187	187	187	180	175	170	166	162	159	158	157
- Lainnya / *Others*	6.215	7.742	9.465	9.767	9.897	10.070	10.264	10.264	10.615	10.776	10.927	11.131	11.316	11.407	11.590	11.752
Kewajiban Kontijensi / *Contingent Liabilities*	**218.809**	**233.977**	**266.790**	**265.037**	**249.758**	**242.330**	**242.275**	**242.275**	**256.116**	**259.188**	**267.258**	**270.110**	**260.161**	**268.839**	**256.289**	**251.769**
- Garansi yang diberikan / *Issued guarantees*	217.325	232.373	264.067	262.031	246.563	238.973	238.709	238.709	252.110	254.876	262.764	265.460	255.269	263.575	250.934	246.297
- Lainnya / *Others*	1.484	1.604	2.723	3.006	3.196	3.356	3.566	3.566	4.006	4.311	4.494	4.650	4.892	5.264	5.354	5.472
Lainnya / *Others*	**284.230**	**381.308**	**337.573**	**331.865**	**296.449**	**301.820**	**306.059**	**306.059**	**320.304**	**326.884**	**332.683**	**337.353**	**335.458**	**345.215**	**344.429**	**349.130**
- Penerusan Kredit / *Channelling*	4.488	4.349	4.926	5.026	5.024	5.008	5.062	5.062	5.132	5.246	5.385	5.403	5.376	5.348	5.304	5.269
- Aset produktif yang dihapusbukukan / *Written off earning assets*	279.604	376.821	332.646	326.839	291.425	296.812	300.997	300.997	315.172	321.637	327.299	331.950	330.082	339.867	339.124	343.861
Kredit yang diberikan / *Credit disbursed*	276.873	306.652	329.137	323.513	288.099	293.490	297.674	297.674	311.847	318.333	323.994	328.639	326.773	336.559	335.814	340.550
Lainnya / *Others*	2.731	70.170	3.510	3.326	3.325	3.322	3.323	3.323	3.324	3.304	3.305	3.311	3.309	3.308	3.311	3.310
- Aset produktif yang dihapustagih / *Charged off earning assets*	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**7.324**	**13.570**	**11.454**	**17.859**	**15.992**	**17.389**	**15.471**	**16.307**	**18.939**	**14.122**	**16.614**	**17.435**	**15.478**	**12.739**	**15.601**	**17.681**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot*	885	5.970	3.720	8.104	5.887	8.828	6.835	7.785	9.933	5.222	4.168	4.587	3.878	1.670	4.466	5.321
- Lainnya / *Others*	6.330	7.492	7.626	9.647	9.997	8.453	8.527	8.414	8.898	8.792	12.337	12.739	11.492	10.962	11.027	12.253
Kewajiban Komitmen / *Commited Liabilities*	**28.035**	**40.282**	**42.244**	**48.823**	**46.494**	**47.528**	**46.868**	**47.016**	**50.007**	**49.874**	**44.570**	**44.981**	**45.004**	**43.359**	**47.840**	**48.845**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	21.200	20.263	27.067	27.140	26.479	26.258	26.905	26.482	27.084	31.303	29.255	29.195	29.328	30.674	31.094	31.315
- Committed	4.826	6.009	8.794	8.303	7.910	8.087	7.897	7.724	7.411	7.524	7.348	7.449	8.117	8.676	9.061	8.852
- Uncommitted	16.374	14.253	18.274	18.838	18.569	18.171	19.008	18.758	19.673	23.778	21.907	21.746	21.211	21.998	22.033	22.463
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	826	976	977	907	988	794	754	527	609	644	580	532	827	789	742	972
- Committed	117	69	366	322	415	412	387	262	303	314	285	217	384	319	325	303
- Uncommitted	709	907	612	586	573	382	367	265	306	330	296	315	443	469	417	669
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	116	238	646	545	830	705	512	317	270	332	343	335	543	508	431	411
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	651	9.392	3.698	8.086	5.771	8.730	6.814	7.768	9.894	5.172	4.261	4.708	4.132	2.272	4.634	5.319
- Lainnya / *Others*	5.242	9.414	9.856	12.145	12.427	11.041	11.883	11.922	12.150	12.424	10.130	10.210	10.174	9.117	10.939	10.828
Tagihan Kontinjensi / *Contingent Claims*	**8.406**	**9.050**	**5.938**	**6.024**	**6.091**	**6.154**	**6.224**	**6.267**	**6.378**	**6.509**	**6.582**	**6.672**	**6.660**	**5.842**	**5.888**	**5.811**
- Garansi yang diterima / *Received guarantees*	1.807	1.726	1.255	1.173	1.174	1.164	1.183	1.194	1.246	1.290	1.311	1.338	1.279	1.199	1.209	1.204
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	5.607	6.164	817	909	936	979	1.012	1.051	1.095	1.135	1.168	1.208	1.244	554	562	472
- Lainnya / *Others*	992	1.160	3.866	3.942	3.981	4.011	4.029	4.023	4.036	4.084	4.103	4.126	4.137	4.089	4.117	4.135
Kewajiban Kontijensi / *Contingent Liabilities*	**6.066**	**6.626**	**7.540**	**5.129**	**5062,054373**	**5.213**	**5.638**	**6.058**	**6.645**	**7.340**	**7.908**	**7.834**	**7.589**	**8.324**	**6.494**	**6.074**
- Garansi yang diberikan / *Issued guarantees*	5.960	6.518	7.002	4.448	4.361	4.707	5.019	5.361	6.021	6.677	7.298	7.200	6.963	7.622	5.711	5.294
- Lainnya / *Others*	107	108	538	681	701,4954169	506	619	697	623	664	610	633	626	702	783	781
Lainnya / *Others*	**27.679**	**26.445**	**26.357**	**26.006**	**26.001**	**25.720**	**25.725**	**26.082**	**26.090**	**26.154**	**26.524**	**26.502**	**26.757**	**37.769**	**27.121**	**27.097**
- Penerusan Kredit / *Channelling*	1.815	1.786	1.480	1.466	1.465	1.463	1.462	1.460	1.459	1.458	1.457	1.456	1.455	1.451	1.450	1.449
- Aset produktif yang dihapusbukukan / *Written off earning assets*	25.702	24.494	24.876	24.541	24.536	24.257	24.263	24.622	24.631	24.696	25.067	25.046	25.302	36.318	25.671	25.648
Kredit yang diberikan / *Credit disbursed*	24.965	23.752	24.619	24.284	24.279	24.000	24.006	24.365	24.374	24.439	24.809	24.788	25.045	36.060	25.413	25.390
Lainnya / *Others*	737	742	257	257	257	257	257	257	257	257	257	257	257	257	257	257
- Aset produktif yang dihapustagih / *Charged off earning assets*	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**422.255**	**457.141**	**580.484**	**641.521**	**657.757**	**642.738**	**633.758**	**630.978**	**642.232**	**682.399**	**650.134**	**737.258**	**731.253**	**697.849**	**779.898**	**745.599**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	42.200	41.417	32.826	40.926	42.379	43.002	44.716	53.721	56.314	59.974	59.667	62.063	60.872	59.188	57.061	57.301
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot*	378.455	415.020	546.517	594.873	612.037	596.864	585.332	574.963	583.507	617.055	587.834	670.465	666.788	636.042	711.712	683.599
- Lainnya / *Others*	1.600	704	1.141	5.722	3.341	2.872	3.710	2.294	2.412	5.371	2.634	4.729	3.593	2.619	11.126	4.699
Kewajiban Komitmen / *Commited Liabilities*	**1.480.366**	**1.594.010**	**1.784.971**	**1.896.448**	**1.891.919**	**1.885.227**	**1.892.635**	**1.870.994**	**1.893.920**	**1.941.521**	**1.933.317**	**2.053.200**	**2.065.911**	**2.018.115**	**2.158.683**	**2.133.758**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	990.205	1.045.459	1.193.191	1.245.018	1.241.649	1.224.400	1.257.365	1.250.798	1.265.555	1.295.569	1.313.887	1.341.641	1.351.744	1.340.147	1.408.358	1.397.757
- *Committed*	306.028	314.681	372.816	413.471	417.119	415.648	433.847	437.866	441.279	440.778	450.712	453.559	456.799	440.157	460.664	463.817
- *Uncommitted*	684.176	730.778	820.374	831.547	824.529	808.752	823.518	812.932	824.275	854.791	863.175	888.082	894.944	899.990	947.695	933.941
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	9.616	14.083	11.919	12.406	11.814	12.428	12.486	11.324	12.689	10.822	10.199	9.529	9.004	8.175	8.521	10.596
- *Committed*	2.495	3.020	2.023	2.043	2.377	2.435	2.825	2.088	2.189	3.214	2.113	2.821	2.528	519	549	614
- *Uncommitted*	7.122	11.063	9.896	10.363	9.437	9.994	9.661	9.235	10.501	7.608	8.086	6.707	6.477	7.656	7.972	9.982
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	31.550	40.860	37.394	37.910	33.445	38.174	37.077	34.026	31.593	32.873	33.649	36.112	33.012	31.389	31.540	31.836
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	446.205	490.173	538.922	595.257	600.284	605.650	579.934	569.519	577.803	596.968	569.656	659.076	666.814	634.128	703.821	686.885
- Lainnya / *Others*	2.790	3.436	3.544	5.858	4.727	4.575	5.774	5.327	6.281	5.288	5.926	6.843	5.337	4.276	6.443	6.684
Tagihan Kontinjensi / *Contingent Claims*	**153.744**	**149.462**	**169.598**	**169.672**	**157.348**	**159.189**	**164.732**	**159.952**	**165.231**	**168.678**	**169.389**	**173.236**	**170.268**	**165.646**	**164.528**	**161.614**
- Garansi yang diterima / *Received guarantees*	140.667	133.501	160.276	159.576	147.776	149.637	154.853	149.993	155.521	158.804	159.339	161.919	159.225	156.200	154.843	153.102
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	11.971	13.814	819	838	790	838	829	849	867	860	859	877	878	878	896	859
- Lainnya / *Others*	1.106	2.148	8.503	9.258	8.782	8.713	9.050	9.110	8.842	9.014	9.190	10.441	10.166	8.568	8.788	7.653
Kewajiban Kontijensi / *Contingent Liabilities*	**89.493**	**84.762**	**93.956**	**91.278**	**92.265**	**91.067**	**89.560**	**92.254**	**93.597**	**91.996**	**93.645**	**93.541**	**93.542**	**95.534**	**93.262**	**92.900**
- Garansi yang diberikan / *Issued guarantees*	88.320	83.898	92.990	90.296	91.295	90.131	88.586	91.243	92.640	91.083	92.722	92.685	92.733	94.711	92.446	92.193
- Lainnya / *Others*	1.173	864	966	982	969	936	974	1.012	957	913	923	856	808	823	816	707
Lainnya / *Others*	**236.336**	**268.883**	**199.645**	**187.053**	**188.655**	**190.358**	**191.722**	**195.097**	**195.929**	**197.067**	**198.527**	**198.592**	**209.552**	**212.737**	**207.667**	**208.750**
- Penerusan Kredit / *Channelling*	6.663	5.342	935	930	931	931	921	921	911	911	911	911	910	910	910	910
- Aset produktif yang dihapusbukukan / *Written off earning assets*	181.268	211.684	197.971	185.375	186.971	188.675	190.027	193.386	194.179	195.306	196.744	196.791	207.743	210.917	205.830	206.904
Kredit yang diberikan / *Credit disbursed*	174.514	203.570	194.273	181.709	183.317	185.037	186.374	189.733	190.522	191.631	194.234	194.263	205.156	208.328	203.236	204.313
Lainnya / *Others*	6.754	8.115	3.698	3.666	3.653	3.638	3.653	3.653	3.657	3.675	2.510	2.528	2.587	2.589	2.594	2.591
- Aset produktif yang dihapustagih / *Charged off earning assets*	48.406	51.856	739	748	753	753	774	791	839	851	873	891	899	910	927	936
Kredit yang diberikan / *Credit disbursed*	41.076	44.502	739	748	753	753	774	791	839	851	873	891	899	910	927	936
Lainnya / *Others*	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tagihan Komitmen / *Commited Claims*	**395.393**	**470.754**	**524.924**	**533.969**	**529.813**	**486.272**	**510.233**	**480.454**	**496.982**	**520.992**	**530.103**	**598.606**	**552.427**	**506.378**	**527.318**	**494.021**
- Fasilitas pinjaman yang belum ditarik / *Unused borrowing*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / *Outstanding spot*	395.393	470.754	524.924	533.969	529.813	486.191	510.200	480.454	496.982	520.992	530.084	598.502	552.322	506.282	527.318	493.782
- Lainnya / *Others*	-	-	-	-	-	81	34	-	-	-	19	103	105	96	-	239
Kewajiban Komitmen / *Commited Liabilities*	**658.731**	**725.145**	**779.692**	**789.749**	**777.528**	**773.414**	**764.259**	**764.735**	**769.634**	**779.156**	**799.214**	**815.334**	**793.665**	**740.287**	**733.356**	**749.843**
- Fasilitas kredit kepada nasabah yang belum ditarik / *Undisbursed loan*	281.694	261.923	312.079	308.158	292.714	294.026	298.351	305.364	312.285	312.037	319.530	303.764	292.019	273.365	275.992	275.400
- Committed	54.046	48.312	49.556	49.368	48.390	46.619	46.785	47.501	49.237	48.612	47.489	44.403	21.768	19.176	19.728	19.375
- Uncommitted	227.649	213.611	262.523	258.790	244.323	247.407	251.566	257.863	263.048	263.425	272.041	259.361	270.251	254.189	256.264	256.025
- Fasilitas kredit kepada bank lain yang belum ditarik / *Undisbursed loan*	4.708	5.813	4.164	4.437	3.744	3.663	3.740	3.431	1.261	417	4.305	4.178	5.593	7.277	6.398	6.967
- Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Uncommitted	4.708	5.813	4.164	4.437	3.744	3.663	3.740	3.431	1.261	417	4.305	4.178	5.593	7.277	6.398	6.967
- Irrevocable L/C yang masih berjalan / *Current Irrevocable L/C*	2.269	5.958	5.400	5.114	5.563	3.625	5.691	4.423	6.695	4.548	6.308	6.075	2.950	3.115	3.188	3.351
- Posisi penjualan spot dan derivatif yang masih berjalan / *Outstanding spot and derivatives (sold)*	370.059	451.451	458.038	472.040	475.507	472.100	456.477	451.517	449.394	462.155	469.071	501.314	493.093	456.530	447.778	464.106
- Lainnya / *Others*	-	-	11	-	-	-	-	-	-	-	-	4	10	-	-	20
Tagihan Kontinjensi / *Contingent Claims*	**28.396**	**20.761**	**21.347**	**21.021**	**22.598**	**22.215**	**18.531**	**21.774**	**23.262**	**23.925**	**20.864**	**22.120**	**24.089**	**26.653**	**25.832**	**26.342**
- Garansi yang diterima / *Received guarantees*	27.925	20.116	21.156	20.834	22.408	22.021	18.330	21.568	23.051	23.710	20.643	21.892	23.882	26.445	25.618	26.124
- Pendapatan bunga dalam penyelesaian / *Accrued interest*	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / *Others*	13	9	190	187	190	194	200	206	210	215	221	228	207	208	214	218
Kewajiban Kontijensi / *Contingent Liabilities*	**27.316**	**22.665**	**20.281**	**20.430**	**19.562**	**20.617**	**21.934**	**20.737**	**21.217**	**23.094**	**23.424**	**23.883**	**23.595**	**22.563**	**21.352**	**21.940**
- Garansi yang diberikan / *Issued guarantees*	27.316	22.665	20.141	20.290	19.422	20.477	21.794	20.597	21.077	23.094	23.424	23.883	23.595	22.563	21.352	21.940
- Lainnya / *Others*	-	-	140	140	140	140	140	140	140	-	-	-	-	-	-	-
Lainnya / *Others*	**18.376**	**19.594**	**14.771**	**14.821**	**14.482**	**14.477**	**14.506**	**14.635**	**14.661**	**14.680**	**14.622**	**13.654**	**6.626**	**6.587**	**6.604**	**6.636**
- Penerusan Kredit / *Channelling*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / *Written off earning assets*	14.273	14.791	14.771	14.821	14.482	14.477	14.506	14.635	14.661	14.680	14.622	13.654	6.626	6.587	6.604	6.636
Kredit yang diberikan / *Credit disbursed*	14.122	14.640	14.620	14.670	14.330	14.326	14.355	14.484	14.510	14.529	14.471	13.503	6.475	6.436	6.453	6.485
Lainnya / *Others*	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / *Charged off earning assets*	4.103	4.803	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / *Credit disbursed*	4.053	4.752	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / *Others*	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**23,89**	**25,66**	**25,62**	**28,36**	**27,17**	**26,88**	**27,41**	**27,24**	**27,56**	**27,74**	**27,43**	**27,52**	**27,97**	**27,75**	**27,62**	**27,83**
- Modal / *Capital*	1.360.376	1.519.278	1.649.203	1.684.115	1.612.469	1.601.181	1.630.159	1.657.972	1.673.395	1.697.736	1.709.467	1.730.717	1.764.879	1.777.439	1.797.787	1.815.585
- ATMR / *Risk Weighted Assets*	5.693.416	5.919.917	6.437.288	5.939.230	5.935.470	5.956.503	5.946.553	6.086.147	6.071.727	6.119.496	6.231.041	6.288.499	6.309.626	6.404.190	6.509.329	6.524.971
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**22,24**	**24,06**	**24,09**	**26,73**	**25,54**	**25,24**	**25,78**	**25,66**	**25,97**	**26,14**	**25,86**	**25,84**	**26,30**	**26,13**	**26,10**	**26,29**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	1.266.316	1.424.392	1.550.607	1.587.350	1.515.866	1.503.345	1.533.182	1.561.478	1.576.787	1.599.520	1.611.586	1.625.052	1.659.697	1.673.139	1.698.975	1.715.390
- ATMR / *Risk Weighted Assets*	5.693.416	5.919.917	6.437.288	5.939.230	5.935.470	5.956.503	5.946.553	6.086.147	6.071.727	6.119.496	6.231.041	6.288.499	6.309.626	6.404.190	6.509.329	6.524.971
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,59**	**1,85**	**2,45**	**2,78**	**2,80**	**2,75**	**2,72**	**2,76**	**2,79**	**2,77**	**2,76**	**2,76**	**2,76**	**2,78**	**2,76**	**2,55**
- Laba sebelum pajak / *Profit*	134.529	168.047	242.903	289.688	291.684	286.607	283.264	287.483	290.591	289.640	289.268	290.002	290.478	294.198	305.707	283.484
- Rata-rata total aset / *Average total assets*	8.440.183	9.075.206	9.912.750	10.416.719	10.424.503	10.416.957	10.402.748	10.420.795	10.428.114	10.438.811	10.466.060	10.498.898	10.533.059	10.586.231	11.084.967	11.103.197
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**86,58**	**83,55**	**78,70**	**82,16**	**79,48**	**78,70**	**77,61**	**77,39**	**77,56**	**77,17**	**76,34**	**76,37**	**76,79**	**78,94**	**88,43**	**91,68**
- Biaya Operasional / *Operating Expenses*	849.954	856.794	900.323	222.534	282.591	353.989	410.191	493.156	588.432	655.751	703.629	786.190	882.168	1.104.135	197.417	525.418
- Pendapatan Operasional / *Operating Income*	981.650	1.025.464	1.143.976	270.846	355.549	449.790	528.545	637.268	758.717	849.720	921.756	1.029.463	1.148.756	1.398.730	223.255	573.100
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,45**	**4,63**	**4,80**	**4,81**	**4,86**	**4,86**	**4,88**	**4,90**	**4,95**	**4,97**	**4,96**	**4,95**	**4,93**	**4,92**	**4,64**	**4,58**
- Pendapatan bunga bersih / *Interest income net*	361.932	407.834	460.243	483.292	488.477	487.934	489.373	491.367	496.349	499.243	499.415	499.863	499.807	500.346	506.630	495.466
- Rata-rata total aset produktif / *Average total earning assets*	8.136.641	8.803.063	9.587.154	10.054.595	10.055.069	10.032.593	10.020.597	10.026.778	10.035.995	10.049.052	10.073.989	10.102.428	10.131.860	10.177.978	10.922.778	10.820.587
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**82,54**	**77,49**	**78,98**	**80,00**	**80,79**	**81,09**	**82,35**	**82,85**	**82,98**	**83,40**	**84,00**	**84,33**	**84,87**	**84,11**	**84,06**	**84,25**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	5.235.027	5.512.366	6.100.964	6.051.731	6.114.349	6.132.060	6.239.951	6.312.779	6.337.578	6.388.354	6.480.552	6.545.469	6.603.266	6.721.867	6.686.393	6.721.070
- Total Dana Pihak Ketiga / *Total Third Party Funds*	6.342.538	7.114.041	7.724.561	7.564.473	7.568.139	7.561.847	7.577.105	7.619.675	7.637.902	7.659.505	7.714.502	7.762.073	7.780.274	7.991.997	7.954.722	7.977.437
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**18,91**	**20,01**	**16,23**	**15,66**	**16,22**	**15,86**	**14,12**	**14,19**	**13,77**	**13,68**	**13,03**	**13,27**	**13,02**	**13,45**	**13,27**	**13,42**
- Aset Likuid Primer / *Primary Liquid Asset*	1.009.045	1.174.590	1.047.654	962.640	1.016.815	994.418	843.536	871.797	790.990	806.475	789.451	843.872	837.829	938.600	851.474	873.650
- Aset Likuid Sekunder / *Secondary Liquid assets*	651.176	760.137	669.416	669.477	676.331	654.169	618.607	620.062	651.087	632.055	602.695	588.818	578.007	564.056	618.976	619.270
- Total Aset / *Total Assets*	8.780.681	9.670.515	10.581.455	10.422.140	10.440.073	10.394.319	10.355.025	10.511.028	10.472.028	10.513.690	10.684.050	10.794.447	10.874.661	11.171.129	11.084.967	11.121.426

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**18,82**	**21,39**	**21,20**	**23,93**	**22,17**	**21,53**	**22,16**	**22,10**	**22,54**	**22,76**	**22,63**	**22,84**	**23,42**	**23,21**	**22,65**	**23,12**
- Modal / *Capital*	462.629	561.942	608.371	627.545	579.348	565.617	580.375	592.693	605.204	613.404	620.033	633.749	651.190	656.618	660.737	670.841
- ATMR / *Risk Weighted Assets*	2.458.280	2.627.678	2.869.649	2.622.663	2.613.250	2.627.284	2.619.313	2.682.218	2.685.412	2.694.736	2.739.641	2.774.850	2.780.827	2.828.475	2.917.624	2.901.560
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**17,52**	**19,85**	**19,80**	**22,44**	**20,67**	**20,02**	**20,66**	**20,63**	**21,06**	**21,29**	**21,15**	**21,15**	**21,73**	**21,54**	**21,22**	**21,70**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	430.786	521.477	568.213	588.581	540.091	526.010	541.146	553.386	565.491	573.736	579.439	586.864	604.375	609.217	619.086	629.675
- ATMR / *Risk Weighted Assets*	2.458.280	2.627.678	2.869.649	2.622.663	2.613.250	2.627.284	2.619.313	2.682.218	2.685.412	2.694.736	2.739.641	2.774.850	2.780.827	2.828.475	2.917.624	2.901.560
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,43**	**2,16**	**3,05**	**3,18**	**3,37**	**3,22**	**3,15**	**3,31**	**3,36**	**3,33**	**3,36**	**3,36**	**3,37**	**3,43**	**3,17**	**2,83**
- Laba sebelum pajak / *Profit*	51.975	84.875	131.436	145.772	154.065	146.734	143.278	150.930	153.315	152.214	153.841	154.176	155.318	159.324	157.909	141.138
- Rata-rata total aset / *Average total assets*	3.626.978	3.932.076	4.306.153	4.588.998	4.577.459	4.563.879	4.555.130	4.562.825	4.563.192	4.565.711	4.577.165	4.592.056	4.611.205	4.644.803	4.976.680	4.979.839
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**86,62**	**81,66**	**72,35**	**80,67**	**74,75**	**72,95**	**71,60**	**69,65**	**68,71**	**68,92**	**68,92**	**68,41**	**69,24**	**75,29**	**90,62**	**79,78**
- Biaya Operasional / *Operating Expenses*	342.975	378.705	343.300	101.316	113.971	132.227	150.748	173.393	197.264	225.998	257.010	279.353	321.767	486.573	129.313	93.813
- Pendapatan Operasional / *Operating Income*	395.943	463.761	474.496	125.586	152.461	181.257	210.551	248.945	287.113	327.922	372.914	408.378	464.726	646.273	142.704	117.582
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,63**	**5,16**	**5,24**	**4,99**	**5,06**	**5,08**	**5,11**	**5,14**	**5,20**	**5,24**	**5,26**	**5,23**	**5,20**	**5,15**	**4,88**	**4,78**
- Pendapatan bunga bersih / *Interest income net*	163.746	199.656	221.739	224.294	226.501	226.822	227.361	229.005	231.347	233.258	234.896	234.104	233.651	233.040	236.979	231.749
- Rata-rata total aset produktif / *Average total earning assets*	3.539.589	3.870.328	4.228.754	4.492.686	4.480.575	4.460.724	4.450.658	4.451.356	4.451.241	4.452.622	4.462.429	4.475.925	4.493.443	4.523.220	4.857.751	4.846.923
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**85,13**	**82,50**	**80,82**	**84,08**	**85,93**	**86,46**	**87,43**	**87,41**	**89,07**	**89,35**	**89,31**	**90,20**	**89,84**	**86,51**	**87,63**	**87,67**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.445.965	2.623.165	2.894.142	2.868.053	2.914.190	2.912.016	2.976.500	3.018.122	3.042.329	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671
- Total Dana Pihak Ketiga / *Total Third Party Funds*	2.873.149	3.179.487	3.581.139	3.411.294	3.391.548	3.367.904	3.404.557	3.452.904	3.415.718	3.444.439	3.499.801	3.506.445	3.552.347	3.747.610	3.713.099	3.716.820
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**17,53**	**16,41**	**14,23**	**13,73**	**13,85**	**12,63**	**11,52**	**11,95**	**11,07**	**10,83**	**10,29**	**10,81**	**10,55**	**11,91**	**11,35**	**11,39**
- Aset Likuid Primer / *Primary Liquid Asset*	414.449	395.658	401.380	373.037	366.810	332.418	314.822	337.918	274.510	278.112	277.398	307.674	328.758	410.025	363.662	366.965
- Aset Likuid Sekunder / *Secondary Liquid assets*	254.901	301.992	271.583	254.357	264.076	239.039	205.861	211.948	230.846	218.220	203.136	203.357	177.862	187.136	201.283	200.626
- Total Aset / *Total Assets*	3.818.584	4.251.749	4.728.435	4.570.199	4.554.379	4.523.138	4.520.136	4.601.300	4.565.395	4.583.346	4.668.797	4.726.072	4.802.700	5.014.378	4.976.680	4.982.998

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**22,11**	**22,77**	**23,59**	**25,95**	**25,22**	**24,77**	**24,78**	**24,74**	**24,84**	**24,70**	**24,61**	**24,36**	**25,69**	**25,91**	**26,59**	**26,04**
- Modal / *Capital*	89.468	97.305	104.310	106.390	104.141	102.945	103.810	105.219	106.054	106.809	107.188	107.022	113.193	115.338	118.014	116.185
- ATMR / *Risk Weighted Assets*	404.641	427.260	442.232	409.914	412.966	415.542	418.855	425.268	426.879	432.419	435.589	439.330	440.608	445.114	443.809	446.198
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**20,43**	**21,00**	**21,65**	**23,85**	**23,12**	**22,68**	**22,70**	**22,67**	**22,78**	**22,64**	**22,55**	**22,32**	**23,65**	**23,88**	**24,57**	**24,01**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	82.670	89.726	95.764	97.760	95.476	94.243	95.072	96.408	97.225	97.907	98.238	98.041	104.199	106.285	109.052	107.153
- ATMR / *Risk Weighted Assets*	404.641	427.260	442.232	409.914	412.966	415.542	418.855	425.268	426.879	432.419	435.589	439.330	440.608	445.114	443.809	446.198
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,04**	**2,03**	**2,12**	**1,95**	**1,95**	**1,82**	**1,90**	**1,98**	**1,93**	**1,95**	**1,98**	**1,95**	**1,97**	**1,98**	**2,06**	**1,80**
- Laba sebelum pajak / *Profit*	14.433	15.802	17.474	16.417	16.441	15.388	16.087	16.862	16.466	16.677	16.948	16.755	17.070	17.185	17.960	15.772
- Rata-rata total aset / *Average total assets*	706.917	779.783	825.593	840.278	842.629	844.949	846.209	849.582	851.600	854.176	856.509	861.034	864.488	868.361	872.290	875.075
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**80,60**	**79,38**	**76,38**	**78,30**	**78,72**	**79,81**	**78,94**	**77,98**	**79,02**	**78,84**	**78,64**	**79,08**	**78,14**	**78,38**	**79,76**	**80,38**
- Biaya Operasional / *Operating Expenses*	59.823	61.033	57.197	9.973	15.330	20.553	25.484	30.244	36.721	42.054	47.538	53.630	56.850	62.931	5.935	10.874
- Pendapatan Operasional / *Operating Income*	74.224	76.892	74.886	12.737	19.473	25.754	32.281	38.785	46.468	53.344	60.446	67.820	72.757	80.287	7.441	13.528
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**5,72**	**5,72**	**5,76**	**5,21**	**5,33**	**5,35**	**5,38**	**5,41**	**5,67**	**5,69**	**5,46**	**5,49**	**5,49**	**5,52**	**4,89**	**4,98**
- Pendapatan bunga bersih / *Interest income net*	38.826	42.834	45.542	41.878	42.992	43.083	43.430	43.773	45.932	46.293	44.592	45.050	45.209	45.679	41.925	42.366
- Rata-rata total aset produktif / *Average total earning assets*	678.925	749.355	790.313	803.680	806.151	805.498	806.581	809.601	810.631	813.538	815.985	820.386	823.319	826.936	857.195	849.884
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**83,15**	**75,87**	**77,87**	**78,76**	**78,50**	**77,64**	**78,63**	**79,68**	**78,48**	**80,06**	**81,09**	**77,09**	**80,06**	**83,03**	**83,89**	**82,33**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	466.977	492.338	517.187	516.640	523.507	524.446	529.289	535.300	537.311	544.285	549.554	550.357	553.253	557.741	551.049	551.698
- Total Dana Pihak Ketiga / *Total Third Party Funds*	561.619	648.918	664.150	655.955	666.850	675.444	673.177	671.808	684.647	679.838	677.670	713.914	691.070	671.699	656.875	670.075
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**16,12**	**17,02**	**14,41**	**11,67**	**12,97**	**14,38**	**11,57**	**12,88**	**11,68**	**12,36**	**11,82**	**13,82**	**13,94**	**13,57**	**12,52**	**13,20**
- Aset Likuid Primer / *Primary Liquid Asset*	92.289	103.468	78.172	50.840	58.745	69.862	49.278	63.971	54.394	61.570	62.011	78.122	78.811	80.638	61.704	68.196
- Aset Likuid Sekunder / *Secondary Liquid assets*	25.053	36.398	46.423	47.057	51.124	52.654	49.243	47.639	46.491	46.230	41.474	46.531	46.559	42.940	47.538	47.679
- Total Aset / *Total Assets*	727.860	821.803	864.727	838.847	847.331	851.909	851.251	866.448	863.706	872.208	875.169	901.762	899.034	910.955	872.290	877.860

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**25,48**	**26,77**	**27,03**	**29,97**	**29,08**	**29,32**	**29,64**	**29,39**	**29,69**	**29,77**	**29,28**	**29,26**	**29,41**	**29,03**	**29,16**	**29,19**
- Modal / *Capital*	644.848	693.681	762.944	774.588	756.970	761.720	769.835	782.082	783.442	794.494	796.742	800.661	812.963	814.023	821.894	830.909
- ATMR / *Risk Weighted Assets*	2.531.202	2.591.659	2.822.508	2.584.777	2.603.475	2.597.819	2.597.520	2.660.625	2.638.342	2.668.592	2.721.510	2.736.517	2.764.019	2.803.775	2.818.720	2.846.351
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**23,39**	**25,05**	**25,36**	**28,17**	**27,31**	**27,52**	**27,86**	**27,68**	**27,98**	**28,02**	**27,61**	**27,55**	**27,73**	**27,43**	**27,55**	**27,54**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	591.966	649.159	715.819	728.229	710.957	714.886	723.589	736.448	738.165	747.735	751.413	754.000	766.480	769.084	776.609	783.871
- ATMR / *Risk Weighted Assets*	2.531.202	2.591.659	2.822.508	2.584.777	2.603.475	2.597.819	2.597.520	2.660.625	2.638.342	2.668.592	2.721.510	2.736.517	2.764.019	2.803.775	2.818.720	2.846.351
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**1,56**	**1,59**	**2,00**	**2,49**	**2,35**	**2,43**	**2,41**	**2,31**	**2,34**	**2,34**	**2,29**	**2,31**	**2,26**	**2,23**	**2,39**	**2,28**
- Laba sebelum pajak / *Profit*	56.525	62.225	85.942	111.197	105.250	109.087	108.132	103.713	105.146	105.292	103.375	104.243	102.158	101.245	111.452	106.562
- Rata-rata total aset / *Average total assets*	3.615.981	3.917.964	4.290.349	4.459.677	4.480.130	4.484.364	4.480.539	4.487.799	4.494.510	4.498.835	4.508.487	4.516.737	4.525.490	4.539.327	4.670.570	4.679.287
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**84,66**	**80,92**	**75,52**	**73,46**	**74,67**	**73,97**	**73,57**	**74,79**	**74,13**	**73,99**	**74,27**	**74,11**	**74,77**	**75,00**	**76,91**	**75,59**
- Biaya Operasional / *Operating Expenses*	298.258	265.507	267.455	51.365	77.708	103.624	125.861	154.448	176.425	200.433	225.154	251.133	279.176	306.035	31.339	55.497
- Pendapatan Operasional / *Operating Income*	352.287	328.131	354.173	69.926	104.065	140.083	171.067	206.499	238.000	270.907	303.164	338.858	373.373	408.059	40.746	73.419
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**4,24**	**4,15**	**4,39**	**4,63**	**4,65**	**4,63**	**4,64**	**4,64**	**4,63**	**4,64**	**4,62**	**4,62**	**4,62**	**4,62**	**4,41**	**4,36**
- Pendapatan bunga bersih / *Interest income net*	146.132	156.075	180.767	198.196	199.554	198.869	199.185	199.140	199.412	199.938	199.844	200.387	200.479	201.143	207.203	200.837
- Rata-rata total aset produktif / *Average total earning assets*	3.449.883	3.757.028	4.117.729	4.280.574	4.292.561	4.292.638	4.292.381	4.295.864	4.305.409	4.313.008	4.324.030	4.333.104	4.342.318	4.355.533	4.702.175	4.611.175
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**78,76**	**72,39**	**77,70**	**77,09**	**77,10**	**77,29**	**78,64**	**79,55**	**78,64**	**79,10**	**80,19**	**80,84**	**81,71**	**82,32**	**81,21**	**82,07**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	2.144.164	2.229.008	2.506.684	2.490.834	2.504.296	2.524.459	2.560.696	2.583.487	2.588.521	2.599.764	2.632.714	2.658.678	2.689.215	2.747.804	2.713.132	2.742.226
- Total Dana Pihak Ketiga / *Total Third Party Funds*	2.722.257	3.079.110	3.226.257	3.230.987	3.248.238	3.266.108	3.256.228	3.247.586	3.291.730	3.286.558	3.282.964	3.288.907	3.291.210	3.338.005	3.341.069	3.341.433
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**19,08**	**22,66**	**16,39**	**15,28**	**14,68**	**16,37**	**14,43**	**13,87**	**13,95**	**13,50**	**12,87**	**12,86**	**12,60**	**12,67**	**12,71**	**12,90**
- Aset Likuid Primer / *Primary Liquid Asset*	406.531	569.756	423.388	364.472	417.115	423.204	330.761	315.157	307.328	290.594	278.536	291.374	275.540	310.301	278.577	291.093
- Aset Likuid Sekunder / *Secondary Liquid assets*	318.331	372.862	308.317	320.358	315.215	313.136	315.046	312.346	325.245	320.718	311.621	298.968	305.502	284.186	315.099	313.799
- Total Aset / *Total Assets*	3.798.635	4.160.554	4.465.116	4.482.690	4.989.682	4.497.065	4.474.352	4.524.101	4.534.773	4.529.110	4.585.703	4.590.988	4.613.025	4.691.531	4.670.570	4.688.004

