

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR FOREWORD

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

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

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

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

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

The Indonesia Banking Statistic is a publication media that provides data of Indonesian Banking. The SPI is published monthly by Banking Licensing and Information Department to provide an overview of banking development in Indonesia.

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

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

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

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

Jakarta, Mei 2022
Jakarta, May 2022

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi April 2022 akan diterbitkan pada minggu ke III bulan Juni 2022.

Tanda, Simbol dan Sumber Data

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

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

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

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

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

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

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Advance Release Calender (ARC)

April 2022 edition will be released on the 3rd week of June 2022.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATIONS

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	8.280.812	9.098.135	9.279.980	9.203.792	9.274.089	9.439.644	9.427.147	9.537.635	9.755.519	9.847.465	9.948.360	10.114.135	10.002.115	10.075.752	10.164.473
Bank Perkreditan Rakyat / Rural Banks	144.107	148.709	150.664	149.599	151.035	152.752	153.318	154.608	155.800	156.577	158.296	161.831	161.079	163.513	163.953
SBI dan SBIS ¹⁾	68.974	18.785	20.453	20.160	19.350	27.353	24.386	11.668	10.611	13.581	14.122	12.420	12.011	10.371	7.149
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	6.839.563	7.406.325	7.477.813	7.456.467	7.495.142	7.611.880	7.593.091	7.676.748	7.778.785	7.842.090	7.910.086	8.129.720	7.980.662	8.012.524	8.115.138
Bank Perkreditan Rakyat / Rural Banks	123.603	127.522	129.430	128.876	130.548	132.029	132.513	133.411	134.330	134.839	136.240	139.648	139.099	141.163	141.482
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	8.562.974	9.177.894	9.276.449	9.223.025	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460
Bank Perkreditan Rakyat / Rural Banks	149.872	155.075	156.905	156.020	157.399	159.113	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1.542	1.506	1.498	1.497	1.496	1.492	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	31.127	30.733	29.926	29.817	29.726	29.699	29.713	29.683	29.588	30.770	32.332	32.366	28.688	28.530	26.025
Bank Perkreditan Rakyat / Rural Banks	5.964	5.913	5.880	5.880	5.877	5.869	5.872	5.867	5.850	5.854	5.879	5.871	5.879	6.004	5.997

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2021											2022	
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	5.707.892	5.754.720	5.820.636	5.759.877	5.811.902	5.915.765
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269
Rupiah	-	-	-	-	-	-	-	4.868.469	4.891.839	4.955.703	4.894.951	4.945.792	5.021.666
Valas / Foreign Exchange	-	-	-	-	-	-	-	789.135	813.289	812.883	814.456	816.609	841.603
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	50.287	49.592	52.051	50.470	49.501	52.496
Rupiah	-	-	-	-	-	-	-	40.696	39.497	41.608	40.525	40.414	42.327
Valas / Foreign Exchange	-	-	-	-	-	-	-	9.591	10.095	10.443	9.944	9.088	10.169
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	260.562	219.358	223.134	226.784	247.032	233.687
- Giro / Demand Deposit	-	-	-	-	-	-	-	154.085	128.408	122.504	120.572	146.540	123.793
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	89.176	77.089	75.942	83.510	81.712	91.383
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	12.391	11.464	19.992	19.103	14.940	14.722
- Lainnya / Others	-	-	-	-	-	-	-	4.910	2.397	4.696	3.598	3.840	3.789
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	1.042.935	1.065.255	1.146.356	1.073.705	990.344	998.696
- Giro / Demand Deposit	-	-	-	-	-	-	-	365.157	371.817	491.581	415.018	411.879	467.244
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	511.777	475.555	398.246	395.595	409.143	374.522
- Fasbi	-	-	-	-	-	-	-	149.103	202.094	242.494	256.805	161.402	149.492
- Lainnya / Others	-	-	-	-	-	-	-	15.788	14.035	6.287	7.920	7.438	
d. Surat Berharga / Securities	-	-	-	-	-	-	-	1.806.990	1.859.252	1.830.962	1.814.829	1.827.288	1.844.713
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	13.581	14.122	12.420	12.011	10.371	7.149
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	56.455	49.476	45.171	42.131	40.837	41.769
- Obligasi / Bonds	-	-	-	-	-	-	-	1.522.216	1.566.773	1.539.989	1.533.652	1.477.529	1.510.393
- Lainnya / Others	-	-	-	-	-	-	-	214.739	228.881	233.381	227.036	298.551	285.402
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	118.771	118.371	96.503	98.000	98.377	98.123
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	351.429	355.684	354.825	359.606	362.706	366.202
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	342.303	346.253	345.888	350.282	353.720	357.361
- Surat Berharga / Securities	-	-	-	-	-	-	-	2.364	2.422	2.578	2.312	2.450	2.277
- Lainnya / Others	-	-	-	-	-	-	-	6.761	7.009	6.360	7.013	6.536	6.565
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	20.634	15.593	18.072	14.245	14.476	15.549
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	538.253	560.127	623.647	655.069	723.628	691.738
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675
Rupiah	-	-	-	-	-	-	-	6.198.197	6.280.683	6.442.601	6.353.248	6.368.149	6.411.743
Giro / Demand Deposit	-	-	-	-	-	-	-	1.479.487	1.520.057	1.591.523	1.544.750	1.563.529	1.602.812
Tabungan / Saving	-	-	-	-	-	-	-	2.149.352	2.182.741	2.263.564	2.227.859	2.227.412	2.244.477
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	2.569.358	2.577.884	2.587.514	2.580.640	2.577.209	2.564.453
Valas / Foreign Exchange	-	-	-	-	-	-	-	1.046.786	1.042.674	1.036.861	1.009.332	1.016.245	1.069.932
Giro / Demand Deposit	-	-	-	-	-	-	-	557.747	556.883	551.982	524.615	535.981	585.255
Tabungan / Saving	-	-	-	-	-	-	-	168.892	172.538	168.696	176.703	180.275	189.988
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	320.147	313.253	316.184	308.014	299.988	294.690
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	4.064	1.696	1.672	1.676	1.666	1.609
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	149.177	144.571	160.594	169.173	165.100	160.959
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	117.150	113.383	117.684	114.606	116.034	116.000
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	225.806	226.890	227.554	220.949	219.193	217.734
Rupiah	-	-	-	-	-	-	-	63.136	61.973	62.206	61.622	60.806	64.484
Valas / Foreign Exchange	-	-	-	-	-	-	-	162.669	164.917	165.349	159.327	158.387	153.250
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	13.868	11.167	12.370	10.187	10.547	11.628
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	83.331	84.668	125.817	97.840	111.417	121.908
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	3.711	4.355	4.565	3.651	4.172	3.624
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	253.829	250.285	261.671	263.027	264.152	272.706
b. Cadangan / Reserves	-	-	-	-	-	-	-	81.505	81.579	81.168	81.504	81.516	83.643
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	646.996	645.583	648.343	781.496	788.525	710.086
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	117.996	130.474	140.207	16.857	30.890	45.368
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	287.809	295.515	273.985	279.682	274.947	274.902
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	64.796	66.011	65.852	66.531	66.497	68.512

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

Keterangan	2021											2022	
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	822.048	687.378	698.332	686.812	666.970	679.287
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653
Rupiah	-	-	-	-	-	-	-	690.028	603.123	615.896	605.636	597.701	607.543
Valas / Foreign Exchange	-	-	-	-	-	-	-	125.756	79.935	77.836	77.215	66.578	69.110
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	6.263	4.320	4.600	3.962	2.692	2.634
Rupiah	-	-	-	-	-	-	-	3.258	2.777	2.107	2.190	1.948	1.995
Valas / Foreign Exchange	-	-	-	-	-	-	-	3.005	1.543	2.493	1.772	743	639
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	72.427	37.824	43.871	45.032	38.109	39.430
- Giro / Demand Deposit	-	-	-	-	-	-	-	19.956	18.194	17.120	20.296	21.092	20.691
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	44.858	14.746	15.021	14.487	7.056	8.954
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	4.066	3.907	10.617	9.465	8.196	7.883
- Lainnya / Others	-	-	-	-	-	-	-	3.547	977	1.113	785	1.765	1.902
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	250.740	192.733	194.311	201.759	184.249	204.404
- Giro / Demand Deposit	-	-	-	-	-	-	-	85.911	60.866	69.274	61.519	59.931	73.627
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	111.712	81.861	75.765	84.434	84.932	85.766
- Fasbi	-	-	-	-	-	-	-	48.552	46.556	47.188	53.963	37.195	43.464
- Lainnya / Others	-	-	-	-	-	-	-	4.565	3.450	2.085	1.843	2.191	1.547
d. Surat Berharga / Securities	-	-	-	-	-	-	-	218.945	219.986	224.260	220.618	217.045	220.683
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	2.305	2.111	2.605	2.453	2.910	2.386
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	11.527	6.836	7.426	9.236	8.205	8.244
- Obligasi / Bonds	-	-	-	-	-	-	-	179.417	182.769	184.658	180.302	176.825	180.471
- Lainnya / Others	-	-	-	-	-	-	-	25.695	28.270	29.571	28.627	29.105	29.582
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	1.950	1.021	1.019	1.020	1.033	1.018
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	27.459	24.844	24.095	24.440	23.381	23.610
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	26.553	23.967	23.259	23.604	22.529	22.909
- Surat Berharga / Securities	-	-	-	-	-	-	-	262	247	262	259	252	120
- Lainnya / Others	-	-	-	-	-	-	-	644	630	575	578	599	581
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	8.751	4.985	5.697	4.439	2.717	2.939
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	122.887	106.352	106.071	112.734	124.318	110.762
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	1.068.984	966.691	970.137	972.355	954.579	974.559
Rupiah	-	-	-	-	-	-	-	932.141	860.453	862.962	868.497	859.039	860.343
Giro / Demand Deposit	-	-	-	-	-	-	-	234.288	208.459	189.883	198.621	201.150	209.887
Tabungan / Saving	-	-	-	-	-	-	-	186.287	185.038	205.068	192.635	188.055	189.041
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	511.566	466.956	468.010	477.240	469.834	461.415
Valas / Foreign Exchange	-	-	-	-	-	-	-	136.843	106.238	107.176	103.859	95.539	114.215
Giro / Demand Deposit	-	-	-	-	-	-	-	84.180	63.294	63.276	59.384	54.939	74.112
Tabungan / Saving	-	-	-	-	-	-	-	7.474	8.394	8.132	7.825	5.302	5.618
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	45.190	34.550	35.767	36.650	35.299	34.486
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	2.373	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	58.688	43.149	51.342	48.810	37.371	38.372
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	19.810	15.486	19.294	17.126	18.683	18.774
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	20.781	19.807	18.993	19.095	18.811	19.870
Rupiah	-	-	-	-	-	-	-	12.040	10.482	10.133	10.102	10.137	11.152
Valas / Foreign Exchange	-	-	-	-	-	-	-	8.741	9.325	8.860	8.993	8.674	8.718
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	6.719	3.651	4.672	3.581	2.896	3.339
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	10.381	7.132	8.631	6.956	4.746	7.711
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	748	1.057	1.064	899	1.158	317
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	120.266	111.693	118.758	118.068	118.767	121.621
b. Cadangan / Reserves	-	-	-	-	-	-	-	22.922	22.989	22.057	22.053	22.055	23.039
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	27.421	1.613	1.220	5.496	4.551	1.367
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	6.554	6.361	4.510	1.265	2.158	3.390
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	28.925	25.280	38.287	39.849	39.356	37.473
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	8.652	5.643	5.918	5.746	5.743	7.744