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb r)	Mar r)	Apr r)	Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Rasio Pemenuhan Kecukupan Modal Minimum (%) / *Capital Adequacy Ratio* (%)	**54,61**	**60,86**	**57,31**	**54,55**	**56,25**	**54,11**	**56,66**	**55,96**	**55,65**	**56,53**	**55,49**	**56,03**	**57,85**	**58,58**	**59,89**	**59,74**
- Modal / *Capital*	163.432	166.351	173.578	175.593	172.010	170.899	176.138	177.978	178.695	183.029	185.504	189.285	187.533	191.459	197.141	197.650
- ATMR / *Risk Weighted Assets*	299.293	273.320	302.899	321.876	305.780	315.858	310.864	318.036	321.094	323.748	334.302	337.802	324.173	326.827	329.176	330.861
Rasio Modal Inti terhadap ATMR (%) / *Core Capital Ratio to ATMR* (%)	**53,76**	**60,01**	**56,39**	**53,68**	**55,38**	**53,25**	**55,77**	**55,10**	**54,78**	**55,64**	**54,59**	**55,11**	**56,96**	**57,69**	**59,00**	**58,84**
- Modal Inti (Tier I) / *Core Capital (Tier I)*	160.894	164.030	170.811	172.781	169.342	168.205	173.375	175.236	175.906	180.142	182.496	186.147	184.644	188.552	194.228	194.691
- ATMR / *Risk Weighted Assets*	299.293	273.320	302.899	321.876	305.780	315.858	310.864	318.036	321.094	323.748	334.302	337.802	324.173	326.827	329.176	330.861
Return On Assets Ratio (%) / *Return On Assets Ratio* (%)	**2,37**	**1,16**	**1,64**	**3,09**	**3,04**	**2,94**	**3,03**	**3,07**	**3,02**	**2,97**	**2,88**	**2,80**	**3,00**	**3,08**	**3,25**	**3,52**
- Laba sebelum pajak / *Profit*	11.596	5.145	8.051	16.302	15.928	15.398	15.767	15.978	15.663	15.457	15.104	14.827	15.932	16.444	18.386	20.012
- Rata-rata total aset / *Average total assets*	490.307	445.383	490.655	527.765	524.286	523.766	520.870	520.589	518.812	520.089	523.899	529.072	531.874	533.740	565.427	568.996
Biaya Operasional thdp Pendapatan Operasional (%) / *Operating Expenses/Operating Income* (%)	**93,53**	**96,73**	**96,65**	**95,66**	**95,01**	**95,02**	**94,29**	**94,43**	**95,13**	**94,80**	**93,90**	**94,25**	**94,31**	**94,13**	**95,26**	**99,09**
- Biaya Operasional / *Operating Expenses*	148.897	151.548	232.371	59.880	75.583	97.585	108.098	135.071	178.022	187.266	173.927	202.074	224.375	248.596	30.830	365.234
- Pendapatan Operasional / *Operating Income*	159.196	156.679	240.421	62.597	79.550	102.696	114.646	143.038	187.136	197.548	185.231	214.407	237.900	264.112	32.363	368.571
Net Interest Margin Ratio (%) / *Net Interest Margin Ratio* (%)	**2,83**	**2,17**	**2,71**	**3,96**	**4,08**	**4,04**	**4,12**	**4,14**	**4,19**	**4,20**	**4,26**	**4,30**	**4,33**	**4,34**	**4,06**	**4,00**
- Pendapatan bunga bersih / *Interest income net*	13.228	9.269	12.194	18.924	19.431	19.160	19.397	19.449	19.658	19.754	20.082	20.323	20.469	20.483	20.523	20.514
- Rata-rata total aset produktif / *Average total earning assets*	468.244	426.351	450.357	477.655	475.782	473.733	470.977	469.957	468.714	469.884	471.545	473.013	472.780	472.289	505.657	512.606
Loan to Deposits Ratio (%) / *Loan to Deposits Ratio* (%)	**95,91**	**81,28**	**72,31**	**66,18**	**65,91**	**67,81**	**71,34**	**71,09**	**68,92**	**67,10**	**68,00**	**68,63**	**68,98**	**74,28**	**69,11**	**67,63**
- Total Kredit kepada pihak ketiga bukan Bank / *Total Credit to third party*	177.922	167.855	182.951	176.204	172.356	171.138	173.466	175.871	169.416	166.861	172.777	173.496	169.451	174.335	168.398	168.475
- Total Dana Pihak Ketiga / *Total Third Party Funds*	185.513	206.526	253.015	266.237	261.503	252.391	243.143	247.377	245.807	248.670	254.067	252.806	245.648	234.684	243.679	249.109
Rasio Aset Likuid (%) / *Liquid Assets Ratio* (%)	**34,13**	**35,42**	**35,90**	**41,85**	**42,54**	**41,80**	**38,71**	**39,08**	**40,00**	**42,17**	**39,32**	**35,90**	**36,22**	**33,82**	**35,83**	**35,73**
- Aset Likuid Primer / *Primary Liquid Asset*	95.776	105.708	144.713	174.290	174.145	168.934	148.676	154.751	154.759	176.199	171.507	166.702	154.720	137.636	147.530	147.395
- Aset Likuid Sekunder / *Secondary Liquid assets*	52.892	48.885	43.093	47.705	45.915	49.340	48.457	48.130	48.506	46.888	46.464	39.961	48.085	49.794	55.055	57.166
- Total Aset / *Total Assets*	435.602	436.409	523.177	530.404	517.328	522.207	509.287	519.180	508.154	529.026	554.381	575.625	559.902	554.266	565.427	572.564

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

Kelompok Bank / *Group of Banks*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
- Bank Persero / *State Owned Banks*	3.818.584	4.251.749	4.728.435	4.570.199	4.554.379	4.523.138	4.520.136	4.601.300	4.565.395	4.583.346	4.668.797	4.726.078	4.802.700	5.014.378	4.976.681	4.982.998
- BPD / *Regional Development Banks*	763.879	861.329	938.286	908.479	918.604	921.575	919.887	936.091	932.762	940.617	945.728	977.185	971.800	985.415	940.520	947.241
- Bank Swasta Nasional / *Domestic Private Banks*	4.159.829	4.562.817	4.923.416	4.938.451	4.989.682	4.965.438	4.939.578	4.995.530	5.023.720	4.996.425	5.066.066	5.066.477	5.093.555	5.211.779	5.187.860	5.205.214
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	435.602	436.409	523.177	530.404	517.328	522.207	509.287	519.180	508.154	529.026	554.381	575.625	559.902	554.266	565.427	572.564
Total	**9.177.894**	**10.112.304**	**11.113.314**	**10.947.533**	**10.979.992**	**10.932.358**	**10.888.888**	**11.052.100**	**11.030.031**	**11.049.414**	**11.234.971**	**11.345.365**	**11.427.957**	**11.765.838**	**11.670.488**	**11.708.017**

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

Kelompok Bank / *Group of Banks*	Desember 2021				Desember 2022				Februari 2023				Desember 2023				Februari 2024			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / *State Owned Banks*	0	0	0	4	-	-	-	4	0	0	0	4	-	-	-	4	-	-	-	4
BPD / *Regional Development Banks*	0	3	20	4	-	2	21	4	0	3	20	4	-	3	19	5	-	3	20	4
Bank Swasta Nasional / *Domestic Private Banks*	0	16	33	19	-	11	37	20	0	11	37	20	-	10	37	20	-	11	38	19
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*	0	1	3	4	-	-	3	4	0	0	3	4	-	-	2	5	-	-	2	5
Total	0	20	56	31	-	**13**	**61**	**32**	0	14	60	32	-	**13**	**58**	**34**	-	**14**	**60**	**32**

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**7.720.284**	**8.262.969**	**8.981.890**	**9.034.064**	**9.011.708**	**8.972.375**	**9.073.268**	**9.157.898**	**9.206.652**	**9.242.975**	**9.394.226**	**9.460.922**	**9.549.681**	**9.692.662**	**10.079.668**	**9.876.400**
a. Lancar / *Current*	7.319.912	7.858.621	8.592.333	8.580.941	8.583.800	8.512.530	8.621.586	8.686.226	8.732.133	8.758.627	8.926.582	8.991.626	9.084.152	9.246.886	9.577.060	9.367.506
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	236.947	292.696	271.761	301.277	290.468	314.161	311.301	320.623	305.772	306.596	305.416	295.149	340.526	346.105
c. Kurang Lancar / *Sub-Standard*	27.704	20.873	17.650	19.897	17.605	24.343	21.161	21.779	26.403	22.799	21.174	23.874	21.540	22.013	28.879	25.074
d. Diragukan / *Doubtful*	13.637	19.234	24.636	29.011	29.896	27.586	28.097	27.214	25.793	28.159	28.567	25.957	24.334	23.801	25.870	27.189
e. Macet / *Loss*	123.706	131.545	110.324	111.519	108.647	106.639	111.955	108.518	111.022	112.766	112.131	112.868	114.239	104.813	107.333	110.526
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**2.061.121**	**2.150.274**	**2.640.878**	**2.433.614**	**2.389.073**	**2.373.458**	**2.444.226**	**2.453.701**	**2.480.158**	**2.499.499**	**2.550.714**	**2.581.175**	**2.573.279**	**2.506.180**	**2.561.013**	**2.549.682**
a. Lancar / *Current*	2.028.854	2.116.745	2.539.847	2.398.640	2.355.815	2.338.762	2.410.610	2.422.605	2.446.969	2.466.602	2.517.604	2.548.057	2.540.583	2.475.662	2.529.208	2.517.010
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	74.231	31.351	29.723	31.141	29.768	27.102	29.396	29.227	29.267	29.336	28.981	26.730	27.643	28.367
c. Kurang Lancar / *Sub-Standard*	1.968	879	1.004	1.014	948	1.065	1.101	1.529	1.205	1.172	1.351	1.265	1.210	1.364	1.601	1.812
d. Diragukan / *Doubtful*	228	213	218	391	307	296	379	344	317	332	290	387	390	253	261	307
e. Macet / *Loss*	2.144	2.975	25.579	2.219	2.279	2.194	2.367	2.122	2.271	2.166	2.202	2.131	2.116	2.170	2.301	2.187
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**169.387**	**175.719**	**179.410**	**164.050**	**159.683**	**162.123**	**165.060**	**161.506**	**167.011**	**167.394**	**165.715**	**166.481**	**163.829**	**154.414**	**166.244**	**167.095**
Kredit kepada Bank Lain / *Interbank Loans*	**66.058**	**52.051**	**74.057**	**70.495**	**71.060**	**70.230**	**67.249**	**67.208**	**66.127**	**65.591**	**70.251**	**72.440**	**72.648**	**96.692**	**93.023**	**93.819**
a. Lancar / *Current*	65.963	52.028	73.999	70.399	70.968	70.124	67.153	67.065	66.051	65.506	70.174	72.373	72.581	96.617	92.712	93.640
b. Dalam Perhatian Khusus / Special Mention	35	13	31	39	33	41	29	91	24	13	8	0	0	9	27	58
c. Kurang Lancar / *Sub-Standard*	-	-	17	6	2	7	8	6	6	26	6	9	6	6	-	-
d. Diragukan / *Doubtful*	-	0	-	28	22	8	1	2	2	-	20	20	4	4	5	0
e. Macet / *Loss*	59	10	9	23	35	49	57	44	44	45	44	37	57	57	123	121
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**59**	**10**	**26**	**49**	**59**	**64**	**66**	**52**	**52**	**71**	**70**	**67**	**67**	**66**	**129**	**121**

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**3.416.538**	**3.782.349**	**4.098.278**	**4.092.469**	**4.088.234**	**4.087.798**	**4.085.850**	**4.113.656**	**4.124.388**	**4.144.330**	**4.228.719**	**4.259.189**	**4.327.598**	**4.420.226**	**4.523.273**	**4.510.771**
a. Lancar / *Current*	3.220.311	3.577.917	3.897.989	3.847.747	3.857.858	3.843.538	3.843.695	3.870.542	3.873.164	3.893.840	3.978.339	4.010.491	4.080.569	4.185.100	4.262.055	4.242.900
b. Dalam Perhatian Khusus / Special Mention	108.285	118.199	124.276	162.598	152.291	164.815	160.846	166.313	171.522	170.155	171.428	170.957	169.580	162.380	183.738	189.737
c. Kurang Lancar / *Sub-Standard*	16.956	9.601	7.980	10.815	9.451	13.906	10.729	11.193	13.352	12.069	10.546	11.513	10.368	11.013	16.196	13.527
d. Diragukan / *Doubtful*	7.277	11.727	12.758	15.415	16.614	15.526	20.487	19.394	17.663	19.209	19.828	17.904	16.282	15.526	14.716	15.515
e. Macet / *Loss*	63.709	64.905	55.274	55.894	52.020	50.012	50.093	46.213	48.686	49.056	48.578	48.325	50.799	46.207	46.567	49.092
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**606.341**	**651.290**	**933.372**	**681.967**	**662.976**	**663.163**	**694.371**	**707.362**	**710.749**	**699.919**	**719.074**	**737.957**	**737.055**	**697.446**	**686.732**	**682.955**
a. Lancar / *Current*	595.211	636.055	849.906	667.090	647.469	648.008	679.269	695.063	696.587	685.675	704.607	723.559	723.135	684.269	673.729	670.271
b. Dalam Perhatian Khusus / Special Mention	8.859	12.943	58.294	12.934	13.560	13.193	13.043	10.281	12.153	12.183	12.396	12.374	11.881	11.073	10.890	10.541
c. Kurang Lancar / *Sub-Standard*	965	148	149	190	201	292	269	290	297	313	439	340	355	427	437	415
d. Diragukan / *Doubtful*	177	138	145	171	195	185	310	248	197	190	170	278	285	166	171	218
e. Macet / *Loss*	1.129	2.007	24.877	1.582	1.552	1.484	1.481	1.480	1.517	1.558	1.462	1.406	1.399	1.512	1.504	1.510
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**90.213**	**88.525**	**101.184**	**84.067**	**80.031**	**81.405**	**83.368**	**78.818**	**81.711**	**82.396**	**81.023**	**79.765**	**79.488**	**74.851**	**79.593**	**80.277**
Kredit kepada Bank Lain / *Interbank Loans*	**10.240**	**7.796**	**9.086**	**7.988**	**7.862**	**8.474**	**8.706**	**9.110**	**9.255**	**9.341**	**9.987**	**10.524**	**10.320**	**11.494**	**11.378**	**11.272**
a. Lancar / *Current*	10.187	7.791	9.086	7.988	7.862	8.474	8.706	9.110	9.255	9.341	9.987	10.524	10.320	11.493	11.378	11.272
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	0	0	0	-	-	-	-	0	0	0	0	0
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0
d. Diragukan / *Doubtful*	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**53**	**4**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	-	-	-	-	0	0	0

Tabel 1.25.a.
Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain
(Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank)
Miliar Rp *(Billion Rp)*

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**624.946**	**679.494**	**717.049**	**726.725**	**733.306**	**729.790**	**738.324**	**740.430**	**747.273**	**755.706**	**758.238**	**779.227**	**768.817**	**771.695**	**789.641**	**774.298**
a. Lancar / *Current*	601.918	657.302	697.212	700.840	708.978	703.713	712.380	714.246	720.884	729.061	731.703	752.150	741.826	745.692	757.216	742.893
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	8.302	13.732	11.947	13.221	12.850	13.330	12.842	12.964	13.308	13.141	13.609	13.314	18.708	17.511
c. Kurang Lancar / *Sub-Standard*	373	632	491	758	664	887	989	927	1.452	1.078	880	1.237	815	666	1.145	1.191
d. Diragukan / *Doubtful*	675	756	656	692	1.001	1.012	1.023	1.042	989	1.128	1.157	1.141	1.089	1.414	1.270	1.402
e. Macet / *Loss*	12.442	11.667	10.388	10.702	10.715	10.957	11.082	10.884	11.106	11.474	11.190	11.557	11.478	10.608	11.303	11.301
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**26.782**	**26.230**	**33.136**	**30.561**	**30.193**	**29.904**	**30.477**	**29.901**	**31.155**	**36.059**	**35.547**	**35.414**	**35.839**	**37.847**	**36.163**	**36.166**
a. Lancar / *Current*	26.051	25.571	32.790	29.921	29.576	29.273	29.912	29.370	30.483	35.404	34.889	34.816	35.320	37.369	35.625	35.691
b. Dalam Perhatian Khusus / Special Mention	71	152	79	378	338	368	288	262	391	362	353	233	224	207	264	201
c. Kurang Lancar / *Sub-Standard*	4	4	5	8	19	3	19	1	13	17	24	75	8	2	11	7
d. Diragukan / *Doubtful*	2	2	2	8	5	8	5	18	12	5	6	25	24	6	1	6
e. Macet / *Loss*	653	501	259	247	254	252	252	249	255	271	273	265	263	263	261	261
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**14.149**	**13.563**	**11.801**	**12.415**	**12.659**	**13.119**	**13.371**	**13.123**	**13.829**	**13.974**	**13.531**	**14.300**	**13.677**	**12.959**	**13.991**	**14.167**
Kredit kepada Bank Lain / *Interbank Loans*	**4.756**	**4.407**	**8.400**	**8.029**	**8.129**	**8.171**	**8.143**	**8.385**	**8.334**	**8.227**	**7.958**	**8.063**	**8.244**	**11.770**	**11.218**	**11.205**
a. Lancar / *Current*	4.743	4.406	8.389	7.995	8.096	8.129	8.101	8.341	8.296	8.190	7.922	8.033	8.214	11.731	11.116	11.082
b. Dalam Perhatian Khusus / Special Mention	13	-	11	25	24	26	26	30	24	4	4	-	6	9	10	38
c. Kurang Lancar / *Sub-Standard*	-	-	-	-	2	7	6	6	6	26	6	9	4	5	-	-
d. Diragukan / *Doubtful*	-	-	-	-	-	8	1	-	-	-	20	20	20	4	5	-
e. Macet / *Loss*	0	0	0	9	9	0	9	8	8	7	7	-	-	20	87	85
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**0**	**0**	**0**	**9**	**10**	**16**	**16**	**14**	**14**	**33**	**33**	**30**	**24**	**29**	**92**	**85**

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**3.343.329**	**3.500.624**	**3.807.307**	**3.845.202**	**3.839.470**	**3.808.920**	**3.892.763**	**3.945.637**	**3.971.265**	**3.975.351**	**4.034.489**	**4.042.946**	**4.081.154**	**4.129.349**	**4.363.073**	**4.174.585**
a. Lancar / *Current*	3.173.789	3.333.913	3.648.405	3.672.952	3.676.472	3.628.667	3.719.975	3.755.682	3.786.173	3.780.096	3.855.469	3.861.051	3.900.326	3.954.671	4.163.932	3.974.698
b. Dalam Perhatian Khusus / Special Mention	108.345	99.169	96.575	108.703	99.886	116.108	108.547	124.705	117.772	128.201	112.021	113.563	114.071	111.483	130.205	130.978
c. Kurang Lancar / *Sub-Standard*	9.807	9.055	9.021	8.163	7.330	9.451	9.288	9.317	11.275	9.333	9.406	10.804	10.063	10.075	11.333	10.254
d. Diragukan / *Doubtful*	5.504	6.501	11.142	12.816	12.195	11.048	6.500	6.696	7.050	7.724	7.484	6.819	6.948	6.849	9.878	10.255
e. Macet / *Loss*	45.885	51.986	42.164	42.568	43.588	43.647	48.454	49.237	48.995	49.997	50.107	50.710	49.745	46.271	47.725	48.400
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**1.112.010**	**1.176.394**	**1.332.586**	**1.383.087**	**1.374.461**	**1.361.406**	**1.389.801**	**1.382.624**	**1.396.937**	**1.423.425**	**1.442.526**	**1.469.904**	**1.476.228**	**1.464.566**	**1.531.188**	**1.522.903**
a. Lancar / *Current*	1.100.809	1.165.871	1.323.689	1.371.877	1.365.400	1.350.191	1.379.229	1.371.489	1.386.518	1.412.886	1.432.657	1.460.009	1.464.911	1.453.632	1.519.232	1.510.052
b. Dalam Perhatian Khusus / Special Mention	10.639	9.846	8.020	10.320	8.261	10.447	9.781	10.376	9.548	9.765	8.990	9.062	10.451	10.082	10.649	11.538
c. Kurang Lancar / *Sub-Standard*	206	191	470	384	319	303	348	328	304	340	329	325	331	377	683	813
d. Diragukan / *Doubtful*	30	55	56	200	94	88	50	66	93	122	103	68	81	81	88	84
e. Macet / *Loss*	326	432	351	305	388	377	393	364	473	311	447	440	453	394	535	417
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**61.758**	**68.219**	**63.204**	**64.436**	**63.913**	**64.913**	**65.033**	**66.009**	**68.190**	**67.828**	**67.877**	**69.166**	**67.623**	**64.047**	**70.243**	**70.221**
Kredit kepada Bank Lain / *Interbank Loans*	**46.923**	**36.574**	**49.413**	**47.749**	**48.503**	**47.756**	**46.057**	**45.629**	**45.198**	**44.671**	**44.874**	**45.485**	**45.485**	**56.601**	**56.689**	**56.461**
a. Lancar / *Current*	46.894	36.556	49.366	47.687	48.445	47.693	46.004	45.530	45.160	44.624	44.833	45.448	45.448	56.564	56.636	56.405
b. Dalam Perhatian Khusus / Special Mention	23	13	21	14	10	15	3	61	0	10	4	0	0	-	17	19
c. Kurang Lancar / *Sub-Standard*	-	-	17	6	-	-	2	2	2	-	-	-	-	-	-	-
d. Diragukan / *Doubtful*	-	-	-	28	22	-	-	-	-	-	-	-	-	-	-	-
e. Macet / *Loss*	6	6	9	15	26	48	48	36	36	38	37	37	37	36	36	36
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	**6**	**6**	**26**	**48**	**48**	**48**	**50**	**38**	**38**	**38**	**37**	**37**	**37**	**36**	**36**	**36**

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset Produktif Neraca / *Earning Assets*	**335.470**	**300.502**	**359.256**	**369.669**	**350.699**	**363.355**	**356.331**	**358.176**	**363.726**	**367.589**	**372.780**	**379.560**	**372.114**	**371.392**	**403.681**	**416.746**
a. Lancar / *Current*	323.894	289.489	348.727	359.402	340.491	352.660	345.536	345.756	351.912	355.630	361.070	367.934	361.432	361.423	393.857	407.014
b. Dalam Perhatian Khusus / Special Mention	9.156	6.190	7.795	7.662	7.636	8.156	8.225	9.813	9.164	9.303	9.015	8.936	8.155	7.971	7.875	7.878
c. Kurang Lancar / *Sub-Standard*	569	1.585	157	161	160	148	155	341	323	319	341	321	294	258	205	103
d. Diragukan / *Doubtful*	182	251	80	89	86	87	87	82	91	97	98	94	15	13	5	17
e. Macet / *Loss*	1.670	2.986	2.498	2.354	2.325	2.304	2.326	2.184	2.235	2.239	2.256	2.276	2.217	1.727	1.738	1.734
Aset Produktif Transaksi Rekening Administratif / *Earning Assets - Account Administrative Transactions*	**315.988**	**296.359**	**341.784**	**337.999**	**321.443**	**321.791**	**329.576**	**333.814**	**341.317**	**340.095**	**353.566**	**337.900**	**324.157**	**306.320**	**306.930**	**307.658**
a. Lancar / *Current*	306.784	289.249	333.461	329.753	313.370	314.094	322.199	326.682	333.382	332.637	345.451	329.673	317.217	300.392	300.621	300.995
b. Dalam Perhatian Khusus / Special Mention	8.358	6.521	7.837	7.718	7.564	7.134	6.657	6.183	7.305	6.917	7.527	7.667	6.425	5.369	5.840	6.086
c. Kurang Lancar / *Sub-Standard*	793	536	380	431	410	467	465	910	591	501	559	524	515	559	469	576
d. Diragukan / *Doubtful*	19	18	14	12	14	15	13	12	14	15	11	15	0	0	0	0
e. Macet / *Loss*	35	36	92	84	85	82	241	28	26	26	20	21	0	0	0	0
***Non Performing Earning Aset (Nominal)* / Non Performing Earning Asset (Nominal)**	**3.267**	**5.412**	**3.220**	**3.132**	**3.080**	**3.102**	**3.288**	**3.556**	**3.280**	**3.197**	**3.284**	**3.251**	**3.042**	**2.557**	**2.418**	**2.430**
Kredit kepada Bank Lain / *Interbank Loans*	**4.139**	**3.274**	**7.157**	**6.729**	**6.566**	**5.829**	**4.343**	**4.084**	**3.341**	**3.351**	**7.431**	**8.368**	**8.493**	**16.828**	**13.582**	**14.881**
a. Lancar / *Current*	4.139	3.274	7.157	6.729	6.566	5.829	4.343	4.084	3.341	3.351	7.431	8.368	8.493	16.828	13.582	14.881
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 2021		Desember 2022		Februari 2023		Desember 2023		Februari 2024	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**2.143.505**	**28,66**	**2.546.160**	**31,23**	**2.439.539**	**30,54**	**2.662.551**	**31,48**	**2.618.284**	**31,02**
Rupiah	1.591.523	21,28	1.839.473	22,56	1.719.353	21,52	1.869.826	22,11	1.806.068	21,40
Valas / *Foreign Exchange*	551.982	7,38	706.687	8,67	720.185	9,02	792.724	9,37	812.217	9,62
Tabungan / *Saving*	**2.432.260**	**32,52**	**2.615.185**	**32,07**	**2.532.409**	**31,70**	**2.669.183**	**31,56**	**2.644.446**	**31,33**
Rupiah	2.263.564	30,26	2.422.410	29,71	2.340.490	29,30	2.488.350	29,42	2.459.334	29,14
Valas / *Foreign Exchange*	168.696	2,26	192.775	2,36	191.919	2,40	180.833	2,14	185.112	2,19
Simpanan Berjangka / *Time Deposits*	**2.903.698**	**38,82**	**2.992.245**	**36,70**	**3.016.762**	**37,76**	**3.126.195**	**36,96**	**3.178.114**	**37,65**
Rupiah	2.587.514	34,59	2.645.955	32,45	2.656.199	33,25	2.786.262	32,94	2.831.883	33,55
Valas / *Foreign Exchange*	316.184	4,23	346.290	4,25	360.563	4,51	339.933	4,02	346.231	4,10
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	1.151.042	15,39	1.289.691	15,82	1.473.084	18,44	1.180.070	13,95	1.148.597	13,61
Valas / *Foreign Exchange*	162.193	2,17	213.808	2,62	242.711	3,04	161.717	1,91	168.138	1,99
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	742.930	9,93	708.827	8,69	508.434	6,36	861.312	4,43	927.757	4,65
Valas / *Foreign Exchange*	55.384	0,74	54.723	0,67	38.138	0,48	100.085	4,38	100.910	4,30
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	320.224	4,28	275.858	3,38	293.031	3,67	374.272	4,38	392.463	4,30
Valas / *Foreign Exchange*	58.202	0,78	34.987	0,43	37.085	0,46	40.958	0,44	42.098	0,42
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	373.318	4,99	371.577	4,56	381.651	4,78	370.608	4,38	363.066	4,30
Valas / *Foreign Exchange*	40.405	0,54	42.772	0,52	42.630	0,53	37.174	0,44	35.085	0,42
Total DPK / *Total Third Party Funds*	**7.479.463**	**100,00**	**8.153.590**	**100,00**	**7.988.710**	**100,00**	**8.457.929**	**100,00**	**8.440.845**	**100,00**
Rupiah	6.442.601	86,14	6.907.838	84,72	6.716.043	84,07	7.144.439	84,47	7.097.285	84,08
Valas / *Foreign Exchange*	1.036.861	13,86	1.245.752	15,28	**1.272.667**	15,93	1.313.490	15,53	1.343.559	15,92

Tabel 1.29.a.
Komposisi Dana Pihak Ketiga Bank Persero
(Composition of Third Party Funds of State Owned Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2021		Desember 2022		Februari 2023		Desember 2023		Februari 2024	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**958.583**	**30,15**	**1.277.123**	**35,66**	**1.196.515**	**35,08**	**1.366.889**	**36,47**	**1.295.901**	**34,87**
Rupiah	690.666	21,72	860.753	28,78	764.464	27,17	873.115	28,34	786.566	26,03
Valas / *Foreign Exchange*	267.918	8,43	416.370	70,53	432.050	72,28	493.774	74,06	509.335	73,31
Tabungan / *Saving*	**1.152.044**	**36,23**	**1.233.461**	**34,44**	**1.182.290**	**34,66**	**1.255.700**	**33,51**	**1.242.314**	**33,42**
Rupiah	1.105.687	34,78	1.176.897	39,35	1.126.987	40,06	1.201.674	39,00	1.186.507	39,26
Valas / *Foreign Exchange*	46.357	1,46	56.563	9,58	55.303	9,25	54.025	8,10	55.807	8,03
Simpanan Berjangka / *Time Deposits*	**1.068.860**	**33,62**	**1.070.556**	**29,89**	**1.032.489**	**30,27**	**1.125.021**	**30,02**	**1.178.605**	**31,71**
Rupiah	934.825	29,40	953.163	26,62	922.110	27,03	1.006.098	26,85	1.048.958	28,22
Valas / *Foreign Exchange*	134.035	4,22	117.393	3,28	110.379	3,24	118.923	3,17	129.646	3,49
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	343.697	10,81	374.688	10,46	434.787	12,75	312.086	8,33	299.790	8,07
Valas / *Foreign Exchange*	60.740	1,91	67.517	1,89	64.286	1,88	46.969	1,25	57.919	1,56
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	323.819	10,18	315.935	0,43	207.078	0,35	384.126	4,49	430.065	4,80
Valas / *Foreign Exchange*	18.328	0,58	15.466	3,42	12.100	3,74	42.641	3,78	42.832	3,78
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	136.950	4,31	122.610	3,91	127.482	4,48	168.384	3,78	178.572	3,78
Valas / *Foreign Exchange*	35.815	1,13	17.103	0,48	17.060	0,50	17.685	0,31	17.365	0,31
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	130.359	4,10	139.929	3,91	152.764	4,48	141.503	3,78	140.531	3,78
Valas / *Foreign Exchange*	19.153	0,60	17.307	0,58	16.933	0,60	11.628	0,38	11.530	0,38
Total DPK / *Total Third Party Funds*	**3.179.487**	**100,00**	**3.581.139**	**100,00**	**3.411.294**	**100,00**	**3.747.610**	**100,00**	**3.716.820**	**100,00**
Rupiah	2.731.178	85,90	2.990.814	83,52	2.813.561	82,48	3.080.887	82,21	3.022.032	81,31
Valas / *Foreign Exchange*	448.310	14,10	590.326	16,48	597.732	17,52	666.723	17,79	694.788	18,69

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

Keterangan	Desember 2021		Desember 2022		Desember 2023		Desember 2023		Februari 2024	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**170.794**	**25,06**	**181.505**	**25,07**	**184.903**	**25,92**	**168.041**	**23,01**	**195.635**	**26,90**
Rupiah	169.986	24,94	180.745	24,97	184.222	25,83	167.905	22,99	195.536	26,89
Valas / *Foreign Exchange*	808	0,12	760	0,11	682	0,10	136	0,02	99	0,01
Tabungan / *Saving*	**208.717**	**30,62**	**221.207**	**30,56**	**193.801**	**27,17**	**239.141**	**32,74**	**212.052**	**29,16**
Rupiah	208.612	30,61	221.084	30,54	193.683	27,15	239.041	32,73	211.944	29,14
Valas / *Foreign Exchange*	106	0,02	123	0,02	118	0,02	100	0,01	108	0,01
Simpanan Berjangka / *Time Deposits*	**302.095**	**44,32**	**321.168**	**44,37**	**334.637**	**46,91**	**323.151**	**44,25**	**319.586**	**43,94**
Rupiah	298.039	43,73	320.016	44,21	332.554	46,62	316.811	43,38	313.378	43,09
Valas / *Foreign Exchange*	4.056	0,60	1.152	0,16	2.083	0,29	6.339	0,87	6.208	0,85
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	79.057	11,60	96.270	13,30	132.791	18,62	101.674	13,92	85.961	11,82
Valas / *Foreign Exchange*	1.959	0,29	459	0,06	1.409	0,20	3.543	0,49	4.581	0,63
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	81.579	11,97	94.448	3,46	69.167	3,81	69.647	0,02	85.583	0,02
Valas / *Foreign Exchange*	1.027	0,15	17	14,40	11	14,49	2.630	14,74	1.450	14,63
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	30.288	4,44	25.053	14,40	27.200	14,49	37.850	14,74	35.463	14,63
Valas / *Foreign Exchange*	361	0,05	128	0,08	125	0,08	123	0,01	126	0,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	107.115	15,72	104.245	14,40	103.396	14,49	107.641	14,74	106.371	14,63
Valas / *Foreign Exchange*	709	0,10	549	0,08	538	0,08	43	0,01	51	0,01
Total DPK / *Total Third Party Funds*	**681.607**	**100,00**	**723.880**	**100,00**	**713.341**	**100,00**	**730.333**	**100,00**	**727.273**	**100,00**
Rupiah	676.637	99,27	721.844	99,72	710.458	99,60	723.757	99,10	720.858	99,12
Valas / *Foreign Exchange*	4.970	0,73	2.036	0,28	2.883	0,40	6.576	0,90	6.415	0,88

Tabel 1.31.a.
Komposisi Dana Pihak Ketiga Bank Swasta Nasional
(Composition of Third Party Funds of Domestic Private Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2021		Desember 2022		Februari 2023		Desember 2023		Februari 2024	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**858.148**	**25,15**	**910.515**	**25,32**	**879.695**	**24,45**	**950.120**	**25,37**	**946.952**	**25,27**
Rupiah	648.844	19,02	702.334	19,53	674.569	18,75	734.301	19,61	730.719	19,50
Valas / *Foreign Exchange*	209.304	6,13	208.181	5,79	205.126	5,70	215.818	5,76	216.233	5,77
Tabungan / *Saving*	**1.053.879**	**30,89**	**1.143.229**	**31,80**	**1.143.387**	**31,78**	**1.166.454**	**31,14**	**1.180.024**	**31,49**
Rupiah	940.522	27,57	1.014.955	28,23	1.013.416	28,17	1.041.836	27,82	1.054.253	28,13
Valas / *Foreign Exchange*	113.357	3,32	128.274	3,57	129.971	3,61	124.618	3,33	125.771	3,36
Simpanan Berjangka / *Time Deposits*	**1.499.815**	**43,96**	**1.541.811**	**42,88**	**1.574.756**	**43,77**	**1.628.728**	**43,49**	**1.620.666**	**43,24**
Rupiah	1.327.538	38,91	1.335.185	37,13	1.354.343	37,64	1.430.585	38,20	1.427.858	38,10
Valas / *Foreign Exchange*	172.278	5,05	206.626	5,75	220.412	6,13	198.144	5,29	192.807	5,14
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	712.881	20,89	795.937	22,14	874.998	24,32	742.855	19,83	730.234	19,49
Valas / *Foreign Exchange*	96.401	2,83	132.422	3,68	156.487	4,35	103.097	2,75	94.602	2,52
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	332.925	9,76	291.145	3,39	224.654	3,66	402.413	4,43	406.618	4,70
Valas / *Foreign Exchange*	34.555	1,01	34.975	3,51	24.071	3,42	50.225	3,19	52.442	3,07
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	147.456	4,32	122.023	3,51	131.557	3,42	165.999	3,19	176.042	3,07
Valas / *Foreign Exchange*	21.453	0,63	16.416	0,63	17.588	0,62	21.749	0,62	23.285	0,60
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	134.276	3,94	126.079	3,51	123.134	3,42	119.318	3,19	114.965	3,07
Valas / *Foreign Exchange*	19.869	0,58	22.813	0,63	22.267	0,62	23.073	0,62	22.478	0,60
Total DPK / *Total Third Party Funds*	**3.411.842**	**100,00**	**3.595.556**	**100,00**	**3.597.838**	**100,00**	**3.745.302**	**100,00**	**3.747.642**	**100,00**
Rupiah	2.916.904	85,49	3.052.474	84,90	3.042.329	84,56	3.206.723	85,62	3.212.831	85,73
Valas / *Foreign Exchange*	494.938	14,51	543.081	15,10	555.510	15,44	538.579	14,38	534.811	14,27

Tabel 1.32.a.
Komposisi Dana Pihak Ketiga Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri
(Composition of Third Party Funds of Branch Offices of Foreign Banks)
Miliar Rp *(Billion Rp)*

Keterangan	Desember 2021		Desember 2022		Februari 2023		Desember 2023		Februari 2024	
	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Komposisi thd Total DPK (%) *(Composition to Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*	Nominal	Persentase thd Total DPK (%) *(Persentage of Total Third Party Funds) (%)*
Giro / *Demand Deposits*	**155.979**	**75,53**	**155.979**	**75,53**	**178.426**	**67,02**	**177.501**	**75,63**	**179.796**	**72,18**
Rupiah	82.027	39,72	82.027	39,72	96.099	36,10	94.505	40,27	93.246	37,43
Valas / *Foreign Exchange*	73.952	35,81	73.952	35,81	82.327	30,92	82.995	35,36	86.550	34,74
Tabungan / *Saving*	**17.619**	**8,53**	**17.619**	**8,53**	**12.931**	**4,86**	**7.889**	**3,36**	**10.056**	**4,04**
Rupiah	8.743	4,23	8.743	4,23	6.404	2,41	5.799	2,47	6.631	2,66
Valas / *Foreign Exchange*	8.876	4,30	8.876	4,30	6.527	2,45	2.090	0,89	3.425	1,37
Simpanan Berjangka / *Time Deposits*	**32.928**	**15,94**	**32.928**	**15,94**	**74.881**	**28,13**	**49.295**	**21,00**	**59.258**	**23,79**
Rupiah	27.112	13,13	27.112	13,13	47.192	17,73	32.768	13,96	41.688	16,74
Valas / *Foreign Exchange*	5.816	2,82	5.816	2,82	27.689	10,40	16.527	7,04	17.569	7,05
- Jangka Waktu 1 bulan / *Period 1 Month*										
Rupiah	15.407	7,46	15.407	7,46	30.508	11,46	23.455	9,99	32.612	13,09
Valas / *Foreign Exchange*	3.093	1,50	3.093	1,50	20.529	7,71	8.108	3,45	11.036	4,43
- Jangka Waktu 3 bulan / *Period 3 Month*										
Rupiah	4.606	2,23	4.606	2,23	7.535	2,55	5.127	0,87	5.491	0,96
Valas / *Foreign Exchange*	1.475	0,71	1.475	0,71	1.956	0,89	4.589	0,91	4.186	0,48
- Jangka Waktu 6 bulan / *Period 6 Month*										
Rupiah	5.530	2,68	5.530	2,68	6.792	0,89	2.040	0,91	2.386	0,48
Valas / *Foreign Exchange*	573	0,28	573	0,28	2.312	1,09	1.400	1,04	1.321	0,41
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.569	0,76	1.569	0,76	2.357	0,89	2.146	0,91	1.199	0,48
Valas / *Foreign Exchange*	675	0,33	675	0,33	2.892	1,09	2.430	1,04	1.026	0,41
Total DPK / *Total Third Party Funds*	**206.526**	**100,00**	**206.526**	**100,00**	**266.237**	**100,00**	**234.684**	**100,00**	**249.109**	**100,00**
Rupiah	117.882	57,08	117.882	57,08	149.695	56,23	133.072	56,70	141.565	56,83
Valas / *Foreign Exchange*	88.644	42,92	88.644	42,92	116.543	43,77	101.612	43,30	107.544	43,17

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Februari 2024
(*Composition of Third Party Funds of Commercial Banks Based on Location - February 2024*)
Miliar Rp *(Billion Rp)*

Lokasi	Giro *(Demand Deposits)*		Tabungan *(Saving Deposits)*		Deposito *(Time Deposits)*		Total DPK *(Total Third Party Funds)*			Pangsa Thd Total DPK (%) *(Portion to Total Third Party (%)*
	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Rupiah	Valas *(Foreign Exchange)*	Total	
1. Jawa Barat	110.956	19.327	290.974	13.746	200.541	16.801	602.471	49.873	652.345	7,73
2. Banten	62.831	7.810	97.745	5.002	89.979	3.396	250.555	16.208	266.763	3,16
3. DKI Jakarta	1.105.249	678.962	622.278	106.892	1.690.713	267.782	3.418.240	1.053.635	4.471.875	52,98
4. D.I Yogyakarta	10.836	556	47.495	1.200	20.891	451	79.222	2.206	81.428	0,96
5. Jawa Tengah	55.064	5.670	214.946	7.082	116.631	4.048	386.641	16.800	403.441	4,78
6. Jawa Timur	131.099	21.432	305.180	16.325	251.154	18.676	687.433	56.434	743.866	8,81
7. Bengkulu	2.712	448	10.212	64	3.288	102	16.212	614	16.826	0,20
8. Jambi	7.008	453	23.265	349	14.335	127	44.608	928	45.536	0,54
9. Aceh	7.183	260	22.136	124	10.294	33	39.613	418	40.031	0,47
10. Sumatera Utara	48.053	8.669	130.181	6.482	111.693	15.223	289.926	30.374	320.300	3,79
11. Sumatera Barat	7.811	706	28.954	357	13.891	472	50.656	1.536	52.191	0,62
12. Riau	17.918	4.189	61.936	1.929	30.619	1.304	110.473	7.422	117.894	1,40
14. Sumatera Selatan	17.987	848	50.582	1.518	27.710	1.482	96.279	3.849	100.128	1,19
15. Bangka Belitung	3.554	469	11.956	369	7.068	195	22.578	1.032	23.610	0,28
13. Kepulauan Riau	22.881	8.021	30.604	4.505	15.669	2.622	69.155	15.148	84.303	1,00
16. Lampung	10.077	743	31.395	515	12.295	402	53.766	1.659	55.426	0,66
17. Kalimantan Selatan	22.005	2.057	40.071	625	18.072	311	80.147	2.993	83.141	0,98
18. Kalimantan Barat	12.804	840	43.386	1.256	19.478	754	75.668	2.850	78.517	0,93
19. Kalimantan Timur	41.844	11.089	73.472	2.179	42.919	3.749	158.235	17.018	175.252	2,08
20. Kalimantan Tengah	11.844	1.616	20.192	219	8.153	284	40.189	2.118	42.307	0,50
21. Sulawesi Tengah	6.264	2.504	18.511	182	4.855	48	29.630	2.734	32.364	0,38
22. Sulawesi Selatan	18.157	1.739	72.552	1.532	30.309	455	121.018	3.725	124.744	1,48
23. Sulawesi Utara	5.529	293	15.560	997	7.492	209	28.580	1.499	30.079	0,36
24. Gorontalo	1.302	117	3.784	32	1.132	3	6.218	152	6.370	0,08
25. Sulawesi Barat	1.049	12	4.286	6	397	-	5.732	18	5.750	0,07
26. Sulawesi Tenggara	5.900	213	18.463	111	4.927	42	29.290	366	29.656	0,35
27. Nusa Tenggara Barat	5.252	6.818	20.030	337	11.391	33	36.673	7.188	43.861	0,52
28. Bali	24.190	4.027	81.344	6.739	39.050	828	144.584	11.594	156.178	1,85
29. Nusa Tenggara Timur	5.703	36	18.701	194	10.563	41	34.967	271	35.237	0,42
30. Maluku	2.539	59	8.285	98	3.573	72	14.397	228	14.625	0,17
31. Papua	12.622	367	25.808	322	8.197	81	46.627	771	47.398	0,56
32. Maluku Utara	2.438	1.601	6.184	29	1.721	66	10.343	1.697	12.040	0,14
33. Papua Barat	5.398	81	8.843	52	2.873	20	17.114	152	17.266	0,20
34. Lainnya	11	20.185	23	3.743	12	6.122	46	30.050	30.097	0,36
Total	**1.806.068**	**812.217**	**2.459.334**	**185.112**	**2.831.883**	**346.231**	**7.097.285**	**1.343.559**	**8.440.845**	**100**

Tabel 1.34.a.
Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpun Dana
(Third Party Funds of Commercial Banks Based on Location)
Miliar Rp *(Billion Rp)*

Lokasi / *Location*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	561.231	609.899	632.629	615.282	619.465	623.305	630.843	639.478	627.643	628.389	632.166	637.095	644.511	658.144	654.219	652.345
2. Banten	221.887	242.084	252.591	252.124	250.684	251.030	247.734	251.138	256.069	258.154	262.353	259.751	259.999	264.009	264.774	266.763
3. DKI Jakarta	3.392.262	3.908.384	4.373.922	4.273.558	4.263.376	4.233.853	4.232.759	4.233.552	4.231.457	4.226.928	4.274.530	4.260.461	4.272.054	4.499.584	4.457.434	4.471.875
4. D.I Yogyakarta	69.846	74.354	78.757	78.038	78.005	77.817	78.463	78.077	79.884	80.115	79.881	80.081	80.041	81.390	81.619	81.428
5. Jawa Tengah	341.042	371.697	384.849	373.272	382.486	393.344	393.426	391.292	399.373	401.867	400.468	398.985	398.534	404.249	401.541	403.441
6. Jawa Timur	633.322	683.634	708.011	697.246	700.017	697.895	699.768	711.006	717.064	722.914	724.130	733.119	736.840	736.718	743.608	743.866
7. Bengkulu	13.729	16.400	16.746	15.890	15.910	16.280	16.072	15.863	16.758	16.765	16.502	17.013	17.005	16.819	16.872	16.826
8. Jambi	38.203	42.790	44.400	43.890	43.702	43.868	42.960	43.445	44.035	43.796	42.803	45.114	43.730	44.492	43.230	45.536
9. Aceh	41.793	39.321	39.637	37.398	38.982	40.411	38.981	38.861	38.718	39.050	39.869	41.282	42.839	41.927	40.022	40.031
10. Sumatera Utara	261.975	293.498	306.773	301.302	303.429	300.879	300.483	302.908	310.189	308.917	307.112	311.622	317.376	318.612	319.963	320.300
11. Sumatera Barat	46.928	50.421	52.523	49.785	50.300	51.557	50.995	51.463	52.400	52.192	51.774	52.655	52.334	51.895	52.374	52.191
12. Riau	91.590	109.453	114.728	112.108	112.146	111.677	112.724	112.116	112.788	112.906	113.935	114.674	114.907	118.019	118.879	117.894
13. Sumatera Selatan	89.085	100.005	109.586	105.198	104.402	107.445	107.080	107.151	99.860	99.497	100.776	103.050	102.046	102.753	100.817	100.128
14. Bangka Belitung	19.196	24.284	25.940	25.379	24.818	25.101	25.174	25.265	25.256	25.746	25.876	26.715	26.787	24.909	24.059	23.610
15. Kepulauan Riau	61.254	66.415	75.641	74.818	75.785	75.646	76.576	77.396	79.367	79.672	82.324	84.652	85.433	85.158	81.977	84.303
16. Lampung	46.781	51.451	53.955	52.319	54.735	54.349	53.529	54.085	56.619	55.950	55.806	56.476	56.667	55.051	54.952	55.426
17. Kalimantan Selatan	55.405	64.398	76.363	77.581	76.557	78.453	77.087	77.601	78.787	78.251	77.260	82.220	82.591	80.176	83.080	83.141
18. Kalimantan Barat	65.138	71.359	73.661	72.379	73.088	73.354	72.969	73.297	74.184	74.882	75.002	76.296	76.743	77.531	77.605	78.517
19. Kalimantan Timur	117.244	131.337	162.497	166.163	165.484	169.655	171.126	170.875	166.768	171.172	176.860	184.544	176.308	173.747	176.060	175.252
20. Kalimantan Tengah	29.982	34.260	36.579	35.159	35.276	36.471	36.933	36.256	36.640	37.722	38.873	42.061	42.916	42.015	42.621	42.307
21. Sulawesi Tengah	25.803	32.247	32.442	30.205	30.860	30.349	31.926	32.072	32.976	31.196	31.137	31.672	33.561	31.411	31.595	32.364
22. Sulawesi Selatan	105.535	112.226	114.843	115.057	118.017	116.567	116.945	119.609	120.673	120.663	120.645	122.765	122.504	125.346	124.571	124.744
23. Sulawesi Utara	28.621	28.291	28.572	28.022	29.085	29.177	29.013	29.395	29.498	30.195	29.694	30.021	30.039	29.977	29.889	30.079
24. Gorontalo	5.312	5.967	6.136	6.094	6.252	6.244	6.212	6.550	6.586	6.449	6.577	6.579	6.421	6.253	6.372	6.370
25. Sulawesi Barat	5.207	5.860	5.704	5.401	5.476	5.931	5.735	6.015	6.008	6.014	5.897	6.211	5.975	5.899	5.755	5.750
26. Sulawesi Tenggara	25.940	29.829	30.489	32.037	29.963	30.710	30.367	30.448	30.639	32.804	31.671	35.462	33.092	32.431	30.006	29.656
27. Nusa Tenggara Barat	33.364	35.410	41.474	41.227	41.645	38.509	39.392	39.655	39.919	42.798	41.409	43.180	41.821	42.147	42.851	43.861
28. Bali	100.217	104.080	126.589	128.907	131.534	133.239	135.615	138.709	141.967	145.790	148.038	150.900	151.381	150.411	154.702	156.178
29. Nusa Tenggara Timur	30.085	33.167	33.059	32.548	33.590	34.084	33.470	33.015	34.718	34.745	34.527	35.110	35.484	34.947	34.515	35.237
30. Maluku	13.977	14.439	14.202	13.958	13.879	14.112	14.093	14.467	14.826	14.333	14.665	14.947	14.654	14.549	14.698	14.625
31. Papua	46.639	48.022	49.918	46.882	45.517	48.133	49.808	49.044	50.591	51.545	53.014	56.560	55.876	51.241	48.864	47.398
32. Maluku Utara	8.190	9.113	10.312	10.197	10.221	10.719	10.505	10.665	10.873	10.708	10.904	11.900	11.640	11.592	12.523	12.040
33. Papua Barat	18.068	17.034	17.962	16.604	16.957	16.263	17.655	17.040	18.008	17.517	17.452	19.375	19.989	17.880	17.452	17.266
34. Lainnya / *Others*	20.541	18.335	22.097	22.681	23.936	20.143	21.272	24.293	23.353	23.229	23.239	26.262	24.110	26.644	25.785	30.097
Total	**6.665.390**	**7.479.463**	**8.153.590**	**7.988.710**	**8.005.579**	**7.996.571**	**8.007.690**	**8.042.101**	**8.064.492**	**8.082.870**	**8.147.169**	**8.198.810**	**8.216.207**	**8.457.929**	**8.415.282**	**8.440.845**

Tabel 1.35.a.
Suku Bunga Rata-rata DPK Bank Umum
(Average of Interest Rate of Third Party Funds of Commercial Banks)
Persen *(Percent)*

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*																
Rupiah	1,91	1,71	1,91	1,91	1,92	1,92	1,97	1,98	1,96	2,01	2,05	2,04	2,08	2,20	2,14	2,16
Valas / *Foreign Exchange*	0,42	0,17	1,01	1,08	1,03	0,98	0,97	1,11	1,13	1,27	1,25	1,43	1,50	1,66	1,68	1,69
Tabungan / *Saving*																
Rupiah	0,86	0,69	0,67	0,67	0,69	0,67	0,67	0,67	0,67	0,66	0,66	0,67	0,67	0,69	0,68	0,67
Valas / *Foreign Exchange*	0,28	0,17	0,43	0,57	0,71	0,73	0,73	0,58	0,66	0,69	0,76	0,62	0,72	0,78	0,78	0,77
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	4,22	2,92	3,95	4,18	4,20	4,18	4,19	4,19	4,24	4,29	4,33	4,43	4,52	4,76	4,68	4,62
Valas / *Foreign Exchange*	0,72	0,37	2,74	2,88	3,00	2,92	3,00	3,05	3,25	3,39	3,51	3,53	3,71	3,85	3,98	3,88
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	4,39	3,21	4,18	4,39	4,41	4,45	4,52	4,50	4,60	4,62	4,73	4,83	5,00	5,24	5,37	5,39
Valas / *Foreign Exchange*	1,00	0,50	2,60	3,08	3,25	3,35	3,34	3,39	3,57	3,86	3,95	4,10	4,24	4,57	4,61	4,55
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	5,12	3,52	4,16	4,48	4,62	4,65	4,70	4,68	4,79	4,82	5,00	5,11	5,31	5,52	5,61	5,66
Valas / *Foreign Exchange*	1,38	0,60	2,45	2,92	3,19	3,26	3,26	3,29	3,36	3,47	3,61	3,73	3,84	4,19	4,36	4,41
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	5,80	3,99	4,68	4,84	4,91	4,97	5,07	5,06	5,13	5,12	5,12	5,22	5,32	5,66	5,78	5,71
Valas / *Foreign Exchange*	1,44	0,66	2,05	2,51	2,78	2,87	2,92	2,84	2,87	2,97	2,99	2,93	3,08	3,16	3,00	2,99

Tabel 1.36.a.
Suku Bunga Rata-rata DPK Bank Persero
(Average of Interest Rate of Third Party Funds of State Owned Banks)
Persen *(Percent)*

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*																
Rupiah	2,06	1,95	2,20	2,27	2,19	2,17	2,23	2,30	2,29	2,40	2,44	2,39	2,44	2,57	2,47	2,50
Valas / *Foreign Exchange*	0,49	0,17	1,19	1,16	1,04	0,90	0,93	1,14	1,13	1,30	1,26	1,41	1,43	1,56	1,59	1,67
Tabungan / *Saving*																
Rupiah	0,85	0,62	0,61	0,60	0,61	0,60	0,60	0,59	0,60	0,59	0,60	0,61	0,61	0,61	0,61	0,62
Valas / *Foreign Exchange*	0,31	0,20	0,21	0,21	0,21	0,21	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	3,74	2,53	3,59	3,63	3,61	3,65	3,61	3,55	3,71	3,83	3,98	4,03	4,10	4,28	4,39	4,34
Valas / *Foreign Exchange*	0,65	0,31	2,80	2,67	2,84	2,71	2,70	2,86	2,91	2,99	3,09	3,26	3,70	3,62	3,98	3,91
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	3,77	2,77	3,77	3,77	3,70	3,68	3,85	3,91	4,08	4,19	4,44	4,63	4,90	5,22	5,41	5,43
Valas / *Foreign Exchange*	1,06	0,40	2,55	3,18	3,15	3,14	3,00	3,15	3,51	4,13	4,19	4,18	4,47	4,89	4,91	4,79
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	4,52	3,12	4,11	4,34	4,41	4,30	4,26	4,17	4,34	4,46	4,89	5,03	5,33	5,62	5,76	5,80
Valas / *Foreign Exchange*	1,36	0,57	2,96	3,28	3,49	3,47	3,41	3,26	3,13	3,48	3,54	3,66	3,81	4,46	4,81	4,87
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	5,85	3,70	4,80	4,89	4,94	4,98	5,01	5,06	5,02	5,16	5,13	5,11	5,35	5,70	5,72	5,73
Valas / *Foreign Exchange*	1,49	0,54	1,58	2,00	2,48	2,47	2,52	1,97	1,93	1,92	1,70	1,52	1,53	1,46	1,37	1,37

Tabel 1.37.a.
Suku Bunga Rata-rata DPK Bank Pembangunan Daerah
(Average of Interest Rate of Third Party Funds of Regional Development Banks)
Persen *(Percent)*

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*																
Rupiah	1,93	1,69	1,68	1,71	1,74	1,66	1,63	1,67	1,58	1,58	1,59	1,64	1,61	1,51	1,62	1,64
Valas / *Foreign Exchange*	0,29	0,29	0,26	0,24	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,23	0,23	0,24	0,24	0,22
Tabungan / *Saving*																
Rupiah	1,28	1,03	0,97	0,96	0,95	0,82	0,82	0,80	0,77	0,78	0,80	0,80	0,83	0,96	0,86	0,85
Valas / *Foreign Exchange*	0,21	0,20	0,29	0,22	0,22	0,30	0,28	0,21	0,21	0,29	0,20	0,20	0,20	0,31	0,22	0,23
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	5,37	3,41	4,61	4,39	4,42	4,22	4,15	4,31	4,25	4,26	4,26	4,50	4,59	5,64	4,92	4,70
Valas / *Foreign Exchange*	1,16	0,52	1,36	3,04	2,53	2,56	1,64	1,71	1,54	2,38	1,66	1,33	5,72	6,57	6,39	6,16
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	5,85	3,66	5,24	5,38	5,02	4,94	4,94	4,67	4,81	4,87	4,95	5,09	5,26	5,68	5,96	6,05
Valas / *Foreign Exchange*	1,23	0,53	0,56	0,57	0,57	0,54	0,60	0,68	0,75	0,78	4,97	4,97	6,32	6,42	6,41	6,40
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	5,30	3,92	4,22	4,45	4,49	4,55	4,57	4,47	4,50	4,61	4,84	5,00	5,43	5,63	5,64	5,62
Valas / *Foreign Exchange*	0,56	0,53	0,88	0,93	0,93	0,93	0,93	0,92	0,92	0,92	0,93	0,97	0,99	1,15	1,22	1,22
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	6,42	4,28	5,40	5,55	5,60	5,65	5,65	5,65	5,63	5,66	5,64	5,72	6,02	6,45	6,54	6,59
Valas / *Foreign Exchange*	0,99	0,30	0,25	0,25	0,72	0,77	0,77	0,78	0,72	0,74	2,49	2,42	2,41	3,46	3,57	3,55

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*																
Rupiah	1,77	1,51	1,66	1,61	1,69	1,76	1,81	1,73	1,75	1,75	1,81	1,84	1,87	1,95	1,96	1,98
Valas / *Foreign Exchange*	0,38	0,20	0,86	1,06	1,15	1,28	1,18	1,22	1,31	1,42	1,42	1,64	1,83	2,07	2,09	1,95
Tabungan / *Saving*																
Rupiah	0,78	0,67	0,65	0,68	0,71	0,70	0,70	0,70	0,70	0,69	0,69	0,68	0,68	0,69	0,68	0,67
Valas / *Foreign Exchange*	0,27	0,16	0,54	0,76	0,96	0,97	0,84	0,78	0,90	0,95	1,05	0,84	0,99	1,08	1,03	1,01
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	4,35	3,08	4,04	4,42	4,46	4,44	4,44	4,44	4,47	4,50	4,50	4,60	4,69	4,86	4,78	4,74
Valas / *Foreign Exchange*	0,79	0,41	2,69	2,89	3,01	2,97	3,14	3,12	3,38	3,54	3,69	3,63	3,71	3,89	3,85	3,77
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	4,97	3,52	4,30	4,66	4,84	4,91	4,96	4,96	4,99	4,95	4,94	4,96	5,05	5,21	5,23	5,22
Valas / *Foreign Exchange*	0,98	0,56	2,55	3,02	3,28	3,40	3,46	3,47	3,58	3,61	3,68	4,02	3,98	4,24	4,29	4,34
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	5,32	3,81	4,19	4,63	4,83	4,95	5,06	5,07	5,15	5,13	5,14	5,21	5,28	5,40	5,47	5,53
Valas / *Foreign Exchange*	1,45	0,67	1,85	2,47	2,80	2,99	3,09	3,25	3,46	3,41	3,62	3,76	3,84	4,01	4,07	4,10
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	5,44	4,04	3,92	4,16	4,28	4,32	4,67	4,48	4,84	4,60	4,67	4,91	4,74	4,72	5,21	4,86
Valas / *Foreign Exchange*	1,40	0,80	2,41	2,77	2,87	3,06	3,13	3,27	3,35	3,52	3,57	3,57	3,74	3,98	3,85	3,85

Tabel 1.39.a.
Suku Bunga Rata-rata DPK Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri
(Average of Interest Rate of Third Party Funds of Branch Offices of Foreign Banks)
Persen *(Percent)*

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Giro / *Demand Deposits*																
Rupiah	1,72	1,27	1,76	1,73	1,85	1,82	1,91	1,94	2,05	2,03	1,93	1,98	2,03	2,12	1,98	1,97
Valas / *Foreign Exchange*	0,25	0,05	0,42	0,57	0,63	0,63	0,60	0,64	0,62	0,76	0,74	0,99	1,09	1,16	1,17	1,10
Tabungan / *Saving*																
Rupiah	1,45	2,13	2,49	1,44	2,03	2,16	2,23	2,32	2,33	2,50	2,59	2,62	3,47	3,24	3,52	3,41
Valas / *Foreign Exchange*	0,25	0,18	0,84	0,28	0,33	0,32	0,33	0,34	0,29	0,30	0,31	0,32	0,30	0,30	2,49	2,52
Simpanan Berjangka / *Time Deposits*																
- Simpanan Berjangka 1 bln / *1 Month Time Deposits*																
Rupiah	2,98	2,03	3,86	4,24	4,10	4,09	4,22	4,33	4,18	4,20	4,22	4,38	4,48	4,42	4,58	4,47
Valas / *Foreign Exchange*	0,13	0,24	2,97	3,44	3,49	3,51	3,21	3,41	3,51	3,57	3,57	3,65	3,45	3,59	3,92	3,76
- Simpanan Berjangka 3 bln / 3 *Month Time Deposits*																
Rupiah	4,04	2,74	3,79	4,35	4,41	4,35	4,34	4,37	4,37	4,41	4,43	4,37	4,18	4,31	4,48	4,59
Valas / *Foreign Exchange*	0,37	0,17	3,21	3,16	3,50	3,72	3,88	3,92	3,88	3,97	3,90	4,00	3,88	4,00	3,91	4,00
- Simpanan Berjangka 6 bln / 6 *Month Time Deposits*																
Rupiah	4,50	3,40	4,13	4,50	4,66	4,73	4,84	4,98	5,03	5,08	5,09	5,12	4,71	4,74	4,73	4,77
Valas / *Foreign Exchange*	0,40	0,38	2,65	3,58	3,73	3,77	3,78	3,94	3,96	4,02	4,10	4,13	4,24	3,99	3,99	3,90
- Simpanan Berjangka >= 12 bln / 12 >= *Month Time Deposits*																
Rupiah	4,71	3,51	4,06	5,06	5,14	5,19	5,21	5,24	5,26	5,30	5,33	5,35	5,40	5,43	5,07	5,07
Valas / *Foreign Exchange*	0,84	0,46	2,69	3,98	4,08	4,10	4,10	4,12	4,17	4,29	4,33	4,34	4,39	4,39	3,44	3,37

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

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

Tabel 1.41.a.
Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation of Use)
Persen *(Percent)*

Jenis Penggunaan / *Type of Use*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jenis Penggunaan / *Type of Use*																
- Modal Kerja / *Working Capital*																
Rupiah	9,21	8,63	8,60	8,89	8,95	8,92	8,93	8,93	8,95	8,96	9,02	9,05	8,91	8,86	8,87	8,84
Valas / *Foreign Exchange*	3,45	3,03	5,51	5,61	5,67	5,69	5,81	5,94	6,04	6,10	6,16	6,22	6,23	6,28	6,29	6,27
- Investasi / *Investments*																
Rupiah	8,88	8,35	8,51	8,72	8,80	8,84	8,85	8,82	8,84	8,83	8,82	8,82	8,82	8,81	8,84	8,86
Valas / *Foreign Exchange*	3,74	3,69	6,16	6,37	6,53	6,60	6,67	6,73	6,78	6,87	6,89	6,89	6,91	6,92	6,89	6,88
- Konsumsi / *Consumption*																
Rupiah	10,97	10,53	10,36	10,39	10,39	10,37	10,35	10,29	10,27	10,25	10,23	10,21	10,17	10,13	10,21	10,19
Valas / *Foreign Exchange*	4,06	3,71	6,21	6,28	6,43	6,70	6,65	6,34	6,45	6,44	6,47	6,46	6,44	5,80	7,03	6,91
2. Orientasi Penggunaan / *User Orientation*																
- Ekspor / *Export*																
Rupiah	8,34	9,07	9,08	9,10	9,08	9,04	8,99	8,96	9,06	9,06	9,05	8,90	8,69	8,60	8,37	8,47
Valas / *Foreign Exchange*	2,70	2,85	5,77	6,03	6,27	6,19	6,32	6,33	6,46	6,48	6,64	6,65	6,68	6,69	6,69	6,67
- Impor / *Import*																
Rupiah	9,03	8,62	8,43	8,51	8,45	8,51	8,44	8,42	8,30	8,27	8,20	8,27	8,28	8,27	8,25	8,24
Valas / *Foreign Exchange*	3,87	3,32	5,55	5,89	6,00	6,02	6,05	6,18	6,37	6,41	6,51	6,52	6,53	6,41	6,45	6,33
- Lainnya / *Other*																
Rupiah	9,73	9,19	9,15	9,35	9,40	9,39	9,38	9,35	9,36	9,36	9,38	9,39	9,31	9,27	9,32	9,30
Valas / *Foreign Exchange*	3,67	3,37	5,81	5,97	6,06	6,12	6,22	6,31	6,39	6,47	6,50	6,53	6,55	6,58	6,57	6,57

Tabel 1.42.a.
Perkembangan Jumlah Bank Umum dan Kantor Bank Umum
(Growth of Total Commercial Banks and Bank Offices)

Kelompok Bank / *Group of Bank*	2020	2021	2022	2023											2024	
				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	4
Jumlah Kantor / *Total Bank Offices*	17.307	18.182	13.023	12.875	12.780	12.782	12.714	12.704	12.690	12.612	12.505	12.454	12.421	12.392	12.394	12.392
BPD / *Regional Development Banks*																
Jumlah Bank / *Total Banks*	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / *Total Bank Offices*	4.421	5.127	4.038	3.909	4.047	4.049	4.052	4.050	4.044	4.037	4.029	4.031	4.020	4.035	4.043	4.043
Bank Swasta Nasional / *Domestic Private Banks*																
Jumlah Bank / *Total Banks*	70	68	68	68	68	68	67	67	67	67	67	67	67	67	68	68
Jumlah Kantor / *Total Bank Offices*	8.969	9.030	8.293	8.255	8.126	8.128	8.033	8.007	7.984	7.970	7.902	7.816	7.820	7.830	7.830	7.814
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*																
Jumlah Bank / *Total Banks*	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Jumlah Kantor / *Total Bank Offices*	36	27	23	23	23	23	23	23	23	23	23	23	19	19	19	19
Total																
Jumlah Bank / *Total Banks*	**109**	**107**	**106**	**106**	**106**	**106**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**105**	**106**	**106**
Jumlah Kantor / *Total Bank Offices*	**30.733**	**32.366**	**25.377**	**25.062**	**24.976**	**24.982**	**24.843**	**24.784**	**24.741**	**24.642**	**24.459**	**24.324**	**24.280**	**24.276**	**24.286**	**24.268**

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

Lokasi / *Location*	2020	2021	2022	2023												2024
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	402	398	375	376	377	377	377	377	374	374	373	373	372	371	372	372
2. Banten	102	104	96	96	96	96	96	96	95	94	94	94	94	94	96	96
3. DKI Jakarta	467	456	451	449	448	448	446	447	447	445	444	444	445	446	444	444
4. D.I. Yogyakarta	61	61	59	59	59	59	59	60	60	59	59	59	59	59	59	59
5. Jawa Tengah	332	332	326	328	327	327	326	326	323	321	320	320	318	318	318	318
6. Jawa Timur	409	408	397	397	397	397	392	392	387	386	386	385	386	383	383	383
7. Bengkulu	34	35	32	32	32	32	32	32	32	32	32	32	32	32	32	32
8. Jambi	61	65	61	61	61	61	61	61	61	60	60	60	59	58	58	58
9. Aceh	87	62	52	52	52	52	52	52	52	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	196	196	195	193	193	194	194	194	194	194	194	193	193	193
11. Sumatera Barat	87	88	84	84	84	84	84	84	84	84	84	84	84	84	84	84
12. Riau	90	91	84	84	84	84	84	84	84	84	84	85	86	86	87	87
13. Sumatera Selatan	106	108	98	98	97	97	97	97	97	97	97	98	98	98	98	98
14. Bangka Belitung	30	31	31	31	31	31	31	31	31	30	30	30	30	30	30	30
15. Kepulauan Riau	61	61	58	58	58	58	59	61	61	61	61	61	61	61	59	59
16. Lampung	65	66	65	66	66	66	66	66	66	66	66	66	66	65	65	65
17. Kalimantan Selatan	73	73	71	71	71	71	71	71	71	71	71	71	71	71	71	71
18. Kalimantan Barat	81	81	76	77	77	77	77	77	77	77	77	77	77	77	77	77
19. Kalimantan Timur	117	118	113	113	112	112	112	112	112	112	112	112	112	112	112	112
20. Kalimantan Tengah	46	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	45	46	46	48	48	48	48	48	48	48	48	48	48	48
22. Sulawesi Selatan	136	137	135	135	134	134	134	134	133	133	133	133	133	133	133	133
23. Sulawesi Utara	64	62	61	61	61	61	62	62	62	62	62	61	61	61	61	61
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	41	41	41	41	41	41	42	42	42	44	44	44	44	44
27. Nusa Tenggara Barat	55	55	49	49	49	49	48	48	48	48	48	48	48	48	48	48
28. Bali	92	90	88	88	87	87	86	86	86	85	86	86	85	85	88	88
29. Nusa Tenggara Timur	60	59	58	59	59	59	60	60	60	60	60	60	60	60	60	60
30. Maluku	36	35	35	35	35	35	36	36	36	36	36	36	36	36	36	36
31. Papua	61	64	64	64	64	64	64	64	64	64	64	64	65	65	65	65
32. Maluku Utara	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29
34. Lainnya / *Others*	17	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19
Total	**3.616**	**3.586**	**3.450**	**3.456**	**3.450**	**3.450**	**3.444**	**3.449**	**3.437**	**3.427**	**3.425**	**3.427**	**3.426**	**3.420**	**3.423**	**3.423**

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana / Fund Disbursements																
a. Kredit / *Credits*	110.770	116.580	129.295	131.073	132.625	133.073	134.821	135.751	136.489	137.487	137.970	138.694	140.185	140.791	141.175	142.192
b. Antar Bank Aktiva / *Inter-Bank Assets*	37.938	45.251	46.336	44.000	42.061	40.633	42.274	42.437	43.340	44.248	45.082	45.670	46.106	47.421	46.488	44.794
Sumber Dana / *Source of Funds*																
a. DPK / *Third Party Funds*	106.151	117.006	126.944	127.552	127.088	126.965	130.240	130.614	132.277	134.002	134.671	135.632	137.011	137.909	138.271	137.960
Deposito / *Time Deposits*	73.389	81.139	86.775	88.326	88.682	89.088	91.305	91.687	92.743	93.771	94.183	94.555	95.183	95.293	96.186	96.184
Tabungan / *Savings Deposits*	32.763	35.867	40.169	39.226	38.406	37.877	38.935	38.926	39.534	40.231	40.488	41.077	41.828	42.617	42.085	41.777
b. Antar Bank Pasiva / *Inter-Bank Liabilities*	6.656	8.903	10.583	10.494	10.486	10.120	10.118	10.134	10.172	10.153	10.096	10.111	10.039	10.055	10.054	9.793
c. Pinjaman yang Diterima / *Loans received*	13.707	12.782	13.005	12.380	12.611	12.706	12.633	13.113	12.908	12.752	13.117	13.052	13.311	14.628	14.117	13.936
d. Kewajiban Segera / *Immediate Liabilities*	1.008	956	1.075	998	1.167	1.332	1.190	1.203	1.140	1.088	1.112	1.084	1.069	972	913	995
Beberapa Komponen Modal / *Several Components of Capital*																
a. Modal Disetor / *Paid In Capital*	15.008	16.144	17.440	17.614	17.702	17.742	18.090	18.245	18.517	18.562	18.624	18.736	18.807	18.914	18.937	18.948
b. Cadangan / *Reserves*	3.629	3.916	4.191	4.258	4.334	4.428	4.449	4.481	4.481	4.499	4.482	4.479	4.466	4.457	4.473	4.483
c. L/R Tahun Berjalan / *Current Earnings*	2.901	3.005	3.169	481	825	890	1.131	1.433	1.382	1.566	1.906	1.953	1.922	1.944	(55)	161
d. L/R Tahun Lalu / *Retained Earnings (Profit/Loss)*	3.495	3.516	3.562	5.643	4.785	4.158	3.898	3.707	3.410	3.356	3.369	3.347	3.323	3.261	5.126	4.797

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
LDR (%)	**75,44**	**73,67**	**75,83**	**75,68**	**76,98**	**77,61**	**77,17**	**77,34**	**77,11**	**77,03**	**76,88**	**76,84**	**76,94**	**76,56**	**75,31**	**76,26**
- Total Kredit / Total Credit	110.770	116.580	129.294	131.073	132.625	133.073	134.821	135.751	136.489	137.487	137.967	138.686	140.180	140.788	141.175	142.192
- Penghimpunan Dana / Funds collected	123.745	135.256	146.110	146.021	145.815	145.580	148.729	149.519	151.366	152.949	153.816	154.938	156.831	158.749	187.451	186.468
- Modal Inti / Core Capital	23.079	22.983	24.388	27.181	26.471	25.894	25.971	26.014	25.645	25.525	25.639	25.550	25.356	25.142	28.606	28.320
NPL (%)	**7,22**	**6,72**	**7,89**	**8,42**	**8,51**	**8,97**	**9,26**	**9,27**	**9,79**	**10,13**	**10,05**	**10,35**	**10,52**	**9,87**	**10,25**	**10,55**
- Kredit Non Lancar / *Non Current Credits*	7.995	7.836	10.202	11.032	11.288	11.935	12.486	12.585	13.358	13.928	13.867	14.354	14.747	13.890	14.466	14.994
- Total Kredit / *Total Credit*	110.770	116.580	129.295	131.073	132.625	133.073	134.821	135.751	136.489	137.487	137.970	138.694	140.185	140.791	141.175	142.192
ROA (%)	**1,87**	**1,78**	**1,74**	**1,59**	**1,82**	**1,48**	**1,47**	**1,54**	**1,27**	**1,24**	**1,34**	**1,22**	**1,09**	**1,00**	**(0,34)**	**0,50**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	2.901	3.005	3.169	481	825	890	1.131	1.433	1.382	1.566	1.906	1.953	1.922	1.944	(665)	965
- Total Aktiva / *Total Aktiva*	155.075	168.443	182.302	181.895	181.603	180.767	184.477	185.702	187.124	188.874	190.324	191.363	193.019	194.984	194.684	193.932
ROE (%)	**16,40**	**15,77**	**15,39**	**13,87**	**15,75**	**12,69**	**12,68**	**13,28**	**10,84**	**10,72**	**11,57**	**10,62**	**9,47**	**8,74**	**(2,98)**	**4,33**
- L/R Tahun Berjalan / *Current Earnings (Profit/Loss)*	2.901	3.005	3.169	481	825	890	1.131	1.433	1.382	1.566	1.906	1.953	1.922	1.944	(665)	965
- Modal Disetor / *Paid In Capital*	15.008	16.144	17.440	17.614	17.702	17.742	18.090	18.245	18.517	18.562	18.624	18.736	18.807	18.914	18.937	18.948
- Cadangan Umum / *General Reserve*	2.686	2.914	3.151	3.191	3.248	3.301	3.320	3.337	3.344	3.345	3.339	3.338	3.334	3.335	3.350	3.372

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

Lokasi / *Location*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	20.370	21.788	23.098	22.978	22.807	22.585	22.644	22.681	22.747	22.987	22.922	22.981	23.216	23.447	23.642	23.658
2. Banten	5.152	6.121	6.940	6.917	7.015	6.919	7.026	7.018	7.185	7.250	7.345	7.381	7.498	7.711	7.732	7.649
3. DKI Jakarta	3.459	3.993	5.011	4.957	5.037	5.058	5.052	5.104	5.265	5.394	5.385	5.436	5.489	5.557	5.514	5.512
4. D.I Yogyakarta	7.607	8.244	8.675	8.369	8.352	8.331	8.377	8.424	8.436	8.462	8.486	8.547	8.617	8.787	8.692	8.685
5. Jawa Tengah	37.675	41.006	45.856	45.929	45.534	45.060	45.726	45.798	46.416	46.755	46.996	47.049	47.339	47.224	46.948	46.640
6. Jawa Timur	16.242	17.629	19.021	18.955	18.722	18.683	21.172	21.389	21.697	21.956	22.227	22.325	22.436	22.629	22.477	22.540
7. Bengkulu	106	118	135	137	138	152	153	156	152	158	165	172	174	177	182	186
8. Jambi	1.091	1.197	1.261	1.284	1.285	1.284	1.306	1.316	1.361	1.373	1.370	1.381	1.393	1.386	1.408	1.408
9. Aceh	242	91	93	51	51	49	46	43	43	44	45	46	47	49	48	47
10. Sumatera Utara	1.901	2.076	2.225	2.251	2.251	2.237	2.265	2.284	2.319	2.339	2.377	2.405	2.428	2.430	2.463	2.471
11. Sumatera Barat	1.902	1.985	2.041	1.977	1.907	1.876	1.916	1.921	1.939	1.930	1.959	1.964	1.991	2.030	2.014	1.988
12. Riau	1.473	1.828	1.963	1.965	1.980	1.973	1.983	2.027	2.015	2.029	2.087	2.088	2.133	2.136	2.115	2.090
13. Kepulauan Riau	7.453	7.667	8.519	8.667	8.809	8.783	8.871	9.043	9.259	9.461	9.655	9.703	9.896	9.912	10.117	10.161
14. Sumatera Selatan	1.826	1.899	1.964	1.966	1.985	1.978	1.987	2.006	2.012	2.026	2.032	2.041	2.071	2.126	2.126	2.156
15. Bangka Belitung	190	208	195	197	200	200	197	198	202	202	204	205	206	214	210	211
16. Lampung	12.851	13.901	14.322	14.042	13.690	13.674	13.742	14.128	14.098	14.087	14.417	14.440	14.352	14.933	14.748	14.612
17. Kalimantan Selatan	761	809	908	977	1.023	972	1.095	1.161	1.246	1.232	1.264	1.378	1.404	1.487	1.586	1.540
18. Kalimantan Barat	1.470	1.716	1.894	1.904	1.917	1.940	1.957	1.951	1.982	2.010	2.024	2.010	1.998	2.026	1.966	1.963
19. Kalimantan Timur	400	473	542	550	549	545	569	575	583	605	623	666	674	705	691	684
20. Kalimantan Tengah	694	1.187	1.930	1.947	2.112	2.068	1.837	1.752	1.793	1.750	1.777	1.763	2.303	2.305	2.309	2.317
21. Kalimantan Utara	86	89	115	113	147	153	149	144	134	171	173	175	154	144	140	141
22. Sulawesi Tengah	2.677	2.732	2.602	2.580	2.620	263	266	267	272	291	295	304	309	327	319	315
23. Sulawesi Selatan	2.843	2.898	3.007	3.181	3.196	3.130	3.141	3.148	3.161	3.178	3.185	3.186	3.220	3.151	3.269	3.265
24. Sulawesi Utara	1.798	2.091	2.166	2.180	2.178	2.159	2.140	2.163	2.170	2.171	2.147	2.146	2.133	2.184	2.196	2.177
25. Sulawesi Tenggara	334	376	438	405	398	381	401	403	410	419	435	441	455	498	467	457
26. Sulawesi Barat	9	121	143	129	149	138	136	153	138	162	154	133	157	149	164	151
27. Gorontalo	54	32	41	45	47	48	51	49	50	51	50	49	54	59	59	58
28. Nusa Tenggara Barat	1.617	1.707	1.843	1.822	1.825	1.838	1.892	1.869	1.878	1.896	1.929	1.970	2.003	2.056	2.044	2.020
29. Bali	17.074	18.528	19.245	19.315	19.650	19.618	19.830	20.034	19.770	20.067	20.178	20.450	20.540	20.650	20.653	20.543
30. Nusa Tenggara Timur	867	906	898	913	901	822	821	827	823	817	818	824	825	832	835	829
31. Maluku	2.177	2.348	2.416	2.397	2.396	6.916	6.797	6.733	6.640	6.675	6.656	6.748	6.855	6.986	6.896	6.805
32. Papua	1.429	1.678	1.773	1.774	1.798	301	293	301	292	292	306	310	312	339	321	319
33. Maluku Utara	252	282	307	312	313	143	145	150	152	153	153	155	154	155	151	150
34. Papua Barat	993	718	712	708	619	486	493	485	486	482	482	490	183	184	180	185
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**155.075**	**168.443**	**182.302**	**181.895**	**181.603**	**180.767**	**184.477**	**185.702**	**187.124**	**188.874**	**190.324**	**191.363**	**193.019**	**194.984**	**194.684**	**193.932**