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

Keterangan	2021										2022		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	513.600	651.854	651.624	650.304	675.130	684.466
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785
Rupiah	-	-	-	-	-	-	-	429.171	514.599	520.203	517.171	530.924	541.537
Valas / Foreign Exchange	-	-	-	-	-	-	-	80.512	131.448	124.797	127.364	137.755	136.248
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	3.918	5.807	6.625	5.768	6.450	6.681
Rupiah	-	-	-	-	-	-	-	3.776	4.089	5.200	4.330	4.298	4.528
Valas / Foreign Exchange	-	-	-	-	-	-	-	142	1.719	1.425	1.438	2.152	2.153
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	18.426	40.703	37.379	43.578	43.788	51.989
- Giro / Demand Deposit	-	-	-	-	-	-	-	11.011	13.053	14.212	13.974	14.533	13.459
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	6.280	26.480	20.819	26.667	27.373	36.244
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	830	823	1.921	2.509	1.509	2.043
- Lainnya / Others	-	-	-	-	-	-	-	304	347	427	428	373	243
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	122.099	183.550	202.122	197.030	195.411	193.803
- Giro / Demand Deposit	-	-	-	-	-	-	-	35.769	70.043	84.011	82.730	80.080	86.623
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	78.084	87.726	69.167	75.922	88.101	75.595
- Fasbi	-	-	-	-	-	-	-	8.246	25.781	48.944	37.278	25.573	31.161
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	1.100	1.657	424
d. Surat Berharga / Securities	-	-	-	-	-	-	-	161.748	183.022	179.281	173.118	184.675	188.035
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	5.806	5.542	5.921	5.277	4.597	4.474
- Obligasi / Bonds	-	-	-	-	-	-	-	137.349	157.107	148.210	148.219	161.214	164.653
- Lainnya / Others	-	-	-	-	-	-	-	18.593	20.373	25.150	19.623	18.864	18.908
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	2.367	3.294	2.960	2.959	2.960	2.961
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	20.246	24.112	23.997	24.315	25.704	25.877
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	19.061	22.878	23.226	23.519	24.900	25.069
- Surat Berharga / Securities	-	-	-	-	-	-	-	55	47	30	27	28	18
- Lainnya / Others	-	-	-	-	-	-	-	1.130	1.186	741	769	776	790
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	2.486	3.858	4.200	3.485	5.163	5.094
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	50.527	51.831	49.249	59.792	94.917	91.643
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	685.493	786.797	793.773	792.215	840.625	852.157
Rupiah	-	-	-	-	-	-	-	589.678	659.173	667.465	660.930	704.095	707.518
Giro / Demand Deposit	-	-	-	-	-	-	-	148.507	166.468	178.191	166.031	188.166	192.596
Tabungan / Saving	-	-	-	-	-	-	-	120.514	130.292	138.651	129.996	134.358	132.287
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	320.656	362.412	350.623	364.903	381.570	382.635
Valas / Foreign Exchange	-	-	-	-	-	-	-	95.815	127.624	126.308	131.285	136.530	144.640
Giro / Demand Deposit	-	-	-	-	-	-	-	47.681	68.188	66.157	72.211	74.307	80.784
Tabungan / Saving	-	-	-	-	-	-	-	18.921	19.076	19.372	19.423	22.259	22.983
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	29.214	40.360	40.779	39.651	39.963	40.872
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	0	0	0	0	0	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	17.194	31.891	31.255	35.545	41.943	43.976
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	2.403	3.398	4.245	3.428	3.399	3.399
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	32.709	33.952	35.008	31.551	33.224	33.977
Rupiah	-	-	-	-	-	-	-	15.687	16.654	17.367	17.345	17.327	19.155
Valas / Foreign Exchange	-	-	-	-	-	-	-	17.022	17.298	17.641	14.206	15.897	14.822
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	2.161	2.822	3.193	2.527	3.548	3.596
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	5.649	6.565	9.557	7.891	8.542	9.672
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	287	329	433	307	266	234
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	40.752	45.655	48.978	51.151	51.576	54.887
b. Cadangan / Reserves	-	-	-	-	-	-	-	12.628	12.628	12.624	12.965	12.965	13.743
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	40.687	64.965	64.967	75.085	75.685	69.521
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	9.440	10.716	11.034	806	1.629	2.281
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	27.801	39.741	36.336	39.719	39.325	39.583
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	10.699	13.547	13.268	13.313	13.309	13.309

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

Keterangan	2021										2022		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	1.466.246	1.474.432	1.494.599	1.480.765	1.494.717	1.524.159
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187
Rupiah	-	-	-	-	-	-	-	1.258.421	1.262.199	1.277.182	1.266.939	1.277.764	1.297.686
Valas / Foreign Exchange	-	-	-	-	-	-	-	195.638	200.734	205.828	202.471	205.811	213.501
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	12.187	11.499	11.589	11.354	11.141	12.972
Rupiah	-	-	-	-	-	-	-	9.507	8.884	9.295	8.960	9.207	10.147
Valas / Foreign Exchange	-	-	-	-	-	-	-	2.680	2.615	2.294	2.394	1.934	2.825
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	50.717	43.353	42.330	43.895	46.715	39.195
- Giro / Demand Deposit	-	-	-	-	-	-	-	38.852	29.425	25.882	27.362	28.727	24.831
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	9.075	9.980	11.002	11.838	14.029	11.623
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	2.196	3.366	3.349	3.380	2.658	1.509
- Lainnya / Others	-	-	-	-	-	-	-	594	583	2.097	1.315	1.301	1.233
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	238.729	255.558	258.093	237.687	210.589	207.296
- Giro / Demand Deposit	-	-	-	-	-	-	-	75.214	77.069	81.663	81.851	84.850	98.558
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	98.278	108.720	100.904	96.520	88.364	68.565
- Fasbi	-	-	-	-	-	-	-	52.910	57.438	63.582	55.978	33.309	34.712
- Lainnya / Others	-	-	-	-	-	-	-	12.327	12.332	11.944	3.338	4.066	5.460
d. Surat Berharga / Securities	-	-	-	-	-	-	-	457.881	464.432	466.213	455.770	450.418	459.675
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	11.830	15.652	12.863	12.104	14.172	14.360
- Obligasi / Bonds	-	-	-	-	-	-	-	390.910	385.452	388.598	377.663	370.312	379.319
- Lainnya / Others	-	-	-	-	-	-	-	55.141	63.327	64.752	66.003	65.934	65.996
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	17.505	16.994	17.300	17.408	17.484	17.047
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	74.507	75.935	76.399	78.159	78.718	78.676
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	73.250	74.719	75.287	76.833	77.592	77.493
- Surat Berharga / Securities	-	-	-	-	-	-	-	264	274	290	290	87	87
- Lainnya / Others	-	-	-	-	-	-	-	992	942	822	1.036	1.039	1.096
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	4.520	3.599	3.948	3.440	3.445	4.093
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	102.524	113.934	131.381	166.157	177.069	151.405
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	1.800.856	1.829.259	1.865.083	1.859.266	1.838.076	1.856.742
Rupiah	-	-	-	-	-	-	-	1.521.372	1.541.626	1.577.864	1.573.770	1.549.931	1.563.973
Giro / Demand Deposit	-	-	-	-	-	-	-	340.435	339.376	362.802	350.015	349.205	366.329
Tabungan / Saving	-	-	-	-	-	-	-	389.731	392.148	404.140	403.490	401.236	403.872
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	791.207	810.102	810.922	820.265	799.490	793.771
Valas / Foreign Exchange	-	-	-	-	-	-	-	279.483	287.634	287.219	285.496	288.146	292.769
Giro / Demand Deposit	-	-	-	-	-	-	-	110.072	117.780	119.196	114.982	119.417	121.790
Tabungan / Saving	-	-	-	-	-	-	-	78.680	78.213	77.730	80.613	81.343	85.863
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	90.731	91.642	90.653	89.900	87.385	85.116
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	28.080	30.309	29.292	33.299	37.667	36.706
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	27.035	26.196	26.208	26.287	26.212	26.077
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	68.782	69.189	70.884	70.409	68.103	70.354
Rupiah	-	-	-	-	-	-	-	33.917	33.458	33.331	32.804	31.976	32.787
Valas / Foreign Exchange	-	-	-	-	-	-	-	34.865	35.731	37.553	37.605	36.127	37.567
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	3.477	3.073	3.118	2.666	2.713	3.052
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	27.818	29.420	39.123	29.281	33.751	27.850
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	1.354	1.664	1.915	1.406	1.700	1.708
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	64.228	64.229	64.229	64.230	64.230	66.620
b. Cadangan / Reserves	-	-	-	-	-	-	-	35.308	35.315	35.840	35.840	35.850	35.900
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	125.328	125.444	131.677	150.662	158.039	147.307
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	22.366	24.123	26.280	2.689	4.594	7.834
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	79.898	79.546	72.434	76.056	73.810	77.325
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	28.638	29.842	29.764	29.934	29.924	29.935

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

Keterangan	2021										2022		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	2.905.998	2.941.056	2.976.081	2.941.996	2.975.086	3.027.853
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644
Rupiah	-	-	-	-	-	-	-	2.490.850	2.511.918	2.542.422	2.505.205	2.539.403	2.574.899
Valas / Foreign Exchange	-	-	-	-	-	-	-	387.229	401.172	404.422	407.406	406.465	422.745
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	27.919	27.966	29.237	29.385	29.218	30.209
Rupiah	-	-	-	-	-	-	-	24.154	23.748	25.005	25.045	24.961	25.657
Valas / Foreign Exchange	-	-	-	-	-	-	-	3.764	4.218	4.231	4.340	4.258	4.552
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	118.992	97.477	99.554	94.279	118.421	103.073
- Giro / Demand Deposit	-	-	-	-	-	-	-	84.266	67.736	65.290	58.940	82.189	64.812
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	28.962	25.883	29.100	30.519	33.254	34.562
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	5.299	3.368	4.105	3.750	2.577	3.288
- Lainnya / Others	-	-	-	-	-	-	-	465	490	1.058	1.070	401	411
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	431.367	433.413	491.830	437.229	400.095	393.193
- Giro / Demand Deposit	-	-	-	-	-	-	-	168.264	163.840	256.634	188.919	187.018	208.436
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	223.702	197.247	152.410	138.719	147.747	144.596
- Fasbi	-	-	-	-	-	-	-	39.395	72.320	82.780	109.585	65.324	40.155
- Lainnya / Others	-	-	-	-	-	-	-	6	6	6	6	6	6
d. Surat Berharga / Securities	-	-	-	-	-	-	-	968.416	991.811	961.208	965.323	975.150	976.321
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	11.275	12.012	9.815	9.558	7.461	4.763
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	27.292	21.444	18.961	15.514	13.863	14.692
- Obligasi / Bonds	-	-	-	-	-	-	-	814.539	841.444	818.524	827.468	769.179	785.950
- Lainnya / Others	-	-	-	-	-	-	-	116.912	113.908	112.783	184.647	170.915	170.915
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	96.949	97.062	75.224	76.612	76.900	77.097
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	229.217	230.794	230.334	232.692	234.903	238.039
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	223.439	224.689	224.117	226.327	228.699	231.890
- Surat Berharga / Securities	-	-	-	-	-	-	-	1.783	1.853	1.996	1.735	2.083	2.051
- Lainnya / Others	-	-	-	-	-	-	-	3.995	4.251	4.222	4.630	4.121	4.097
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	4.877	3.150	4.228	2.881	3.150	3.424
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	262.314	288.010	336.946	316.386	327.325	337.928
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	3.689.650	3.740.610	3.850.469	3.738.744	3.751.115	3.798.217
Rupiah	-	-	-	-	-	-	-	3.155.006	3.219.431	3.334.310	3.250.051	3.255.085	3.279.909
Giro / Demand Deposit	-	-	-	-	-	-	-	756.257	805.753	860.646	830.081	825.008	834.000
Tabungan / Saving	-	-	-	-	-	-	-	1.452.820	1.475.264	1.515.705	1.501.738	1.503.762	1.519.277
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	945.929	938.414	957.959	918.232	926.315	926.632
Valas / Foreign Exchange	-	-	-	-	-	-	-	534.643	521.178	516.159	488.693	496.030	518.308
Giro / Demand Deposit	-	-	-	-	-	-	-	315.815	307.621	303.353	278.038	287.318	308.569
Tabungan / Saving	-	-	-	-	-	-	-	63.817	66.855	63.821	68.842	71.371	75.524
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	155.011	146.702	148.985	141.813	137.340	134.215
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	1.690	1.695	1.671	1.675	1.665	1.609
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	45.216	39.222	48.705	51.518	48.119	41.904
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	67.901	68.302	67.937	67.765	67.740	67.750
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	103.534	103.942	102.669	99.893	99.055	93.534
Rupiah	-	-	-	-	-	-	-	1.492	1.379	1.374	1.370	1.366	1.390
Valas / Foreign Exchange	-	-	-	-	-	-	-	102.041	102.563	101.295	98.523	97.689	92.144
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	1.512	1.621	1.388	1.413	1.390	1.640
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	39.483	41.551	68.507	53.712	64.377	76.675
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	1.323	1.304	1.153	1.039	1.048	1.366
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	28.582	28.709	29.707	29.578	29.578	29.578
b. Cadangan / Reserves	-	-	-	-	-	-	-	10.647	10.647	10.647	10.647	10.647	10.961
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	453.561	453.561	450.479	550.253	550.250	491.891
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	79.636	89.274	98.383	12.097	22.509	31.862
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	151.184	150.948	126.928	124.058	122.457	120.521
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	16.807	16.979	16.902	17.538	17.521	17.524