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

Total Aset / *Total Asset*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Total Aset BPR / *Total Asset Rural bank* < 1 Miliar / *< 1 Billion*	8	5	2	2	2	2	4	4	4	4	3	4	3	2	1	1
Total Aset BPR / *Total Asset Rural bank* 1 s.d 5 Miliar / *1 up to 5 Billion*	49	37	30	29	26	26	24	25	26	25	26	25	24	22	22	22
Total Aset BPR / *Total Asset Rural bank* 5 s.d 10 Miliar / *5 up to 10 Billion*	123	102	85	72	74	75	74	71	70	70	67	68	70	69	70	69
Total Aset BPR / *Total Asset Rural bank* > 10 Miliar / *> 10 Billion*	1.326	1.324	1.324	1.326	1.324	1.313	1.311	1.313	1.313	1.313	1.315	1.313	1.308	1.309	1.307	1.301
Total	**1.506**	**1.468**	**1.441**	**1.429**	**1.426**	**1.416**	**1.413**	**1.413**	**1.413**	**1.412**	**1.411**	**1.410**	**1.405**	**1.402**	**1.400**	**1.393**

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

Kolektibilitas / *Collectibility*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Kredit / *Credit*	**110.770**	**116.580**	**129.295**	**131.073**	**132.625**	**133.073**	**134.821**	**135.751**	**136.489**	**137.487**	**137.970**	**138.694**	**140.185**	**140.791**	**141.175**	**142.192**
a. Lancar / *Current*	102.775	99.464	108.489	108.522	108.899	107.862	109.049	110.147	110.105	110.609	111.247	111.180	112.489	113.709	113.357	113.228
b. Dalam Perhatian Khusus / *Spesial Mention*	0	9.280	10.604	11.520	12.439	13.276	13.286	13.020	13.025	12.950	12.856	13.159	12.949	13.192	13.352	13.969
c. Kurang Lancar / *Sub-Standard*	923	982	1.348	1.941	2.187	2.326	2.407	2.388	2.518	2.560	2.636	2.552	2.463	2.031	2.474	2.763
d. Diragukan / *Doubtful*	1.292	1.058	1.454	1.455	1.470	1.660	1.761	1.794	1.963	2.064	2.149	2.309	2.361	2.350	2.393	2.383
e. Macet / *Lost*	5.780	5.795	7.399	7.636	7.631	7.948	8.318	8.403	8.877	9.304	9.082	9.493	9.923	9.510	9.599	9.849
Non Performing Loan* (Nominal) / *Non Performing Loan (Nominal)	**7.995**	**7.836**	**10.202**	**11.032**	**11.288**	**11.935**	**12.486**	**12.585**	**13.358**	**13.928**	**13.867**	**14.354**	**14.747**	**13.890**	**14.466**	**14.994**
***Rasio Non Performing Loan (%) / Non Performing Loan Ratio* (%)**	**7,22**	**6,72**	**7,89**	**8,42**	**8,51**	**8,97**	**9,26**	**9,27**	**9,79**	**10,13**	**10,05**	**10,35**	**10,52**	**9,87**	**10,25**	**10,55**

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

Lokasi / *Location*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	1.316	1.363	1.702	1.848	1.907	2.031	2.101	2.113	2.175	2.250	1.931	1.978	2.005	1.953	1.877	1.938
2. Banten	266	222	255	288	310	341	385	399	435	458	449	461	472	459	498	537
3. DKI Jakarta	116	153	177	200	197	207	224	242	300	348	375	372	374	341	349	405
4. D.I Yogyakarta	292	307	441	515	525	564	561	577	591	603	642	704	798	723	792	817
5. Jawa Tengah	2.035	2.213	3.276	3.621	3.810	3.994	4.205	4.272	4.422	4.848	4.892	5.215	5.317	4.816	5.078	5.183
6. Jawa Timur	936	930	1.137	1.203	1.229	1.290	1.458	1.439	1.526	1.523	1.571	1.629	1.602	1.539	1.604	1.632
7. Bengkulu	6	9	7	7	8	8	7	7	7	8	7	7	7	6	7	7
8. Jambi	106	95	106	115	116	134	132	140	139	147	145	155	153	153	166	172
9. Aceh	22	11	10	4	4	5	5	5	4	4	3	3	3	3	3	3
10. Sumatera Utara	100	98	99	112	111	115	117	120	127	127	134	134	133	126	132	138
11. Sumatera Barat	105	87	93	106	108	121	140	124	133	131	129	132	129	117	135	145
12. Riau	128	110	122	127	135	141	140	138	139	139	134	134	133	124	135	141
13. Kepulauan Riau	383	285	291	300	330	369	370	361	362	365	378	380	372	356	392	401
14. Sumatera Selatan	103	81	89	94	96	110	110	110	112	110	108	107	105	98	102	105
15. Bangka Belitung	9	8	10	10	12	13	12	12	12	13	14	11	12	11	12	12
16. Lampung	201	211	200	219	218	249	249	248	253	252	248	248	241	231	234	253
17. Kalimantan Selatan	43	43	38	49	49	50	50	48	47	49	51	54	54	50	51	54
18. Kalimantan Barat	76	66	84	94	96	111	126	142	155	160	167	171	166	162	161	169
19. Kalimantan Timur	29	23	28	26	23	24	26	25	27	27	28	26	26	23	24	24
20. Kalimantan Tengah	39	34	36	39	43	42	40	38	37	42	47	54	50	50	55	66
21. Kalimantan Utara	2	2	3	6	6	5	5	3	4	5	6	6	6	6	6	7
22. Sulawesi Tengah	34	26	28	28	28	12	12	12	10	10	10	10	9	9	9	9
23. Sulawesi Selatan	62	50	81	82	83	85	85	86	89	89	88	87	85	83	84	84
24. Sulawesi Utara	100	100	110	118	129	138	148	155	143	148	151	147	138	107	111	123
25. Sulawesi Tenggara	35	25	21	24	27	30	29	31	33	32	32	29	26	23	25	30
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	3
28. Nusa Tenggara Barat	159	159	168	176	183	207	208	211	216	217	215	205	199	194	203	209
29. Bali	863	782	1.388	1.406	1.280	1.268	1.259	1.244	1.555	1.525	1.604	1.580	1.604	1.632	1.695	1.801
30. Nusa Tenggara Timur	28	30	35	47	48	54	56	48	52	54	53	56	58	45	64	67
31. Maluku	5	14	27	31	31	80	81	88	99	98	106	107	112	99	110	109
32. Papua	36	30	27	31	33	24	21	21	23	20	21	22	21	17	19	20
33. Maluku Utara	4	4	3	4	4	4	4	4	4	4	4	3	3	3	4	4
34. Papua Barat	355	266	105	101	105	108	117	120	120	122	121	122	327	324	325	326
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**7.995**	**7.836**	**10.202**	**11.032**	**11.288**	**11.935**	**12.486**	**12.585**	**13.358**	**13.928**	**13.867**	**14.354**	**14.747**	**13.890**	**14.466**	**14.994**

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

Indikator / *Indicator*	Desember 2022		November 2023		Desember 2023		Januari 2024		Februari 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Persentage of Total Third Party Funds) (%)
Deposito / *Time Deposits*	86.775	0,68	95.183	0,69	95.293	0,69	96.186	0,70	96.184	0,70
Tabungan / *Saving*	40.169	0,08	41.828	0,31	42.617	0,31	42.085	0,30	41.777	0,30
Total DPK / *Total Third Party Funds*	**126.944**	**1,00**	**137.011**	**1,00**	**137.909**	**1,00**	**138.271**	**1,00**	**137.960**	**1,00**

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Februari 2024
(Composition of Third Party Funds of Rural Banks Based on Location - Februari 2024)
Nilai DPK dalam Miliar Rupiah (Billion Rp) dan Pangsa Terhadap DPK dalam Persentase (%)

Lokasi / *Location*	Tabungan *(Saving Deposits)*	Deposito *(Time Deposits)*	Total DPK *(Total of Third Party Funds)*	Pangsa Thd Total DPK (%) *(Portion to Total Third Party Funds (%)*
1. Jawa Barat	4.996	11.258	16.254	11,78%
2. Banten	719	3.778	4.496	3,26%
3. DKI Jakarta	305	4.056	4.361	3,16%
4. D.I Yogyakarta	2.172	4.680	6.852	4,97%
5. Jawa Tengah	16.345	19.722	36.067	26,14%
6. Jawa Timur	4.560	10.884	15.444	11,19%
7. Bengkulu	37	76	113	0,08%
8. Jambi	150	867	1.017	0,74%
9. Aceh	19	10	28	0,02%
10. Sumatera Utara	910	982	1.893	1,37%
11. Sumatera Barat	851	654	1.505	1,09%
12. Riau	543	762	1.305	0,95%
13. Kepulauan Riau	972	7.325	8.297	6,01%
14. Sumatera Selatan	304	1.076	1.380	1,00%
15. Bangka Belitung	32	112	144	0,10%
16. Lampung	1.253	6.407	7.660	5,55%
17. Kalimantan Selatan	249	846	1.095	0,79%
18. Kalimantan Barat	408	1.138	1.546	1,12%
19. Kalimantan Timur	128	193	321	0,23%
20. Kalimantan Tengah	320	1.018	1.338	0,97%
21. Kalimantan Utara	41	43	83	0,06%
22. Sulawesi Tengah	113	978	1.091	0,79%
23. Sulawesi Selatan	335	2.042	2.377	1,72%
24. Sulawesi Utara	320	1.394	1.714	1,24%
25. Sulawesi Tenggara	92	107	198	0,14%
26. Sulawesi Barat	81	20	101	0,07%
27. Gorontalo	8	19	27	0,02%
28. Nusa Tenggara Barat	746	673	1.419	1,03%
29. Bali	3.964	12.344	16.308	11,82%
30. Nusa Tenggara Timur	229	415	643	0,47%
31. Maluku	175	1.278	1.454	1,05%
32. Papua	218	670	887	0,64%
33. Maluku Utara	27	85	112	0,08%
34. Papua Barat	155	272	427	0,31%
35. Lainnya / *Others*	-	-	-	0,00%
Total	**41.777**	**96.184**	**137.960**	**100,00%**

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

Lokasi / *Location*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	13.847	15.114	15.770	15.716	15.517	15.382	15.450	15.380	15.507	15.775	15.642	15.715	15.917	16.106	16.165	16.254
2. Banten	3.161	3.517	3.990	3.971	4.021	4.031	4.114	4.132	4.220	4.363	4.449	4.398	4.432	4.504	4.536	4.496
3. DKI Jakarta	2.495	3.143	3.880	3.883	3.951	3.965	3.971	4.007	4.082	4.199	4.205	4.286	4.334	4.405	4.348	4.361
4. D.I Yogyakarta	5.732	6.307	6.747	6.532	6.520	6.560	6.639	6.662	6.666	6.718	6.730	6.768	6.797	6.933	6.845	6.852
5. Jawa Tengah	28.422	31.334	34.979	34.937	34.519	34.239	34.885	34.876	35.462	35.780	35.974	36.208	36.492	36.498	36.288	36.067
6. Jawa Timur	10.787	11.852	12.530	12.510	12.301	12.375	14.479	14.542	14.849	15.022	15.148	15.219	15.336	15.430	15.388	15.444
7. Bengkulu	58	71	86	86	87	106	102	103	98	102	104	105	107	110	113	113
8. Jambi	788	875	894	917	913	917	937	943	978	989	983	994	999	990	1.015	1.017
9. Aceh	138	64	62	29	29	29	30	30	30	30	30	30	29	30	29	28
10. Sumatera Utara	1.476	1.623	1.707	1.731	1.739	1.737	1.759	1.773	1.798	1.807	1.824	1.845	1.862	1.868	1.883	1.893
11. Sumatera Barat	1.475	1.545	1.594	1.532	1.471	1.443	1.476	1.470	1.481	1.476	1.494	1.499	1.519	1.559	1.545	1.505
12. Riau	1.045	1.303	1.323	1.301	1.302	1.318	1.319	1.351	1.338	1.335	1.361	1.332	1.358	1.357	1.327	1.305
13. Kepulauan Riau	6.006	6.192	6.817	7.000	7.127	7.128	7.176	7.308	7.468	7.632	7.790	7.823	7.957	7.938	8.209	8.297
14. Sumatera Selatan	1.143	1.204	1.259	1.259	1.264	1.272	1.290	1.296	1.297	1.299	1.306	1.308	1.311	1.357	1.349	1.380
15. Bangka Belitung	146	159	143	141	144	144	151	150	149	148	148	149	148	149	145	144
16. Lampung	6.539	7.072	7.293	7.493	7.457	7.497	7.509	7.525	7.592	7.613	7.620	7.634	7.583	7.570	7.719	7.660
17. Kalimantan Selatan	461	488	556	609	655	602	718	760	847	827	845	960	970	1.051	1.142	1.095
18. Kalimantan Barat	1.151	1.330	1.420	1.458	1.476	1.500	1.514	1.501	1.522	1.537	1.546	1.526	1.513	1.587	1.552	1.546
19. Kalimantan Timur	209	253	279	275	273	271	275	280	287	295	302	309	313	345	321	321
20. Kalimantan Tengah	448	702	1.156	1.134	1.226	1.141	913	796	829	794	794	771	1.318	1.337	1.337	1.338
21. Kalimantan Utara	31	38	54	53	88	93	91	85	75	113	114	114	95	86	84	83
22. Sulawesi Tengah	985	1.058	1.177	1.228	1.284	1.272	1.266	1.197	1.073	1.138	1.144	1.137	1.118	1.108	1.097	1.091
23. Sulawesi Selatan	1.879	2.008	2.083	2.207	2.216	2.274	2.274	2.284	2.299	2.318	2.324	2.317	2.317	2.250	2.367	2.377
24. Sulawesi Utara	1.395	1.635	1.669	1.686	1.682	1.694	1.700	1.721	1.721	1.727	1.706	1.702	1.681	1.699	1.728	1.714
25. Sulawesi Tenggara	151	166	208	170	164	178	194	194	199	203	200	191	207	246	210	198
26. Sulawesi Barat	20	79	98	83	102	91	87	108	92	116	106	85	108	101	115	101
27. Gorontalo	37	18	26	18	17	19	24	23	26	25	24	23	27	30	29	27
28. Nusa Tenggara Barat	1.114	1.190	1.300	1.272	1.258	1.287	1.332	1.310	1.314	1.335	1.356	1.394	1.421	1.461	1.443	1.419
29. Bali	11.920	13.460	14.478	14.767	14.822	14.947	15.106	15.307	15.421	15.754	15.876	16.179	16.273	16.235	16.378	16.308
30. Nusa Tenggara Timur	640	666	650	661	648	642	644	648	653	645	645	653	650	651	649	643
31. Maluku	936	1.084	1.179	1.265	1.276	1.284	1.300	1.379	1.515	1.503	1.486	1.555	1.422	1.498	1.489	1.454
32. Papua	844	814	893	972	971	969	947	917	851	849	861	851	861	882	901	887
33. Maluku Utara	103	108	117	126	122	121	122	119	110	108	108	112	110	113	106	112
34. Papua Barat	567	534	526	529	443	435	443	435	428	425	426	438	427	426	421	427
35. Lainnya / *Others*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**106.151**	**117.006**	**126.944**	**127.552**	**127.088**	**126.965**	**130.240**	**130.614**	**132.277**	**134.002**	**134.671**	**135.632**	**137.011**	**137.909**	**138.271**	**137.960**

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Tabungan / *Saving*	3,08	2,57	2,31	2,30	2,30	2,31	2,29	2,31	2,28	2,27	2,28	2,28	2,27	2,26	2,26	2,25
Deposito / *Time Deposits*	7,16	5,88	5,57	5,66	5,76	5,81	5,82	5,85	5,86	5,88	5,89	5,90	5,92	5,93	5,94	5,95

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

Sektor Ekonomi / *Economic Sector*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1 Pertanian, Perburuhan, dan Kehutanan / *Agriculture, hunting, and forestry*	27,60	26,94	25,98	26,07	25,92	25,90	26,06	26,01	26,16	25,73	25,88	26,04	25,21	25,17	25,15	25,21
2 Perikanan / *Fisheryies*	23,93	23,57	23,15	23,04	23,07	23,10	23,12	22,96	22,65	22,12	22,34	22,28	22,39	21,85	22,09	22,20
3 Pertambangan dan Penggalian / *Mining and quarrying*	22,79	20,71	20,13	19,79	19,78	19,98	19,82	19,87	19,84	19,80	19,82	19,26	19,17	18,87	18,89	18,91
4 Industri Pengolahan / *Processing industry*	21,40	21,10	20,23	20,15	20,17	20,23	19,73	19,57	19,27	19,33	19,31	19,34	19,23	19,30	19,31	19,38
5 Listrik, Gas dan Air / *Electricity, gas and water*	21,31	21,35	21,47	21,23	22,04	21,34	21,94	24,30	22,74	20,31	20,96	19,89	19,50	19,84	22,13	22,22
6 Konstruksi / *Construction*	22,43	22,62	21,84	21,53	21,47	21,42	21,35	21,34	21,32	21,21	21,25	20,99	20,88	20,43	20,39	20,20
7 Perdagangan Besar dan Eceran / *Big and retail trade*	24,41	23,83	23,35	23,38	23,30	23,29	22,94	22,88	22,79	22,67	22,61	22,46	22,38	22,17	22,06	21,98
8 Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and food supply drinking*	20,70	20,06	18,69	18,41	18,36	18,31	17,82	17,78	17,79	17,75	17,83	17,81	17,93	17,76	17,78	17,67
9 Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*	21,85	21,75	21,09	21,03	20,91	20,33	20,25	20,21	20,27	20,12	20,12	20,03	19,87	19,91	19,72	19,78
10 Perantara Keuangan / *Transitional finance*	16,99	15,09	13,04	13,10	13,16	13,46	13,50	13,47	13,37	13,20	13,25	13,25	13,37	13,34	13,46	13,30
11 Real Estate / *Real estate, rental business, and services company*	17,30	17,08	16,53	16,18	15,78	15,77	15,61	15,44	15,37	15,48	15,46	15,51	15,62	15,67	15,62	15,81
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, the defense and compulsory social security*	23,00	22,09	20,32	20,57	20,62	20,22	19,98	19,41	19,59	19,40	19,37	19,30	19,32	19,36	19,78	19,75
13 Jasa Pendidikan / *Education services*	21,51	21,06	21,38	21,29	21,27	21,22	21,68	21,07	20,85	20,54	20,42	20,45	20,06	19,98	19,81	19,60
14 Jasa Kesehatan dan Kegiatan Sosial / *Health and social services*	22,07	21,24	20,75	20,68	21,06	20,96	20,67	20,48	20,19	20,21	20,21	19,68	19,43	19,16	19,37	19,31
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	23,14	22,31	22,21	22,05	21,99	21,94	21,79	21,59	21,72	21,49	21,37	21,37	21,36	21,29	21,40	21,53
16 Jasa Perorangan yang Melayani Rumah Tangga / *Individual services serving the household*	25,21	25,49	25,03	24,92	24,57	24,23	24,21	24,19	24,21	23,87	23,75	23,62	23,41	22,78	22,82	22,82
17 Kegiatan Usaha yang Belum Jelas Batasannya / *International Agency and Other Extra Agency International*	25,34	24,59	31,11	31,14	31,07	25,33	25,33	23,30	23,32	23,13	23,68	25,22	25,53	25,27	25,94	25,87
18 Bukan Lapangan Usaha - Rumah Tangga / *Business Activities which are not clearly defined*	18,52	17,96	18,06	18,04	18,09	17,36	17,36	17,26	17,26	17,42	17,50	17,50	17,47	17,32	17,46	17,45
19 Bukan Lapangan Usaha - Lainnya / *Not the business field - other*	22,02	22,15	21,55	21,55	21,50	20,54	20,53	20,58	20,56	20,43	20,35	20,29	20,23	20,18	20,19	20,14

Tabel 2.12
Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan
(Average of Credit Interest Rates of Rural Banks Based on Type of Use)
Persen *(Percent)*

Jenis Penggunaan / *Type of Use*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Modal Kerja / *Working Capital*	23,79	23,22	22,37	22,27	22,16	22,11	21,88	21,79	21,72	21,56	21,54	21,46	21,36	21,21	21,18	21,16
Investasi / *Investment*	21,57	21,29	20,52	20,51	20,49	20,38	20,12	20,02	19,95	19,79	19,76	19,68	19,60	19,45	19,35	19,36
Konsumsi / *Consumption*	21,13	20,98	20,49	20,46	20,44	19,63	19,61	19,59	19,58	19,52	19,48	19,44	19,39	19,30	19,35	19,31

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

Keterangan / *Information*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jumlah BPR / *Total Rural Banks*	1.506	1.468	1.441	1.429	1.426	1.416	1.413	1.413	1.413	1.412	1.411	1.410	1.405	1.402	1.400	1.393
Jumlah Kantor / *Total Bank Offices*	5.913	5.871	6.044	6.047	6.031	6.053	6.033	6.044	6.049	6.055	6.054	6.043	6.049	6.047	6.047	1.814

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

Lokasi / *Location*	BPR *(Rural Bank)*			Total
	KP	KC	KPK	
1. Jawa Barat	224	395	320	939
2. Banten	52	70	42	164
3. DKI Jakarta	29	15	1	45
4. D.I Yogyakarta	47	57	121	225
5. Jawa Tengah	243	609	893	1.745
6. Jawa Timur	248	289	876	1.413
7. Bengkulu	5	6	1	12
8. Jambi	19	8	4	31
9. Aceh	2	-	10	12
10. Sumatera Utara	45	56	42	143
11. Sumatera Barat	68	53	69	190
12. Riau	28	12	18	58
13. Kepulauan Riau	44	31	8	83
14. Sumatera Selatan	22	17	9	48
15. Bangka Belitung	4	3	5	12
16. Lampung	23	36	17	76
17. Kalimantan Selatan	15	24	11	50
18. Kalimantan Barat	20	6	7	33
19. Kalimantan Timur	14	12	29	55
20. Kalimantan Tengah	6	8	9	23
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	17	16	39
23. Sulawesi Selatan	18	16	6	40
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	6	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	32	109
29. Bali	131	61	105	297
30. Nusa Tenggara Timur	11	7	12	30
31. Maluku	1	9	10	20
32. Papua	7	18	3	28
33. Maluku Utara	2	7	2	11
34. Papua Barat	4	7	-	11
35. Lainnya / *Others*	-	-	-	-
Total	**1.393**	**1.946**	**2.711**	**6.050**

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penyaluran Dana iB / *Disbursement of Fund iB*	**14.025**	**16.033**	**18.955**	**19.071**	**19.137**	**19.060**	**19.428**	**19.626**	**19.946**	**20.337**	**20.689**	**21.160**	**21.485**	**21.873**	**21.635**	**21.643**
Pembiayaan iB / *Financing iB*	10.681	11.984	14.448	14.889	15.345	15.396	15.665	15.944	16.058	16.286	16.481	16.703	16.844	17.025	17.050	17.423
Antar Bank Aktiva iB / *Interbank Assets iB*	3.343	4.050	4.507	4.182	3.792	3.664	3.762	3.682	3.888	4.051	4.207	4.457	4.641	4.848	4.586	4.220
Sumber Dana iB / *Source of Funds iB*	**12.862**	**14.521**	**17.344**	**17.501**	**17.604**	**17.566**	**17.931**	**18.039**	**18.401**	**18.770**	**19.068**	**19.490**	**19.779**	**20.131**	**19.906**	**19.936**
Dana Pihak Ketiga / *Third Party Funds*	9.819	11.592	13.446	13.535	13.594	13.622	13.868	13.882	14.109	14.221	14.383	14.736	14.892	15.270	15.094	4.660
Tabungan iB Wadiah / *Wadiah Savings iB*	1.993	2.296	2.583	2.433	2.378	2.355	2.392	2.377	2.489	2.480	2.513	2.673	2.790	3.032	2.801	2.720
Tabungan iB Mudharabah / *Mudharabah Savings iB*	1.379	1.601	1.762	1.741	1.747	1.710	1.738	1.687	1.754	1.777	1.810	1.821	1.857	1.959	1.913	1.941
Deposito iB Mudharabah / *Deposit Mudharabah iB*	6.447	7.694	9.102	9.361	9.469	9.556	9.738	9.818	9.866	9.964	10.061	10.242	10.244	10.279	10.380	10.534
Antar Bank Passiva / *Interbank Liabilities*	2.513	2.074	2.843	2.886	2.841	2.773	2.796	2.822	2.918	3.125	3.223	3.299	3.393	3.382	3.365	3.328
Pinjaman yang Diterima / *Loan received*	187	652	820	829	910	933	1.026	1.088	1.121	1.162	1.188	1.171	1.198	1.229	1.180	1.137
Kewajiban Lainnya / *Other Liabilities*	342	204	234	252	259	238	241	246	253	263	274	284	296	249	268	277
Beberapa Komponen Modal / *Some Components of Capital*	**1.972**	**2.270**	**2.535**	**2.539**	**2.446r**	**2.463**	**2.513**	**2552**	**2.580**	**2.605**	**2.656**	**2.717**	**2.750**	**2.724**	**2.757**	**2.705**
Modal Disetor / *Paid-In Capital*	1.457	1.758	1.985	2.082	2.102	2.118	2.129	2.145	2.148	2.170	2.191	2.228	2.238	2.257	2.252	2.269
Cadangan / *Reserves*	249	277	328	342	369	366	368	380	379	371	364	362	362	362	362	374
L/R Tahun berjalan / *Current Earnings (Profit/Loss)*	224	219	293	52	87	121	169	197	227	241	280	305	334	360	11	37
L/R Tahun Lalu / *Last Year Earnings (Profit/Loss)*	42	14	(71)	64	(112)	(143)	(153)	-170	(174)	(177)	(179)	(179)	(184)	(255)	132	25

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

Indikator / *Indicator*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Aset / *Assets*	**14.950**	**17.060**	**20.157**	**20.258**	**20.308**	**20.308**	**20.690**	**20.853**	**21.247**	**21.247**	**21.960**	**22.451**	**22.774**	**23.177**	**22.993**	**22.970**
Pembiayaan iB / *Financing iB*	**10.681**	**11.984**	**14.448**	**14.889**	**15.345**	**15.396**	**15.665**	**15.944**	**16.058**	**16.286**	**16.481**	**16.703**	**16.844**	**17.025**	**17.050**	**17.423**
Lancar / Current	9.908	10.139	12.358	12.436	12.680	12.496	12.711	13.070	13.143	13.324	13.548	13.687	13.801	14.263	14.161	14.279
DPK	-	1.012	1.235	1.419	1.572	1.714	1.750	1.681	1.733	1.727	1.706	1.734	1.739	1.658	1.698	1.880
Kurang Lancar / Sub Standard	125	128	129	228	242	294	307	307	294	296	304	318	347	226	326	354
Diragukan / Doubtful	126	102	121	128	148	185	195	190	198	219	186	220	212	208	212	206
Macet / Lost	522	603	604	679	703	707	703	695	691	721	738	745	745	670	653	705
Non Performing Financing* (Nominal) / *Non Performing Financing (Nominal)	**773**	**833**	**855**	**1.035**	**1.093**	**1.187**	**1.205**	**1.193**	**1.183**	**1.235**	**1.227**	**1.283**	**1.304**	**1.104**	**1.191**	**1.264**
Non Performing Financing* (%) / *Non Performing Financing (%)	**7,24**	**6,95**	**5,91**	**6,95**	**7,12**	**7,71**	**7,69**	**7,48**	**7,37**	**7,58**	**7,45**	**7,68**	**7,74**	**6,49**	**6,99**	**7,26**

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

a. Semula nilai total kredit meliputi kredit kepada pihak ketiga bukan bank dan kredit kepada bank lain, disesuaikan menjadi nilai total kredit mencakup kredit kepada pihak ketiga bukan bank.

b. Semula nilai kredit hanya mencakup data BUK dan tidak termasuk BUS dan UUS, disesuaikan menjadi nilai kredit mencakup BUK, BUS, dan UUS.

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	415.515	458.325	459.030	462.302	462.743	472.226	473.708	480.081	482.862	480.548	485.312	493.153	497.658	495.431	496.076
NPL/NPF	6.518	6.342	6.860	6.715	6.984	9.118	8.988	9.508	9.364	10.615	11.033	11.289	9.271	10.005	10.174
2. Perikanan / *Fishery*	18.688	19.726	19.639	19.581	19.708	19.974	20.147	20.215	20.552	20.729	20.769	20.729	20.797	20.549	20.466
NPL/NPF	1.053	1.286	1.397	1.352	1.391	1.415	1.043	1.097	1.139	1.104	1.137	1.137	1.102	1.169	1.122
3. Pertambangan dan Penggalian / *Mining and Quarrying*	153.803	237.390	230.129	237.223	232.252	256.406	253.174	252.599	261.662	270.012	280.362	276.584	290.468	298.436	299.705
NPL/NPF	6.799	5.755	5.476	5.470	5.261	5.401	6.110	5.767	5.946	5.740	3.681	3.690	3.564	3.770	3.730
4. Industri Pengolahan / *Procesing Industry*	951.109	1.067.006	1.040.278	1.034.107	1.037.664	1.051.679	1.060.255	1.060.754	1.065.125	1.080.435	1.102.955	1.105.700	1.117.340	1.104.256	1.101.415
NPL/NPF	49.248	40.184	42.249	41.292	40.898	39.390	38.917	37.353	37.356	38.846	39.264	38.152	36.383	36.456	35.569
5. Listrik, gas dan air / *Electricity, Gas and Water*	159.701	162.327	157.881	151.456	146.492	154.847	157.303	162.151	165.189	173.100	168.057	175.612	183.959	187.612	186.266
NPL/NPF	1.668	761	728	708	688	696	715	709	703	700	706	691	664	501	304
6. Konstruksi / *Construction*	380.381	396.583	387.734	403.520	403.946	395.678	403.108	400.445	394.052	399.719	394.763	394.972	395.097	384.170	386.577
NPL/NPF	13.755	14.080	14.327	14.215	14.976	14.717	14.669	15.799	15.453	14.129	15.205	15.146	14.284	15.053	15.079
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	974.420	1.043.912	1.032.812	1.052.203	1.054.635	1.066.840	1.083.328	1.091.229	1.100.822	1.105.802	1.110.843	1.125.872	1.139.157	1.115.478	1.135.755
NPL/NPF	39.728	37.666	40.812	40.251	40.392	41.340	38.697	41.959	42.900	40.777	40.506	39.656	37.217	40.234	40.385
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	120.741	123.620	121.930	122.699	122.245	122.378	122.921	122.778	127.380	128.201	129.074	129.575	130.793	129.910	130.119
NPL/NPF	7.653	6.636	6.077	5.783	5.351	4.668	4.443	4.637	4.495	4.511	4.504	4.348	3.880	4.268	4.338
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	306.242	313.052	313.610	303.265	314.545	334.331	343.185	341.978	339.110	354.561	359.860	364.071	373.419	375.223	374.421
NPL/NPF	6.347	5.116	5.258	3.921	3.990	3.842	3.759	3.760	3.806	3.657	3.463	3.688	3.773	4.086	4.091
10. Perantara Keuangan / *Financial intermediaries*	224.714	305.787	300.181	318.211	319.276	330.277	334.369	327.650	331.949	345.689	343.946	346.425	369.668	364.088	377.007
NPL/NPF	2.925	2.248	2.034	1.885	1.810	1.838	1.826	1.863	1.950	1.943	1.924	1.918	1.623	1.744	1.938
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	265.315	314.584	315.989	318.857	318.087	323.520	334.332	338.723	340.681	345.146	347.337	349.332	356.071	359.556	351.535
NPL/NPF	7.414	6.284	6.238	5.908	6.456	7.015	7.369	7.948	7.360	7.288	8.009	7.640	6.599	9.433	10.041
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	34.272	43.829	42.541	42.800	42.744	44.246	48.209	50.094	51.928	54.198	57.717	57.939	65.292	66.054	64.839
NPL/NPF	3	0	0	1	1	1	1	1	1	1	1	1	1	1	4
13. Jasa Pendidikan / *Education Services*	13.990	14.893	14.801	14.887	15.131	15.574	15.704	15.746	15.940	16.044	16.249	16.576	16.877	16.975	17.115
NPL/NPF	211	258	270	282	284	283	278	284	252	256	227	228	228	243	255
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28.513	31.522	31.598	32.310	33.099	33.824	34.450	34.408	34.945	36.583	36.787	36.413	37.410	37.128	37.487
NPL/NPF	171	234	278	270	283	294	271	297	299	310	326	322	456	331	345
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	95.691	114.669	121.162	130.951	135.077	136.383	139.530	139.953	143.061	144.986	149.804	156.411	158.563	157.575	159.756
NPL/NPF	2.253	2.399	2.760	2.780	2.937	2.954	2.988	3.298	3.486	3.150	2.993	3.006	3.137	3.478	3.560
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	3.872	3.985	3.910	3.969	3.956	3.996	4.000	3.999	3.967	3.996	3.965	3.947	4.002	3.942	3.903
NPL/NPF	80	95	101	99	99	102	97	105,00	110,17	111,33	111,33	106,55	109,05	131,14	132,96
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	365	22	23	25	22	21	21	21	21	20	20	19	18	18	17
NPL/NPF	-	-	-	-	-	0,03	0,03	-	-	-	-	0	0	0	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	544.004	586.568	591.383	596.899	599.544	605.046	611.798	618.197	637.534	642.533	648.486	654.352	659.766	664.035	668.307
NPL/NPF	12.164	11.831	13.229	13.040	14.392	15.061	15.386	15.984	16.495	16.113	16.180	15.965	15.382	16.355	16.654
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	26.100	27.945	27.972	27.947	27.913	28.024	28.265	28.570	28.843	29.089	29.290	29.297	29.552	29.518	29.497
NPL/NPF	529	542	601	570	621	649	669	711	723	728	759	750	710	761	770
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	20.771	20.995	20.681	20.739	20.734	20.785	20.778	20.874	21.152	21.378	21.841	22.028	22.476	22.762	22.977
NPL/NPF	944	1.005	1.073	1.058	1.111	1.115	1.095	1.051	1.059	1.029	1.004	984	935	987	1.005
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	99.101	115.955	118.041	119.561	122.669	123.894	125.262	125.331	125.195	126.430	127.114	128.825	131.419	132.259	133.420
NPL/NPF	1.973	1.756	1.842	1.975	2.128	2.231	2.396	2.526	2.486	2.586	2.552	2.610	2.594	2.653	2.676
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	694.729	773.017	773.903	781.343	780.913	785.800	787.929	793.045	788.317	795.771	802.733	810.272	820.985	821.923	825.604
NPL/NPF	8.961	9.726	10.365	10.357	10.710	11.115	9.886	10.456	10.118	10.080	10.350	10.419	10.271	10.953	11.360
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	235.831	247.852	250.092	250.605	251.154	251.327	254.239	256.665	259.109	262.324	265.699	267.796	269.458	270.660	272.250
NPL/NPF	2.776	2.371	2.530	2.523	2.573	2.603	2.598	2.727	2.714	2.804	2.841	2.893	2.794	2.934	3.070

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

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	32.865	35.760	35.353	35.345	34.346	33.394	34.184	31.715	31.992	32.360	32.831	32.210	33.058	33.470	33.637
NPL/NPF	1.016	669	724	757	817	819	815	849	866	866	873	879	815	908	867
2. Perikanan / *Fishery*	1.876	2.622	2.580	2.288	2.270	2.114	2.136	2.155	2.209	2.259	2.285	2.143	2.146	1.980	1.941
NPL/NPF	92	183	222	186	204	195	199	215	212	217	224	219	202	209	144
3. Pertambangan dan Penggalian / *Mining and Quarrying*	9.805	15.306	14.705	14.828	15.466	14.057	13.985	13.392	13.968	14.692	16.650	17.384	16.138	16.608	16.599
NPL/NPF	249	241	249	304	295	244	237	227	229	229	231	235	236	248	251
4. Industri Pengolahan / *Procesing Industry*	102.559	98.216	94.498	94.225	94.438	91.269	94.068	95.962	93.802	94.816	95.917	94.266	97.424	94.831	94.802
NPL/NPF	4.251	2.333	2.417	2.306	2.342	2.680	2.187	2.181	2.090	2.134	2.068	2.318	2.040	2.092	2.076
5. Listrik, gas dan air / *Electricity, Gas and Water*	13.335	11.080	10.771	10.216	10.107	9.678	9.931	10.303	10.506	10.805	11.087	11.939	9.195	8.994	9.365
NPL/NPF	129	67	63	67	67	65	13	14	14	13	13	13	13	15	15
6. Konstruksi / *Construction*	38.986	44.281	44.294	46.005	46.167	42.806	45.046	43.944	44.801	44.307	44.159	41.257	38.974	35.961	36.192
NPL/NPF	2.272	2.012	2.085	2.206	2.280	2.098	2.139	2.237	2.164	2.209	2.344	2.015	1.762	1.889	1.938
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	87.473	97.104	95.581	97.747	97.945	90.920	93.753	95.105	96.447	98.815	99.515	95.096	94.828	96.418	96.546
NPL/NPF	3.686	4.085	4.487	4.793	4.781	4.605	4.539	5.111	4.991	5.005	5.210	4.651	4.316	4.572	4.337
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	24.517	27.828	28.125	28.207	28.643	23.253	23.618	23.598	23.743	23.806	23.618	22.224	21.655	21.793	21.713
NPL/NPF	2.065	1.862	1.876	1.781	1.788	926	927	974	940	934	872	764	585	569	579
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	20.015	21.860	22.294	22.316	24.087	21.844	22.631	22.617	22.825	23.534	23.377	22.206	22.578	23.007	22.705
NPL/NPF	537	658	715	758	797	707	689	658	644	615	609	600	550	709	716
10. Perantara Keuangan / *Financial intermediaries*	42.843	49.509	47.698	50.798	50.658	48.920	50.331	51.095	53.072	55.110	55.203	53.289	53.749	49.225	49.514
NPL/NPF	191	496	508	518	471	265	279	279	306	306	278	275	256	264	378
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	33.664	40.856	40.676	42.440	41.774	39.262	40.769	43.226	43.111	44.596	45.469	43.691	43.365	41.414	41.938
NPL/NPF	1.203	1.044	1.048	1.086	1.108	1.069	1.046	1.250	1.256	1.223	1.249	1.228	1.210	1.214	1.302
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.479	2.004	1.815	1.697	1.622	1.561	1.642	1.482	1.410	1.280	1.222	1.240	1.546	1.272	1.194
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	3.540	5.192	5.105	5.229	5.492	4.834	4.848	4.904	4.942	5.016	5.099	5.279	5.313	5.316	5.276
NPL/NPF	39	28	38	53	77	60	60	59	46	57	46	43	37	45	45
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	3.781	4.609	4.615	4.707	4.799	4.626	4.673	4.650	4.671	4.750	4.745	4.537	4.522	4.565	4.701
NPL/NPF	60	87	85	85	85	84	85	84	83	83	83	83	67	68	67
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	9.176	10.687	10.660	10.932	11.504	11.250	11.533	10.725	10.591	10.269	10.324	9.471	9.760	9.591	9.689
NPL/NPF	230	353	372	377	383	350	397	394	379	332	361	350	230	257	283
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.741	1.895	1.893	1.903	1.902	1.904	1.908	1.907	1.897	1.913	1.919	1.917	1.939	1.938	1.939
NPL/NPF	18	20	20	21	22	23	24	24	24	23	21	16	13	27	27
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	1	0	1	1	1	0	1	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	27.851	31.556	31.836	32.041	32.154	30.950	31.286	31.525	31.797	31.884	32.337	32.169	32.046	32.641	33.196
NPL/NPF	866	1.047	1.180	1.194	1.295	1.268	1.268	1.322	1.377	1.357	1.368	1.354	1.218	1.268	1.324
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	2.868	2.925	2.903	2.899	2.899	2.868	2.862	2.916	2.950	2.972	2.997	2.993	2.632	2.611	2.607
NPL/NPF	34	30	32	31	31	32	25	31	30	26	29	23	23	23	26
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1.242	1.515	1.525	1.528	1.532	1.488	1.511	1.522	1.550	1.546	1.623	1.615	1.446	1.503	1.560
NPL/NPF	77	90	90	96	99	91	106	107	97	98	97	98	74	80	84
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	5.733	7.511	7.740	7.807	7.817	7.434	7.443	7.389	7.066	6.939	6.793	6.625	6.496	6.453	6.359
NPL/NPF	96	168	178	188	201	141	145	147	144	141	141	144	134	135	133
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	151.190	176.002	176.934	178.245	177.904	167.359	167.433	168.623	170.455	172.568	174.224	165.161	166.575	166.944	167.632
NPL/NPF	1.523	3.620	3.786	3.844	3.996	2.031	1.943	2.016	2.025	2.054	2.087	1.952	1.826	1.942	2.082
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	75.834	80.868	80.428	80.523	80.657	80.314	80.745	81.355	83.022	83.996	85.415	85.905	86.152	86.796	87.753
NPL/NPF	559	783	738	777	790	825	818	794	809	821	833	841	825	870	924