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

Keterangan	2021							2022					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	-	-	-	-	-	-	645.650	707.621	773.902	75.405	129.182	193.170
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	7.698	8.707	9.740	1.210	2.150	3.075
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	2.265	2.435	2.691	225	448	591
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	71.539	78.964	87.345	7.905	14.837	22.626
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	407.423	446.715	487.587	46.942	85.476	126.749
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	405.111	444.210	484.944	46.699	85.025	126.089
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	2.312	2.505	2.643	243	451	660
e. Lainnya / Others	-	-	-	-	-	-	-	156.726	170.799	186.539	19.123	26.271	40.131
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	-	-	-	-	290.207	315.601	342.699	37.175	54.543	79.257
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	141	144	145	24	46	66
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	4.692	5.118	5.618	421	772	996
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	119.353	129.866	140.844	10.683	20.209	30.492
- Giro / Demand Deposit	-	-	-	-	-	-	-	20.001	22.112	24.161	2.183	4.110	6.181
- Tabungan / Saving	-	-	-	-	-	-	-	14.595	15.863	17.181	1.274	2.516	3.838
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	84.757	91.891	99.502	7.226	13.583	20.472
d. Surat Berharga / Securities	-	-	-	-	-	-	-	8.172	9.068	9.797	737	1.417	2.596
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	5.606	6.065	6.908	5.659	1.224	1.603
f. Lainnya / Others	-	-	-	-	-	-	-	147.013	160.338	174.872	19.651	30.874	43.505
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	-	-	-	-	5.231	5.002	4.515	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	-	-	-	-	-	-	-	355.443	392.020	431.203	38.230	74.639	113.913
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	-	-	-	-	-	-	-	386.606	417.957	460.019	52.877	89.649	122.171
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	17.962	19.371	20.448	2.596	3.893	4.784
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	1	3	6
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	57	65	60	100	380	559
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	-	187.880	187.899	208.665	25.641	46.678	66.543
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	71.216	78.929	87.234	6.838	13.267	21.368
f. Lainnya / Others	-	-	-	-	-	-	-	109.491	131.693	143.612	17.701	25.429	28.911
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	591.635	645.091	716.871	70.774	126.555	181.540
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	1.634	1.741	2.082	520	675	964
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	454	454	454	0	0	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	174	175	177	7	32	125
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	-	173.547	173.040	191.785	25.047	45.180	62.990
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	198.630	227.745	249.910	24.286	37.254	51.229
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	3.602	3.978	4.404	388	743	1.263
g. Lainnya / Others	-	-	-	-	-	-	-	213.594	237.959	268.059	20.524	42.672	64.967
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	150.413	164.886	174.352	20.332	37.733	54.544
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	15.950	17.995	20.216	3.109	7.301	9.319
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	16.722	17.557	20.411	2.320	4.456	6.678
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	(772)	438	(195)	789	2.845	2.641
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	149.641	165.324	174.271	21.121	40.579	55.098
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	(165)	(184)	89.861	(18)	(39)	(65)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	(264)	(283)	89.586	(18)	(39)	(65)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	117.996	130.474	140.206	16.857	30.890	45.368

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

Keterangan	2021							2022					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	-	-	-	-	-	-	124.378	124.236	136.178	10.619	20.122	31.192
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	2.268	2.040	2.297	279	486	704
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	850	829	873	58	101	161
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	10.763	10.798	11.759	1.140	1.864	2.895
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	57.847	58.410	64.408	5.423	10.464	16.178
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	57.679	58.231	64.218	5.414	10.451	16.157
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	168	179	190	9	14	21
e. Lainnya / Others	-	-	-	-	-	-	-	52.649	52.159	56.840	3.719	7.206	11.254
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	-	-	-	-	80.967	79.586	86.768	6.040	11.554	17.843
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	134	137	137	0	1	2
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	884	814	895	81	143	221
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	26.525	25.909	28.410	2.212	4.131	6.256
- Giro / Demand Deposit	-	-	-	-	-	-	-	2.857	2.925	3.207	260	476	742
- Tabungan / Saving	-	-	-	-	-	-	-	2.493	2.546	2.801	275	499	766
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	21.175	20.438	22.401	1.678	3.156	4.748
d. Surat Berharga / Securities	-	-	-	-	-	-	-	1.408	1.201	1.403	102	207	334
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	593	477	515	36	68	106
f. Lainnya / Others	-	-	-	-	-	-	-	51.404	51.029	55.389	3.608	7.004	10.924
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	-	-	-	-	19	19	19	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	-	-	-	-	-	-	-	43.411	44.651	49.410	4.579	8.568	13.348
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	-	-	-	-	-	-	-	150.603	99.093	105.924	7.677	12.036	16.025
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	1.897	2.047	2.418	245	245	394
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	1	3	5
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	23	31	24	97	373	545
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	-	129.949	81.314	86.289	5.718	8.839	11.494
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	4.763	5.131	5.778	475	776	1.361
f. Lainnya / Others	-	-	-	-	-	-	-	13.972	10.569	11.415	1.141	1.800	2.226
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	184.595	134.371	147.717	10.605	17.666	24.836
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	843	834	1.143	105	131	225
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	278	-	1	0	0	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	173	174	176	7	32	124
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	-	127.460	79.075	83.510	5.708	8.802	11.278
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	21.679	19.942	23.825	1.765	2.905	3.958
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	784	779	904	71	93	228
g. Lainnya / Others	-	-	-	-	-	-	-	33.378	33.568	38.159	2.948	5.704	9.023
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	9.419	9.373	7.616	1.651	2.938	4.538
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	5.173	5.434	6.062	717	1.376	1.937
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	5.051	5.358	6.038	711	1.401	2.014
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	123	76	24	6	(25)	(77)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	9.542	9.448	7.640	1.657	2.913	4.461
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	(165)	(184)	4.306	(18)	-	0
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	(264)	(283)	4.031	(18)	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	6.554	6.361	4.510	1.265	2.158	3.390

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

Keterangan	2021							2022					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	-	76.954	95.370	104.090	8.706	17.166	26.059
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	1.207	1.836	2.022	219	420	612
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	288	365	383	16	81	56
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	7.097	8.820	9.637	828	1.774	2.648
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	40.375	49.274	53.880	4.546	8.987	13.804
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	40.242	49.126	53.720	4.532	8.961	13.765
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	132	148	160	14	26	39
e. Lainnya / Others	-	-	-	-	-	-	-	27.988	35.075	38.168	3.097	5.905	8.938
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	-	44.488	56.370	61.091	4.800	9.174	13.901
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	571	771	835	63	119	182
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	15.026	19.126	20.716	1.589	3.100	4.699
- Giro / Demand Deposit	-	-	-	-	-	-	-	1.600	1.974	2.171	196	396	596
- Tabungan / Saving	-	-	-	-	-	-	-	1.175	1.494	1.660	167	336	497
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	12.251	15.657	16.885	1.226	2.369	3.605
d. Surat Berharga / Securities	-	-	-	-	-	-	-	800	1.203	1.310	111	224	345
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	817	1.039	1.116	72	143	226
f. Lainnya / Others	-	-	-	-	-	-	-	27.208	34.157	37.032	2.964	5.589	8.449
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	66	75	82	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	-	-	-	-	32.466	38.999	42.998	3.906	7.992	12.158
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	-	21.796	75.914	83.649	15.314	29.224	47.057
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	1.467	1.609	1.750	167	383	456
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	33	34	35	3	6	14
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	-	11.458	59.480	65.579	13.441	27.010	43.620
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	4.493	5.442	6.026	492	1.079	1.757
f. Lainnya / Others	-	-	-	-	-	-	-	4.345	9.350	10.259	1.210	746	1.210
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	42.496	101.600	113.549	18.135	35.190	56.136
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	170	257	237	119	136	136
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	67	345	345	-	-	0
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	-	-	-	-	-	-	-	9.032	56.254	62.517	13.203	26.575	42.521
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	10.503	15.490	17.787	2.327	2.843	4.900
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	747	921	1.029	90	210	346
g. Lainnya / Others	-	-	-	-	-	-	-	21.977	28.333	31.634	2.395	5.424	8.232
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	11.766	13.313	13.098	1.085	2.027	3.079
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	886	1.551	2.057	284	299	315
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	1.380	1.699	1.940	262	298	356
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	(493)	(148)	118	23	2	(40)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	11.272	13.165	13.216	1.107	2.028	2.967
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	2.756	-	(39)	(65)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	2.756	-	(39)	(65)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	9.440	10.716	11.034	806	1.629	2.281

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

Keterangan	2021							2022					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	-	174.490	191.329	208.880	16.440	31.432	47.498
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	2.355	2.627	2.887	359	649	923
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	270	300	370	25	46	67
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	21.481	23.551	25.630	2.101	4.004	6.080
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	96.740	105.803	115.366	9.449	18.231	27.553
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	95.958	104.958	114.457	9.383	18.108	27.367
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	781	845	909	67	123	186
e. Lainnya / Others	-	-	-	-	-	-	-	53.645	59.048	64.628	4.506	8.502	12.876
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	-	94.286	103.316	112.375	8.250	15.365	23.129
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	3	3	3	24	45	64
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	407	440	479	42	83	127
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	35.524	38.685	41.875	3.175	5.977	8.955
- Giro / Demand Deposit	-	-	-	-	-	-	-	5.306	5.834	6.390	543	1.034	1.553
- Tabungan / Saving	-	-	-	-	-	-	-	4.666	5.116	5.566	428	813	1.226
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	25.553	27.736	29.919	2.203	4.129	6.176
d. Surat Berharga / Securities	-	-	-	-	-	-	-	3.682	3.965	4.252	255	501	761
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	2.792	3.041	3.291	254	483	730
f. Lainnya / Others	-	-	-	-	-	-	-	51.777	57.085	62.388	4.501	8.276	12.491
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	101	97	88	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	-	-	-	-	80.205	88.013	96.505	8.190	16.066	24.369
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	-	40.666	44.960	55.850	13.274	17.259	21.768
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	5.386	6.137	6.476	639	1.175	1.349
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	-	-	-	-	-	-	-	0,9	0,9	0,4	0,0	0,0	0,0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	-	9.765	11.141	18.770	1.978	2.587	3.652
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	13.795	15.331	17.130	1.296	2.506	4.138
f. Lainnya / Others	-	-	-	-	-	-	-	11.719	12.349	13.473	9.360	10.991	12.629
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	92.572	102.817	119.625	18.050	27.360	36.176
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	425	451	488	247	272	445
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	0,8	0,8	0,3	0,5	0,7
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	-	6.864	8.148	15.451	1.581	2.088	2.915
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	35.694	39.508	43.455	11.085	14.832	17.309
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	1.379	1.543	1.733	155	289	478
g. Lainnya / Others	-	-	-	-	-	-	-	48.209	53.167	58.497	4.981	9.879	15.030
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	28.299	30.156	32.729	3.414	5.965	9.961
E. Pendapatan non - operasional / Non Operational Income													
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	8.537	9.307	10.362	1.284	2.686	4.120
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)													
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	455	620	455	26	42	48
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	12.158	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	12.158	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	22.366	24.123	26.279	2.689	4.594	7.834