Tabel 3.3.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 2)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	15.081	13.594	14.556	14.869	15.081	16.642	16.470	15.905	16.041	16.102	16.157	17.676	17.330	16.505	16.819
NPL/NPF	616	561	580	586	603	631	825	840	842	854	875	919	680	704	722
2. Perikanan / *Fishery*	1.981	1.203	1.156	1.173	1.155	1.383	1.570	1.570	1.574	1.602	1.601	1.626	1.605	1.612	1.560
NPL/NPF	25	11	12	13	13	29	26	24	31	29	29	32	31	32	37
3. Pertambangan dan Penggalian / *Mining and Quarrying*	19.720	26.446	25.706	25.612	25.268	32.045	32.359	31.564	29.725	29.888	28.869	29.711	29.016	31.513	32.555
NPL/NPF	628	450	437	434	425	484	1.268	1.272	1.272	1.212	1.218	1.215	1.155	1.160	1.159
4. Industri Pengolahan / *Procesing Industry*	115.243	131.594	125.850	122.770	123.445	132.729	135.903	132.918	136.214	136.824	137.805	146.187	144.317	148.571	146.362
NPL/NPF	4.485	4.027	4.033	4.119	4.098	3.979	4.059	3.908	3.928	3.849	3.848	3.855	4.037	4.036	3.927
5. Listrik, gas dan air / *Electricity, Gas and Water*	13.672	10.154	9.729	8.828	8.630	9.387	7.939	8.818	8.889	8.956	9.247	10.180	15.055	13.887	14.337
NPL/NPF	148	6	6	0	0	1	34	33	33	34	34	36	17	7	18
6. Konstruksi / *Construction*	50.199	52.727	50.308	50.982	51.304	54.867	54.633	55.226	55.614	55.868	55.780	60.398	60.018	59.389	59.511
NPL/NPF	1.683	1.297	1.317	1.320	1.896	2.182	2.384	2.395	2.419	2.237	2.253	2.595	2.555	2.977	2.827
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	91.527	89.670	89.171	89.271	89.726	99.554	100.036	99.149	99.949	101.711	104.227	111.299	115.495	105.948	109.748
NPL/NPF	4.636	3.118	3.187	3.262	3.041	3.610	3.326	4.146	4.241	4.309	4.320	4.620	4.293	4.686	4.712
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	8.306	3.877	3.845	3.881	3.909	8.072	7.720	7.748	7.799	7.791	7.861	9.271	9.842	9.824	10.068
NPL/NPF	421	266	183	192	194	252	254	258	276	220	223	237	191	193	198
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	34.102	28.511	27.504	28.846	29.413	32.583	33.464	32.865	32.418	35.892	34.752	34.496	36.211	35.612	35.061
NPL/NPF	913	403	408	407	407	639	811	814	836	879	675	720	704	740	763
10. Perantara Keuangan / *Financial intermediaries*	49.305	66.749	68.168	69.959	67.728	68.323	70.845	63.082	64.174	68.526	65.867	70.189	80.485	78.961	80.246
NPL/NPF	1.350	268	314	314	317	565	565	591	632	631	647	648	400	404	468
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	38.836	65.845	65.414	65.679	65.576	67.965	68.056	68.390	68.699	69.257	70.004	71.543	72.368	69.244	69.197
NPL/NPF	1.080	1.423	1.376	1.361	1.589	1.732	2.043	2.052	2.037	2.059	2.084	2.095	1.439	1.747	1.727
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	214	788	954	942	977	974	969	898	892	994	909	1.400	1.722	2.044	1.758
NPL/NPF	0	-	0	0	0	1	1	1	1	1	1	1	1	1	1
13. Jasa Pendidikan / *Education Services*	2.003	1.210	1.652	1.658	1.680	2.362	2.371	2.340	2.453	2.462	2.529	2.584	2.686	2.684	2.677
NPL/NPF	111	103	103	103	102	120	115	121	121	121	121	120	121	121	132
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	3.074	2.769	2.785	2.766	2.828	3.017	2.983	3.024	3.050	3.064	2.582	2.787	2.964	2.815	2.714
NPL/NPF	11	18	26	25	24	30	25	39	39	39	39	42	193	43	54
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	7.202	7.174	7.265	7.180	7.119	8.099	8.160	7.974	7.799	7.929	7.935	7.956	7.933	7.729	7.979
NPL/NPF	171	110	114	124	133	163	152	266	262	262	267	281	522	530	546
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	615	786	738	754	766	755	761	748	757	793	774	745	777	709	695
NPL/NPF	13	18	19	22	24	22	22	22	23	22	22	21	21	21	22
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	2	5	5	3	3	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	228	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	16.436	15.379	15.329	15.460	15.494	17.001	17.076	17.179	17.338	17.763	17.912	18.347	18.944	19.025	19.079
NPL/NPF	1.456	1.007	1.056	1.047	1.091	1.180	1.592	1.630	1.622	1.668	1.680	1.612	1.498	1.588	1.581
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	724	693	682	686	683	740	741	748	745	759	759	756	1.104	1.089	1.077
NPL/NPF	42	28	33	34	36	43	62	65	57	63	66	71	55	56	59
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	369	295	288	286	285	309	304	298	297	297	292	292	495	489	508
NPL/NPF	72	60	60	58	58	62	69	75	74	67	61	59	57	62	70
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	3.281	3.323	3.511	3.614	3.710	4.145	4.165	4.030	4.166	4.276	4.334	4.540	4.684	5.170	5.520
NPL/NPF	99	69	87	89	102	151	266	261	254	285	270	269	268	271	276
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	96.873	105.901	108.653	110.112	110.407	122.898	122.771	123.623	125.090	126.488	127.333	138.965	141.458	141.832	143.099
NPL/NPF	2.199	675	728	730	802	2.860	1.814	1.929	1.976	1.969	2.032	2.141	2.149	2.223	2.279
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	76.007	75.078	75.731	75.901	75.876	76.080	76.661	77.116	77.560	78.033	78.222	70.694	70.279	70.089	70.271
NPL/NPF	669	467	508	500	519	528	543	570	582	607	637	475	470	481	523

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

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	55.760	59.434	59.448	58.657	57.759	61.021	61.944	60.148	60.486	59.444	58.607	59.502	62.077	60.884	60.724
NPL/NPF	876	797	814	657	702	682	709	723	700	697	660	806	792	777	776
2. Perikanan / *Fishery*	2.521	1.916	1.909	1.968	1.965	2.004	2.096	2.071	2.084	2.073	2.043	2.030	1.990	1.921	1.872
NPL/NPF	90	204	211	200	197	195	201	197	217	202	206	194	187	191	185
3. Pertambangan dan Penggalian / *Mining and Quarrying*	34.252	54.986	55.309	48.540	49.009	54.027	53.544	53.362	56.563	56.257	54.574	52.440	56.060	57.005	59.602
NPL/NPF	258	291	303	288	290	280	277	272	266	266	265	269	266	355	353
4. Industri Pengolahan / *Procesing Industry*	241.045	291.381	286.776	280.564	281.769	286.207	287.433	283.894	286.520	286.211	291.676	292.595	288.837	283.685	287.328
NPL/NPF	12.329	11.986	11.940	11.778	11.545	11.463	11.803	10.420	10.547	10.251	10.180	9.483	8.709	8.700	8.669
5. Listrik, gas dan air / *Electricity, Gas and Water*	28.906	30.865	29.555	25.635	25.512	30.503	33.664	33.965	33.170	32.725	33.018	34.664	39.464	39.654	39.231
NPL/NPF	455	427	412	397	379	387	383	380	381	382	382	370	362	196	195
6. Konstruksi / *Construction*	116.672	114.604	109.720	118.301	118.988	107.702	108.861	107.229	100.173	102.264	101.613	100.587	101.607	98.260	98.093
NPL/NPF	6.823	7.432	7.657	7.731	7.588	6.979	6.750	7.785	7.736	6.751	7.704	7.705	7.167	7.291	7.459
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	185.949	193.308	193.132	201.300	202.536	198.828	199.316	198.245	198.450	203.403	205.117	206.210	210.642	204.141	216.892
NPL/NPF	10.008	9.158	9.273	9.500	9.289	8.999	8.938	8.908	8.917	8.920	8.706	8.263	7.629	7.719	7.683
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	23.044	24.241	23.584	23.297	21.911	22.911	23.199	23.145	23.021	23.335	23.427	23.367	23.293	23.069	23.067
NPL/NPF	1.164	1.801	1.807	1.687	1.252	1.327	1.352	1.315	1.293	1.389	1.373	1.355	1.216	1.484	1.516
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	78.203	79.997	81.768	78.215	83.769	89.848	91.935	91.705	91.435	92.064	94.281	96.530	97.341	97.750	98.445
NPL/NPF	999	904	958	918	908	855	865	885	885	906	896	877	923	939	944
10. Perantara Keuangan / *Financial intermediaries*	65.862	104.207	101.691	109.202	110.531	114.501	113.141	117.090	116.399	118.818	121.168	120.872	125.670	122.361	121.285
NPL/NPF	678	1.230	957	801	794	793	781	782	797	798	796	795	777	779	797
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	85.784	101.493	100.338	98.373	98.729	104.231	107.558	109.195	109.611	110.833	109.292	110.879	115.019	115.791	108.516
NPL/NPF	2.074	2.211	2.167	1.771	1.741	2.179	2.288	2.320	2.294	2.292	2.729	2.660	2.249	4.704	4.656
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	7	7	7	7	7	339	486	687	849	1.587	2.087	2.344	4.345	3.168	3.167
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
13. Jasa Pendidikan / *Education Services*	5.161	5.197	5.093	5.040	5.049	5.413	5.481	5.456	5.473	5.454	5.494	5.519	5.609	5.689	5.777
NPL/NPF	48	95	94	95	73	67	70	70	57	48	32	33	42	47	46
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	8.111	9.446	9.332	9.339	9.347	9.849	10.210	10.057	10.505	10.735	11.020	11.236	11.809	11.363	11.410
NPL/NPF	51	65	68	67	67	70	71	67	69	75	86	86	77	80	83
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	12.071	10.055	10.404	12.376	13.810	10.482	10.538	10.339	12.547	10.779	10.929	11.033	11.659	11.876	10.966
NPL/NPF	296	298	310	283	293	298	321	322	230	221	226	230	218	221	217
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	331	283	291	267	259	294	285	288	278	270	264	272	269	276	274
NPL/NPF	15	13	13	9	7	12	12	12	12	13	15	16	16	16	16
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	341.768	381.090	383.957	387.249	388.922	392.016	397.234	401.133	405.297	408.559	412.470	416.746	419.915	422.918	425.841
NPL/NPF	6.221	6.552	7.321	7.048	8.051	8.323	8.433	8.742	8.675	8.393	8.427	8.306	8.139	8.610	8.724
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	14.052	15.269	15.323	15.293	15.259	15.271	15.516	15.700	15.886	16.031	16.123	16.166	16.334	16.365	16.353
NPL/NPF	264	313	335	304	339	353	363	383	400	394	422	413	391	419	411
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	12.228	12.795	12.626	12.696	12.759	12.835	12.984	13.138	13.354	13.561	13.904	14.039	14.286	14.418	14.546
NPL/NPF	498	462	506	484	496	497	519	512	527	516	511	498	496	510	511
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	28.998	37.045	37.797	38.607	39.521	40.197	40.930	40.899	40.736	41.215	41.035	41.708	43.391	43.118	43.536
NPL/NPF	452	466	480	512	542	587	592	596	613	620	627	612	623	661	649
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	121.728	140.330	141.516	143.213	143.695	144.624	144.787	146.248	148.218	149.868	151.643	153.985	157.408	158.201	159.742
NPL/NPF	1.868	1.938	1.980	1.970	1.973	2.095	2.100	2.188	2.215	2.128	2.185	2.218	2.235	2.397	2.420
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	20.428	19.260	19.232	18.929	19.265	18.950	19.152	19.097	19.106	19.403	19.614	27.831	27.883	27.747	27.534
NPL/NPF	549	372	377	362	366	374	384	394	400	389	385	567	533	538	565

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

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*															
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	311.809	349.536	349.673	353.431	355.557	361.170	361.110	372.313	374.343	372.642	377.718	383.765	385.193	384.572	384.897
NPL/NPF	4.009	4.315	4.741	4.716	4.862	6.986	6.639	7.097	6.956	8.198	8.625	8.685	6.985	7.616	7.809
2. Perikanan / *Fishery*	12.311	13.985	13.994	14.153	14.318	14.473	14.345	14.420	14.685	14.795	14.840	14.930	15.056	15.036	15.093
NPL/NPF	847	887	953	952	977	997	616	661	680	656	678	691	682	738	756
3. Pertambangan dan Penggalian / *Mining and Quarrying*	90.026	140.653	134.409	148.243	142.508	156.276	153.287	154.280	161.406	169.174	180.269	177.050	189.254	193.310	190.949
NPL/NPF	5.663	4.773	4.488	4.445	4.251	4.393	4.327	3.996	4.179	4.033	1.967	1.971	1.908	2.006	1.967
4. Industri Pengolahan / *Procesing Industry*	492.262	545.814	533.153	536.548	538.013	541.474	542.850	547.979	548.589	562.584	577.556	572.652	586.763	577.169	572.922
NPL/NPF	28.183	21.838	23.859	23.089	22.914	21.268	20.868	20.844	20.791	22.613	23.168	22.495	21.598	21.628	20.898
5. Listrik, gas dan air / *Electricity, Gas and Water*	103.788	110.228	107.826	106.777	102.243	105.279	105.768	109.066	112.624	120.614	114.705	118.829	120.245	125.077	123.333
NPL/NPF	936	262	247	244	243	244	285	281	274	271	276	273	273	283	76
6. Konstruksi / *Construction*	174.524	184.971	183.413	188.232	187.487	190.303	194.567	194.045	193.464	197.280	193.210	192.729	194.498	190.560	192.780
NPL/NPF	2.978	3.338	3.268	2.957	3.211	3.457	3.396	3.383	3.134	2.931	2.904	2.830	2.800	2.896	2.855
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	609.472	663.830	654.928	663.885	664.428	677.539	690.223	698.730	705.975	701.873	701.984	713.267	718.192	708.972	712.569
NPL/NPF	21.397	21.305	23.865	22.697	23.281	24.127	21.894	23.795	24.751	22.543	22.271	22.122	20.980	23.257	23.653
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	64.874	67.675	66.375	67.314	67.783	68.141	68.385	68.287	72.816	73.269	74.167	74.713	76.002	75.225	75.270
NPL/NPF	4.003	2.707	2.210	2.124	2.117	2.162	1.909	2.091	1.986	1.968	2.035	1.991	1.888	2.022	2.046
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	173.922	182.684	182.043	173.888	177.276	190.056	195.156	194.791	192.432	203.072	207.449	210.840	217.289	218.854	218.210
NPL/NPF	3.898	3.150	3.177	1.838	1.878	1.641	1.393	1.403	1.441	1.257	1.283	1.490	1.596	1.697	1.669
10. Perantara Keuangan / *Financial intermediaries*	66.704	85.322	82.625	88.253	90.359	98.532	100.052	96.384	98.304	103.236	101.708	102.075	109.764	113.541	125.962
NPL/NPF	706	254	254	252	228	215	201	212	214	209	203	200	190	297	295
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	107.031	106.390	109.561	112.365	112.008	112.062	117.949	117.913	119.260	120.459	122.570	123.220	125.319	133.106	131.884
NPL/NPF	3.056	1.605	1.647	1.690	2.017	2.036	1.992	2.326	1.774	1.714	1.947	1.657	1.701	1.768	2.356
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	31.573	41.030	39.764	40.153	40.138	41.371	45.112	47.028	48.778	50.338	53.499	52.956	57.679	59.571	58.721
NPL/NPF	3	-	-	-	-	-	-	-	-	-	-	-	0	0	3
13. Jasa Pendidikan / *Education Services*	3.287	3.295	2.951	2.960	2.910	2.965	3.005	3.046	3.073	3.112	3.128	3.193	3.269	3.286	3.385
NPL/NPF	13	32	35	30	32	35	33	34	28	29	28	32	28	29	31
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	13.547	14.697	14.866	15.499	16.126	16.332	16.583	16.677	16.719	18.034	18.440	17.853	18.115	18.385	18.662
NPL/NPF	48	64	100	93	105	110	91	107	109	113	118	111	119	139	141
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	67.242	86.752	92.833	100.463	102.643	106.552	109.300	110.915	112.124	116.009	120.616	127.951	129.210	128.378	131.123
NPL/NPF	1.557	1.639	1.965	1.997	2.129	2.143	2.118	2.316	2.615	2.335	2.139	2.145	2.167	2.470	2.515
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.184	1.020	987	1.045	1.029	1.044	1.047	1.056	1.035	1.021	1.009	1.013	1.016	1.018	994
NPL/NPF	33	44	49	48	46	45	39	47	52	54	53	53	59	67	68
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	363	18	18	19	18	18	17	17	18	17	17	16	15	15	14
NPL/NPF	-	-	-	-	-	-	0	-	-	-	-	0	0	0	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*															
Rumah Tangga / *House Hold*															
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	158.544	158.544	160.261	162.149	162.974	165.078	166.202	168.360	183.102	184.328	185.766	187.090	188.861	189.452	190.192
NPL/NPF	3.226	3.226	3.672	3.750	3.955	4.289	4.093	4.290	4.821	4.694	4.705	4.692	4.526	4.889	5.025
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	9.059	9.059	9.064	9.068	9.072	9.145	9.146	9.205	9.262	9.327	9.411	9.381	9.482	9.453	9.460
NPL/NPF	171	171	201	201	214	220	219	232	236	245	241	243	242	263	274
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	6.390	6.390	6.242	6.229	6.158	6.153	5.980	5.916	5.952	5.975	6.023	6.082	6.249	6.352	6.364
NPL/NPF	393	393	419	419	458	465	402	358	361	348	335	329	309	334	340
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	68.076	68.076	68.994	69.533	71.620	72.118	72.724	73.012	73.227	74.000	74.952	75.951	76.848	77.518	78.005
NPL/NPF	1.053	1.053	1.097	1.186	1.283	1.351	1.394	1.522	1.475	1.540	1.513	1.585	1.569	1.586	1.618
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	350.784	350.784	346.799	349.773	348.908	350.919	352.938	354.551	344.555	346.847	349.533	352.162	355.545	354.945	355.131
NPL/NPF	3.493	3.493	3.871	3.814	3.939	4.129	4.029	4.323	3.902	3.930	4.046	4.108	4.061	4.391	4.580
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	72.799	72.799	74.606	75.118	75.700	75.551	77.070	78.214	79.421	80.893	82.447	83.366	85.144	86.028	86.692
NPL/NPF	812	812	868	871	863	882	877	961	923	987	987	1.009	966	1.045	1.058

Tabel 3.6.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(*Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use*)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	2.621.250	2.940.289	2.849.022	2.914.884	2.930.855	2.986.270	3.035.026	3.039.719	3.060.968	3.121.204	3.140.832	3.168.939	3.235.836	3.174.440	3.192.017
NPL/NPF	104.692	95.607	98.706	98.139	98.903	99.132	97.664	100.159	100.633	97.711	97.710	96.043	90.069	93.968	93.607
2. Investasi / *Investment*	1.527.639	1.710.944	1.744.225	1.733.481	1.730.769	1.775.929	1.792.719	1.803.106	1.818.276	1.838.566	1.866.989	1.884.391	1.920.752	1.941.961	1.950.443
NPL/NPF	41.276	33.737	36.160	32.794	32.897	33.944	32.508	34.226	33.985	35.427	35.381	34.975	32.222	36.937	37.461
3. Konsumsi / *Consumption*	1.619.696	1.772.331	1.782.073	1.797.093	1.802.927	1.814.877	1.828.271	1.842.681	1.860.151	1.877.527	1.895.162	1.912.569	1.933.656	1.941.158	1.952.055
NPL/NPF	27.303	27.232	29.640	29.522	31.535	32.773	32.031	33.455	33.595	33.341	33.686	33.620	32.686	34.643	35.534
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**6.423.564**	**6.375.320**	**6.445.457**	**6.464.551**	**6.577.076**	**6.656.016**	**6.685.506**	**6.739.395**	**6.837.296**	**6.902.983**	**6.965.899**	**7.090.243**	**7.057.558**	**7.094.514**
NPL/NPF	**173.270**	**156.576**	**164.506**	**160.455**	**163.336**	**165.848**	**162.203**	**167.840**	**168.213**	**166.479**	**166.778**	**164.638**	**154.977**	**165.548**	**166.603**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	199.100	189.896	180.649	170.331	173.915	177.157	172.422	165.521	170.717	177.288	181.188	187.309	184.109	188.048	183.627
NPL/NPF	6.092	5.533	5.965	5.740	6.033	6.524	5.737	5.470	5.579	5.016	5.679	5.531	5.237	5.487	5.476
2. Impor / *Import*	79.660	86.567	84.622	85.670	91.890	98.203	88.646	94.971	98.259	99.655	102.538	102.443	105.929	99.898	100.717
NPL/NPF	3.472	1.948	1.178	1.140	2.045	2.026	1.025	1.451	1.474	1.334	1.527	1.518	1.446	1.446	1.465
3. Lainnya / *Other*	5.489.825	6.147.100	6.110.049	6.189.457	6.198.746	6.301.716	6.394.948	6.425.014	6.470.420	6.560.353	6.619.257	6.676.146	6.800.205	6.769.612	6.810.171
NPL/NPF	163.706	149.094	157.363	153.576	155.258	157.298	155.441	160.919	161.160	160.129	159.571	157.590	148.294	158.615	159.662
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.768.585**	**6.423.564**	**6.375.320**	**6.445.457**	**6.464.551**	**6.577.076**	**6.656.016**	**6.685.506**	**6.739.395**	**6.837.296**	**6.902.983**	**6.965.899**	**7.090.243**	**7.057.558**	**7.094.514**
NPL/NPF	**173.270**	**156.576**	**164.506**	**160.455**	**163.336**	**165.848**	**162.203**	**167.840**	**168.213**	**166.479**	**166.778**	**164.638**	**154.977**	**165.548**	**166.603**

Tabel 3.7.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	281.146	313.815	304.945	312.798	315.510	296.546	305.172	307.413	308.119	313.694	316.379	304.793	309.136	298.595	300.462
NPL/NPF	11.867	10.574	11.146	11.456	11.589	10.849	10.739	11.361	11.129	11.025	11.284	10.328	9.374	9.902	9.767
2. Investasi / *Investment*	148.708	154.996	155.719	156.086	155.711	145.148	149.884	149.367	151.868	154.633	157.041	153.355	147.053	147.786	147.289
NPL/NPF	4.290	3.564	3.766	3.843	3.930	3.340	2.898	3.196	3.114	3.222	3.199	3.362	2.956	3.185	3.257
3. Konsumsi / *Consumption*	263.879	300.222	301.461	303.177	302.620	290.844	291.889	294.214	296.840	299.905	303.389	294.467	295.346	296.947	299.106
NPL/NPF	3.111	5.676	6.042	6.142	6.447	4.382	4.282	4.425	4.482	4.496	4.556	4.412	4.100	4.318	4.573
Total Kredit/Pembiayaan / *Total Credit/Financing*	**693.732**	**769.034**	**762.125**	**772.061**	**773.841**	**732.539**	**746.944**	**750.995**	**756.827**	**768.233**	**776.810**	**752.615**	**751.536**	**743.329**	**746.858**
NPL/NPF	**19.268**	**19.814**	**20.954**	**21.441**	**21.965**	**18.571**	**17.918**	**18.981**	**18.725**	**18.742**	**19.039**	**18.101**	**16.430**	**17.405**	**17.598**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	21.850	12.504	11.664	10.968	10.797	10.876	10.546	10.358	9.890	10.229	10.101	9.564	12.006	11.212	11.101
NPL/NPF	1.693	341	346	318	316	699	207	207	207	208	211	131	188	190	189
2. Impor / *Import*	4.268	3.348	2.768	3.039	3.091	3.011	3.005	2.926	2.842	2.421	2.637	2.898	4.032	4.548	4.860
NPL/NPF	39	19	24	24	24	24	24	94	76	76	75	75	75	68	68
3. Lainnya / *Other*	667.613	753.182	747.694	758.053	759.953	718.652	733.393	737.710	744.095	755.583	764.071	740.153	735.499	727.569	730.896
NPL/NPF	17.535	19.454	20.584	21.100	21.626	17.849	17.688	18.681	18.442	18.459	18.753	17.895	16.166	17.147	17.341
Total Kredit/Pembiayaan / *Total Credit/Financing*	**693.732**	**769.034**	**762.125**	**772.061**	**773.841**	**732.539**	**746.944**	**750.995**	**756.827**	**768.233**	**776.810**	**752.615**	**751.536**	**743.329**	**746.858**
NPL/NPF	**19.268**	**19.814**	**20.954**	**21.441**	**21.965**	**18.571**	**17.918**	**18.981**	**18.725**	**18.742**	**19.039**	**18.101**	**16.430**	**17.405**	**17.598**

Tabel 3.8.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 2 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	334.488	362.072	354.083	353.688	352.374	380.933	389.714	378.674	382.490	393.184	394.129	417.956	430.076	422.341	426.869
NPL/NPF	13.088	9.661	9.793	9.902	10.478	11.476	12.708	13.614	13.805	13.472	13.512	14.105	13.482	14.105	14.013
2. Investasi / *Investment*	116.822	141.026	140.725	141.487	142.233	157.826	154.525	153.547	153.560	154.476	152.774	160.093	167.752	164.708	164.420
NPL/NPF	3.209	2.418	2.321	2.380	2.389	2.965	3.203	3.166	3.188	3.286	3.143	3.333	2.876	3.299	3.301
3. Konsumsi / *Consumption*	193.690	200.668	204.194	206.058	206.456	221.174	221.718	222.994	225.195	227.615	228.852	233.595	236.964	237.695	239.554
NPL/NPF	4.537	2.305	2.471	2.458	2.609	4.824	4.345	4.530	4.565	4.660	4.746	4.627	4.496	4.681	4.788
Total Kredit/Pembiayaan / *Total Credit/Financing*	**644.999**	**703.766**	**699.001**	**701.233**	**701.063**	**759.933**	**765.958**	**755.214**	**761.245**	**775.275**	**775.755**	**811.644**	**834.792**	**824.744**	**830.843**
NPL/NPF	**20.834**	**14.385**	**14.585**	**14.740**	**15.476**	**19.264**	**20.256**	**21.309**	**21.558**	**21.418**	**21.401**	**22.065**	**20.853**	**22.085**	**22.101**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	36.131	30.726	27.838	26.895	27.532	30.426	28.845	25.364	28.797	31.928	31.853	35.889	31.336	32.822	33.212
NPL/NPF	1.792	2.028	2.007	1.983	1.954	1.977	2.047	1.150	1.166	1.244	1.264	1.206	775	789	788
2. Impor / *Import*	4.135	6.655	7.159	6.641	6.308	6.248	6.422	7.299	7.806	6.056	5.811	6.749	4.709	6.603	5.327
NPL/NPF	300	434	432	431	407	408	409	412	437	320	343	319	319	320	320
3. Lainnya / *Other*	604.733	666.386	664.004	667.697	667.223	723.259	730.691	722.551	724.642	737.292	738.091	769.006	798.747	785.319	792.303
NPL/NPF	18.742	11.922	12.146	12.327	13.115	16.879	17.801	19.747	19.955	19.854	19.794	20.540	19.759	20.975	20.992
Total Kredit/Pembiayaan / *Total Credit/Financing*	**644.999**	**703.766**	**699.001**	**701.233**	**701.063**	**759.933**	**765.958**	**755.214**	**761.245**	**775.275**	**775.755**	**811.644**	**834.792**	**824.744**	**830.843**
NPL/NPF	**20.834**	**14.385**	**14.585**	**14.740**	**15.476**	**19.264**	**20.256**	**21.309**	**21.558**	**21.418**	**21.401**	**22.065**	**20.853**	**22.085**	**22.101**

Tabel 3.9.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	583.182	666.861	643.070	661.850	671.612	680.031	687.837	684.109	690.315	693.047	696.525	704.656	714.983	694.900	706.429
NPL/NPF	25.968	27.020	26.314	26.787	26.285	26.008	26.105	26.191	26.143	25.048	25.819	25.058	22.878	23.281	23.395
2. Investasi / *Investment*	360.626	414.560	425.288	409.228	409.339	418.128	421.857	422.767	417.249	423.206	428.086	425.425	440.707	441.994	440.222
NPL/NPF	10.216	9.893	10.672	9.393	8.839	8.579	8.718	8.263	8.255	8.161	8.437	8.085	7.751	10.218	10.199
3. Konsumsi / *Consumption*	539.202	605.788	610.452	615.987	619.420	623.893	630.603	636.216	642.597	648.636	654.788	670.475	679.217	682.767	687.552
NPL/NPF	9.852	10.103	10.999	10.682	11.768	12.230	12.391	12.815	12.830	12.441	12.557	12.615	12.417	13.136	13.279
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.483.010**	**1.687.209**	**1.678.810**	**1.687.065**	**1.700.370**	**1.722.053**	**1.740.297**	**1.743.092**	**1.750.161**	**1.764.889**	**1.779.399**	**1.800.556**	**1.834.908**	**1.819.661**	**1.834.203**
NPL/NPF	**46.036**	**47.016**	**47.984**	**46.862**	**46.891**	**46.816**	**47.213**	**47.269**	**47.228**	**45.650**	**46.813**	**45.758**	**43.046**	**46.636**	**46.873**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	36.562	50.019	49.638	43.782	48.248	49.034	47.715	46.758	48.514	48.248	52.867	53.660	49.319	50.438	50.132
NPL/NPF	802	870	823	819	833	874	887	1.254	1.256	907	1.278	1.271	1.246	1.254	1.285
2. Impor / *Import*	51.877	50.197	49.264	50.238	57.230	63.914	53.198	57.796	59.902	57.982	59.640	57.528	59.664	52.652	56.101
NPL/NPF	2.513	700	319	299	1.226	1.200	219	550	536	526	696	689	648	655	655
3. Lainnya / *Other*	1.394.571	1.586.993	1.579.907	1.593.046	1.594.892	1.609.105	1.639.384	1.638.539	1.641.745	1.658.658	1.666.893	1.689.369	1.725.925	1.716.571	1.727.970
NPL/NPF	42.720	45.446	46.843	45.744	44.832	44.742	46.108	45.465	45.435	44.217	44.839	43.798	41.152	44.726	44.933
Total Kredit/Pembiayaan / *Total Credit/Financing*	**1.483.010**	**1.687.209**	**1.678.810**	**1.687.065**	**1.700.370**	**1.722.053**	**1.740.297**	**1.743.092**	**1.750.161**	**1.764.889**	**1.779.399**	**1.800.556**	**1.834.908**	**1.819.661**	**1.834.203**
NPL/NPF	**46.036**	**47.016**	**47.984**	**46.862**	**46.891**	**46.816**	**47.213**	**47.269**	**47.228**	**45.650**	**46.813**	**45.758**	**43.046**	**46.636**	**46.873**

Tabel 3.10.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*															
Kredit/Pembiayaankepada Pihak Ketiga / *Credit/financing to Third Party*															
1. Modal Kerja / *Working Capital*	1.422.435	1.597.540	1.546.924	1.586.548	1.591.360	1.628.759	1.652.302	1.669.523	1.680.044	1.721.280	1.733.798	1.741.534	1.781.640	1.758.604	1.758.257
NPL/NPF	53.770	48.351	51.454	49.993	50.552	50.800	48.112	48.994	49.556	48.166	47.095	46.552	44.335	46.680	46.432
2. Investasi / *Investment*	901.484	1.000.362	1.022.493	1.026.680	1.023.485	1.054.827	1.066.453	1.077.424	1.095.600	1.106.250	1.129.088	1.145.518	1.165.240	1.187.473	1.198.511
NPL/NPF	23.561	17.862	19.402	17.178	17.740	19.060	17.688	19.601	19.428	20.758	20.602	20.195	18.639	20.235	20.704
3. Konsumsi / *Consumption*	622.926	665.652	665.966	671.871	674.431	678.965	684.061	689.258	695.520	701.370	708.133	714.032	722.128	723.748	725.843
NPL/NPF	9.802	9.148	10.127	10.241	10.712	11.337	11.014	11.686	11.719	11.744	11.827	11.967	11.673	12.508	12.895
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.946.844**	**3.263.554**	**3.235.384**	**3.285.099**	**3.289.276**	**3.362.552**	**3.402.816**	**3.436.205**	**3.471.163**	**3.528.899**	**3.571.019**	**3.601.083**	**3.669.008**	**3.669.825**	**3.682.611**
NPL/NPF	**87.133**	**75.361**	**80.983**	**77.412**	**79.004**	**81.196**	**76.815**	**80.280**	**80.702**	**80.668**	**79.524**	**78.714**	**74.648**	**79.423**	**80.032**
Orientasi Penggunaan / *User Orientation*															
Kredit kepada Pihak Ketiga / *Credit to Third Party*															
1. Ekspor / *Export*	104.556	96.647	91.508	88.686	87.338	86.821	85.316	83.041	83.516	86.883	86.366	88.197	91.449	93.576	89.181
NPL/NPF	1.805	2.294	2.790	2.620	2.931	2.975	2.597	2.858	2.950	2.656	2.926	2.923	3.028	3.253	3.213
2. Impor / *Import*	19.380	26.367	25.431	25.752	25.260	25.030	26.021	26.950	27.709	33.196	34.451	35.268	37.524	36.096	34.428
NPL/NPF	620	795	403	386	388	394	374	395	426	412	413	434	404	403	422
3. Lainnya / *Other*	2.822.908	3.140.540	3.118.444	3.170.661	3.176.678	3.250.700	3.291.480	3.326.214	3.359.939	3.408.821	3.450.202	3.477.619	3.540.035	3.540.153	3.559.001
NPL/NPF	84.708	72.272	77.791	74.406	75.685	77.827	73.844	77.026	77.327	77.599	76.186	75.357	71.216	75.767	76.396
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.946.844**	**3.263.554**	**3.235.384**	**3.285.099**	**3.289.276**	**3.362.552**	**3.402.816**	**3.436.205**	**3.471.163**	**3.528.899**	**3.571.019**	**3.601.083**	**3.669.008**	**3.669.825**	**3.682.611**
NPL/NPF	**87.133**	**75.361**	**80.983**	**77.412**	**79.004**	**81.196**	**76.815**	**80.280**	**80.702**	**80.668**	**79.524**	**78.714**	**74.648**	**79.423**	**80.032**

Tabel 3.11.
Kredit/Pembiayaan dan NPL/NPF Bank Umum KBMI
kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu
(Credit/Financing and Non Performing Loan (NPL)/ Non Performing Financing (NPF) of Commercial Conventional and Sharia Banks based on KBMI to Non Bank Third Party Withdrawn By Card)
Miliar Rp *(Billion Rp)*

Pengelompokan Bank / *Group of Banks*	2021	2022	2023											2024	
			Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. KBMI 1	1.175	1.010	986	976	976	454	466	468	459	458	449	450	480	468	474
NPL/NPF	50	168	164	165	166	16	16	16	17	17	18	18	18	18	18
2. KBMI 2	9.218	10.286	10.537	10.486	10.623	11.039	11.205	11.232	11.330	11.420	11.190	5.851	5.383	5.457	5.495
NPL/NPF	410	186	190	186	188	345	357	343	350	359	375	266	272	273	276
3. KBMI 3	26.254	28.386	28.829	28.373	28.896	28.570	29.236	29.374	29.443	29.866	30.122	35.995	36.876	37.240	37.260
NPL/NPF	651	521	526	514	519	527	545	561	562	554	546	660	648	663	684
4. KBMI 4	38.709	45.844	45.440	45.659	46.239	46.321	47.535	48.002	48.509	49.122	49.852	50.613	51.769	52.019	52.022
NPL/NPF	721	509	526	527	537	530	547	565	576	600	602	623	634	657	672
5 Bank Umum / *Commercial Bank*	75.355	85.527	85.792	85.494	86.734	86.384	88.442	89.076	89.742	90.866	91.613	92.910	94.509	95.185	95.251
NPL/NPF	1.833	1.384	1.406	1.393	1.410	1.418	1.466	1.484	1.505	1.531	1.541	1.568	1.571	1.612	1.650

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	385.586	415.515	458.325	459.030	462.302	462.743	472.226	473.708	480.081	482.862	480.548	485.312	493.153	497.658	495.431	496.076
NPL/NPF	7.480	6.518	6.342	6.860	6.715	6.984	9.118	8.988	9.508	9.364	10.615	11.033	11.289	9.271	10.005	10.174
2. Perikanan / *Fishery*	16.032	18.688	19.726	19.639	19.581	19.708	19.974	20.147	20.215	20.552	20.729	20.769	20.729	20.797	20.549	20.466
NPL/NPF	886	1.053	1.286	1.397	1.352	1.391	1.415	1.043	1.097	1.139	1.104	1.137	1.137	1.102	1.169	1.122
3. Pertambangan dan Penggalian / *Mining and Quarrying*	124.618	153.803	237.390	230.129	237.223	232.252	256.406	253.174	252.599	261.662	270.012	280.362	276.584	290.468	298.436	299.705
NPL/NPF	9.049	6.799	5.755	5.476	5.470	5.261	5.401	6.110	5.767	5.946	5.740	3.681	3.690	3.564	3.770	3.730
4. Industri Pengolahan / *Procesing Industry*	893.642	951.109	1.067.006	1.040.278	1.034.107	1.037.664	1.051.679	1.060.255	1.060.754	1.065.125	1.080.435	1.102.955	1.105.700	1.117.340	1.104.256	1.101.415
NPL/NPF	40.898	49.248	40.184	42.249	41.292	40.898	39.390	38.917	37.353	37.356	38.846	39.264	38.152	36.383	36.456	35.569
5. Listrik, gas dan air / *Electricity, Gas and Water*	168.881	159.701	162.327	157.881	151.456	146.492	154.847	157.303	162.151	165.189	173.100	168.057	175.612	183.959	187.612	186.266
NPL/NPF	2.091	1.668	761	728	708	688	696	715	709	703	700	706	691	664	501	304
6. Konstruksi / *Construction*	376.473	380.381	396.583	387.734	403.520	403.946	395.678	403.108	400.445	394.052	399.719	394.763	394.972	395.097	384.170	386.577
NPL/NPF	12.973	13.755	14.080	14.327	14.215	14.976	14.717	14.669	15.799	15.453	14.129	15.205	15.146	14.284	15.053	15.079
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	942.188	974.420	1.043.912	1.032.812	1.052.203	1.054.635	1.066.840	1.083.328	1.091.229	1.100.822	1.105.802	1.110.843	1.125.872	1.139.157	1.115.478	1.135.755
NPL/NPF	41.784	39.728	37.666	40.812	40.251	40.392	41.340	38.697	41.959	42.900	40.777	40.506	39.656	37.217	40.234	40.385
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	116.183	120.741	123.620	121.930	122.699	122.245	122.378	122.921	122.778	127.380	128.201	129.074	129.575	130.793	129.910	130.119
NPL/NPF	6.258	7.653	6.636	6.077	5.783	5.351	4.668	4.443	4.637	4.495	4.511	4.504	4.348	3.880	4.268	4.338
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	266.189	306.242	313.052	313.610	303.265	314.545	334.331	343.185	341.978	339.110	354.561	359.860	364.071	373.419	375.223	374.421
NPL/NPF	5.739	6.347	5.116	5.258	3.921	3.990	3.842	3.759	3.760	3.806	3.657	3.463	3.688	3.773	4.086	4.091
10. Perantara Keuangan / *Financial intermediaries*	216.297	224.714	305.787	300.181	318.211	319.276	330.277	334.369	327.650	331.949	345.689	343.946	346.425	369.668	364.088	377.007
NPL/NPF	1.089	2.925	2.248	2.034	1.885	1.810	1.838	1.826	1.863	1.950	1.943	1.924	1.918	1.623	1.744	1.938
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	259.978	265.315	314.584	315.989	318.857	318.087	323.520	334.332	338.723	340.681	345.146	347.337	349.332	356.071	359.556	351.535
NPL/NPF	8.048	7.414	6.284	6.238	5.908	6.456	7.015	7.369	7.948	7.360	7.288	8.009	7.640	6.599	9.433	10.041
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	30.887	34.272	43.829	42.541	42.800	42.744	44.246	48.209	50.094	51.928	54.198	57.717	57.939	65.292	66.054	64.839
NPL/NPF	4	3	0	0	1	1	1	1	1	1	1	1	1	1	1	4
13. Jasa Pendidikan / *Education Services*	13.594	13.990	14.893	14.801	14.887	15.131	15.574	15.704	15.746	15.940	16.044	16.249	16.576	16.877	16.975	17.115
NPL/NPF	244	211	258	270	282	284	283	278	284	252	256	227	228	228	243	255
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	28.262	28.513	31.522	31.598	32.310	33.099	33.824	34.450	34.408	34.945	36.583	36.787	36.413	37.410	37.128	37.487
NPL/NPF	382	171	234	278	270	283	294	271	297	299	310	326	322	456	331	345
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	89.457	95.691	114.669	121.162	130.951	135.077	136.383	139.530	139.953	143.061	144.986	149.804	156.411	158.563	157.575	159.756
NPL/NPF	2.902	2.253	2.399	2.760	2.780	2.937	2.954	2.988	3.298	3.486	3.150	2.993	3.006	3.137	3.478	3.560
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	2.989	3.872	3.985	3.910	3.969	3.956	3.996	4.000	3.999	3.967	3.996	3.965	3.947	4.002	3.942	3.903
NPL/NPF	55	80	95	101	99	99	102	97	105	110	111	111	107	109	131	133
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	358	365	22	23	25	22	21	21	21	21	20	20	19	18	18	17
NPL/NPF	0	-	-	-	-	-	0	0	-	-	-	-	0	0	0	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/FInancing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	544.004	581.135	586.568	591.383	596.899	599.544	605.046	611.798	618.197	637.534	642.533	648.486	654.352	659.766	664.035	668.307
NPL/NPF	12.164	12.521	11.831	13.229	13.040	14.392	15.061	15.386	15.984	16.495	16.113	16.180	15.965	15.382	16.355	16.654
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	26.100	27.869	27.945	27.972	27.947	27.913	28.024	28.265	28.570	28.843	29.089	29.290	29.297	29.552	29.518	29.497
NPL/NPF	529	546	542	601	570	621	649	669	711	723	728	759	750	710	761	770
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	20.771	21.010	20.995	20.681	20.739	20.734	20.785	20.778	20.874	21.152	21.378	21.841	22.028	22.476	22.762	22.977
NPL/NPF	944	1.018	1.005	1.073	1.058	1.111	1.115	1.095	1.051	1.059	1.029	1.004	984	935	987	1.005
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	99.101	114.492	115.955	118.041	119.561	122.669	123.894	125.262	125.331	125.195	126.430	127.114	128.825	131.419	132.259	133.420
NPL/NPF	1.973	1.864	1.756	1.842	1.975	2.128	2.231	2.396	2.526	2.486	2.586	2.552	2.610	2.594	2.653	2.676
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	694.729	760.741	773.017	773.903	781.343	780.913	785.800	787.929	793.045	788.317	795.771	802.733	810.272	820.985	821.923	825.604
NPL/NPF	8.961	10.116	9.726	10.365	10.357	10.710	11.115	9.886	10.456	10.118	10.080	10.350	10.419	10.271	10.953	11.360
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	235.831	245.167	247.852	250.092	250.605	251.154	251.327	254.239	256.665	259.109	262.324	265.699	267.796	269.458	270.660	272.250
NPL/NPF	2.776	2.539	2.371	2.530	2.523	2.573	2.603	2.598	2.727	2.714	2.804	2.841	2.893	2.794	2.934	3.070

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	251.567	277.985	310.841	311.960	316.663	318.347	324.888	326.300	337.764	340.257	339.373	343.703	350.263	351.708	351.163	352.250
NPL/NPF	4.409	3.967	4.286	4.719	4.693	4.834	6.954	6.602	7.060	6.918	8.148	8.504	8.556	6.869	7.486	7.657
2. Perikanan / *Fishery*	8.874	11.313	12.883	12.901	13.010	13.091	13.253	13.076	13.152	13.336	13.381	13.367	13.443	13.629	13.667	13.727
NPL/NPF	511	752	794	856	857	880	897	518	564	584	560	582	595	587	643	661
3. Pertambangan dan Penggalian / *Mining and Quarrying*	67.410	88.074	137.863	131.477	143.865	138.327	151.954	147.097	148.123	152.909	159.253	170.699	167.013	175.643	179.720	175.556
NPL/NPF	6.897	5.666	4.770	4.491	4.392	4.199	4.343	4.316	3.990	4.173	4.028	1.964	1.968	1.905	1.997	1.958
4. Industri Pengolahan / *Procesing Industry*	316.144	347.203	385.352	375.035	379.823	381.127	385.739	388.111	378.907	381.641	390.431	402.094	399.249	405.889	406.279	401.850
NPL/NPF	25.339	22.244	15.208	16.961	16.256	16.231	14.565	14.095	13.801	13.775	14.228	14.671	14.391	13.680	13.667	12.908
5. Listrik, gas dan air / *Electricity, Gas and Water*	91.852	94.090	102.264	100.007	95.852	91.338	97.993	97.879	101.059	105.825	114.344	108.431	112.197	109.795	114.576	112.861
NPL/NPF	1.252	921	265	251	244	243	247	289	282	275	271	273	271	270	280	73
6. Konstruksi / *Construction*	172.158	177.544	184.004	179.418	192.309	192.226	184.272	187.557	188.288	187.892	191.013	186.005	185.935	187.542	187.101	189.326
NPL/NPF	7.103	8.212	9.312	9.386	9.137	9.196	8.763	8.524	8.576	8.228	7.992	7.976	7.906	7.359	7.552	7.526
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	457.066	489.375	526.379	519.207	526.757	528.014	533.437	544.869	551.827	557.827	551.669	551.609	560.171	567.941	560.505	564.842
NPL/NPF	17.270	19.066	19.105	21.240	20.455	20.477	21.007	18.708	20.434	21.293	19.490	19.201	19.272	18.167	20.209	20.638
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	46.245	51.110	54.726	53.818	53.726	53.254	53.926	54.184	54.028	58.362	58.738	59.586	59.986	60.981	60.505	60.548
NPL/NPF	1.947	2.455	2.038	2.101	1.938	1.930	2.033	1.788	1.823	1.851	1.844	1.909	1.862	1.832	1.965	1.986
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	124.042	134.995	139.778	140.719	131.217	133.455	145.753	151.462	150.329	147.667	154.332	159.047	161.555	165.636	165.803	164.816
NPL/NPF	2.979	3.790	3.114	3.123	1.780	1.820	1.569	1.343	1.343	1.387	1.213	1.240	1.204	1.318	1.418	1.379
10. Perantara Keuangan / *Financial intermediaries*	34.909	37.882	52.707	48.598	51.069	48.982	58.876	62.535	62.156	63.466	69.126	66.397	65.921	71.936	74.902	77.747
NPL/NPF	219	318	265	265	263	239	226	211	220	222	217	214	211	201	307	305
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	86.988	81.413	77.132	79.688	77.146	76.800	81.842	88.092	88.663	89.574	90.485	92.414	92.184	92.034	96.727	95.462
NPL/NPF	3.211	3.307	1.807	1.829	1.472	1.477	1.927	2.028	2.065	1.795	1.738	2.087	2.094	1.854	1.916	2.482
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	28.293	31.573	41.030	39.764	40.153	40.138	41.701	45.591	47.707	49.619	51.914	55.576	55.290	62.017	62.729	61.878
NPL/NPF	3	3	-	-	-	-	-	-	-	-	-	-	-	0	0	3
13. Jasa Pendidikan / *Education Services*	2.447	2.548	2.532	2.171	2.026	1.954	2.171	2.213	2.257	2.225	2.207	2.213	2.232	2.265	2.263	2.364
NPL/NPF	41	45	46	49	29	32	35	33	32	32	26	25	31	35	35	37
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	11.364	9.641	10.100	10.286	10.812	11.344	11.603	11.757	12.624	12.619	13.932	14.291	13.615	13.800	14.113	14.342
NPL/NPF	218	66	66	102	93	105	110	92	104	102	116	121	113	113	134	135
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	52.362	61.478	81.953	87.910	97.925	100.310	101.167	103.823	105.240	106.519	110.441	115.110	122.418	124.138	123.212	126.005
NPL/NPF	1.557	1.537	1.608	1.933	1.953	2.073	2.107	2.091	2.278	2.576	2.282	2.097	2.105	2.129	2.433	2.476
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.469	1.211	1.053	1.014	1.045	1.029	1.073	1.076	1.086	1.066	1.053	1.040	1.046	1.050	1.053	1.030
NPL/NPF	28	39	49	54	48	46	50	44	52	57	59	58	58	64	72	73
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	355	361	17	16	18	17	17	16	17	17	16	16	16	15	14	14
NPL/NPF	-	-	-	-	-	-	0	0	-	-	-	-	0	0	0	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	299.176	322.700	335.181	338.149	341.610	343.021	346.151	350.524	354.520	371.044	373.971	377.740	381.629	383.610	386.731	389.855
NPL/NPF	6.634	6.415	5.719	6.752	6.541	7.566	8.087	7.891	8.384	8.894	8.459	8.484	8.394	8.035	8.617	8.803
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	7.157	7.492	7.624	7.655	7.621	7.592	7.567	7.668	7.695	7.821	7.956	8.095	8.123	8.245	8.302	8.347
NPL/NPF	240	266	254	306	274	313	328	313	341	353	348	349	346	342	363	367
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	5.955	5.119	4.534	4.425	4.424	4.385	4.345	4.212	4.123	4.147	4.188	4.209	4.252	4.369	4.430	4.452
NPL/NPF	375	312	398	414	405	422	430	368	336	339	324	313	303	291	309	315
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	34.096	33.135	36.915	37.254	37.132	37.906	37.983	38.017	37.940	37.838	38.249	37.970	38.200	38.379	38.432	38.385
NPL/NPF	488	387	435	506	564	609	657	685	745	667	706	673	709	627	647	711
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	297.233	305.113	329.856	325.575	328.439	327.522	329.017	329.306	330.993	320.956	323.311	325.891	328.531	332.005	331.328	331.952
NPL/NPF	3.002	3.291	3.422	3.698	3.619	3.768	3.947	3.833	4.158	3.727	3.752	3.886	3.948	3.981	4.234	4.448
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	48.607	51.765	59.416	61.005	61.547	61.837	61.771	62.756	63.831	64.816	66.126	67.434	68.080	69.361	70.261	71.061
NPL/NPF	1.086	845	676	734	738	735	753	744	826	789	847	847	866	819	894	903

Tabel 3.3.a.
Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit/Financing and NPL/NPF Credit of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	13.521	14.973	18.364	18.544	19.107	18.881	19.264	19.709	19.947	20.428	20.856	21.148	21.575	21.903	22.050	22.301
NPL/NPF	899	675	635	679	697	731	747	733	771	782	785	807	811	746	805	840
2. Perikanan / *Fishery*	1.157	1.379	1.587	1.536	1.589	1.604	1.648	1.686	1.708	1.719	1.765	1.788	1.805	1.824	1.819	1.841
NPL/NPF	69	107	103	107	109	115	122	125	124	134	133	141	140	133	138	144
3. Pertambangan dan Penggalian / *Mining and Quarrying*	1.216	1.065	4.089	4.043	3.992	4.303	4.479	4.494	4.511	4.560	4.588	2.993	3.041	3.128	3.339	3.401
NPL/NPF	376	269	277	277	275	269	274	265	265	266	85	86	90	96	100	101
4. Industri Pengolahan / *Procesing Industry*	14.282	20.312	25.550	25.156	25.407	25.208	26.579	26.163	26.093	27.827	27.729	26.709	27.298	26.987	25.970	24.439
NPL/NPF	482	550	485	522	527	580	596	565	563	575	415	434	418	773	810	828
5. Listrik, gas dan air / *Electricity, Gas and Water*	2.484	2.204	1.765	1.739	1.663	1.645	1.590	1.502	1.521	1.535	1.503	1.532	1.556	1.553	1.526	1.539
NPL/NPF	54	56	10	10	15	16	13	13	13	13	13	13	13	11	14	14
6. Konstruksi / *Construction*	36.260	36.285	39.217	37.225	38.928	39.796	40.984	42.346	42.987	43.794	44.475	44.200	44.025	42.001	38.885	39.374
NPL/NPF	2.736	2.558	2.394	2.513	2.616	2.664	2.649	2.674	2.672	2.657	2.704	2.788	2.796	2.511	2.722	2.650
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	38.295	42.815	51.287	51.254	53.177	54.045	54.413	55.887	56.832	57.940	58.646	58.388	59.191	59.773	58.486	59.131
NPL/NPF	2.897	2.909	2.518	2.683	2.752	2.875	3.004	2.895	3.324	3.337	3.362	3.418	3.411	3.204	3.357	3.557
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	7.256	7.431	7.942	8.027	8.142	8.203	8.314	8.454	8.521	8.667	8.851	9.018	9.094	9.071	9.051	9.190
NPL/NPF	1.252	824	538	552	583	575	576	570	580	567	527	570	486	328	330	338
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	7.513	7.011	7.182	6.817	6.865	6.852	7.089	8.203	7.307	7.360	8.519	8.514	7.688	8.379	8.245	8.122
NPL/NPF	219	166	118	128	128	128	128	128	119	107	105	107	106	104	110	115
10. Perantara Keuangan / *Financial intermediaries*	9.483	8.943	11.757	11.177	11.762	11.272	11.215	12.010	11.797	11.680	10.690	11.970	11.548	12.185	11.150	10.774
NPL/NPF	149	325	408	454	453	457	460	474	474	472	459	465	461	324	328	449
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.933	4.858	5.467	5.243	5.577	5.617	5.902	5.850	5.896	5.974	6.094	5.894	5.957	5.951	5.795	5.876
NPL/NPF	716	629	638	643	648	643	654	650	707	719	715	730	727	700	723	723
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	2.567	2.681	2.726	2.702	2.570	2.526	2.462	2.324	2.096	2.021	1.989	1.854	2.363	2.994	3.043	2.895
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / *Education Services*	1.333	1.282	1.261	1.717	1.780	1.814	1.831	1.859	1.840	1.987	2.049	2.130	2.142	2.249	2.244	2.264
NPL/NPF	44	19	16	17	30	50	50	50	49	38	48	37	37	32	42	42
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	2.464	2.249	2.336	2.304	2.288	2.335	2.343	2.365	2.419	2.456	2.478	2.477	2.472	2.563	2.588	2.511
NPL/NPF	23	20	27	33	33	35	37	31	32	31	31	32	34	40	42	43
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	5.676	5.917	6.138	6.077	6.182	6.237	6.096	6.213	6.251	6.282	6.499	6.536	6.615	6.928	6.799	6.978
NPL/NPF	334	216	197	207	221	228	226	220	256	252	249	254	255	245	259	279
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	214	219	256	204	222	212	210	216	205	222	257	248	229	262	207	200
NPL/NPF	6	6	8	8	8	10	9	8	9	9	10	10	10	10	9	10
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	0	1	-	3	3	1	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	22.845	24.829	26.917	27.067	27.325	27.449	27.644	27.914	28.138	28.447	28.750	29.082	29.169	29.207	29.367	29.553
NPL/NPF	1.749	1.669	1.497	1.598	1.587	1.697	1.731	1.700	1.740	1.742	1.729	1.751	1.699	1.606	1.742	1.749
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	447	501	503	514	522	522	527	533	548	550	557	565	566	564	558	561
NPL/NPF	34	36	23	27	27	30	32	34	39	37	35	37	35	27	29	30
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	452	408	412	406	405	406	403	397	392	396	391	398	397	408	409	417
NPL/NPF	106	94	83	84	84	85	88	89	90	93	86	85	83	82	87	94
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	482	592	701	718	730	756	785	805	834	890	942	971	1.033	1.100	1.242	1.297
NPL/NPF	3	3	4	4	5	6	6	6	7	7	8	8	9	8	9	12
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	196.716	210.004	224.468	226.779	228.406	228.285	229.436	230.275	231.607	233.806	236.171	238.383	240.250	243.433	243.318	244.815
NPL/NPF	884	1.320	1.404	1.479	1.472	1.560	1.612	1.531	1.604	1.595	1.579	1.607	1.593	1.491	1.590	1.644
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	118.982	120.110	122.924	122.906	123.089	122.632	122.850	123.116	123.132	123.370	123.837	123.980	124.127	124.215	123.550	123.171
NPL/NPF	489	635	630	698	698	726	732	729	756	759	768	783	786	759	798	833

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	119.280	120.532	128.690	128.074	126.092	125.075	127.571	127.214	121.874	121.632	119.866	120.039	120.893	123.626	121.665	120.729
NPL/NPF	2.172	1.876	1.421	1.463	1.325	1.419	1.417	1.653	1.676	1.664	1.683	1.723	1.922	1.655	1.714	1.677
2. Perikanan / *Fishery*	6.001	5.996	5.256	5.202	4.981	5.014	5.073	5.385	5.355	5.496	5.583	5.613	5.482	5.344	5.064	4.898
NPL/NPF	306	194	389	435	386	396	396	400	408	420	411	414	403	382	388	317
3. Pertambangan dan Penggalian / *Mining and Quarrying*	50.554	57.716	87.142	88.299	83.882	84.195	94.232	96.219	94.608	98.859	100.788	100.099	99.920	105.270	107.609	112.353
NPL/NPF	1.707	864	708	708	803	793	784	1.528	1.511	1.507	1.626	1.630	1.632	1.563	1.673	1.672
4. Industri Pengolahan / *Procesing Industry*	495.327	517.323	584.901	572.260	564.860	565.699	569.407	574.436	583.771	586.202	593.285	602.962	606.680	614.180	601.554	607.907
NPL/NPF	13.784	22.699	22.330	22.616	22.380	21.988	22.109	22.109	20.802	20.810	21.976	21.930	21.110	20.159	20.245	20.211
5. Listrik, gas dan air / *Electricity, Gas and Water*	57.960	54.148	51.602	50.135	48.798	48.513	50.101	54.303	55.869	54.089	53.456	54.104	57.938	68.622	67.335	67.448
NPL/NPF	785	692	486	468	449	430	436	413	414	415	415	419	407	382	208	218
6. Konstruksi / *Construction*	163.696	163.800	169.139	166.601	167.849	167.635	165.873	169.239	165.149	158.372	160.587	160.702	160.859	162.285	154.873	154.613
NPL/NPF	3.134	2.985	2.373	2.428	2.462	3.116	3.304	3.472	4.551	4.567	3.433	4.441	4.445	4.415	4.780	4.902
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	431.213	425.857	453.004	449.493	460.296	461.928	467.444	470.523	471.268	474.014	484.015	486.732	491.245	493.074	482.862	497.087
NPL/NPF	21.105	17.192	15.842	16.724	16.879	16.877	17.165	16.930	18.037	18.104	17.759	17.729	16.816	15.689	16.510	16.032
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	61.348	60.859	60.861	60.084	60.831	60.788	60.138	60.284	60.229	60.350	60.613	60.470	60.495	60.740	60.354	60.380
NPL/NPF	2.954	4.281	3.969	3.424	3.263	2.845	2.059	2.085	2.235	2.077	2.141	2.025	2.000	1.720	1.972	2.014
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	120.464	150.554	151.930	153.871	151.742	160.475	169.231	170.636	170.661	171.255	177.322	179.179	182.504	186.647	189.098	189.465
NPL/NPF	2.541	2.391	1.883	2.007	2.013	2.042	2.144	2.287	2.298	2.312	2.340	2.116	2.377	2.351	2.557	2.597
10. Perantara Keuangan / *Financial intermediaries*	138.304	144.436	192.610	190.299	203.897	209.145	212.362	210.882	211.697	213.964	218.778	223.181	224.324	234.941	230.039	239.580
NPL/NPF	720	2.282	1.575	1.315	1.168	1.114	1.152	1.141	1.169	1.255	1.267	1.245	1.247	1.098	1.108	1.184
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	163.380	174.670	226.992	225.947	230.902	230.301	230.587	234.622	238.641	239.398	242.617	242.513	244.445	251.664	250.338	243.366
NPL/NPF	4.120	3.478	3.839	3.767	3.788	4.335	4.435	4.690	5.176	4.846	4.835	5.193	4.819	4.044	6.794	6.837
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	27	18	73	74	77	81	83	79	75	74	79	72	71	66	67	66
NPL/NPF	1	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1
13. Jasa Pendidikan / *Education Services*	9.814	10.160	11.100	10.913	11.079	11.361	11.571	11.631	11.648	11.726	11.787	11.905	12.201	12.363	12.467	12.486
NPL/NPF	159	147	195	204	222	202	198	195	203	182	181	164	160	161	165	176
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	14.367	16.565	19.082	19.005	19.208	19.419	19.875	20.325	19.362	19.868	20.171	20.016	20.323	21.045	20.424	20.631
NPL/NPF	141	85	142	144	144	143	147	148	162	166	162	173	174	302	156	166
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	31.129	27.998	26.532	27.138	26.799	28.487	29.068	29.359	28.332	30.203	27.906	27.869	27.292	27.448	27.525	26.596
NPL/NPF	1.012	501	595	621	606	636	621	677	763	658	620	642	646	763	787	805
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	1.307	2.441	2.676	2.692	2.703	2.715	2.714	2.708	2.707	2.678	2.687	2.677	2.673	2.690	2.682	2.673
NPL/NPF	21	35	39	39	44	43	43	46	44	45	43	43	38	36	50	50
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*	3	3	5	4	4	4	4	4	4	3	3	3	3	3	3	3
NPL/NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	115	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	174.251	196.152	224.200	225.942	227.744	228.850	231.031	233.142	235.322	237.828	239.346	241.210	243.159	246.821	247.811	248.772
NPL/NPF	4.374	4.078	4.613	4.876	4.909	5.126	5.241	5.794	5.859	5.857	5.890	5.910	5.839	5.740	5.996	6.103
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	15.192	18.071	19.784	19.784	19.782	19.780	19.911	20.043	20.307	20.451	20.541	20.595	20.579	20.729	20.645	20.576
NPL/NPF	232	227	265	268	268	278	288	322	331	333	338	367	363	341	370	373
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	15.596	15.241	16.046	15.846	15.906	15.940	16.034	16.166	16.355	16.606	16.795	17.230	17.374	17.696	17.919	18.105
NPL/NPF	593	537	524	576	569	604	598	638	625	626	620	606	598	562	591	595
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	71.153	65.335	78.297	80.028	81.659	83.967	85.090	86.405	86.522	86.434	87.205	88.141	89.575	91.925	92.571	93.723
NPL/NPF	1.676	1.584	1.317	1.332	1.406	1.513	1.567	1.705	1.774	1.812	1.872	1.871	1.892	1.959	1.997	1.954
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	178.470	179.068	218.249	221.126	224.088	224.700	226.944	227.956	230.065	233.187	236.205	238.377	241.412	245.493	247.224	248.788
NPL/NPF	4.289	4.290	4.848	5.132	5.217	5.334	5.507	4.468	4.642	4.743	4.738	4.846	4.871	4.751	5.081	5.224
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	48.637	54.069	55.453	56.090	56.002	56.722	56.701	58.143	59.356	60.488	61.740	64.085	73.510	74.570	75.576	76.471
NPL/NPF	990	1.067	900	928	920	949	951	952	969	992	1.001	1.021	1.212	1.194	1.233	1.305

Tabel 3.5.a.
Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Credit/Financing and NPL/NPF Credit of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Penerima Kredit/Pembiayaan Lapangan Usaha / *Loans/Financing by Industrial Origin*																
1. Pertanian, Perburuan dan Kehutanan / *Agricultures, Hunting and Forestry*	1.217	2.026	430	452	440	440	503	485	496	544	452	422	422	422	554	796
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / *Fishery*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / *Mining and Quarrying*	5.437	6.948	8.296	6.310	5.484	5.427	5.740	5.364	5.357	5.334	5.382	6.572	6.610	6.427	7.768	8.394
NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / *Procesing Industry*	67.889	66.270	71.203	67.827	64.016	65.630	69.954	71.545	71.983	69.456	68.990	71.191	72.473	70.283	70.454	67.218
NPL/NPF	1.293	3.754	2.161	2.149	2.128	2.100	2.120	2.148	2.187	2.196	2.228	2.228	2.233	1.771	1.734	1.622
5. Listrik, gas dan air / *Electricity, Gas and Water*	16.585	9.259	6.696	6.001	5.142	4.995	5.162	3.619	3.703	3.739	3.797	3.990	3.922	3.990	4.175	4.419
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / *Construction*	4.359	2.753	4.224	4.490	4.435	4.289	4.549	3.966	4.021	3.994	3.644	3.856	4.152	3.269	3.311	3.263
NPL/NPF	-	-	-	-	-	-	-	-	-	0	0	0	0	-	-	-
7. Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	15.614	16.373	13.242	12.859	11.973	10.648	11.546	12.049	11.302	11.040	11.473	14.114	15.265	18.368	13.626	14.695
NPL/NPF	513	562	201	165	165	164	165	165	165	165	166	159	158	157	158	158
8. Penyediaan akomodasi dan penyediaan makan minum / *Provision of accomodation and theprovision of eating and drinking*	1.334	1.341	91	0	-	-	-	-	-	-	-	-	0	-	0	0
NPL/NPF	105	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / *Transportation, Warehousing and Communications*	14.170	13.683	14.162	12.203	13.440	13.763	12.257	12.884	13.680	12.828	14.388	13.119	12.324	12.756	12.076	12.018
NPL/NPF	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / *Financial intermediaries*	33.602	33.453	48.713	50.107	51.482	49.877	47.824	48.942	42.000	42.840	47.096	42.398	44.631	50.605	47.997	48.906
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.678	4.374	4.992	5.111	5.232	5.369	5.189	5.767	5.524	5.735	5.950	6.516	6.746	6.422	6.696	6.830
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / *Government administration, Defense and Compulsory social security*	-	-	-	-	-	-	-	215	215	215	215	215	215	215	215	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / *Education Services*	0	1	1	1	1	2	1	1	1	2	2	1	2	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	67	58	3	2	2	2	3	3	3	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / *Community, Sociocultural,Entertainment and Other Individual Services*	290	298	45	38	45	44	51	136	129	58	140	289	85	48	39	177
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / *Business Activities which are not clearly defined*	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / *Loans/Financing to Non Industrial Origin*																
Rumah Tangga / *House Hold*																
- Untuk Pemilikan Rumah Tinggal / *For Home Ownership*	331	324	271	225	220	223	221	218	217	215	466	454	395	129	127	127
NPL/NPF	2	2	3	3	2	2	2	2	1	1	35	36	33	-	-	-
- Untuk Pemilikan Flat atau Apartemen / *For Apartement Ownership*	29	36	34	19	22	19	19	21	21	20	36	35	29	13	13	13
NPL/NPF	0	0	0	0	0	0	0	0	-	-	6	6	6	-	-	-
- Untuk Pemilikan Ruko atau Rukan / *For Shop House Ownership*	1	4	4	4	4	4	4	4	4	4	5	5	5	4	4	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / *For Vehicles Ownership*	41	39	42	42	40	40	36	35	35	33	34	32	16	15	15	14
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / *Others*	586	543	443	423	410	406	403	392	381	368	85	82	79	54	53	49
NPL/NPF	54	60	53	56	48	49	49	53	53	53	11	11	8	48	48	44
Bukan Lapangan Usaha Lainnya / *Non Industrial Origin Others*	11.019	9.887	10.059	10.090	9.967	9.963	10.006	10.224	10.346	10.435	10.620	10.200	2.079	1.312	1.272	1.546
NPL/NPF	383	229	165	171	167	163	167	173	176	174	189	190	29	21	8	30

Tabel 3.6.a.

Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Februari 2024

Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - February 2024)