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

Keterangan	2021							2022					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	-	269.829	296.686	324.755	39.641	60.461	88.422
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	1.867	2.204	2.535	354	595	836
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	856	941	1.065	127	220	307
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	32.199	35.796	40.318	3.836	7.195	11.003
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	212.461	233.229	253.933	27.524	47.794	69.213
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	211.231	231.895	252.549	27.370	47.506	68.800
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	1.230	1.334	1.384	154	288	413
e. Lainnya / Others	-	-	-	-	-	-	-	22.445	24.516	26.903	7.801	4.658	7.063
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	-	70.467	76.329	82.464	18.086	18.449	24.384
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	-	-	-	-	-	-	-	4	4	5	0	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	2.829	3.093	3.409	235	427	465
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	42.277	46.146	49.843	3.707	7.001	10.582
- Giro / Demand Deposit	-	-	-	-	-	-	-	10.239	11.378	12.393	1.184	2.204	3.290
- Tabungan / Saving	-	-	-	-	-	-	-	6.261	6.707	7.154	404	868	1.349
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	25.778	28.060	30.296	2.119	3.930	5.943
d. Surat Berharga / Securities	-	-	-	-	-	-	-	2.282	2.699	2.832	268	485	1.156
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	1.404	1.508	1.986	5.297	530	540
f. Lainnya / Others	-	-	-	-	-	-	-	16.625	18.067	20.063	8.578	10.005	11.641
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	5.046	4.812	4.326	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	-	-	-	-	199.362	220.357	242.291	21.555	42.013	64.037
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	-	173.540	197.990	214.597	16.612	31.130	37.320
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	9.213	9.578	9.804	1.544	2.089	2.585
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	-	-	-	-	-	-	-	36.708	35.963	38.028	4.504	8.243	7.777
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	48.165	53.025	58.300	4.574	8.907	14.111
f. Lainnya / Others	-	-	-	-	-	-	-	79.454	99.425	108.464	5.990	11.892	12.847
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	271.972	306.303	335.979	23.985	46.339	64.392
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	197	199	215	49	135	159
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	108	108	108	-	0	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	-	30.191	29.563	30.308	4.555	7.714	6.277
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	130.753	152.805	164.841	9.108	16.674	25.063
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	692	735	737	72	150	212
g. Lainnya / Others	-	-	-	-	-	-	-	110.031	122.892	139.769	10.200	21.665	32.682
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	100.930	112.044	120.909	14.183	26.804	36.966
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	898	1.084	1.279	799	2.898	2.900
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	1.755	1.193	2.071	64	72	189
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	(856)	(109)	(791)	734	2.826	2.711
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	100.074	111.935	120.118	14.917	29.630	37.641
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	70.641	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	70.641	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	79.636	89.274	98.383	12.097	22.509	31.862

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

Indikator / Indicator	2021							2022					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	1.183.005	1.232.759	1.213.629	1.154.258	1.185.136	1.150.136
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	44.645	42.372	41.525	41.892	42.740	42.522
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	-	-	-	-	-	-	-	1.126.855	1.178.789	1.163.491	1.101.328	1.131.646	1.097.380
- Lainnya / Others	-	-	-	-	-	-	-	11.504	11.598	8.613	11.038	10.750	10.234
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	3.061.340	3.136.772	3.113.244	3.057.673	3.081.981	3.032.374
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	-	-	-	-	-	-	-	1.701.063	1.715.932	1.705.175	1.725.430	1.722.294	1.711.188
- Committed	-	-	-	-	-	-	-	430.956	438.655	429.072	443.185	432.497	435.859
- Uncommitted	-	-	-	-	-	-	-	1.270.107	1.277.277	1.276.104	1.282.245	1.289.797	1.275.329
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	-	-	-	-	-	-	-	23.510	23.476	24.251	23.378	23.544	16.485
- Committed	-	-	-	-	-	-	-	3.367	3.115	3.874	3.830	2.813	2.725
- Uncommitted	-	-	-	-	-	-	-	20.142	20.361	20.377	19.549	20.731	13.759
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	-	-	-	-	-	-	-	84.836	95.722	85.063	81.906	95.523	98.643
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	-	-	-	-	-	-	-	1.237.412	1.286.348	1.285.893	1.209.341	1.221.127	1.191.583
- Lainnya / Others	-	-	-	-	-	-	-	14.520	15.293	12.862	17.619	19.493	14.475
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	280.456	278.776	269.045	235.614	239.722	234.847
- Garansi yang diterima / Received guarantees	-	-	-	-	-	-	-	214.904	210.836	204.276	205.979	218.672	213.475
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	-	-	-	-	-	-	-	54.444	56.486	53.711	1.075	1.102	1.124
- Lainnya / Others	-	-	-	-	-	-	-	11.107	11.454	11.058	28.559	19.949	20.248
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	327.337	341.751	348.030	327.615	301.787	292.818
- Garansi yang diberikan / Issued guarantees	-	-	-	-	-	-	-	324.667	339.109	345.453	325.013	299.059	290.216
- Lainnya / Others	-	-	-	-	-	-	-	2.670	2.643	2.576	2.602	2.727	2.602
Lainnya / Others	-	-	-	-	-	-	-	611.927	681.574	696.230	534.076	518.778	523.977
- Penerusan Kredit/pembiayaan / Channelling	-	-	-	-	-	-	-	11.781	11.477	11.477	9.682	9.473	9.378
- Aset produktif yang dihapusbukukan / Written off earning assets	-	-	-	-	-	-	-	544.707	614.136	627.791	523.747	508.654	513.940
- Kredit/Pembiayaan yang diberikan / Credit disbursed	-	-	-	-	-	-	-	533.888	535.884	548.614	518.459	501.970	507.225
- Lainnya / Others	-	-	-	-	-	-	-	10.818	78.252	79.177	5.289	6.684	6.715
- Aset produktif yang dihapustagih / Charged off earning assets	-	-	-	-	-	-	-	55.439	55.961	56.962	646	652	660
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	-	-	-	-	-	-	-	48.036	48.555	49.558	646	652	660
- Lainnya / Others	-	-	-	-	-	-	-	7.403	7.405	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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	523.148	410.459	418.224	341.790	196.946	180.954
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	4.982	4.801	4.866	4.630	5.078	4.567
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	-	516.812	404.055	412.539	334.844	189.581	174.228
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	1.354	1.603	819	2.316	2.287	2.159
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	774.284	530.711	538.929	457.934	299.291	285.459
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	272.182	149.422	145.539	139.944	106.275	105.919
- <i>Committed</i>	-	-	-	-	-	-	-	44.631	36.929	35.456	36.635	35.599	34.546
- <i>Uncommitted</i>	-	-	-	-	-	-	-	227.551	112.493	110.084	103.308	70.676	71.373
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	1.066	227	157	269	220	164
- <i>Committed</i>	-	-	-	-	-	-	-	48	54	30	66	51	31
- <i>Uncommitted</i>	-	-	-	-	-	-	-	1.018	172	127	204	169	133
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	5.615	5.391	5.633	4.954	3.950	3.689
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	490.803	371.019	384.112	307.601	182.470	172.642
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	4.617	4.652	3.487	5.167	6.375	3.045
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	45.845	43.659	36.834	34.324	30.493	30.437
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	34.181	33.275	28.407	28.860	24.679	24.667
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	10.391	9.094	7.088	432	437	446
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	1.273	1.290	1.339	5.032	5.377	5.323
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	35.496	28.213	28.150	27.209	21.517	21.383
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	35.151	27.941	27.909	26.939	21.148	21.086
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	345	272	241	270	369	297
Lainnya / Others	-	-	-	-	-	-	-	66.946	56.268	62.084	50.320	45.532	45.614
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	2.761	533	532	442	441	441
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	55.406	47.551	53.302	49.878	45.091	45.173
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	55.101	47.243	52.770	49.390	44.601	44.687
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	306	308	532	488	490	486
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	8.779	8.184	8.251	0	0	0
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	8.729	8.134	8.200	0	0	0
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	50	51	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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	112.166	236.291	212.427	210.258	376.630	350.728
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	7.699	4.905	7.713	7.777	7.770	8.058
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	-	96.405	223.247	197.606	195.200	362.107	336.007
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	8.062	8.139	7.108	7.280	6.754	6.663
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	322.943	572.945	550.557	547.420	727.106	705.214
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	207.893	326.658	321.373	326.615	371.371	368.759
- <i>Committed</i>	-	-	-	-	-	-	-	42.644	53.714	52.557	53.183	53.036	54.942
- <i>Uncommitted</i>	-	-	-	-	-	-	-	165.249	272.944	268.816	273.432	318.335	313.817
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	7.018	8.089	7.964	7.204	7.512	5.235
- <i>Committed</i>	-	-	-	-	-	-	-	60	59	53	240	237	241
- <i>Uncommitted</i>	-	-	-	-	-	-	-	6.958	8.031	7.912	6.964	7.275	4.994
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	4.472	8.303	8.751	8.882	10.807	11.869
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	96.855	222.809	205.797	196.938	330.716	312.428
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	6.705	7.084	6.672	7.780	6.699	6.923
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	103.505	107.426	101.202	98.850	101.175	99.853
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	100.246	100.957	94.855	94.832	97.255	95.882
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	3.241	6.451	6.330	64	63	66
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	18	18	17	3.954	3.856	3.906
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	16.131	25.851	24.515	20.731	27.219	25.806
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	15.890	25.609	24.273	20.489	26.977	25.564
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	242	242	242	242	242	242
Lainnya / Others	-	-	-	-	-	-	-	46.259	55.760	56.757	47.716	53.839	54.796
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	4.422	6.232	6.211	4.430	4.289	4.221
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	36.844	43.877	44.899	43.277	49.541	50.567
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	36.104	43.138	43.724	42.609	48.910	49.899
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	740	740	1.174	667	631	667
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	4.992	5.650	5.648	8	8	9
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	4.992	5.650	5.648	8	8	9
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021							2022						
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Tagihan Komitmen / <i>Committed Claims</i>	-	-	-	-	-	-	-	302.078	327.463	303.252	320.609	320.793	347.108	
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	31.964	32.666	28.946	29.485	29.893	29.897	
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	-	268.793	293.646	274.112	290.742	289.603	316.387	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	1.321	1.151	194	382	1.298	825	
Kewajiban Komitmen / <i>Committed Liabilities</i>	-	-	-	-	-	-	-	918.277	956.387	938.903	964.350	971.194	967.927	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	596.571	602.258	609.276	612.547	606.140	589.506	
- <i>Committed</i>	-	-	-	-	-	-	-	85.821	83.511	79.500	84.672	79.206	88.338	
- <i>Uncommitted</i>	-	-	-	-	-	-	-	510.751	518.746	529.777	527.874	526.934	501.168	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	10.073	10.069	9.875	9.990	10.888	8.929	
- <i>Committed</i>	-	-	-	-	-	-	-	133	138	134	138	133	339	
- <i>Uncommitted</i>	-	-	-	-	-	-	-	9.939	9.931	9.741	9.852	10.754	8.590	
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	17.483	19.058	20.575	18.096	20.328	20.744	
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	291.277	321.880	296.654	319.905	328.110	344.836	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	2.873	3.122	2.523	3.814	5.729	3.912	
Tagihan Kontinjensi / <i>Contingent Claims</i>	-	-	-	-	-	-	-	57.289	59.182	58.054	52.890	51.478	45.660	
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	30.988	32.901	32.465	33.106	40.534	34.405	
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	17.295	16.522	16.250	579	601	613	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	9.006	9.759	9.340	19.205	10.343	10.643	
Kewajiban Kontinjensi / <i>Contingent Liabilities</i>	-	-	-	-	-	-	-	40.887	43.795	44.514	42.305	43.610	45.068	
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	40.348	43.218	43.981	41.783	43.066	44.584	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	538	576	532	522	544	484	
Lainnya / <i>Others</i>	-	-	-	-	-	-	-	180.602	182.742	185.306	120.557	123.120	124.666	
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	386	386	386	386	386	386	
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	144.437	146.203	148.402	119.534	122.091	123.630	
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	138.206	139.917	141.846	118.922	120.050	121.589	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	6.231	6.286	6.556	612	2.041	2.041	
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	35.779	36.153	36.519	638	643	651	
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	28.427	28.799	29.165	638	643	651	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	7.353	7.355	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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	245.613	258.546	279.726	281.602	290.767	271.346
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	-	244.846	257.841	279.234	280.542	290.355	270.758
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	767	706	492	1.061	412	588
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	1.045.837	1.076.729	1.084.855	1.087.969	1.084.390	1.073.774
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	624.417	637.593	628.987	646.324	638.508	647.004
- <i>Committed</i>	-	-	-	-	-	-	-	257.861	264.501	261.559	268.695	264.656	258.034
- <i>Uncommitted</i>	-	-	-	-	-	-	-	366.556	373.093	367.427	377.629	373.852	388.970
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	5.353	5.091	6.255	5.915	4.924	2.157
- <i>Committed</i>	-	-	-	-	-	-	-	3.126	2.864	3.658	3.386	2.392	2.114
- <i>Uncommitted</i>	-	-	-	-	-	-	-	2.227	2.227	2.597	2.529	2.533	43
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	57.266	62.969	50.104	49.974	60.437	62.341
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	358.477	370.641	399.330	384.898	379.830	361.677
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	325	435	180	857	691	595
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	73.815	68.508	72.955	49.549	56.576	58.896
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	49.489	43.703	48.550	49.181	56.204	58.521
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	23.517	24.419	24.043	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	810	386	362	369	372	376
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	234.823	243.893	250.851	237.369	209.440	200.562
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	233.278	242.340	249.290	235.801	207.867	198.982
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	1.545	1.552	1.561	1.568	1.573	1.580
Lainnya / Others	-	-	-	-	-	-	-	318.120	386.804	392.083	315.483	296.287	298.901
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	4.212	4.327	4.349	4.424	4.356	4.331
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	308.019	376.505	381.189	311.059	291.931	294.570
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	304.477	305.586	310.273	307.537	288.409	291.050
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	3.542	70.919	70.915	3.522	3.522	3.520
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	5.889	5.973	6.545	-	-	-
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	5.889	5.973	6.545	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021							2022					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	25,30	25,59	25,67	25,88	25,85	24,79
- Modal / Capital	-	-	-	-	-	-	-	1.528.782	1.549.412	1.569.939	1.597.950	1.615.027	1.561.160
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	6.042.416	6.054.315	6.116.974	6.175.339	6.246.718	6.298.503
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	23,72	23,99	24,07	24,28	24,26	23,17
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	1.433.092	1.452.599	1.472.240	1.499.117	1.515.423	1.459.578
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	6.042.416	6.054.315	6.116.974	6.175.339	6.246.718	6.298.503
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	1,92	1,91	1,84	2,53	2,34	2,19
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	179.570	180.006	174.271	253.457	234.474	220.390
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	9.369.374	9.419.584	9.476.690	10.007.168	10.034.418	10.066.766
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	83,14	82,97	83,58	82,04	80,57	80,35
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	739.449	805.500	889.655	95.375	159.419	225.139
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	889.362	970.827	1.064.432	116.255	197.854	280.198
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	4,52	4,51	4,51	4,60	4,47	4,53
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	409.453	410.908	413.942	444.143	433.293	440.686
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	9.065.134	9.116.300	9.170.121	9.658.962	9.685.500	9.719.858
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	78,09	77,90	77,13	77,55	78,03	78,37
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	20,53	20,46	19,57	17,86	17,82	16,83
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	1.234.931	1.231.212	1.208.213	1.141.453	1.040.251	998.263
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	781.814	796.712	771.178	645.354	753.232	706.615
- Total Aset / Total Assets	-	-	-	-	-	-	-	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	35,20	27,54	29,11	29,50	29,74	29,92
- Modal / Capital	-	-	-	-	-	-	-	318.635	201.059	215.111	216.088	206.408	209.658
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	905.295	730.058	738.938	732.473	694.004	700.841
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	33,73	26,21	27,78	28,11	28,35	28,24
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	305.382	191.350	205.245	205.897	196.719	197.927
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	905.295	730.058	738.938	732.473	694.004	700.841
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	0,75	0,78	0,60	1,48	1,35	1,37
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	11.450	9.959	7.640	19.889	17.477	17.844
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	1.520.089	1.274.037	1.279.647	1.344.999	1.290.089	1.303.554
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	95,68	94,66	95,91	88,79	88,32	87,57
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	214.574	164.123	179.569	13.123	22.313	31.909
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	224.257	173.382	187.233	14.781	25.263	36.438
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	3,29	3,69	3,70	4,20	4,06	4,18
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	47.121	44.118	44.499	52.794	49.027	50.923
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	1.431.362	1.197.143	1.201.704	1.257.459	1.207.539	1.219.253
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	76,31	70,66	71,51	70,23	69,59	69,43
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	1.068.984	966.691	970.137	972.355	954.579	974.559
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	22,43	20,89	20,75	20,82	18,96	19,29
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	258.675	194.667	198.540	208.912	180.850	188.949
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	95.757	80.802	81.377	71.172	67.121	67.699
- Total Aset / Total Assets	-	-	-	-	-	-	-	1.580.094	1.318.695	1.348.864	1.344.999	1.307.895	1.330.484