Miliar Rp *(Billion Rp)*

Keterangan	Lapangan Usaha																		Bukan Lapangan Usaha					
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	13.833	1.337	2.124	68.071	3.253	22.578	110.453	11.160	18.302	6.640	13.883	425	2.919	4.982	13.694	364	0	-	157.579	2.996	2.391	3.520	105.558	21.599
NPL/NPF	868	60	29	2.390	10	2.030	5.263	327	95	57	419	0	15	45	474	18	-	-	3.773	104	150	87	1.443	146
Banten	738	187	1.022	24.198	419	10.634	25.411	2.241	9.148	3.057	15.027	1	506	1.922	6.886	109	1	-	58.198	1.906	1.589	915	29.230	7.060
NPL/NPF	16	7	32	277	1	467	940	85	62	16	92	-	1	7	131	3	-	-	1.133	62	42	7	410	62
DKI Jakarta	172.590	2.692	225.961	669.929	157.762	266.346	375.507	55.057	287.945	353.266	273.570	18.024	5.007	14.568	68.231	440	5	-	167.823	19.047	8.368	114.127	161.326	114.364
NPL/NPF	3.049	272	3.250	18.608	227	6.395	10.085	1.855	2.942	1.301	7.508	3	127	107	1.199	20	-	-	4.067	484	274	2.343	3.858	1.831
D.I Yogyakarta	2.653	296	52	4.484	22	4.449	12.433	3.152	953	769	1.244	28	945	876	3.137	62	-	-	4.683	116	224	165	9.722	1.055
NPL/NPF	52	11	6	154	0	113	504	64	8	101	55	-	11	31	87	2	-	-	139	10	10	1	119	5
Jawa Tengah	24.540	2.768	374	65.535	419	16.617	115.984	9.591	4.798	2.071	7.425	152	1.827	3.672	14.160	360	-	-	29.323	349	894	1.898	34.502	36.004
NPL/NPF	491	60	45	8.336	4	639	4.555	574	81	130	414	-	8	28	311	31	-	-	626	9	53	40	337	192
Jawa Timur	38.888	2.894	1.300	109.373	5.012	22.888	145.651	10.525	12.141	2.050	10.377	81	2.094	2.933	14.179	707	1	-	68.537	2.545	2.176	4.010	85.728	3.490
NPL/NPF	1.043	250	86	2.578	19	1.762	6.135	640	270	44	244	-	24	29	347	22	-	-	2.106	50	167	59	1.066	39
Bengkulu	5.983	99	374	542	16	138	5.027	500	200	8	279	0	32	123	642	29	-	-	2.831	8	63	34	6.230	4.794
NPL/NPF	92	5	1	18	0	40	219	10	3	0	6	-	0	2	26	1	-	-	86	-	1	1	44	34
Jambi	13.457	135	138	2.090	14	853	8.599	1.223	476	43	584	1	88	147	1.122	37	-	-	6.382	84	134	96	14.801	102
NPL/NPF	142	3	6	29	0	69	316	34	15	9	28	0	0	3	19	0	-	-	160	-	3	1	184	1
Aceh	2.311	294	42	1.292	118	521	5.436	461	261	20	227	-	72	308	763	43	-	-	2.856	74	38	818	22.556	7
NPL/NPF	58	11	1	25	0	97	213	10	10	-	9	-	0	1	18	2	-	-	32	1	1	10	138	0
Sumatera Utara	49.307	631	493	53.683	228	7.195	46.153	2.805	4.578	1.028	3.143	9	522	2.142	4.445	217	4	-	22.600	588	1.540	2.885	41.866	1.846
NPL/NPF	540	29	21	813	1	460	1.510	70	37	44	81	-	5	11	102	5	-	-	681	4	47	48	555	48
Sumatera Barat	11.215	342	127	2.821	39	752	17.071	1.071	1.306	51	704	0	228	205	1.748	36	-	-	4.795	87	125	66	10.144	15.009
NPL/NPF	260	21	9	70	1	81	689	21	24	3	19	-	0	2	51	1	-	-	86	2	6	1	93	50
Riau	25.017	156	451	6.614	76	2.230	13.105	1.978	2.054	462	1.910	-	132	723	2.464	43	-	-	12.247	145	459	117	21.427	673
NPL/NPF	420	9	3	23	0	156	682	37	34	43	46	-	1	2	55	1	-	-	451	5	9	2	257	9
Sumatera Selatan	20.402	311	204	6.441	326	3.047	18.953	1.778	1.731	111	2.270	55	363	460	1.547	127	-	-	15.366	113	416	606	26.448	1.543
NPL/NPF	1.362	18	18	49	4	288	972	50	27	1	61	-	1	2	52	3	-	-	410	4	34	14	305	16
Bangka Belitung	2.289	421	138	495	22	199	3.306	195	172	9	117	-	22	147	513	5	-	-	2.641	20	39	69	5.159	17
NPL/NPF	42	28	-	9	0	22	89	3	4	-	2	-	0	0	12	0	-	-	39	0	3	0	40	0
Kepulauan Riau	307	377	305	8.031	408	1.392	7.555	1.289	4.706	58	2.420	1	260	241	979	19	-	-	9.212	126	322	149	9.447	1.202
NPL/NPF	6	10	-	1.070	0	213	142	39	42	-	19	-	0	3	18	1	-	-	217	2	13	2	124	20
Lampung	10.529	634	317	4.393	170	710	16.933	1.060	1.914	50	1.113	42	384	534	1.503	72	-	-	6.145	73	144	115	8.030	5.672
NPL/NPF	230	38	13	145	2	109	696	11	13	27	28	-	5	5	74	1	-	-	150	2	6	4	80	80
Kalimantan Selatan	10.894	342	1.965	2.417	657	1.015	12.143	794	3.379	429	1.397	8	101	170	2.115	44	-	-	12.284	71	300	94	14.503	191
NPL/NPF	65	18	22	25	1	126	617	12	23	1	30	-	6	1	47	5	-	-	327	1	22	1	180	1
Kalimantan Barat	19.226	486	330	1.455	162	500	12.760	1.311	2.539	394	769	236	79	121	1.029	24	-	-	9.269	81	507	440	19.580	296
NPL/NPF	133	39	81	69	0	70	505	52	18	0	23	-	0	2	26	0	-	-	219	0	8	3	155	4
Kalimantan Timur	13.878	631	4.697	8.742	309	5.233	16.403	2.451	5.474	197	3.437	1	223	233	2.884	39	-	-	9.051	186	580	793	22.670	849
NPL/NPF	55	22	39	41	3	497	453	28	59	12	115	0	2	1	93	1	-	-	273	4	22	9	281	9
Kalimantan Tengah	13.632	165	125	1.317	50	923	8.245	637	693	322	572	0	34	66	1.028	23	-	-	4.930	27	33	40	12.803	275
NPL/NPF	86	6	2	6	4	109	258	11	15	-	4	-	0	1	19	1	-	-	147	0	5	0	89	5
Sulawesi Tengah	4.461	600	6.558	3.082	586	619	8.896	596	585	31	671	1	30	45	792	27	-	-	2.949	32	105	25	18.923	366
NPL/NPF	110	13	4	19	0	70	369	11	3	0	4	-	-	1	21	1	-	-	59	0	7	0	184	2
Sulawesi Selatan	12.788	2.038	2.851	7.433	3.915	5.613	38.439	3.274	2.714	475	2.873	11	541	709	4.718	179	-	-	22.813	446	1.347	1.490	26.976	13.481
NPL/NPF	176	72	46	360	10	352	1.944	177	156	17	118	0	29	38	162	6	-	-	532	5	79	28	359	106
Sulawesi Utara	1.468	344	4.685	869	171	1.782	8.233	998	463	11	972	89	27	84	840	120	-	-	5.458	62	164	83	12.252	9.841
NPL/NPF	62	17	3	44	3	165	299	40	25	0	8	-	3	0	32	1	-	-	196	0	8	2	199	123
Gorontalo	1.026	130	26	329	2.432	144	2.743	161	64	1	192	-	46	13	334	1	6	-	1.212	10	22	3	5.169	3.466
NPL/NPF	387	18	1	33	0	56	243	7	5	0	12	-	-	0	27	0	-	-	25	-	1	0	93	26
Sulawesi Barat	2.090	100	11	285	10	127	2.550	94	50	9	43	32	9	38	352	7	-	-	693	3	14	3	3.287	2.112
NPL/NPF	41	4	1	33	0	26	121	2	1	-	4	-	0	1	7	0	-	-	16	-	3	0	22	9
Sulawesi Tenggara	2.868	542	365	726	15	643	7.109	637	428	4	781	154	21	33	1.120	19	-	-	4.806	70	160	57	14.761	809
NPL/NPF	29	16	7	17	0	85	270	14	4	0	21	-	0	0	16	0	-	-	57	1	6	1	99	13
Nusa Tenggara Barat	5.501	273	13.577	1.041	128	1.084	12.152	1.192	396	80	502	0	92	235	1.033	44	-	-	5.504	45	137	72	14.914	7.296
NPL/NPF	175	5	1	22	0	101	304	13	5	3	10	-	10	1	18	0	-	-	89	11	8	3	102	36
Bali	5.367	305	30	5.002	127	1.814	28.890	10.339	1.123	215	1.777	15	428	1.315	3.861	138	1	-	11.109	113	274	622	18.356	1.347
NPL/NPF	68	9	0	64	0	53	742	65	5	5	36	0	5	6	34	1	-	-	266	9	1	6	163	11
Nusa Tenggara Timur	2.096	353	50	1.232	46	1.016	11.418	949	529	89	311	-	60	85	968	87	-	-	1.519	8	43	48	12.366	10.890
NPL/NPF	53	22	2	32	9	104	461	16	16	0	13	-	-	6	26	1	-	-	31	-	2	1	70	64
Maluku	440	211	3	228	11	440	3.764	357	345	4	255	3	2	17	421	404	-	-	324	16	36	10	5.905	2.955
NPL/NPF	13	8	-	5	0	88	115	12	9	0	11	0	-	1	9	1	-	-	4	-	3	0	45	60
Papua	3.120	139	11	409	66	2.477	7.799	987	976	286	619	344	6	67	1.148	41	-	-	3.536	34	207	34	15.050	984
NPL/NPF	39	9	0	17	1	168	343	28	71	0	125	-	0	4	33	2	-	-	91	-	11	1	136	12
Maluku Utara	130	106	1.788	112	3	196	2.308	293	306	7	67	31	3	11	235	14	-	-	255	6	12	1	6.865	2.140
NPL/NPF	5	4	0	3	1	51	78	5	2	0	1	0	0	1	3	-	-	-	3	-	-	-	38	53
Papua Barat	829	111	17	218	14	419	3.124	443	434	69	256	178	10	18	537	20	-	-	1.376	7	114	14	8.126	237
NPL/NPF	6	4	1	7	1	20	106	13	7	11	6	-	-	1	11	2	-	-	163	-	2	1	83	2
Lainnya	2.203	16	29.195	38.528	9.261	1.986	21.200	520	3.238	4.695	1.747	44.920	-	244	326	-	-	-	-	-	-	0	921	275
NPL/NPF	-	-	-	175	-	-	148	-	-	111	468	-	-	-	-	-	-	-	-	-	-	-	9	1
Total	**496.076**	**20.466**	**299.705**	**1.101.415**	**186.266**	**386.577**	**1.135.755**	**130.119**	**374.421**	**377.007**	**351.535**	**64.839**	**17.115**	**37.487**	**159.756**	**3.903**	**17**	**0**	**668.307**	**29.497**	**22.977**	**133.420**	**825.604**	**272.250**
NPL	**10.174**	**1.122**	**3.730**	**35.569**	**304**	**15.079**	**40.385**	**4.338**	**4.091**	**1.938**	**10.041**	**4**	**255**	**345**	**3.560**	**133**	**0**	**0**	**16.654**	**770**	**1.005**	**2.676**	**11.360**	**3.070**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	2.465.419	2.621.250	2.940.289	2.849.022	2.914.884	2.930.855	2.986.270	3.035.026	3.039.719	3.060.968	3.121.204	3.140.832	3.168.939	3.235.836	3.174.440	3.192.017
NPL/NPF	96.687	104.692	95.607	98.706	98.139	98.903	99.132	97.664	100.159	100.633	97.711	97.710	96.043	90.069	93.968	93.607
2. Investasi / *Investment*	1.468.687	1.527.639	1.710.944	1.744.225	1.733.481	1.730.769	1.775.929	1.792.719	1.803.106	1.818.276	1.838.566	1.866.989	1.884.391	1.920.752	1.941.961	1.950.443
NPL/NPF	43.335	41.276	33.737	36.160	32.794	32.897	33.944	32.508	34.226	33.985	35.427	35.381	34.975	32.222	36.937	37.461
3. Konsumsi / *Consumption*	1.547.454	1.619.696	1.772.331	1.782.073	1.797.093	1.802.927	1.814.877	1.828.271	1.842.681	1.860.151	1.877.527	1.895.162	1.912.569	1.933.656	1.941.158	1.952.055
NPL/NPF	27.685	27.303	27.232	29.640	29.522	31.535	32.773	32.031	33.455	33.595	33.341	33.686	33.620	32.686	34.643	35.534
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.481.560**	**5.768.585**	**6.423.564**	**6.375.320**	**6.445.457**	**6.464.551**	**6.577.076**	**6.656.016**	**6.685.506**	**6.739.395**	**6.837.296**	**6.902.983**	**6.965.899**	**7.090.243**	**7.057.558**	**7.094.514**
NPL/NPF	**167.707**	**173.270**	**156.576**	**164.506**	**160.455**	**163.336**	**165.848**	**162.203**	**167.840**	**168.213**	**166.479**	**166.778**	**164.638**	**154.977**	**165.548**	**166.603**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	142.171	199.100	189.896	180.649	170.331	173.915	177.157	172.422	165.521	170.717	177.288	181.188	187.309	184.109	188.048	183.627
NPL/NPF	2.865	6.092	5.533	5.965	5.740	6.033	6.524	5.737	5.470	5.579	5.016	5.679	5.531	5.237	5.487	5.476
2. Impor / *Import*	65.457	79.660	86.567	84.622	85.670	91.890	98.203	88.646	94.971	98.259	99.655	102.538	102.443	105.929	99.898	100.717
NPL/NPF	1.289	3.472	1.948	1.178	1.140	2.045	2.026	1.025	1.451	1.474	1.334	1.527	1.518	1.446	1.446	1.465
3. Lainnya / *Other*	5.273.932	5.489.825	6.147.100	6.110.049	6.189.457	6.198.746	6.301.716	6.394.948	6.425.014	6.470.420	6.560.353	6.619.257	6.676.146	6.800.205	6.769.612	6.810.171
NPL/NPF	163.553	163.706	149.094	157.363	153.576	155.258	157.298	155.441	160.919	161.160	160.129	159.571	157.590	148.294	158.615	159.662
Total Kredit/Pembiayaan / *Total Credit/Financing*	**5.481.560**	**5.768.585**	**6.423.564**	**6.375.320**	**6.445.457**	**6.464.551**	**6.577.076**	**6.656.016**	**6.685.506**	**6.739.395**	**6.837.296**	**6.902.983**	**6.965.899**	**7.090.243**	**7.057.558**	**7.094.514**
NPL/NPF	**167.707**	**173.270**	**156.576**	**164.506**	**160.455**	**163.336**	**165.848**	**162.203**	**167.840**	**168.213**	**166.479**	**166.778**	**164.638**	**154.977**	**165.548**	**166.603**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	1.067.403	1.185.502	1.324.889	1.274.264	1.307.047	1.309.903	1.344.900	1.372.243	1.381.162	1.391.154	1.423.678	1.433.268	1.441.124	1.472.456	1.463.619	1.457.665
NPL/NPF	51.323	51.166	46.655	49.102	47.617	47.754	47.549	44.610	45.160	45.594	43.722	42.416	42.237	39.541	41.728	41.461
2. Investasi / *Investment*	686.337	712.338	795.726	819.725	826.371	819.849	844.765	853.396	862.066	879.667	888.029	908.332	921.409	933.562	950.712	956.954
NPL/NPF	21.684	21.226	16.079	18.257	15.993	16.027	17.286	16.072	17.464	17.676	18.490	18.507	18.399	16.845	18.387	18.835
3. Konsumsi / *Consumption*	692.225	725.325	773.527	774.063	780.773	782.264	786.835	792.483	799.102	806.623	813.800	821.338	828.814	835.969	839.484	844.051
NPL/NPF	11.825	11.515	10.903	12.409	12.141	13.412	14.200	13.835	14.790	14.769	14.435	14.550	14.565	14.095	15.064	15.546
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.445.965**	**2.623.165**	**2.894.142**	**2.868.053**	**2.914.190**	**2.912.016**	**2.976.500**	**3.018.122**	**3.042.329**	**3.077.444**	**3.125.508**	**3.162.938**	**3.191.347**	**3.241.987**	**3.253.814**	**3.258.671**
NPL/NPF	**84.831**	**83.906**	**73.637**	**79.769**	**75.751**	**77.194**	**79.035**	**74.517**	**77.414**	**78.038**	**76.647**	**75.473**	**75.201**	**70.481**	**75.179**	**75.842**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	41.544	102.437	93.345	88.610	85.994	84.758	84.049	82.475	80.186	80.623	83.956	83.374	85.130	88.562	90.633	86.289
NPL/NPF	1.377	1.495	2.287	2.782	2.612	2.913	2.970	2.577	2.838	2.929	2.652	2.926	2.923	3.025	3.251	3.211
2. Impor / *Import*	6.111	12.747	20.066	19.042	18.928	18.168	18.446	19.759	20.919	21.528	27.544	28.514	29.581	31.012	29.675	28.316
NPL/NPF	91	106	212	270	257	291	304	278	298	306	297	285	290	277	301	321
3. Lainnya / *Other*	2.398.310	2.507.981	2.780.731	2.760.401	2.809.269	2.809.091	2.874.005	2.915.887	2.941.224	2.975.292	3.014.008	3.051.049	3.076.636	3.122.413	3.133.507	3.144.066
NPL/NPF	83.363	82.305	71.138	76.717	72.882	73.990	75.761	71.663	74.278	74.803	73.698	72.262	71.989	67.179	71.627	72.310
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.445.965**	**2.623.165**	**2.894.142**	**2.868.053**	**2.914.190**	**2.912.016**	**2.976.500**	**3.018.122**	**3.042.329**	**3.077.444**	**3.125.508**	**3.162.938**	**3.191.347**	**3.241.987**	**3.253.814**	**3.258.671**
NPL/NPF	**84.831**	**83.906**	**73.637**	**79.769**	**75.751**	**77.194**	**79.035**	**74.517**	**77.414**	**78.038**	**76.647**	**75.473**	**75.201**	**70.481**	**75.179**	**75.842**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	87.962	97.587	114.251	108.369	112.577	113.580	116.056	120.362	120.988	123.398	124.153	123.199	122.631	122.360	115.733	116.437
NPL/NPF	7.449	7.337	6.722	7.091	7.281	7.483	7.657	7.527	7.972	7.994	7.673	7.848	7.814	7.453	7.865	8.145
2. Investasi / *Investment*	60.781	62.060	72.672	75.397	76.677	76.971	78.365	78.919	78.946	81.056	82.835	82.199	83.970	85.393	85.463	84.398
NPL/NPF	2.809	1.992	1.651	1.740	1.814	1.891	1.887	1.873	1.986	1.965	1.968	2.045	1.981	1.803	1.925	1.988
3. Konsumsi / *Consumption*	339.923	356.444	375.924	378.389	380.478	380.051	381.644	383.041	384.650	387.460	390.648	393.378	395.542	398.927	398.445	399.815
NPL/NPF	3.265	3.757	3.641	3.889	3.874	4.104	4.203	4.088	4.235	4.233	4.204	4.272	4.205	3.974	4.256	4.362
Total Kredit/Pembiayaan / *Total Credit/Financing*	**488.666**	**516.091**	**562.847**	**562.155**	**569.731**	**570.602**	**576.065**	**582.323**	**584.584**	**591.913**	**597.637**	**598.777**	**602.144**	**606.680**	**599.641**	**600.650**
NPL/NPF	**13.523**	**13.086**	**12.013**	**12.720**	**12.969**	**13.479**	**13.746**	**13.488**	**14.194**	**14.192**	**13.845**	**14.165**	**13.999**	**13.229**	**14.045**	**14.495**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	448	529	953	927	918	866	890	876	874	857	799	797	781	758	360	347
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2. Impor / *Import*	241	142	266	226	134	138	138	140	139	141	109	63	64	63	53	58
NPL/NPF	7	5	8	8	7	6	6	6	6	6	6	6	5	5	5	5
3. Lainnya / *Other*	487.977	515.419	561.628	561.001	568.679	569.598	575.036	581.307	583.572	590.916	596.728	597.917	601.299	605.859	599.229	600.246
NPL/NPF	13.516	13.078	12.005	12.712	12.961	13.472	13.739	13.481	14.187	14.185	13.838	14.158	13.994	13.224	14.040	14.489
Total Kredit/Pembiayaan / *Total Credit/Financing*	**488.666**	**516.091**	**562.847**	**562.155**	**569.731**	**570.602**	**576.065**	**582.323**	**584.584**	**591.913**	**597.637**	**598.777**	**602.144**	**606.680**	**599.641**	**600.650**
NPL/NPF	**13.523**	**13.086**	**12.013**	**12.720**	**12.969**	**13.479**	**13.746**	**13.488**	**14.194**	**14.192**	**13.845**	**14.165**	**13.999**	**13.229**	**14.045**	**14.495**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	1.190.317	1.216.047	1.362.136	1.332.423	1.365.352	1.379.085	1.395.420	1.408.157	1.409.051	1.420.137	1.438.375	1.449.472	1.465.821	1.495.699	1.456.219	1.479.500
NPL/NPF	36.043	42.536	40.373	40.694	41.435	41.878	42.129	43.701	45.164	45.179	44.425	45.575	44.106	41.531	42.877	42.614
2. Investasi / *Investment*	675.390	718.332	809.460	817.668	798.648	801.750	819.915	829.690	832.198	828.046	841.168	848.664	851.527	874.310	877.740	880.782
NPL/NPF	18.734	17.300	15.411	15.668	14.499	14.502	14.284	14.075	14.286	13.849	14.467	14.313	14.091	13.189	16.231	16.245
3. Konsumsi / *Consumption*	503.300	527.095	612.029	618.816	625.180	629.959	635.711	641.854	647.927	654.994	661.832	669.637	685.609	697.233	701.746	706.436
NPL/NPF	12.154	11.739	12.467	13.112	13.289	13.804	14.152	13.880	14.199	14.364	14.460	14.621	14.774	14.548	15.267	15.553
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.369.008**	**2.461.474**	**2.783.624**	**2.768.908**	**2.789.180**	**2.810.794**	**2.851.046**	**2.879.700**	**2.889.176**	**2.903.177**	**2.941.375**	**2.967.772**	**3.002.957**	**3.067.242**	**3.035.704**	**3.066.719**
NPL/NPF	**66.931**	**71.575**	**68.251**	**69.473**	**69.224**	**70.185**	**70.564**	**71.656**	**73.649**	**73.393**	**73.352**	**74.510**	**72.971**	**69.269**	**74.375**	**74.413**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	77.734	72.521	68.394	66.172	59.141	64.163	65.700	63.744	62.730	67.112	70.041	73.816	75.715	71.942	73.100	73.195
NPL/NPF	1.003	1.879	1.205	1.160	1.128	1.147	1.562	1.207	1.610	1.623	1.335	1.710	1.580	1.614	1.627	1.656
2. Impor / *Import*	57.546	64.995	65.159	63.842	65.941	72.918	78.977	68.150	72.688	74.631	70.519	72.408	70.600	73.319	67.251	70.121
NPL/NPF	1.191	3.345	1.712	884	860	1.732	1.700	725	1.132	1.146	1.015	1.221	1.208	1.149	1.125	1.123
3. Lainnya / *Other*	2.233.728	2.323.958	2.650.071	2.638.894	2.664.099	2.673.713	2.706.369	2.747.807	2.753.758	2.761.434	2.800.815	2.821.548	2.856.643	2.921.980	2.895.354	2.923.403
NPL/NPF	64.738	66.351	65.335	67.428	67.236	67.305	67.302	69.723	70.907	70.624	71.001	71.579	70.183	66.506	71.623	71.634
Total Kredit/Pembiayaan / *Total Credit/Financing*	**2.369.008**	**2.461.474**	**2.783.624**	**2.768.908**	**2.789.180**	**2.810.794**	**2.851.046**	**2.879.700**	**2.889.176**	**2.903.177**	**2.941.375**	**2.967.772**	**3.002.957**	**3.067.242**	**3.035.704**	**3.066.719**
NPL/NPF	**66.931**	**71.575**	**68.251**	**69.473**	**69.224**	**70.185**	**70.564**	**71.656**	**73.649**	**73.393**	**73.352**	**74.510**	**72.971**	**69.269**	**74.375**	**74.413**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Jenis Penggunaan / *Type of Use*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Modal Kerja / *Working Capital*	119.737	122.114	139.013	133.966	129.908	128.287	129.894	134.263	128.518	126.279	134.997	134.893	139.363	145.321	138.869	138.414
NPL/NPF	1.872	3.653	1.856	1.819	1.806	1.787	1.798	1.826	1.862	1.866	1.891	1.871	1.887	1.544	1.499	1.387
2. Investasi / *Investment*	46.178	34.909	33.086	31.435	31.785	32.198	32.885	30.714	29.896	29.507	26.533	27.795	27.485	27.487	28.045	28.308
NPL/NPF	109	758	596	495	487	477	487	487	490	495	502	516	504	385	394	393
3. Konsumsi / *Consumption*	12.006	10.832	10.852	10.803	10.663	10.653	10.688	10.893	11.002	11.074	11.246	10.808	2.604	1.526	1.483	1.753
NPL/NPF	440	292	222	230	218	215	218	229	231	229	241	243	76	69	56	73
Total Kredit/Pembiayaan / *Total Credit/Financing*	**177.922**	**167.855**	**182.951**	**176.204**	**172.356**	**171.138**	**173.466**	**175.871**	**169.416**	**166.861**	**172.777**	**173.496**	**169.451**	**174.335**	**168.398**	**168.475**
NPL/NPF	**2.421**	**4.703**	**2.674**	**2.545**	**2.511**	**2.478**	**2.503**	**2.542**	**2.583**	**2.590**	**2.635**	**2.631**	**2.467**	**1.998**	**1.949**	**1.853**
Orientasi Penggunaan / *User Orientation*																
Kredit/Pembiayaan kepada Pihak Ketiga / *Credit/Financing to Third Party*																
1. Ekspor / *Export*	22.445	23.612	27.204	24.939	24.278	24.128	26.518	25.327	21.730	22.126	22.492	23.201	25.682	22.847	23.955	23.796
NPL/NPF	484	2.716	2.041	2.022	1.999	1.972	1.991	1.953	1.020	1.026	1.028	1.043	1.027	598	608	608
2. Impor / *Import*	1.559	1.776	1.076	1.511	667	666	642	596	1.226	1.958	1.483	1.552	2.200	1.535	2.921	2.222
NPL/NPF	0	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / *Other*	153.917	142.468	154.671	149.754	147.411	146.344	146.305	149.947	146.460	142.777	148.802	148.742	141.569	149.953	141.523	142.457
NPL/NPF	1.936	1.971	617	507	497	491	496	574	1.547	1.548	1.591	1.572	1.424	1.384	1.325	1.230
Total Kredit/Pembiayaan / *Total Credit/Financing*	**177.922**	**167.855**	**182.951**	**176.204**	**172.356**	**171.138**	**173.466**	**175.871**	**169.416**	**166.861**	**172.777**	**173.496**	**169.451**	**174.335**	**168.398**	**168.475**
NPL/NPF	**2.421**	**4.703**	**2.674**	**2.545**	**2.511**	**2.478**	**2.503**	**2.542**	**2.583**	**2.590**	**2.635**	**2.631**	**2.467**	**1.998**	**1.949**	**1.853**

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

Lokasi / *Location*	Modal Kerja *(Working Capital)*	Investasi *(Investment)*	Konsumsi *(Consumption)*	Orientasi Penggunaan *(User Orientation)*		
				Ekspor	Impor	Lainnya
1. Jawa Barat	210.681	83.336	293.643	5.773	1.961	579.926
NPL/NPF	9.940	2.159	5.702	409	55	17.337
2. Banten	68.089	33.418	98.898	1.380	400	198.624
NPL/NPF	1.827	312	1.716	87	15	3.753
3. DKI Jakarta	1.719.946	1.226.953	585.055	113.431	70.417	3.348.107
NPL/NPF	37.090	19.859	12.856	2.609	828	66.368
4. D.I Yogyakarta	21.546	14.008	15.964	498	96	50.923
NPL/NPF	935	265	283	38	2	1.443
5. Jawa Tengah	203.775	66.518	102.969	8.354	1.369	363.538
NPL/NPF	11.773	3.934	1.257	391	317	16.256
6. Jawa Timur	287.072	94.023	166.486	16.121	6.086	525.375
NPL/NPF	11.454	2.039	3.487	898	66	16.015
7. Bengkulu	8.620	5.368	13.961	378	92	27.479
NPL/NPF	300	125	166	13	3	575
8. Jambi	15.489	13.519	21.598	514	217	49.875
NPL/NPF	467	207	349	30	7	985
9. Aceh	6.401	5.769	26.349	0	1	38.517
NPL/NPF	348	108	180	-	-	636
10. Sumatera Utara	121.753	54.829	71.325	8.692	1.778	237.437
NPL/NPF	2.671	1.060	1.383	96	17	5.002
11. Sumatera Barat	26.670	11.047	30.226	1.365	113	66.465
NPL/NPF	944	307	239	38	10	1.441
12. Riau	27.356	30.058	35.070	707	550	91.227
NPL/NPF	1.053	460	733	32	5	2.209
13. Sumatera Selatan	36.292	21.833	44.493	1.070	191	101.357
NPL/NPF	1.411	1.497	784	52	6	3.635
14. Bangka Belitung	4.976	3.073	7.946	184	18	15.792
NPL/NPF	155	57	83	12	0	282
15. Kepulauan Riau	15.979	12.369	20.459	322	979	47.507
NPL/NPF	540	1.024	378	5	9	1.928
16. Lampung	32.768	7.589	20.179	1.048	434	59.054
NPL/NPF	1.157	239	322	47	20	1.651
17. Kalimantan Selatan	22.319	15.551	27.443	1.245	115	63.952
NPL/NPF	834	165	531	58	4	1.468
18. Kalimantan Barat	20.095	21.327	30.174	697	105	70.795
NPL/NPF	807	213	390	24	2	1.383
19. Kalimantan Timur	34.711	30.124	34.131	1.099	235	97.632
NPL/NPF	1.158	263	598	79	15	1.925
20. Kalimantan Tengah	14.622	13.210	18.109	507	90	45.343
NPL/NPF	430	92	246	28	5	735
21. Sulawesi Tengah	21.608	5.972	22.401	610	57	49.314
NPL/NPF	537	91	253	38	1	841
22. Sulawesi Selatan	59.980	28.590	66.554	4.057	362	150.705
NPL/NPF	2.708	956	1.109	208	49	4.516
23. Sulawesi Utara	13.868	7.289	27.860	2.346	44	46.628
NPL/NPF	580	121	528	40	1	1.189
26. Gorontalo	4.217	3.430	9.883	314	9	17.207
NPL/NPF	479	310	145	17	0	916
25. Sulawesi Barat	3.878	1.927	6.112	203	21	11.694
NPL/NPF	183	58	50	12	-	279
24. Sulawesi Tenggara	11.226	4.240	20.663	458	40	35.631
NPL/NPF	390	90	177	36	4	617
27. Nusa Tenggara Barat	28.382	8.948	27.968	636	39	64.624
NPL/NPF	594	75	249	23	2	892
28. Bali	32.312	28.435	31.821	1.261	79	91.228
NPL/NPF	828	266	456	27	2	1.522
29. Nusa Tenggara Timur	16.080	3.211	24.874	906	58	43.200
NPL/NPF	657	103	167	26	2	900
30. Maluku	5.666	1.239	9.246	256	29	15.866
NPL/NPF	244	28	111	16	2	366
31. Papua	11.828	6.666	19.846	852	129	37.359
NPL/NPF	561	281	251	58	10	1.025
32. Maluku Utara	3.178	2.431	9.279	238	19	14.631
NPL/NPF	146	8	94	20	1	226
33. Papua Barat	4.797	1.899	9.874	271	55	16.244
NPL/NPF	149	48	250	7	2	438
34. Lainnya	75.837	82.242	1.197	7.832	14.530	136.914
NPL/NPF	259	643	9	-	-	911
Total	**3.192.017**	**1.950.443**	**1.952.055**	**183.627**	**100.717**	**6.810.171**
NPL/NPF	**93.607**	**37.461**	**35.534**	**5.476**	**1.465**	**159.662**

Tabel 3.13.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Location)
Miliar Rp *(Billion Rp)*

Keterangan / *Items*	2.020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	472.032	501.483	543.165	541.133	547.873	548.169	553.856	560.005	561.385	565.466	570.240	572.665	572.610	577.246	589.715	587.661
NPL/NPF	17.707	17.698	16.496	17.831	17.658	19.415	18.356	17.654	18.655	18.843	18.484	19.262	18.431	17.232	17.906	17.801
2. Banten	152.070	170.500	182.240	184.200	184.196	185.140	187.472	188.675	189.499	191.267	191.995	194.020	193.950	195.873	200.157	200.405
NPL/NPF	3.741	3.861	3.677	3.932	3.710	3.857	4.007	3.795	3.648	3.653	3.370	3.477	3.515	3.384	3.755	3.854
3. DKI Jakarta	2.608.359	2.733.222	3.129.491	3.100.165	3.136.139	3.150.633	3.230.140	3.270.826	3.289.952	3.305.531	3.370.222	3.403.554	3.446.757	3.540.977	3.503.248	3.531.954
NPL/NPF	76.761	80.648	67.798	68.903	68.107	67.254	69.801	71.019	72.003	71.498	71.305	69.523	68.878	65.491	69.609	69.804
4. D.I Yogyakarta	40.600	42.704	47.355	46.725	47.286	47.198	47.496	47.566	47.584	47.772	49.492	49.975	50.635	51.386	51.033	51.517
NPL/NPF	908	1.122	1.260	1.424	1.378	1.445	1.472	1.492	1.525	1.570	1.477	1.522	1.426	1.330	1.463	1.484
5. Jawa Tengah	303.109	318.564	351.350	347.728	354.293	355.387	354.982	357.459	356.914	359.284	362.641	365.395	367.361	373.724	371.826	373.262
NPL/NPF	14.093	16.158	14.531	16.256	16.143	16.383	16.599	15.728	15.638	15.887	15.912	16.484	16.441	15.270	16.801	16.963
6. Jawa Timur	476.988	491.193	520.569	517.870	523.001	526.363	531.033	536.561	533.770	537.691	541.975	545.209	552.507	551.129	546.584	547.581
NPL/NPF	16.922	17.532	17.487	18.484	17.994	18.302	18.645	17.758	18.619	18.849	18.064	18.208	17.867	16.566	17.333	16.980
7. Bengkulu	22.461	24.254	26.191	26.087	26.294	26.348	26.541	26.602	26.755	26.859	27.040	27.213	27.587	27.804	27.852	27.950
NPL/NPF	307	333	385	502	479	548	543	531	578	595	544	561	579	537	594	591
8. Jambi	42.535	44.479	47.270	47.281	47.846	47.879	48.256	48.787	47.594	48.254	48.770	49.083	49.756	50.203	50.403	50.607
NPL/NPF	1.083	897	893	962	962	1.038	950	944	969	976	960	953	943	910	982	1.023
9. Aceh	36.838	31.166	34.232	34.729	35.424	35.461	35.571	36.101	36.479	36.937	37.480	37.757	38.174	38.567	38.204	38.518
NPL/NPF	833	605	524	601	644	649	684	709	709	703	674	672	646	605	628	636
10. Sumatera Utara	216.540	211.424	222.900	216.747	220.890	223.736	227.677	228.555	236.412	242.262	243.596	246.088	246.928	250.210	247.594	247.907
NPL/NPF	7.184	5.511	5.163	5.417	5.152	5.273	5.249	4.786	4.975	4.960	5.001	4.917	4.814	4.624	5.014	5.115
11. Sumatera Barat	54.553	58.633	63.336	63.369	63.896	64.060	64.330	64.982	65.723	66.052	66.273	66.841	67.602	67.730	67.700	67.943
NPL/NPF	1.042	1.036	1.066	1.218	1.199	1.288	1.296	1.204	1.308	1.351	1.274	1.299	1.295	1.183	1.408	1.490
12. Riau	72.355	77.625	84.935	84.074	84.948	85.806	86.844	87.516	87.106	88.232	88.898	89.149	90.371	91.971	92.370	92.484
NPL/NPF	1.817	1.770	1.658	1.867	1.788	1.957	2.062	2.013	2.085	2.065	2.060	2.079	2.074	2.004	2.191	2.246
13. Sumatera Selatan	86.177	89.398	94.767	94.310	95.892	96.801	97.646	97.940	98.360	100.650	102.216	102.975	104.273	103.050	102.018	102.617
NPL/NPF	3.472	2.747	2.792	2.997	2.970	3.058	3.160	2.970	3.054	3.220	3.742	3.756	3.746	3.523	3.650	3.692
14. Bangka Belitung	12.362	13.028	14.474	14.367	14.706	14.793	14.857	14.986	15.121	15.441	15.841	16.261	16.335	16.162	15.986	15.994
NPL/NPF	288	288	478	525	515	506	501	470	490	479	465	469	461	264	289	295
15. Kepulauan Riau	37.771	40.243	45.724	45.382	46.112	46.186	46.662	47.016	47.281	47.723	48.559	48.962	49.278	49.441	48.389	48.807
NPL/NPF	1.536	1.202	873	963	981	991	1.003	1.066	2.106	2.125	2.070	2.086	2.008	1.886	1.945	1.942
16. Lampung	53.348	56.740	60.667	60.182	60.103	60.255	60.969	63.496	58.204	59.266	59.717	59.834	59.931	60.479	60.183	60.536
NPL/NPF	1.430	3.044	2.955	3.041	1.661	1.735	1.786	1.543	1.729	1.760	1.789	1.774	1.779	1.573	1.697	1.719
17. Kalimantan Selatan	50.948	53.332	56.904	56.311	56.920	57.194	57.416	58.078	58.257	59.722	60.336	60.914	63.229	64.693	65.258	65.313
NPL/NPF	1.169	1.275	1.461	1.572	1.449	1.501	1.567	1.519	1.620	1.595	1.563	1.563	1.532	1.421	1.459	1.530
18. Kalimantan Barat	55.952	58.138	64.787	65.499	66.491	66.491	67.258	67.685	68.014	68.610	69.263	69.755	70.315	71.395	70.791	71.597
NPL/NPF	960	1.262	1.260	1.314	1.286	1.264	1.270	1.209	1.330	1.373	1.359	1.371	1.326	1.257	1.455	1.410
19. Kalimantan Timur	73.372	80.963	88.372	90.695	93.360	91.866	93.243	94.426	94.598	95.442	97.330	98.757	100.130	100.731	97.837	98.965
NPL/NPF	4.039	3.151	2.890	2.404	2.387	2.436	2.438	2.354	2.435	2.136	2.039	2.106	2.104	1.908	2.199	2.019
20. Kalimantan Tengah	33.653	36.544	42.588	42.683	42.719	42.995	43.602	43.895	44.023	44.586	45.257	45.779	45.743	47.034	46.644	45.940
NPL/NPF	405	450	488	595	570	606	620	570	606	607	608	650	674	633	706	768
21. Sulawesi Tengah	31.086	38.354	45.256	44.155	44.916	44.013	43.576	44.278	45.101	45.753	46.135	46.721	47.973	48.260	49.779	49.981
NPL/NPF	565	733	757	820	773	798	815	793	834	873	850	869	910	840	901	881
22. Sulawesi Selatan	122.563	126.948	136.667	138.066	141.220	142.057	143.344	145.021	146.219	147.869	149.850	151.059	152.962	154.690	153.771	155.124
NPL/NPF	3.037	4.174	3.415	3.778	3.751	3.888	3.904	3.697	4.290	4.287	4.282	4.405	4.479	4.346	4.669	4.773
23. Sulawesi Utara	39.386	41.433	44.068	43.963	44.404	44.454	44.892	45.219	45.443	48.019	48.327	48.623	48.785	48.841	48.855	49.018
NPL/NPF	1.396	1.316	1.211	1.346	1.252	1.287	1.327	1.202	1.208	1.178	1.144	1.190	1.221	1.207	1.219	1.230
24. Gorontalo	14.590	15.901	17.036	17.045	17.108	17.092	17.280	17.404	17.471	17.550	17.590	17.607	17.546	17.545	17.527	17.530
NPL/NPF	514	596	607	639	620	652	689	717	805	871	909	958	970	943	962	934
25. Sulawesi Barat	9.198	10.049	10.894	10.902	10.989	11.012	11.091	11.265	11.346	11.502	11.570	11.668	11.740	11.897	11.839	11.918
NPL/NPF	106	132	206	247	256	255	263	255	280	284	278	277	276	260	289	291
26. Sulawesi Tenggara	27.258	32.255	36.140	35.548	35.925	35.970	36.339	36.634	36.936	34.407	34.734	35.044	35.359	35.787	35.870	36.129
NPL/NPF	533	560	534	634	625	653	682	642	668	667	646	642	613	581	630	657
27. Nusa Tenggara Barat	50.607	53.696	54.265	53.936	52.852	52.750	53.302	55.905	57.367	60.392	61.091	61.743	62.064	62.733	62.831	65.298
NPL/NPF	521	734	888	915	905	880	801	740	765	736	752	760	747	719	834	917
28. Bali	81.876	83.299	86.821	86.297	87.140	87.224	87.758	88.451	88.755	89.359	90.297	91.337	91.842	92.265	92.010	92.568
NPL/NPF	1.911	2.111	2.083	2.084	2.058	2.083	2.034	1.726	1.813	1.773	1.699	1.698	1.660	1.466	1.528	1.551
29. Nusa Tenggara Timur	34.297	36.860	39.766	40.527	40.978	41.073	41.661	42.107	42.468	43.117	43.470	43.808	44.127	44.236	44.131	44.164
NPL/NPF	613	465	534	782	819	837	843	828	881	884	801	812	810	728	873	928
30. Maluku	12.762	13.650	14.808	14.916	15.102	15.169	15.218	15.300	15.436	15.582	15.713	15.857	16.104	16.110	16.094	16.151
NPL/NPF	156	246	258	304	297	321	352	335	353	357	351	358	362	359	378	384
31. Papua	31.322	32.443	34.763	35.084	36.114	36.282	36.606	37.355	37.673	38.081	38.395	38.763	38.878	38.776	38.309	38.339
NPL/NPF	678	843	863	960	936	1.039	1.089	982	977	1.002	987	1.014	996	957	1.041	1.092
32. Maluku Utara	9.756	10.677	14.042	14.101	14.176	14.126	14.268	14.318	14.475	14.596	14.666	14.751	14.813	14.863	14.855	14.888
NPL/NPF	115	144	150	232	219	227	225	208	216	216	213	216	225	226	246	247
33. Irian Jaya Barat	13.980	15.069	15.785	15.616	15.839	15.791	15.916	16.013	16.116	16.336	16.523	16.642	16.633	16.666	16.526	16.570
NPL/NPF	351	391	558	598	555	563	589	519	517	512	478	510	499	415	450	447
34. Lainnya / *Others*	100.858	124.321	151.934	145.625	140.304	134.777	139.974	145.590	147.666	149.783	151.796	159.173	153.603	157.769	161.369	159.276
NPL/NPF	1.511	237	380	359	356	346	227	225	151	326	329	338	331	326	444	911
Total	**5.481.560**	**5.768.585**	**6.423.564**	**6.375.320**	**6.445.457**	**6.464.551**	**6.577.076**	**6.656.016**	**6.685.506**	**6.739.395**	**6.837.296**	**6.902.983**	**6.965.899**	**7.090.243**	**7.057.558**	**7.094.514**
NPL/NPF	**167.707**	**173.270**	**156.576**	**164.506**	**160.455**	**163.336**	**165.848**	**162.203**	**167.840**	**168.213**	**166.479**	**166.778**	**164.638**	**154.977**	**165.548**	**166.603**

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

Keterangan / *Items*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Kredit Kepada Pihak Tidak Terkait / *Loan for Unconnected Parties*	**5.426.326**	**5.710.968**	**6.371.758**	**6.322.222**	**6.393.373**	**6.411.485**	**6.523.795**	**6.603.907**	**6.633.005**	**6.685.930**	**6.781.284**	**6.847.555**	**6.911.025**	**7.031.243**	**6.997.929**	**7.034.072**
a. Lancar / *Current*	5.017.731	5.301.445	5.972.133	5.855.886	5.953.315	5.937.261	6.057.999	6.118.389	6.145.391	6.186.606	6.298.700	6.363.584	6.430.186	6.571.409	6.481.314	6.510.077
b. DPK / *Special Mention*	242.207	236.567	243.367	302.152	279.956	311.212	300.280	323.647	320.108	331.453	316.446	317.589	316.542	305.188	351.420	357.747
c. Kurang Lancar / *Sub-Standard*	26.784	21.521	18.779	21.156	18.902	25.661	22.812	23.355	27.860	24.249	22.717	24.973	22.893	23.177	29.910	26.312
d. Diragukan / *Doubtful*	14.453	20.605	25.407	29.705	30.581	28.369	28.904	27.948	26.696	29.041	29.518	26.823	25.449	24.675	26.757	28.148
e. Macet / *Lost*	125.151	130.829	112.072	113.324	110.619	108.982	113.800	110.568	112.950	114.581	113.903	114.586	115.955	106.793	108.528	111.788
Non Performing Loan Pihak Tidak Terkait / *Non Performing Loan of Non Connected Parties*	166.389	172.955	156.258	164.185	160.102	163.012	165.516	161.870	167.506	167.871	166.138	166.382	164.297	154.645	165.195	166.248
Kredit Kepada PihakTerkait / *Loan for Connected Parties*	**55.234**	**57.618**	**51.805**	**53.098**	**52.085**	**53.066**	**53.281**	**52.109**	**52.501**	**53.465**	**56.012**	**55.428**	**54.875**	**59.001**	**59.629**	**60.442**
a. Lancar / *Current*	52.614	57.190	50.488	51.737	50.690	51.653	51.885	50.187	50.540	52.079	54.409	53.945	53.585	57.714	56.954	57.865
b. DPK / *Special Mention*	1.301	113	1.000	1.038	1.041	1.088	1.064	1.589	1.627	1.044	1.263	1.088	949	955	2.322	2.222
c. Kurang Lancar / *Sub-Standard*	396	245	2	2	1	4	7	2	3	10	7	51	6	3	5	6
d. Diragukan / *Doubtful*	4	10	6	5	35	2	8	13	9	2	11	8	15	13	13	2
e. Macet / *Lost*	919	60	310	314	317	318	318	318	322	330	323	336	319	315	336	347
Non Performing Loan Pihak Terkait / *Non Performing Loan of Connected Parties*	1.319	315	318	322	353	324	333	333	334	342	340	396	341	332	353	355