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				
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	-	25,63	36,43	36,88	37,72	37,14	36,30
- Modal / Capital	-	-	-	-	-	-	-	-	145.052	271.335	271.808	278.174	289.500	286.640
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	565.843	744.823	737.072	737.464	779.387	789.700
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	-	23,18	34,16	34,55	35,34	34,85	34,01
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	-	131.153	254.425	254.657	260.595	271.584	268.611
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	565.843	744.823	737.072	737.464	779.387	789.700
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	-	1,51	1,25	1,14	1,11	0,95	0,93
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	-	13.527	14.362	13.216	13.288	12.171	11.867
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	-	896.353	1.151.093	1.154.798	1.200.953	1.276.411	1.281.618
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	-	84,67	90,63	91,55	94,78	94,92	95,32
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	-	61.088	125.256	138.932	20.078	38.918	61.842
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	-	72.145	138.213	151.750	21.184	41.003	64.882
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	-	4,37	3,72	3,74	3,91	3,80	3,84
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	-	36.629	40.179	40.600	44.260	45.389	46.036
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	-	837.274	1.080.424	1.085.081	1.131.887	1.194.508	1.198.940
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	-	74,35	82,11	81,26	81,36	79,55	79,54
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	-	685.493	786.797	793.773	792.215	840.625	852.157
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	-	22,08	22,81	22,38	20,70	21,48	21,63
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	-	126.594	178.121	183.586	172.050	178.112	181.961
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	-	77.960	92.213	83.950	76.580	96.649	97.456
- Total Aset / Total Assets	-	-	-	-	-	-	-	-	926.292	1.185.288	1.195.504	1.200.953	1.279.153	1.292.033

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	25,07	25,34	25,30	24,46	24,55	24,03
- Modal / Capital	-	-	-	-	-	-	-	352.613	355.859	357.409	356.055	360.415	359.063
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	1.406.354	1.404.344	1.412.509	1.455.668	1.467.981	1.494.476
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	23,09	23,25	23,24	22,44	22,56	22,06
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	324.689	326.554	328.286	326.655	331.116	329.738
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	1.406.354	1.404.344	1.412.509	1.455.668	1.467.981	1.494.476
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	1,48	1,43	1,41	1,67	1,54	1,62
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	34.505	33.573	33.298	41.273	38.091	40.115
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	2.337.530	2.346.624	2.357.650	2.473.849	2.471.015	2.470.827
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	82,45	82,88	83,48	86,35	85,10	82,32
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	135.241	149.273	169.751	21.829	34.488	46.875
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	164.022	180.103	203.336	25.280	40.524	56.940
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	3,82	3,79	3,79	3,70	3,64	3,67
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	86.468	86.222	86.552	88.426	86.800	87.577
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	2.264.585	2.274.095	2.284.059	2.390.374	2.387.366	2.386.332
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	80,74	79,97	79,51	79,03	80,71	81,39
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	1.800.856	1.829.259	1.865.083	1.859.266	1.838.076	1.856.742
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	21,75	21,98	21,71	20,21	18,60	17,80
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	300.944	316.937	315.680	278.499	241.241	221.363
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	222.960	218.851	222.490	221.536	217.907	218.462
- Total Aset / Total Assets	-	-	-	-	-	-	-	2.408.649	2.437.567	2.478.932	2.473.849	2.468.181	2.470.450

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	22,51	22,71	22,48	23,01	22,95	21,30
- Modal / Capital	-	-	-	-	-	-	-	712.483	721.159	725.611	747.634	758.703	705.798
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	3.164.925	3.175.090	3.228.455	3.249.734	3.305.347	3.313.485
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	21,23	21,43	21,19	21,72	21,66	20,02
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	671.867	680.270	684.053	705.969	716.004	663.302
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	3.164.925	3.175.090	3.228.455	3.249.734	3.305.347	3.313.485
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	2,60	2,63	2,56	3,59	3,34	3,00
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	120.088	122.111	120.118	179.007	166.735	150.563
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	4.615.402	4.647.831	4.684.596	4.987.367	4.996.904	5.010.767
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	76,60	76,57	76,88	73,34	69,95	69,31
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	328.546	366.847	401.403	40.345	63.700	84.512
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	428.939	479.129	522.114	55.011	91.063	121.938
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	5,28	5,27	5,27	5,30	5,15	5,21
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	239.234	240.389	242.291	258.663	252.077	256.150
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	4.531.913	4.564.638	4.599.276	4.879.242	4.896.087	4.915.333
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	78,00	77,88	76,53	77,90	78,53	78,92
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	3.689.650	3.740.610	3.850.469	3.738.744	3.751.115	3.798.217
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	19,02	19,03	17,56	15,20	16,21	14,47
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	548.719	541.487	510.407	481.991	440.049	405.991
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	385.138	404.846	383.360	276.066	371.554	322.997
- Total Aset / Total Assets	-	-	-	-	-	-	-	4.909.463	4.972.120	5.089.004	4.987.367	5.006.441	5.038.493

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				
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
- KBMI 1	-	-	-	-	-	-	-	1.580.094	1.318.695	1.348.864	1.344.999	1.307.895	1.330.484
- KBMI 2	-	-	-	-	-	-	-	926.292	1.185.288	1.195.504	1.200.953	1.279.153	1.292.033
- KBMI 3	-	-	-	-	-	-	-	2.408.649	2.437.567	2.478.932	2.473.849	2.468.181	2.470.450
- KBMI 4	-	-	-	-	-	-	-	4.909.463	4.972.120	5.089.004	4.987.367	5.006.441	5.038.493
Total	-	-	-	-	-	-	-	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460

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

Kelompok Bank / Group of Bank	Maret 2022			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
		Triliun	Triliun	Triliun
KBMI 1	-	19	51	3
KBMI 2	-	1	6	11
KBMI 3	-	-	-	12
KBMI 4	-	-	-	4
Total	-	20	57	30

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						
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	8.518.392	8.589.241	8.665.390	8.628.088	8.760.686	8.826.765	
a. Lancar / Current	-	-	-	-	-	-	-	8.042.117	8.126.694	8.244.402	8.171.522	8.273.873	8.371.688	
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	288.970	274.402	242.194	274.685	304.990	275.721	
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	25.993	24.969	23.338	27.316	23.581	21.085	
d. Diragukan / Doubtful	-	-	-	-	-	-	-	23.742	23.795	20.640	19.079	26.006	27.679	
e. Macet / Loss	-	-	-	-	-	-	-	137.570	139.381	134.815	135.486	132.236	130.593	
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	2.130.082	2.171.069	2.155.891	2.151.905	2.136.543	2.112.783	
a. Lancar / Current	-	-	-	-	-	-	-	2.093.654	2.125.479	2.122.335	2.112.733	2.096.402	2.076.636	
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	32.117	41.185	29.466	35.722	36.301	32.879	
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	1.245	1.187	881	815	807	668	
d. Diragukan / Doubtful	-	-	-	-	-	-	-	287	398	213	200	440	256	
e. Macet / Loss	-	-	-	-	-	-	-	2.779	2.820	2.997	2.435	2.593	2.344	
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	191.616	192.551	182.884	185.331	185.663	182.625	
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	50.287	49.592	52.051	50.470	49.501	52.496	
a. Lancar / Current	-	-	-	-	-	-	-	50.259	49.567	52.028	50.449	49.455	52.453	
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	17	15	13	15	41	36	
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	0	-	-	-	-	-	
d. Diragukan / Doubtful	-	-	-	-	-	-	-	0	0	0	-	-	-	
e. Macet / Loss	-	-	-	-	-	-	-	10	10	10	6	6	6	
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	10	10	10	6	6	6	

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	1.254.799	1.059.747	1.085.516	1.075.211	1.056.559	1.055.298
a. Lancar / Current	-	-	-	-	-	-	-	1.177.853	1.005.713	1.038.654	1.018.221	1.000.419	1.004.018
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	47.600	30.484	26.735	36.425	36.374	31.382
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	3.167	3.562	3.401	3.483	3.136	3.261
d. Diragukan / Doubtful	-	-	-	-	-	-	-	2.624	1.782	1.625	1.717	1.805	1.875
e. Macet / Loss	-	-	-	-	-	-	-	23.555	18.206	15.100	15.365	14.826	14.761
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	311.071	180.754	176.218	168.926	128.498	128.045
a. Lancar / Current	-	-	-	-	-	-	-	305.959	177.982	173.399	166.645	127.338	126.248
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	4.696	2.643	2.588	2.121	789	1.574
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	199	7	6	17	8	29
d. Diragukan / Doubtful	-	-	-	-	-	-	-	13	18	15	6	225	57
e. Macet / Loss	-	-	-	-	-	-	-	204	104	209	138	137	137
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	29.763	23.678	20.357	20.725	20.136	20.120
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	6.263	4.320	4.600	3.962	2.692	2.634
a. Lancar / Current	-	-	-	-	-	-	-	6.253	4.313	4.594	3.956	2.686	2.627
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	4	2	0	-	-	2
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	6	6	6	6	6	6
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	6	6	6	6	6	6

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						
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	750.826	938.566	935.269	936.033	999.287	1.014.659	
a. Lancar / Current	-	-	-	-	-	-	-	704.420	878.072	881.124	879.712	938.535	957.639	
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	30.608	38.774	32.462	33.847	38.198	35.049	
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	1.766	2.192	1.562	1.952	1.639	1.543	
d. Diragukan / Doubtful	-	-	-	-	-	-	-	905	1.440	2.053	2.108	2.058	1.875	
e. Macet / Loss	-	-	-	-	-	-	-	13.127	18.088	18.067	18.414	18.856	18.553	
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	235.272	368.615	362.322	363.356	416.633	411.397	
a. Lancar / Current	-	-	-	-	-	-	-	228.289	358.843	353.871	353.917	405.643	401.327	
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	5.804	8.384	7.212	8.327	9.716	9.168	
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	637	755	650	547	568	414	
d. Diragukan / Doubtful	-	-	-	-	-	-	-	24	30	29	26	27	33	
e. Macet / Loss	-	-	-	-	-	-	-	518	603	559	539	678	455	
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	16.977	23.107	22.920	23.586	23.827	22.873	
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	3.918	5.807	6.625	5.768	6.450	6.681	
a. Lancar / Current	-	-	-	-	-	-	-	3.917	5.807	6.625	5.768	6.439	6.670	
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	11	11	
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	
e. Macet / Loss	-	-	-	-	-	-	-	0	0	0	1	1	1	
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	0	0	0	1	1	1	

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						
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	2.115.797	2.132.451	2.156.140	2.174.831	2.192.002	2.196.179
a. Lancar / Current	-	-	-	-	-	-	-	1.994.561	2.014.344	2.045.055	2.057.885	2.064.756	2.076.271
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	72.416	69.196	64.213	69.678	79.620	72.973
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	8.828	8.114	7.484	8.008	7.790	5.956
d. Diragukan / Doubtful	-	-	-	-	-	-	-	5.697	5.820	4.751	4.222	4.746	5.948
e. Macet / Loss	-	-	-	-	-	-	-	34.295	34.977	34.636	35.038	35.090	35.030
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	663.425	673.706	682.717	681.393	679.532	662.856
a. Lancar / Current	-	-	-	-	-	-	-	655.131	665.662	675.840	672.796	670.694	655.882
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	7.837	7.761	6.585	8.071	8.362	6.465
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	78	92	90	102	100	94
d. Diragukan / Doubtful	-	-	-	-	-	-	-	48	35	51	56	58	48
e. Macet / Loss	-	-	-	-	-	-	-	331	158	151	368	319	367
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	49.277	49.195	47.163	47.794	48.102	47.444
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	12.187	11.499	11.589	11.354	11.141	12.972
a. Lancar / Current	-	-	-	-	-	-	-	12.174	11.485	11.577	11.340	11.112	12.948
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	13	13	12	15	30	24
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	0	0	0	0	0	0
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	0	0	0	0	0	0

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	4.396.970	4.458.477	4.488.465	4.442.013	4.512.838	4.560.629
a. Lancar / Current	-	-	-	-	-	-	-	4.165.283	4.228.565	4.279.569	4.215.704	4.270.163	4.333.760
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	138.346	135.948	118.783	134.736	150.798	136.316
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	12.232	11.102	10.892	13.872	11.016	10.326
d. Diragukan / Doubtful	-	-	-	-	-	-	-	14.516	14.753	12.211	11.031	17.397	17.980
e. Macet / Loss	-	-	-	-	-	-	-	66.592	68.109	67.011	66.670	63.464	62.248
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	920.314	947.994	934.635	938.230	911.881	910.484
a. Lancar / Current	-	-	-	-	-	-	-	904.275	922.992	919.224	919.375	892.727	893.178
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	13.781	22.397	13.080	17.203	17.433	15.671
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	331	334	135	150	131	132
d. Diragukan / Doubtful	-	-	-	-	-	-	-	202	315	118	112	130	118
e. Macet / Loss	-	-	-	-	-	-	-	1.726	1.956	2.077	1.391	1.460	1.385
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	95.599	96.570	92.444	93.226	93.598	92.188
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	27.919	27.966	29.237	29.385	29.218	30.209
a. Lancar / Current	-	-	-	-	-	-	-	27.914	27.962	29.232	29.385	29.218	30.209
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	0	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	0	0	0	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	4	4	4	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	4	4	4	-	-	-

Tabel 1.28. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Maret 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.188.067	29,25
Rupiah	1.602.812	21,42
Valas / Foreign Exchange	585.255	7,82
Tabungan / Saving	2.434.465	32,54
Rupiah	2.244.477	30,00
Valas / Foreign Exchange	189.988	2,54
Simpanan Berjangka / Time Deposits	2.859.143	38,22
Rupiah	2.564.453	34,28
Valas / Foreign Exchange	294.690	3,94
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.205.764	16,12
Valas / Foreign Exchange	139.282	1,86
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	491.723	6,57
Valas / Foreign Exchange	45.114	0,60
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	353.567	4,73
Valas / Foreign Exchange	47.113	0,63
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	513.399	6,86
Valas / Foreign Exchange	63.180	0,84
Total DPK / Total Third Party Funds	7.481.675	100,00
Rupiah	6.411.743	85,70
Valas / Foreign Exchange	1.069.932	14,30

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	Maret 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	283.999	29,14
Rupiah	209.887	21,54
Valas / Foreign Exchange	74.112	7,60
Tabungan / Saving	194.658	19,97
Rupiah	189.041	19,40
Valas / Foreign Exchange	5.618	0,58
Simpanan Berjangka / Time Deposits	495.901	50,88
Rupiah	461.415	47,35
Valas / Foreign Exchange	34.486	3,54
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	194.443	19,95
Valas / Foreign Exchange	13.907	1,43
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	93.191	9,56
Valas / Foreign Exchange	5.784	0,59
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	62.255	6,39
Valas / Foreign Exchange	4.025	0,41
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	111.526	11,44
Valas / Foreign Exchange	10.771	1,11
Total DPK / Total Third Party Funds	974.559	100,00
Rupiah	860.343	88,28
Valas / Foreign Exchange	114.215	11,72

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	Maret 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	273.380	32,08
Rupiah	192.596	22,60
Valas / Foreign Exchange	80.784	9,48
Tabungan / Saving	155.270	18,22
Rupiah	132.287	15,52
Valas / Foreign Exchange	22.983	2,70
Simpanan Berjangka / Time Deposits	423.507	49,70
Rupiah	382.635	44,90
Valas / Foreign Exchange	40.872	4,80
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	194.219	22,79
Valas / Foreign Exchange	24.635	2,89
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	74.970	8,80
Valas / Foreign Exchange	7.124	0,84
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	48.675	5,71
Valas / Foreign Exchange	3.961	0,46
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	64.771	7,60
Valas / Foreign Exchange	5.153	0,60
Total DPK / Total Third Party Funds	852.157	100,00
Rupiah	707.518	83,03
Valas / Foreign Exchange	144.640	16,97

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	Maret 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	488.119	26,29
Rupiah	366.329	19,73
Valas / Foreign Exchange	121.790	6,56
Tabungan / Saving	489.735	26,38
Rupiah	403.872	21,75
Valas / Foreign Exchange	85.863	4,62
Simpanan Berjangka / Time Deposits	878.887	47,33
Rupiah	793.771	42,75
Valas / Foreign Exchange	85.116	4,58
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	426.569	22,97
Valas / Foreign Exchange	50.490	2,72
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	155.257	8,36
Valas / Foreign Exchange	17.840	0,96
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	107.171	5,77
Valas / Foreign Exchange	7.935	0,43
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	104.774	5,64
Valas / Foreign Exchange	8.850	0,48
Total DPK / Total Third Party Funds	1.856.742	100,00
Rupiah	1.563.973	84,23
Valas / Foreign Exchange	292.769	15,77

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	Maret 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.142.569	30,08
Rupiah	834.000	21,96
Valas / Foreign Exchange	308.569	8,12
Tabungan / Saving	1.594.801	41,99
Rupiah	1.519.277	40,00
Valas / Foreign Exchange	75.524	1,99
Simpanan Berjangka / Time Deposits	1.060.847	27,93
Rupiah	926.632	24,40
Valas / Foreign Exchange	134.215	3,53
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	390.533	10,28
Valas / Foreign Exchange	50.250	1,32
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	168.305	4,43
Valas / Foreign Exchange	14.366	0,38
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	135.465	3,57
Valas / Foreign Exchange	31.192	0,82
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	232.329	6,12
Valas / Foreign Exchange	38.406	1,01
Total DPK / Total Third Party Funds	3.798.217	100,00
Rupiah	3.279.909	86,35
Valas / Foreign Exchange	518.308	13,65

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	-	-	1,71	1,72	1,71	1,68	1,64	1,64
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,21	0,19	0,17	0,15	0,15	0,16
Tabungan / Saving													
Rupiah	-	-	-	-	-	-	-	0,72	0,71	0,69	0,69	0,63	0,63
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,18	0,18	0,17	0,16	0,15	0,16
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,13	3,02	2,92	2,88	2,85	2,85
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,41	0,39	0,37	0,37	0,38	0,37
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-	-	-	-	-						
Rupiah	-	-	-	-	-	-	-	3,37	3,30	3,21	3,15	3,07	3,01
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,54	0,51	0,50	0,47	0,44	0,46
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,70	3,62	3,52	3,38	3,27	3,24
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,67	0,67	0,60	0,56	0,46	0,53
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	4,23	4,06	3,99	3,59	3,51	3,44
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,75	0,68	0,66	0,56	0,54	0,53

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	-	-	1,80	1,84	1,74	1,85	1,82	1,81
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,11	0,11	0,10	0,10	0,11	0,24
Tabungan / Saving													
Rupiah	-	-	-	-	-	-	-	1,61	1,61	1,65	1,77	1,88	1,80
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,18	0,18	0,17	0,15	0,15	0,16
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,82	3,80	3,74	3,56	3,61	3,57
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,65	0,65	0,66	0,65	0,68	0,72
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	4,41	4,31	4,18	3,96	3,91	3,80
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,79	0,87	0,88	0,82	0,78	0,75
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	4,54	4,39	4,36	4,28	4,25	4,12
Valas / Foreign Exchange	-	-	-	-	-	-	-	1,19	1,18	1,13	1,06	1,01	0,91
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	4,87	4,66	4,50	4,34	4,28	4,37
Valas / Foreign Exchange	-	-	-	-	-	-	-	1,01	0,91	0,95	0,81	0,75	0,72

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	-	-	1,62	1,59	1,56	1,62	1,56	1,67
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,13	0,10	0,09	0,08	0,08	0,08
Tabungan / Saving													
Rupiah	-	-	-	-	-	-	-	1,08	1,20	1,17	1,18	1,31	1,28
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,07	0,13	0,11	0,07	0,09	0,09
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,80	3,67	3,62	3,55	3,48	3,47
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,64	0,63	0,56	0,61	0,66	0,56
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,96	3,92	3,83	3,73	3,69	3,64
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,73	0,72	0,66	0,68	0,65	0,75
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	4,18	4,20	4,23	4,16	4,08	4,01
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,70	0,98	1,04	0,97	0,80	0,74
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	4,29	4,45	4,22	4,21	4,16	3,96
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,71	0,72	0,66	0,67	0,62	0,60