Tabel 3.15.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Pengelompokan Bank / *Group of Banks*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Bank Persero / *State Owned Banks*	24.856	**27.472**	**32.096**	**31.452**	**31.710**	**32.007**	**32.161**	**32.826**	**33.231**	**33.499**	**33.953**	**34.483**	**35.009**	**35.707**	**36.003**	**36.160**
NPL	768	575	366	384	387	400	392	406	422	435	452	454	473	481	500	510
2. BPD / *Regional Development Banks*	-	-	-	-	0	0	0	-	0	-	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / *Domestic Private Banks*	42.529	42.179	47.344	48.167	47.660	48.546	48.133	49.413	49.413	49.991	50.604	51.087	57.300	58.639	59.033	58.924
NPL	1.049	1.129	919	921	907	914	930	958	958	966	970	973	1.086	1.082	1.104	1.135
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Foreign Owned Banks*	5.918	5.705	6.087	6.173	6.124	6.182	6.091	6.205	6.205	6.261	6.321	6.059	622	163	149	167
NPL	191	**128**	**99**	**101**	**98**	**97**	**97**	**102**	**102**	**104**	**109**	**114**	**9**	**9**	**7**	**5**
5. Bank Umum / *Commercial Bank*	73.303	75.355	85.527	85.792	85.494	86.735	86.386	88.445	88.850	89.751	90.879	91.628	92.930	94.509	95.185	95.251
NPL	2.009	1.833	1.384	1.406	1.393	1.410	1.418	1.466	1.482	1.505	1.531	1.541	1.568	1.571	1.612	1.650

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

	Sektor Ekonomi / *Economic Sector*	2020	2021	2022	2023											2024	
					Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1	Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	6.462	7.041	8.616	8.849	9.044	9.099	8.892	8.864	8.683	8.756	8.597	8.520	9.410	9.317	9.371	9.510
2	Perikanan / *Fishery*	511	504	609	610	614	616	624	636	643	646	629	624	626	645	644	643
3	Pertambangan dan Penggalian / *Mining and Quarrying*	667	635	941	972	1.000	998	1.001	988	1.025	1.026	1.083	1.138	1.201	1.237	1.224	1.231
4	Industri Pengolahan / *Processing industry*	2.395	2.784	3.986	4.197	4.207	4.179	4.444	4.546	4.713	4.744	4.768	4.759	4.840	4.778	4.789	4.813
5	Listrik, Gas dan Air / *Electricity, Gas and Water*	155	163	159	165	191	173	205	249	186	216	220	216	207	211	182	182
6	Konstruksi / *Construction*	4.345	4.858	6.421	6.464	6.625	6.746	7.036	7.240	7.433	7.678	7.732	7.984	8.035	8.029	7.832	7.940
7	Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	23.264	24.746	26.560	26.782	27.241	27.374	28.123	28.308	28.306	28.322	28.490	28.432	28.598	28.738	28.538	28.869
8	Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.968	2.228	2.994	3.148	3.222	3.254	3.352	3.390	3.432	3.473	3.524	3.581	3.565	3.629	3.663	3.701
9	Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	2.860	3.104	3.789	3.892	4.075	4.365	4.515	4.656	4.679	4.714	4.814	4.943	5.016	5.089	5.247	5.294
10	Perantara Keuangan / *Financial intermediaries*	736	835	1.640	1.671	1.834	1.930	2.033	2.041	2.100	2.150	2.143	2.126	2.081	1.969	2.005	2.120
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	4.337	4.374	4.906	4.977	5.029	5.031	5.143	5.201	5.319	5.400	5.402	5.378	5.492	5.709	5.741	5.727
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	91	102	236	226	225	225	230	244	241	246	249	247	242	249	248	241
13	Jasa Pendidikan / *Education services*	363	372	426	423	429	434	473	462	458	464	475	468	466	508	503	507
14	Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	620	636	698	703	673	673	678	696	700	687	681	704	720	758	743	742
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	6.281	6.902	9.060	9.041	9.097	9.197	9.191	9.107	9.171	9.298	9.278	9.352	9.268	9.354	9.311	9.004
16	Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	753	816	259	247	241	244	234	228	221	212	210	207	210	200	194	192
17	Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.774	2.628	3	8	8	10	11	12	12	13	14	12	13	13	15	15
18	Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	13.106	15.053	17.661	18.291	18.362	16.791	16.954	17.509	17.605	17.948	18.182	18.350	18.477	18.570	18.749	18.903
19	Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	39.084	38.801	40.333	40.407	40.508	41.734	41.683	41.373	41.562	41.494	41.479	41.652	41.716	41.788	42.176	42.558
	Total	**110.770**	**116.580**	**129.295**	**131.073**	**132.625**	**133.073**	**134.821**	**135.751**	**136.489**	**137.487**	**137.970**	**138.694**	**140.185**	**140.791**	**141.175**	**142.192**

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

Sektor Ekonomi / *Economic Sector*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
Modal Kerja / *Working Capital*																
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	5.587	6.094	7.586	7.778	7.989	8.040	7.817	7.773	7.580	7.629	7.476	7.387	8.269	8.167	8.206	8.320
- Perikanan / *Fishery*	452	458	551	549	555	556	563	576	579	581	565	559	560	574	575	573
- Pertambangan dan Penggalian / *Mining and Quarrying*	547	504	707	720	741	737	743	739	771	756	813	870	924	950	941	959
- Industri Pengolahan / *Processing industry*	2.061	2.381	3.381	3.609	3.643	3.620	3.862	3.964	4.062	4.100	4.129	4.094	4.139	4.112	4.122	4.148
- Listrik, Gas dan Air / *Electricity, Gas and Water*	131	140	134	137	160	137	169	216	152	179	180	176	168	169	134	132
- Konstruksi / *Construction*	4.038	4.517	5.872	5.864	6.015	6.139	6.396	6.591	6.792	7.007	7.049	7.285	7.320	7.313	7.103	7.194
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	20.984	22.295	23.955	24.125	24.584	24.700	25.390	25.578	25.555	25.579	25.734	25.672	25.821	25.922	25.729	26.000
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	1.402	1.654	2.110	2.183	2.230	2.250	2.296	2.318	2.360	2.405	2.431	2.463	2.444	2.497	2.522	2.532
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1.859	2.050	2.430	2.470	2.618	2.910	3.064	3.159	3.150	3.166	3.193	3.234	3.246	3.278	3.371	3.412
- Perantara Keuangan / *Financial intermediaries*	687	772	1.583	1.605	1.762	1.860	1.961	1.965	2.026	2.076	2.066	2.047	2.003	1.888	1.925	2.034
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and Business Services*	3.845	3.946	4.367	4.409	4.455	4.448	4.551	4.623	4.719	4.778	4.765	4.768	4.885	5.064	5.072	5.110
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	62	66	168	159	158	157	163	180	180	184	189	189	183	188	186	180
- Jasa Pendidikan / *Education services*	210	224	268	269	273	274	307	291	288	286	291	284	269	289	278	274
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	435	429	486	494	487	489	494	498	496	481	473	477	481	501	476	466
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	4.950	5.432	7.250	7.241	7.268	7.380	7.360	7.254	7.312	7.404	7.367	7.422	7.301	7.384	7.345	6.968
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	571	638	194	185	179	179	176	171	167	160	158	153	155	147	142	142
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	2.243	2.021	3	7	7	10	9	11	11	11	12	11	12	13	14	15
- Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / *Total Working Capital*	**50.080**	**53.626**	**61.047**	**61.802**	**63.123**	**63.885**	**65.323**	**65.906**	**66.198**	**66.781**	**66.890**	**67.090**	**68.180**	**68.456**	**68.140**	**68.458**
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / *Agriculture, Hunting, and Forestry*	875	947	1.030	1.071	1.055	1.059	1.074	1.091	1.103	1.127	1.120	1.133	1.141	1.150	1.164	1.190
- Perikanan / *Fishery*	59	46	57	61	60	60	61	61	64	65	65	65	67	70	70	70
- Pertambangan dan Penggalian / *Mining and Quarrying*	120	131	234	253	259	260	258	249	255	270	270	268	277	287	283	272
- Industri Pengolahan / *Processing industry*	334	402	605	588	564	559	581	582	651	644	640	665	702	666	667	666
- Listrik, Gas dan Air / *Electricity, Gas and Water*	24	23	24	28	31	36	35	33	34	38	40	40	39	42	48	49
- Konstruksi / *Construction*	307	341	549	601	610	607	639	649	640	671	683	699	716	715	728	746
- Perdagangan Besar dan Eceran / *Wholesale and Retail Trade*	2.281	2.451	2.605	2.657	2.657	2.674	2.733	2.730	2.751	2.743	2.756	2.759	2.777	2.817	2.809	2.869
- Penyediaan Akomodasi dan Penyedian Makan Minum / *Provision of accommodation and the provision of eating and drinking*	565	573	884	965	992	1.004	1.056	1.073	1.071	1.068	1.093	1.118	1.121	1.132	1.141	1.169
- Transportasi, Pergudangan dan Komunikasi / *Transportation, Warehousing and communications*	1.001	1.054	1.358	1.422	1.457	1.454	1.451	1.496	1.529	1.548	1.621	1.710	1.770	1.812	1.877	1.882
- Perantara Keuangan / *Financial intermediaries*	49	63	57	67	72	70	72	76	75	75	77	80	79	81	80	86
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real Estate, Business, Ownership, and*	491	428	539	568	574	583	592	578	600	621	637	610	607	645	669	617
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / *Government administration, Defese and Compulsory Social Security*	29	36	69	67	67	68	67	64	61	63	60	58	59	61	62	61
- Jasa Pendidikan / *Education services*	153	148	158	154	156	160	167	171	170	178	184	184	196	219	225	232
- Jasa Kesehatan dan Kegiatan Sosial / *Health Services and Social Activities*	185	207	211	209	186	184	184	198	204	206	207	226	240	257	267	277
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*	1.331	1.469	1.809	1.800	1.829	1.817	1.831	1.854	1.860	1.893	1.910	1.930	1.967	1.970	1.966	2.036
- Jasa Perorangan yang Melayani Rumah Tangga / *Individual Services which Serve Households*	181	178	65	63	62	65	59	57	54	52	52	54	55	53	52	50
- Kegiatan Usaha yang Belum Jelas Batasannya / *Business Activities are not clearly defined*	531	607	0	0	1	0	1	1	1	1	1	1	1	0	0	0
- Bukan Lapangan Usaha - Rumah Tangga / *Loans to Non Industrial Origin - Households*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / *Non Industrial Origin-Others*	**0**	**0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Investasi / *Total Investment*	**8.515**	**9.105**	**10.254**	**10.574**	**10.632**	**10.662**	**10.862**	**10.964**	**11.124**	**11.264**	**11.419**	**11.602**	**11.812**	**11.976**	**12.109**	**12.273**
Konsumsi / *Consumption*																
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / *Housing Loan (mortgage) secured by first mortgage in order to live*	1.998	1.972	2.158	2.203	2.192	2.182	2.179	2.203	2.188	2.189	2.179	2.173	2.180	2.171	2.136	2.075
- Kredit pemilikan kendaraan bermotor / *Vehicle Loans*	1.043	1.080	1.172	1.425	1.438	1.192	1.193	1.207	1.250	1.261	1.268	1.267	1.264	1.264	1.274	1.292
- Kredit konsumsi lainnya / *Other consumer credit*	49.135	50.797	54.663	55.070	55.240	55.152	55.265	55.471	55.729	55.992	56.214	56.562	56.750	56.923	57.516	58.095
Total Konsumsi / *Total consumption*	**52.175**	**53.850**	**57.993**	**58.698**	**58.870**	**58.525**	**58.636**	**58.882**	**59.166**	**59.442**	**59.661**	**60.002**	**60.193**	**60.358**	**60.925**	**61.461**
Total	**110.770**	**116.580**	**129.295**	**131.073**	**132.625**	**133.073**	**134.821**	**135.751**	**136.489**	**137.487**	**137.970**	**138.694**	**140.185**	**140.791**	**141.175**	**142.192**

Tabel 3.18.a.
Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur
(Credit of Rural Banks Based on Banks Location)
Miliar Rp *(Billion Rp)*

Lokasi / *Location*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
1. Jawa Barat	13.223	13.961	15.834	16.068	16.236	16.240	16.283	16.438	16.543	16.631	16.316	16.372	16.445	16.393	16.446	16.740
2. Banten	3.982	4.096	4.918	4.897	4.982	4.999	5.027	5.078	5.181	5.253	5.262	5.397	5.488	5.614	5.652	5.678
3. DKI Jakarta	2.051	2.427	2.995	3.031	3.056	3.095	3.117	3.173	3.234	3.270	3.312	3.341	3.420	3.503	3.428	3.466
4. D.I Yogyakarta	5.679	5.805	6.146	6.201	6.253	6.301	6.329	6.384	6.412	6.465	6.496	6.562	6.552	6.583	6.584	6.643
5. Jawa Tengah	28.082	29.847	33.363	33.659	34.026	34.167	34.317	34.445	34.528	34.733	34.808	34.814	34.930	34.702	34.674	34.801
6. Jawa Timur	10.841	11.554	12.774	13.018	13.280	13.379	14.627	14.652	14.688	14.733	14.848	14.994	15.132	15.277	15.332	15.573
7. Bengkulu	74	79	102	111	114	115	118	122	123	129	134	139	140	141	144	149
8. Jambi	803	863	969	991	1.012	1.021	1.016	1.021	1.030	1.046	1.064	1.076	1.067	1.081	1.090	1.100
9. Aceh	135	57	48	32	33	32	32	33	32	32	32	32	33	33	34	34
10. Sumatera Utara	1.205	1.406	1.566	1.596	1.613	1.625	1.647	1.678	1.693	1.710	1.731	1.741	1.752	1.760	1.758	1.776
11. Sumatera Barat	1.355	1.369	1.449	1.474	1.466	1.465	1.477	1.484	1.485	1.486	1.495	1.493	1.507	1.508	1.505	1.500
12. Riau	954	1.028	1.177	1.217	1.245	1.260	1.268	1.320	1.334	1.355	1.368	1.402	1.432	1.441	1.455	1.476
13. Kepulauan Riau	5.152	5.220	6.219	6.297	6.443	6.536	6.657	6.709	6.889	6.978	7.079	7.159	7.340	7.458	7.631	7.730
14. Sumatera Selatan	1.457	1.474	1.621	1.653	1.669	1.665	1.683	1.700	1.719	1.746	1.799	1.835	1.849	1.904	1.911	1.942
15. Bangka Belitung	119	109	112	118	123	123	125	126	125	127	129	133	134	137	139	146
16. Lampung	10.096	10.322	10.869	11.087	11.163	11.159	11.261	11.326	11.338	11.500	11.610	11.660	11.701	11.769	11.821	11.835
17. Kalimantan Selatan	425	520	599	713	770	713	807	863	949	960	973	1.090	1.093	1.107	1.203	1.191
18. Kalimantan Barat	758	977	1.123	1.150	1.169	1.159	1.176	1.184	1.183	1.192	1.193	1.163	1.169	1.203	1.183	1.152
19. Kalimantan Timur	241	270	327	335	347	352	364	375	387	392	398	404	418	409	368	380
20. Kalimantan Tengah	561	826	1.534	1.634	1.701	1.696	1.390	1.339	1.347	1.368	1.401	1.224	1.802	1.830	1.811	1.862
21. Kalimantan Utara	39	56	66	65	66	65	68	70	71	73	79	80	89	94	93	96
22. Sulawesi Tengah	2.288	2.224	2.212	2.220	2.231	2.095	2.100	2.109	2.115	2.125	2.128	2.134	2.137	2.131	2.132	2.135
23. Sulawesi Selatan	2.268	2.384	2.537	2.558	2.585	2.742	2.765	2.770	2.765	2.778	2.801	2.819	2.822	2.822	2.836	2.855
24. Sulawesi Utara	1.329	1.351	1.536	1.536	1.565	1.577	1.564	1.592	1.584	1.599	1.602	1.605	1.599	1.518	1.529	1.502
25. Sulawesi Tenggara	229	257	300	311	313	314	314	320	324	332	346	347	357	359	360	370
26. Sulawesi Barat	25	79	79	82	83	83	82	83	82	83	86	89	89	90	90	89
27. Gorontalo	53	48	53	62	64	65	65	65	64	65	65	65	67	69	73	75
28. Nusa Tenggara Barat	1.194	1.255	1.405	1.428	1.431	1.426	1.411	1.414	1.409	1.430	1.458	1.480	1.517	1.551	1.572	1.588
29. Bali	11.522	11.894	12.274	12.378	12.465	12.469	12.553	12.686	12.623	12.630	12.659	12.728	12.731	12.874	12.885	12.912
30. Nusa Tenggara Timur	669	672	697	693	696	698	701	702	715	726	732	733	745	747	742	747
31. Maluku	1.917	1.974	2.094	2.120	2.133	2.137	2.145	2.147	2.153	2.158	2.162	2.165	2.172	2.224	2.230	2.177
32. Papua	1.241	1.354	1.467	1.506	1.537	1.547	1.571	1.581	1.595	1.607	1.622	1.633	1.645	1.646	1.651	1.654
33. Maluku Utara	200	220	244	249	252	253	254	255	257	261	264	268	272	272	274	277
34. Papua Barat	604	602	586	581	502	501	508	508	509	512	514	515	540	539	538	541
35. Lainnya / *Others*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**110.770**	**116.580**	**129.295**	**131.073**	**132.625**	**133.073**	**134.821**	**135.751**	**136.489**	**137.487**	**137.970**	**138.694**	**140.185**	**140.791**	**141.175**	**142.192**

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

Sektor Ekonomi / *Economic Sector*	2020	2021	2022	2023											2024	
				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	130.012	161.456	214.198	212.674	218.180	220.532	224.346	227.214	229.731	232.563	234.558	236.443	241.377	244.970	245.473	247.030
NPL/NPF	2.594	2.900	3.067	3.711	3.715	4.020	4.163	4.072	4.574	4.712	4.798	4.968	5.055	4.951	5.636	5.793
2. Perikanan / *Fishery*																
Baki Debet	11.416	14.751	16.021	15.959	15.995	16.017	16.249	16.496	16.567	16.871	17.000	17.037	17.108	17.332	17.376	17.365
NPL/NPF	385	376	489	625	580	617	640	632	684	721	692	715	723	686	745	697
3. Pertambangan dan Penggalian / *Mining and quarrying*																
Baki Debet	8.039	8.969	7.080	7.236	7.146	7.104	7.706	6.926	7.131	6.983	7.268	7.946	8.286	8.146	8.596	8.683
NPL/NPF	1.240	397	332	362	395	374	438	351	354	367	322	336	380	377	351	350
4. Industri Pengolahan / *Processing industry*																
Baki Debet	112.601	128.136	135.619	134.754	136.895	138.737	139.200	140.871	140.695	141.979	142.855	143.324	143.471	145.212	143.529	144.425
NPL/NPF	4.929	5.419	4.678	5.243	5.197	5.387	5.428	5.465	5.915	5.910	5.960	6.239	6.035	5.894	6.244	6.174
5. Listrik, Gas dan Air / *Electricity, gas and water*																
Baki Debet	4.039	3.808	3.565	3.549	3.155	3.246	3.354	3.432	4.217	4.345	4.520	4.614	5.322	4.400	4.598	4.720
NPL/NPF	148	133	103	87	84	76	78	103	98	93	88	94	91	98	99	100
6. Konstruksi / *Construction*																
Baki Debet	59.164	57.583	52.264	48.660	49.645	50.116	51.560	53.851	55.215	56.162	57.273	57.059	56.549	54.476	50.152	50.403
NPL/NPF	6.719	7.342	5.649	5.741	5.649	5.715	5.835	5.759	5.831	5.682	5.584	5.630	5.554	5.241	5.398	5.342
7. Perdagangan Besar dan Eceran / *Wholesale and retail trade*																
Baki Debet	530.652	601.384	656.418	651.962	660.419	659.095	663.133	667.216	668.429	673.347	675.523	677.848	681.827	686.499	682.929	686.375
NPL/NPF	18.208	21.565	23.799	26.971	26.189	27.136	28.128	26.196	28.448	29.082	28.015	28.666	28.223	27.352	29.837	30.360
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / *Provision of accommodation and the provision of eating and drinking*																
Baki Debet	50.623	58.603	61.393	61.095	62.039	62.283	62.800	63.177	63.502	64.330	65.091	65.523	66.325	67.097	68.721	69.251
NPL/NPF	2.009	1.694	1.850	2.043	1.974	1.999	2.113	2.111	2.216	2.264	2.231	2.135	2.164	1.957	2.324	2.336
9. Transportasi, Pergudangan dan Komunikasi / *Transportation, warehousing and communications*																
Baki Debet	42.711	41.876	45.268	46.605	47.570	47.171	47.613	49.307	48.572	49.295	51.414	52.022	52.014	52.194	52.794	53.356
NPL/NPF	1.433	1.886	1.437	1.597	1.646	1.726	1.628	1.559	1.568	1.601	1.678	1.716	1.685	1.753	1.839	1.872
10. Perantara Keuangan / *Financial intermediaries*																
Baki Debet	12.167	10.001	10.835	10.228	10.221	10.210	10.177	10.380	11.649	11.737	11.693	11.803	13.048	13.669	12.838	11.967
NPL/NPF	436	286	350	365	550	582	625	609	650	743	749	733	728	581	586	608
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / *Real estate, Business Ownership, and Business Services*																
Baki Debet	50.701	48.499	51.024	50.729	49.638	49.844	50.718	52.297	51.004	51.314	51.760	52.377	53.875	54.500	53.895	54.554
NPL/NPF	2.746	2.876	2.098	2.144	1.985	1.970	1.982	1.918	2.385	2.139	2.101	2.125	2.214	2.222	2.326	2.588
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / *Government administration, defense and compulsory social security*																
Baki Debet	100	214	387	243	410	407	278	219	213	209	214	211	229	238	202	191
NPL/NPF	3	3	0	0	1	1	1	1	1	1	1	1	1	1	1	4
13. Jasa Pendidikan / *Education services*																
Baki Debet	7.235	8.294	8.554	8.529	8.595	8.571	8.721	8.939	8.905	8.995	9.083	9.182	9.216	9.391	9.507	9.504
NPL/NPF	104	85	154	166	180	161	161	155	161	129	133	104	105	105	120	132
14. Jasa Kesehatan dan Kegiatan Sosial / *Health services and social activities*																
Baki Debet	10.257	11.824	12.537	12.598	12.545	12.611	12.782	12.914	12.892	13.125	13.260	13.427	13.615	13.922	13.747	13.934
NPL/NPF	248	132	134	177	168	180	192	169	181	199	210	227	222	258	282	295
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / *Community, Sociocultural, Entertainment and Other Individual Services*																
Baki Debet	54.513	60.959	69.711	69.780	71.611	72.251	73.511	75.314	75.390	77.237	78.767	79.481	79.555	81.231	81.010	81.393
NPL/NPF	1.768	1.557	1.805	2.145	2.166	2.304	2.308	2.268	2.543	2.603	2.535	2.588	2.573	2.520	2.751	2.791
16. Jasa Perorangan yang Melayani Rumah Tangga / *Individual services which serve households*																
Baki Debet	2.875	3.825	3.926	3.858	3.903	3.886	3.921	3.914	3.916	3.882	3.899	3.872	3.825	3.844	3.782	3.744
NPL/NPF	49	74	90	96	99	98	97	92	100	105	106	106	102	104	126	128
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / *International Agency and Other Extra International Agency*																
Baki Debet	7	5	15	16	17	15	14	14	13	13	13	12	12	11	10	10
NPL/NPF	-	-	-	-	-	-	-	0	-	-	-	-	0	0	0	-
18. Kegiatan yang Belum Jelas Batasannya / *Business activities are not clearly defined*			-												-	-
Baki Debet	1.220	829	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	94	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. Penerima Kredit Bukan Lapangan Usaha / *Debtor is not the business field - other*			-												-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / *Un-identified*			-												-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*			-													
Baki Debet	**1.088.332**	**1.221.015**	**1.348.813**	**1.338.475**	**1.357.985**	**1.362.096**	**1.376.083**	**1.392.481**	**1.398.041**	**1.412.388**	**1.424.191**	**1.432.182**	**1.445.655**	**1.457.132**	**1.449.161**	**1.456.905**
NPL/NPF	**43.113**	**46.757**	**46.033**	**51.473**	**50.579**	**52.347**	**53.818**	**51.460**	**55.710**	**56.349**	**55.203**	**56.382**	**55.854**	**54.099**	**58.666**	**59.570**

Tabel 3.20.a.
Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Menurut Jenis Penggunaan
(SMEs Credit/Financing and NPL/NPF Credit Based on Type of Use)
Miliar Rp *(Billion Rp)*

Jenis Penggunaan / *Type of Use*	2020	2021	2022	2023											2024	
				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	796.710	925.184	1.013.459	995.969	1.008.220	1.010.179	1.016.984	1.024.981	1.025.604	1.032.934	1.038.521	1.041.402	1.048.323	1.053.972	1.038.290	1.040.963
NPL/NPF	31.719	36.453	36.961	41.282	40.620	42.167	43.585	41.755	44.853	45.441	44.129	45.251	44.450	42.726	46.131	46.633
2. Investasi / *Investment*																
Baki Debet	291.623	295.831	335.355	342.507	349.765	351.916	359.099	367.500	372.437	379.454	385.670	390.779	397.332	403.160	410.872	415.943
NPL/NPF	11.394	10.304	9.072	10.191	9.959	10.180	10.233	9.705	10.857	10.908	11.074	11.131	11.404	11.373	12.535	12.936
3. Konsumsi / *Consumption*			-													
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
NPL/NPF	-	-		-	-	-	-	-	-	-	-	-	-		-	-
3. Tidak Teridentifikasi / *Un-identified*																
Baki Debet	-	-		-	-	-	-	-	-	-	-	-	-		-	-
NPL/NPF	-	-		-	-	-	-	-	-	-	-	-	-		-	-
Jumlah / *Total*																
Baki Debet	**1.088.332**	**1.221.015**	**1.348.813**	**1.338.475**	**1.357.985**	**1.362.096**	**1.376.083**	**1.392.481**	**1.398.041**	**1.412.388**	**1.424.191**	**1.432.182**	**1.445.655**	**1.457.132**	**1.449.161**	**1.456.905**
NPL/NPF	**43.113**	**46.757**	**46.033**	**51.473**	**50.579**	**52.347**	**53.818**	**51.460**	**55.710**	**56.349**	**55.203**	**56.382**	**55.854**	**54.099**	**58.666**	**59.570**

Tabel 3.21.a.
Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank
(Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank)
Miliar Rp *(Billion Rp)*

Kelompok Bank	2020	2021	2022	2023											2024	
				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	**633.015**	**748.855**	**849.159**	**843.931**	**859.748**	**862.038**	**871.275**	**880.625**	**884.231**	**893.177**	**897.933**	**901.700**	**909.811**	**917.478**	**914.587**	**916.764**
Mikro / *Micro*	189.333	326.560	455.972	455.301	466.160	468.906	476.075	482.269	487.468	493.100	495.435	497.782	504.096	515.525	514.623	516.225
Kecil / *Small*	250.616	333.146	311.440	308.931	311.561	311.755	313.262	314.185	313.808	314.802	315.644	316.424	317.554	316.111	315.376	316.367
Menengah / *Medium*	193.066	89.149	81.747	79.699	82.026	81.377	81.939	84.170	82.955	85.274	86.853	87.494	88.162	85.842	84.587	84.172
NPL/NPF	**18.781**	**23.175**	**24.608**	**28.706**	**27.540**	**28.645**	**29.636**	**27.497**	**30.423**	**31.399**	**30.145**	**31.488**	**31.480**	**30.792**	**34.087**	**34.632**
Mikro / *Micro*	2.416	5.532	8.430	10.958	10.936	11.116	11.072	10.441	11.975	12.711	12.603	13.422	13.371	12.802	14.886	14.944
Kecil / *Small*	7.738	10.391	11.566	13.172	12.126	13.201	14.175	12.440	13.959	14.491	13.473	13.976	14.031	13.919	15.291	16.114
Menengah / *Medium*	8.627	7.251	4.612	4.576	4.479	4.328	4.388	4.616	4.489	4.196	4.069	4.090	4.078	4.070	3.911	3.575
2. BPD / *Regional Development Banks*																
Baki Debet	**74.773**	**81.582**	**91.839**	**88.753**	**91.917**	**93.527**	**95.851**	**98.404**	**100.564**	**103.246**	**105.992**	**107.116**	**108.111**	**108.053**	**104.552**	**106.244**
Mikro / *Micro*	16.575	19.377	22.809	23.391	25.405	26.600	29.519	30.269	30.915	31.866	32.654	33.011	33.381	33.767	33.471	33.902
Kecil / *Small*	32.943	37.033	44.161	42.700	43.291	43.612	43.272	44.593	45.489	46.556	47.788	48.661	49.536	49.618	48.545	49.635
Menengah / *Medium*	25.255	25.172	24.868	22.662	23.221	23.315	23.061	23.542	24.160	24.825	25.550	25.444	25.195	24.668	22.536	22.707
NPL/NPF	**7.005**	**6.570**	**6.415**	**6.799**	**7.009**	**7.204**	**7.389**	**7.294**	**7.631**	**7.591**	**7.564**	**7.748**	**7.661**	**7.171**	**7.550**	**7.943**
Mikro / *Micro*	584	694	749	918	957	1.123	1.354	1.346	1.430	1.447	1.460	1.528	1.499	1.471	1.578	1.849
Kecil / *Small*	2.434	2.397	2.165	2.342	2.380	2.386	2.400	2.350	2.443	2.418	2.402	2.452	2.469	2.331	2.480	2.580
Menengah / *Medium*	3.987	3.479	3.501	3.539	3.672	3.695	3.635	3.598	3.758	3.726	3.702	3.768	3.693	3.369	3.492	3.514
3. Bank Swasta Nasional / *Domestic Private Banks*																
Baki Debet	**380.345**	**390.463**	**407.718**	**405.701**	**406.242**	**406.453**	**408.878**	**413.376**	**413.170**	**415.907**	**420.207**	**423.307**	**427.674**	**431.542**	**429.963**	**433.835**
Mikro / *Micro*	41.235	43.934	53.916	62.543	106.323	107.477	107.910	108.719	109.289	109.775	110.401	112.033	113.271	113.001	113.892	114.331
Kecil / *Small*	69.294	89.334	110.901	119.707	88.706	88.326	88.184	90.126	91.159	92.199	93.325	93.032	93.433	95.044	94.547	96.213
Menengah / *Medium*	269.816	257.195	242.901	223.451	211.213	210.650	212.784	214.530	212.722	213.933	216.482	218.241	220.970	223.498	221.525	223.291
NPL/NPF	**17.327**	**17.013**	**15.009**	**15.968**	**16.030**	**16.497**	**16.793**	**16.669**	**17.656**	**17.359**	**17.493**	**17.147**	**16.712**	**16.137**	**17.029**	**16.994**
Mikro / *Micro*	1.631	2.262	1.912	2.157	3.242	3.399	3.409	3.418	3.536	3.541	3.562	3.480	3.404	3.306	3.323	3.358
Kecil / *Small*	2.218	2.436	2.442	3.065	2.794	2.918	3.011	3.007	3.311	3.390	3.444	3.394	3.428	3.286	3.440	3.406
Menengah / *Medium*	13.478	12.315	10.656	10.746	9.994	10.180	10.374	10.245	10.808	10.428	10.487	10.273	9.880	9.544	10.265	10.230
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / *Branch Offices of Foreign Banks*																
Baki Debet	**199**	**115**	**97**	**91**	**78**	**78**	**79**	**77**	**77**	**58**	**58**	**60**	**59**	**59**	**59**	**62**
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / *Small*	69	27	40	75	20	20	20	20	20	0	0	0	0	0	0	0
Menengah / *Medium*	130	88	57	16	59	58	59	57	57	58	58	60	59	59	59	62
NPL/NPF	**-**	**-**		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	
Mikro / Micro	-	-		-	-	-	-	-	-	-	-	-	-	-	-	
Kecil / Small	-	-		-	-	-	-	-	-	-	-	-	-	-	-	
Menengah / Medium	-	-		-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / *Total*																
Baki Debet	**1.088.332**	**1.221.015**	**1.348.813**	**1.338.475**	**1.357.985**	**1.362.096**	**1.376.083**	**1.392.481**	**1.398.041**	**1.412.388**	**1.424.191**	**1.432.182**	**1.445.655**	**1.457.132**	**1.449.161**	**1.456.905**
NPL/NPF	**43.113**	**46.757**	**46.033**	**51.473**	**50.579**	**52.347**	**53.818**	**51.460**	**55.710**	**56.349**	**55.203**	**56.382**	**55.854**	**54.099**	**58.666**	**59.570**

Tabel 3.22.a.
Kredit/Pembiayaan UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit/Financing and MKM Credit Based on Project Location)
Miliar Rp *(Billion Rp)*

Lokasi / *Location*	2020	2021	2022	2023											2024	
				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	147.306	169.569	185.184	183.539	185.736	185.949	186.925	187.428	188.027	189.431	189.768	189.630	191.006	192.429	190.265	190.902
2. Banten	46.131	50.737	54.291	53.678	54.809	53.967	54.196	54.527	55.048	55.535	56.268	56.756	57.401	58.659	58.106	58.364
3. DKI Jakarta	143.631	138.889	144.233	141.809	139.891	139.265	140.748	144.225	141.829	142.887	145.566	146.840	148.893	149.967	148.047	147.775
4. D.I Yogyakarta	17.035	20.067	22.236	21.854	22.286	22.288	22.423	22.545	22.555	22.637	22.770	22.780	22.751	23.059	22.761	22.936
5. Jawa Tengah	126.914	148.313	171.888	171.215	174.475	175.923	177.908	179.472	180.303	182.105	183.165	183.341	183.653	185.808	184.846	185.773
6. Jawa Timur	159.233	179.883	199.243	198.825	202.637	203.972	205.387	208.901	209.476	211.353	211.922	213.089	213.458	215.372	214.645	216.456
7. Bengkulu	9.561	11.369	13.195	12.972	13.152	13.205	13.383	13.404	13.456	13.509	13.598	13.690	13.821	13.939	13.959	13.972
8. Jambi	16.447	18.880	21.819	21.746	21.932	21.984	22.224	22.408	22.685	23.007	23.337	23.544	23.982	24.249	24.331	24.532
9. Aceh	10.831	10.538	10.773	10.304	10.793	10.830	10.783	11.129	11.344	11.569	11.817	11.907	12.030	12.107	11.739	11.854
10. Sumatera Utara	56.968	63.143	70.370	69.976	71.357	71.789	73.100	73.942	75.130	76.235	77.094	77.716	78.228	78.730	78.291	78.694
11. Sumatera Barat	19.612	23.693	27.485	27.258	27.782	27.937	28.305	28.531	28.886	29.285	29.472	29.530	29.799	30.003	29.997	30.183
12. Riau	28.791	32.446	36.091	35.891	36.530	36.834	37.556	38.100	38.241	38.673	39.215	39.733	40.500	41.112	40.697	41.126
13. Kepulauan Riau	27.883	31.073	36.162	35.786	36.274	36.492	37.022	37.066	37.240	37.766	38.112	38.444	38.341	38.591	38.497	38.811
14. Sumatera Selatan	5.243	5.758	6.572	6.345	6.701	6.789	6.847	6.909	6.902	7.183	7.453	7.693	7.576	7.377	7.140	7.224
15. Bangka Belitung	8.473	10.321	11.596	11.452	11.520	11.419	11.674	12.026	11.865	12.011	12.449	12.616	12.718	12.627	12.559	12.772
16. Lampung	20.516	23.981	27.550	27.260	27.608	27.653	28.064	28.352	28.639	28.810	28.862	29.183	29.509	29.864	30.079	30.198
17. Kalimantan Selatan	14.525	16.692	19.427	19.239	19.679	19.809	20.145	20.606	20.562	21.033	21.413	21.706	22.492	23.370	23.555	23.747
19. Kalimantan Timur	26.784	30.158	32.400	32.207	32.983	33.108	33.624	33.921	34.414	34.551	35.005	35.669	36.362	36.694	35.742	35.681
20. Kalimantan Tengah	12.192	14.227	16.882	16.846	17.077	17.295	17.210	17.728	18.227	18.442	18.366	18.360	19.466	18.718	18.548	18.649
21. Sulawesi Tengah	10.371	11.835	13.927	14.017	14.266	14.356	14.539	14.922	15.036	15.230	15.377	15.393	15.534	15.744	15.766	15.878
22. Sulawesi Selatan	40.559	49.304	54.853	54.613	55.320	55.475	56.146	56.317	56.641	57.507	57.860	58.158	59.711	59.680	59.257	59.598
23. Sulawesi Utara	10.665	11.754	12.715	12.739	13.061	13.006	13.086	13.205	13.273	13.335	13.490	13.502	13.355	13.382	13.241	13.331
24. Sulawesi Tenggara	4.119	5.001	5.453	5.499	5.596	5.605	5.655	5.680	5.720	5.732	5.692	5.623	5.568	5.557	6.427	6.417
25. Sulawesi Barat	4.886	6.102	6.644	6.569	6.635	6.664	6.742	6.948	7.021	7.133	7.199	7.241	7.328	7.429	7.404	7.456
26. Gorontalo	9.253	11.187	12.898	12.869	13.055	13.155	13.331	13.550	13.688	13.858	13.959	14.107	14.307	14.659	14.758	14.895
27. Nusa Tenggara Barat	15.822	17.993	19.474	19.259	19.565	19.552	19.600	19.770	19.918	20.256	20.559	20.685	21.002	21.230	21.115	21.376
28. Bali	38.737	43.288	45.818	45.376	46.230	46.275	46.794	47.455	47.711	48.051	48.504	48.833	49.491	50.097	51.607	52.183
29. Nusa Tenggara Timur	11.550	14.201	16.406	16.573	16.824	16.977	17.313	17.581	17.731	17.978	18.125	18.235	18.412	18.410	18.324	18.345
30. Maluku	4.121	4.799	5.494	5.559	5.715	5.763	5.818	5.856	5.960	6.107	6.241	6.329	6.354	6.304	6.248	6.295
31. Papua	10.334	11.402	12.207	12.027	12.191	12.251	12.464	12.539	12.643	12.769	12.957	13.023	13.553	12.912	12.675	12.676
32. Maluku Utara	2.448	3.104	3.878	3.976	4.042	4.078	4.091	4.147	4.191	4.189	4.239	4.279	4.358	4.393	4.350	4.429
33. Papua Barat	3.885	4.441	5.046	4.950	5.099	5.098	5.211	5.293	5.308	5.518	5.579	5.636	5.561	5.460	5.317	5.360

Tabel 3.22.a.
Kredit/Pembiayaan UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I
(SMEs Credit/Financing and MKM Credit Based on Project Location)
Miliar Rp *(Billion Rp)*

Lokasi / *Location*	2020	2021	2022	2023											2024	
				Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb
34. Lainnya / *Others*	18	31	82	90	50	49	47	47	37	70	22	21	12	10	10	11
35. Tidak Teridentifikasi / *Un-identified*	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / *Total*	**1.088.332**	**1.221.015**	**1.348.813**	**1.338.475**	**1.357.985**	**1.362.096**	**1.376.083**	**1.392.481**	**1.398.041**	**1.412.388**	**1.424.191**	**1.432.182**	**1.445.655**	**1.457.132**	**1.449.161**	**1.456.905**

Departemen Pengelolaan Data dan Statistik

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