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	-	-	1,85	1,86	1,87	1,68	1,64	1,63
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,28	0,28	0,25	0,24	0,20	0,21
Tabungan / Saving													
Rupiah	-	-	-	-	-	-	-	1,21	1,20	1,18	0,94	0,91	0,94
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,21	0,20	0,19	0,16	0,15	0,15
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,07	2,99	2,98	2,92	2,81	2,83
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,38	0,34	0,34	0,33	0,31	0,31
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,28	3,20	3,16	3,09	2,96	2,97
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,46	0,41	0,38	0,35	0,34	0,33
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,37	3,29	3,25	3,22	3,01	3,01
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,49	0,44	0,43	0,42	0,40	0,39
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	4,10	3,89	3,79	3,78	3,75	3,47
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,79	0,73	0,70	0,69	0,68	0,63

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	-	-	1,64	1,67	1,68	1,65	1,61	1,59
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,23	0,18	0,16	0,14	0,14	0,14
Tabungan / Saving													
Rupiah	-	-	-	-	-	-	-	0,44	0,43	0,38	0,38	0,35	0,35
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,18	0,17	0,17	0,17	0,17	0,17
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	2,68	2,50	2,34	2,21	2,19	2,22
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,33	0,29	0,27	0,24	0,24	0,24
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-	-	-	-	-						
Rupiah	-	-	-	-	-	-	-	2,85	2,76	2,63	2,48	2,40	2,33
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,44	0,41	0,39	0,36	0,32	0,37
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,19	3,14	3,02	2,78	2,75	2,74
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,61	0,61	0,53	0,49	0,36	0,48
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	-	3,60	3,46	3,48	2,94	2,88	2,83
Valas / Foreign Exchange	-	-	-	-	-	-	-	0,66	0,57	0,53	0,46	0,45	0,44

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
KBMI 1													
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	77	75	75	74	73	73
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	-	5.272	4.937	4.989	4.903	4.853	4.567
KBMI 2													
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	14	16	16	17	18	18
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	-	2.552	3.275	3.275	3.251	3.242	2.645
KBMI 3													
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	12	12	12	12	12	12
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	-	8.333	8.918	8.916	5.358	5.306	4.957
KBMI 4													
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	-	14.613	15.202	15.186	15.176	15.129	13.856
Total													
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	-	30.770	32.332	32.366	28.688	28.530	26.025

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1.1.a. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	5.683.757	5.547.618	5.556.955	5.543.358	5.575.627	5.644.857	5.623.380	5.644.525	5.707.484	5.707.892	5.754.720	5.820.636	5.759.877	5.811.902	5.915.765
- Kepada Pihak Ketiga / To Third Party	5.616.992	5.481.560	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269
Rupiah	4.830.794	4.723.761	4.713.270	4.716.259	4.743.370	4.792.325	4.775.272	4.798.499	4.855.590	4.868.469	4.891.839	4.955.703	4.894.951	4.945.792	5.021.666
Valas / Foreign Exchange	786.198	757.798	783.149	765.911	771.032	789.464	788.428	787.525	797.249	789.135	813.289	812.883	814.456	816.609	841.603
- Kepada Bank Lain / Inter Bank Credit	66.766	66.058	60.535	61.187	61.225	63.068	59.680	58.501	54.646	50.287	49.592	52.051	50.470	49.501	52.496
Rupiah	47.969	52.401	49.462	48.832	48.880	49.126	47.448	46.968	43.641	40.696	39.497	41.608	40.525	40.414	42.327
Valas / Foreign Exchange	18.797	13.657	11.073	12.356	12.345	13.942	12.232	11.533	11.005	9.591	10.095	10.443	9.944	9.088	10.169
b. Penempatan pada Bank Lain / Interbank Placement	245.271	252.800	245.945	245.290	255.139	247.953	237.355	262.050	248.258	260.562	219.358	223.134	226.784	247.032	233.687
- Giro / Demand Deposit	86.079	123.338	127.973	112.119	122.505	118.098	113.846	134.328	145.501	154.085	128.408	122.504	120.572	146.540	123.793
- Inter Bank Call Money / Inter Bank Call Money	110.322	99.266	88.107	96.364	95.884	89.261	80.743	89.033	87.015	89.176	77.089	75.942	83.510	81.712	91.383
- Deposito Berjangka / Time Deposits	27.862	22.754	24.911	28.361	23.207	22.814	19.752	14.820	12.265	12.391	11.464	19.992	19.103	14.940	14.722
- Lainnya / Others	20.988	7.442	4.954	8.447	13.742	17.780	23.014	23.868	3.477	4.910	2.397	4.696	3.598	3.840	3.789
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	766.781	775.395	787.078	770.259	814.435	981.295	1.022.368	968.385	1.028.063	1.042.935	1.065.255	1.146.356	1.073.705	990.344	998.696
- Giro / Demand Deposit	407.076	305.171	266.755	248.776	320.692	319.453	340.919	337.632	374.552	365.157	371.817	491.581	415.018	411.879	467.244
- Fine Tune Operation (FTO)	174.529	288.370	380.822	408.043	372.140	437.533	491.786	437.794	471.414	511.777	475.555	398.246	395.595	409.143	374.522
- Fasbi	179.365	166.856	124.324	100.512	107.964	198.023	177.987	178.117	163.190	149.103	202.094	242.494	256.805	161.402	149.492
- Lainnya / Others	5.811	14.998	15.177	12.928	13.639	26.287	11.676	14.842	18.907	16.897	15.788	14.035	6.287	7.920	7.438
d. Surat Berharga / Securities	1.012.695	1.466.904	1.589.155	1.627.141	1.592.122	1.674.902	1.666.853	1.718.885	1.799.183	1.806.990	1.859.252	1.830.962	1.814.829	1.827.288	1.844.713
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	68.974	18.785	20.453	20.160	19.350	27.353	24.386	11.668	10.611	13.581	14.122	12.420	12.011	10.371	7.149
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	38.212	55.922	57.806	58.433	58.240	62.322	59.458	57.806	58.342	56.455	49.476	45.171	42.131	40.837	41.769
- Obligasi / Bonds	712.173	1.209.094	1.333.662	1.374.924	1.332.086	1.384.037	1.374.938	1.434.837	1.509.777	1.522.216	1.566.773	1.539.989	1.533.652	1.477.529	1.510.393
- Lainnya / Others	193.336	183.104	177.233	173.624	182.446	201.189	208.072	214.573	220.454	214.739	228.881	233.381	227.036	298.551	285.402
e. Penyertaan / Equity Investment	50.772	54.982	60.495	60.632	60.826	60.639	60.858	61.095	118.522	118.771	118.371	96.503	98.000	98.377	98.123
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	170.652	313.016	330.507	334.787	342.364	345.878	348.276	350.658	348.613	351.429	355.684	354.825	359.606	362.706	366.202
- Kredit yang diberikan / Credit	164.654	304.167	321.710	326.024	334.032	336.626	339.465	341.960	339.430	342.303	346.253	345.888	350.282	353.720	357.361
- Surat Berharga / Securities	823	2.793	2.401	2.062	2.158	2.681	2.439	2.358	2.451	2.364	2.422	2.578	2.312	2.450	2.277
- Lainnya / Others	5.175	6.056	6.396	6.701	6.174	6.571	6.372	6.339	6.732	6.761	7.009	6.360	7.013	6.536	6.565
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	20.952	30.961	20.556	17.557	20.102	16.720	15.643	22.061	17.992	20.634	15.593	18.072	14.245	14.476	15.549
h. Tagihan Lainnya / Other Claims	329.931	656.458	689.289	604.769	613.474	467.399	452.412	509.977	487.402	538.253	560.127	623.647	655.069	723.628	691.738
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	5.998.648	6.665.390	6.804.564	6.798.491	6.836.964	6.966.349	6.965.828	7.059.543	7.162.288	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675
Rupiah	5.164.773	5.756.007	5.809.704	5.835.431	5.886.868	5.988.904	5.999.221	6.068.870	6.125.079	6.198.197	6.280.683	6.442.601	6.353.248	6.368.149	6.411.743
Giro / Demand Deposit	1.100.040	1.262.734	1.340.717	1.296.338	1.312.055	1.366.270	1.356.164	1.381.910	1.439.235	1.479.487	1.520.057	1.591.523	1.544.750	1.563.529	1.602.812
Tabungan / Saving	1.813.949	2.014.663	1.971.773	2.025.603	2.052.172	2.085.775	2.089.833	2.112.743	2.125.970	2.149.352	2.182.741	2.263.564	2.227.859	2.227.412	2.244.477
Simpanan Berjangka / Time Deposits	2.250.784	2.478.610	2.497.214	2.513.490	2.522.642	2.536.858	2.553.224	2.574.216	2.559.874	2.569.358	2.577.884	2.587.514	2.580.640	2.577.209	2.564.453
Valas / Foreign Exchange	833.875	909.383	994.860	963.060	950.096	977.445	966.607	990.673	1.037.209	1.046.786	1.042.674	1.036.861	1.009.332	1.016.245	1.069.932
Giro / Demand Deposit	365.808	424.401	509.286	494.075	470.325	498.742	495.854	518.636	543.056	557.747	556.883	551.982	524.615	535.981	585.255
Tabungan / Saving	131.236	158.837	160.590	152.373	154.816	156.339	159.196	160.006	168.744	168.892	172.538	168.696	176.703	180.275	189.988
Simpanan Berjangka / Time Deposits	336.831	326.145	324.984	316.612	324.955	322.364	311.558	312.032	325.409	320.147	313.253	316.184	308.014	299.988	294.690
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.147	6.011	6.689	5.817	5.768	4.836	5.704	5.480	5.871	4.064	1.696	1.672	1.676	1.666	1.609
c. Kewajiban kepada Bank lain / Interbank Liabilities	197.517	176.681	166.312	161.927	172.414	164.155	160.884	155.215	161.478	149.177	144.571	160.594	169.173	165.100	160.959
d. Surat Berharga yang diterbitkan / Issued Securities	135.029	125.079	121.418	125.339	122.966	118.942	118.176	115.473	117.491	117.150	113.383	117.684	114.606	116.034	116.000
e. Pinjaman yang Diterima / Loans received	299.055	270.036	253.698	248.963	252.247	247.865	235.032	230.512	228.346	225.806	226.890	227.554	220.949	219.193	217.734
Rupiah	62.710	71.871	67.988	68.194	69.915	71.298	69.462	68.340	65.056	63.136	61.973	62.206	61.622	60.806	64.484
Valas / Foreign Exchange	236.345	198.165	185.710	180.769	182.332	176.567	165.570	162.172	163.289	162.669	164.917	165.349	159.327	158.387	153.250
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	15.606	23.795	19.167	13.976	13.899	13.088	11.654	15.084	12.704	13.868	11.167	12.370	10.187	10.547	11.628
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo) / Other Liabilities	187.404	134.966	102.633	98.515	87.499	92.822	91.120	91.184	85.820	83.331	84.668	125.817	97.840	111.417	121.908
h. Setoran Jaminan / Guarantee Deposits	4.157	4.367	3.333	3.438	3.385	3.822	4.694	4.256	4.788	3.711	4.355	4.565	3.651	4.172	3.624
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	211.758	229.653	244.260	244.574	244.929	244.346	247.309	248.464	252.850	253.829	250.285	261.671	263.027	264.152	272.706
b. Cadangan / Reserves	75.055	73.652	76.699	75.525	76.346	80.995	81.217	81.493	81.585	81.505	81.579	81.168	81.504	81.516	83.643
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	163.094	612.598	662.604	659.582	657.296	652.102	650.601	649.317	648.470	646.996	645.583	648.343	781.496	788.525	710.086
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	156.487	104.718	33.015	44.119	53.702	67.527	78.173	92.002	104.614	117.996	130.474	140.207	16.857	30.890	45.368
e. Tambahan modal disetor / Additional Paid In Capital	144.050	192.236	181.006	186.758	190.004	191.006	191.985	193.998	286.926	287.809	295.515	273.985	279.692	274.947	274.902
f. Modal Pinjaman / Loan Capital	43.489	56.206	63.740	63.622	60.913	60.047	59.371	58.985	65.714	64.796	66.011	65.852	66.531	66.497	68.512

Tabel 1.2.a. Kegiatan Usaha Bank Persero (State Owned Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.438.272	2.456.205	2.495.056	2.487.738	2.504.367	2.552.232	2.544.398	2.558.879	2.579.760	2.582.100	2.612.531	2.630.961	2.604.795	2.634.859	2.685.138
- Kepada Pihak Ketiga / To Third Party	2.430.773	2.445.965	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712
Rupiah	2.118.483	2.130.279	2.154.990	2.155.668	2.171.357	2.203.439	2.194.574	2.203.968	2.218.276	2.219.331	2.235.923	2.250.578	2.220.581	2.250.827	2.287.055
Valas / Foreign Exchange	312.289	315.686	329.529	321.894	322.675	338.316	340.381	345.989	353.987	356.444	369.816	372.587	376.359	376.333	389.658
- Kepada Bank Lain / Inter Bank Credit	7.499	10.240	10.536	10.175	10.335	10.477	9.443	8.921	7.497	6.325	6.793	7.796	7.855	7.698	8.426
Rupiah	4.737	6.266	6.149	6.125	6.206	6.370	5.317	5.358	4.550	4.642	4.678	5.658	5.627	5.551	5.984
Valas / Foreign Exchange	2.762	3.974	4.387	4.051	4.129	4.107	4.126	3.563	2.948	1.683	2.115	2.138	2.228	2.148	2.442
b. Penempatan pada Bank Lain / Interbank Placement	76.408	79.290	88.660	86.305	95.041	96.803	91.445	105.494	93.967	94.589	75.344	72.637	72.173	92.889	76.854
- Giro / Demand Deposit	36.957	56.276	68.474	54.665	56.681	54.452	50.903	65.414	76.451	72.841	59.489	54.993	51.418	73.244	54.975
- Inter Bank Call Money / Inter Bank Call Money	27.051	16.143	16.672	24.813	24.608	24.557	17.122	18.831	13.214	16.109	12.151	12.635	16.091	16.823	18.336
- Deposito Berjangka / Time Deposits	3.568	3.768	1.893	1.379	2.929	2.646	2.603	1.792	3.929	5.299	3.368	4.105	3.750	2.577	3.288
- Lainnya / Others	8.831	3.102	1.620	5.447	15.149	20.817	19.457	374	340	336	904	915	246	254	254
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	315.897	320.000	322.333	328.363	298.240	346.377	354.158	330.088	338.388	338.255	319.983	396.875	310.570	295.031	300.946
- Giro / Demand Deposit	160.700	140.604	96.406	82.803	97.720	93.501	104.845	99.129	116.306	116.337	110.822	201.794	127.440	128.588	148.404
- Fine Tune Operation (FTO)	70.898	97.477	175.888	197.439	168.269	172.080	172.651	171.677	164.044	149.351	115.051	94.247	79.453	95.125	107.155
- Fasbi	84.270	81.918	50.035	48.117	32.247	80.792	76.657	59.276	58.031	72.560	94.104	100.827	103.641	71.311	45.381
- Lainnya / Others	29	1	4	4	4	4	4	6	6	6	6	6	36	6	6
d. Surat Berharga / Securities	394.525	615.448	657.176	653.555	638.622	668.256	674.018	707.867	770.186	786.701	811.619	786.707	806.733	807.982	807.146
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	20.406	15.483	16.582	16.224	14.689	23.624	22.195	10.539	8.565	11.275	12.012	9.815	9.558	7.461	4.763
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	19.151	40.225	38.993	38.202	38.616	40.327	36.413	35.949	37.192	35.592	33.881	29.869	26.162	26.708	28.592
- Obligasi / Bonds	297.188	499.825	543.077	541.555	528.135	544.156	556.361	595.926	653.392	670.549	700.157	676.547	692.465	620.508	626.043
- Lainnya / Others	57.781	58.915	58.525	57.574	57.181	60.149	59.049	65.453	71.036	69.284	70.477	78.548	153.305	147.748	147.748
e. Penyertaan / Equity Investment	25.139	26.197	31.557	31.624	31.728	31.833	31.914	32.030	86.647	86.756	86.868	65.030	66.418	66.706	66.903
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	90.486	186.006	194.887	196.792	201.508	205.788	205.593	207.294	208.451	210.360	212.147	210.919	214.779	216.521	217.551
- Kredit yang diberikan / Credit	87.056	180.143	190.330	192.305	197.055	200.460	200.459	201.889	202.985	204.937	206.516	205.201	208.514	210.513	211.605
- Surat Berharga / Securities	323	2.176	1.763	1.547	1.676	2.218	1.962	1.904	1.947	1.858	1.918	2.124	1.887	2.035	2.010
- Lainnya / Others	3.106	3.687	2.794	2.940	2.778	3.109	3.172	3.501	3.519	3.565	3.714	3.594	4.377	3.973	3.936
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.117	5.696	2.594	2.422	3.514	2.192	2.232	4.334	3.196	3.453	2.305	2.929	2.096	2.250	2.704
h. Tagihan Lainnya / Other claims	119.239	186.428	145.917	99.583	111.499	91.975	99.200	104.253	117.265	125.776	146.104	182.009	145.403	137.130	127.740
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	2.581.349	2.873.149	2.915.664	2.885.529	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159	3.179.487	3.057.731	3.065.654	3.100.691
Rupiah	2.208.733	2.459.829	2.447.699	2.428.032	2.436.985	2.500.467	2.516.583	2.557.741	2.585.120	2.593.029	2.634.433	2.731.178	2.635.891	2.636.062	2.652.595
Giro / Demand Deposit	487.231	555.777	552.821	531.545	531.540	565.332	569.110	571.818	615.057	611.115	632.470	690.666	653.377	649.043	652.931
Tabungan / Saving	910.783	1.005.489	978.103	997.155	1.003.087	1.021.389	1.021.888	1.036.953	1.046.429	1.049.165	1.069.126	1.105.687	1.084.304	1.075.990	1.088.550
Simpanan Berjangka / Time Deposits	810.719	898.563	916.775	899.331	902.358	913.746	925.585	948.970	923.633	932.749	932.837	934.825	898.210	911.029	911.114
Valas / Foreign Exchange	372.615	413.319	467.965	457.497	439.191	448.549	448.549	444.520	459.895	470.689	456.726	448.310	421.840	429.593	448.096
Giro / Demand Deposit	168.535	204.899	259.752	261.998	243.560	256.795	260.288	261.644	270.161	284.319	275.509	267.918	243.872	253.859	271.904
Tabungan / Saving	37.406	46.356	45.388	42.646	44.207	44.186	44.305	44.445	47.178	46.224	49.286	46.357	51.213	53.485	57.051
Simpanan Berjangka / Time Deposits	166.674	162.065	162.825	152.853	151.424	148.171	143.976	138.430	142.556	140.145	131.931	134.035	126.756	122.249	119.141
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	529	537	998	1.013	991	976	1.288	1.313	1.736	1.690	1.694	1.671	1.675	1.665	1.608
c. Kewajiban kepada Bank lain / Interbank Liabilities	46.482	44.899	41.852	44.524	39.618	45.229	41.313	41.724	38.471	37.657	31.667	38.720	42.153	37.752	34.307
d. Surat Berharga yang diterbitkan / Issued Securities	85.334	83.796	82.011	86.188	85.079	84.343	84.252	81.603	80.624	80.262	80.663	80.309	80.213	80.113	80.123
e. Pinjaman yang Diterima / Loans received	153.693	141.994	138.915	138.571	140.485	141.844	129.701	128.118	127.013	126.184	126.129	124.731	121.416	118.760	114.049
Rupiah	25.447	24.982	23.510	23.673	24.757	26.944	24.961	24.023	23.393	24.143	23.569	23.436	22.904	21.071	21.905
Valas / Foreign Exchange	128.246	117.013	115.405	114.898	115.728	114.901	104.740	104.095	103.620	102.041	102.560	101.295	98.512	97.689	92.143
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.400	2.345	3.245	2.063	1.680	2.496	1.704	1.550	1.432	1.481	1.528	1.351	1.344	1.322	1.558
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	82.019	66.728	36.514	38.207	30.668	35.251	38.033	37.006	31.899	33.307	35.026	62.316	47.152	59.148	68.517
h. Setoran Jaminan / Guarantee Deposits	1.227	1.383	846	902	924	1.349	2.176	1.380	1.820	1.095	1.051	934	814	848	1.168
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	30.078	30.446	30.451	30.451	30.451	30.451	30.437	30.425	31.734	32.336	32.463	33.461	33.332	33.332	33.332
b. Cadangan / Reserves	11.994	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.688	13.596	13.596	13.596	13.596	13.596	13.596
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	317.719	300.631	313.511	312.691	312.690	312.691	312.692	312.707	312.707	312.707	312.707	312.691	377.949	383.474	339.947
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	74.699	37.301	14.649	19.711	24.019	29.657	34.729	41.519	47.054	54.303	61.164	69.282	8.730	16.377	25.049
e. Tambahan modal disetor / Additional Paid In Capital	39.838	49.834	47.417	50.344	51.173	50.379	50.046	51.589	144.550	143.719	143.537	119.757	120.420	118.679	117.422
f. Modal Pinjaman / Loan Capital	3.764	10.945	18.343	18.279	16.646	15.324	15.286	15.129	23.744	23.541	25.259	25.162	25.837	25.816	25.820

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

Keterangan / Items	2019	2020	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	469.530	493.422	494.685	497.270	499.523	502.927	502.352	505.291	511.721	512.141	515.469	520.497	511.920	514.651	523.176
- Kepada Pihak Ketiga / To Third Party	464.434	488.666	490.541	493.206	495.456	499.032	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376
Rupiah	464.099	488.402	489.261	491.933	494.195	497.778	497.384	500.347	506.632	507.219	510.543	514.928	506.929	509.897	518.152
Valas / Foreign Exchange	335	264	1.281	1.274	1.261	1.254	1.251	1.234	1.214	1.202	1.215	1.162	1.173	1.211	1.223
- Kepada Bank Lain / Inter Bank Credit	5.096	4.756	4.144	4.064	4.067	3.895	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800
Rupiah	5.096	4.756	4.144	4.064	4.067	3.895	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	40.436	28.601	28.907	35.227	26.042	28.688	21.607	19.391	19.958	15.839	13.480	23.315	19.712	17.390	19.050
- Giro / Demand Deposit	2.071	2.585	2.966	4.784	4.609	3.271	3.258	4.687	5.159	5.455	5.697	4.317	4.870	4.690	3.986
- Inter Bank Call Money / Inter Bank Call Money	18.497	9.126	6.196	6.604	4.705	9.101	4.676	4.087	9.581	6.852	4.803	9.736	5.567	6.027	7.828
- Deposito Berjangka / Time Deposits	18.505	16.052	19.225	23.238	16.102	15.787	12.872	8.814	3.565	1.983	2.100	8.385	8.592	6.031	6.671
- Lainnya / Others	1.364	838	520	602	626	529	800	1.804	1.653	1.549	879	878	682	641	565
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71.441	71.953	58.623	55.286	65.685	88.964	91.254	89.913	107.515	116.739	116.076	110.147	101.679	102.288	106.173
- Giro / Demand Deposit	43.659	29.527	25.006	22.871	30.896	31.751	35.202	34.511	35.639	37.747	44.932	51.741	44.327	39.879	49.855
- Fine Tune Operation (FTO)	4.389	16.912	19.335	19.050	19.677	25.480	33.512	27.102	45.830	58.272	47.331	18.249	31.961	43.760	33.399
- Fasbi	22.219	23.928	11.315	8.398	11.895	29.833	20.300	26.503	25.311	17.425	21.685	39.582	23.051	14.959	21.372
- Lainnya / Others	1.173	1.587	2.967	4.966	3.217	1.900	2.240	1.796	736	3.295	2.128	575	2.341	3.690	1.547
d. Surat Berharga / Securities	67.915	80.760	102.037	109.955	111.751	116.131	114.167	116.834	123.993	120.426	123.787	117.817	115.990	118.614	120.107
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	11.894	3.110	3.595	3.703	4.271	3.416	2.014	977	1.928	2.133	1.829	1.369	1.291	1.716	904
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.184	5.666	9.258	9.960	9.537	10.098	8.218	7.152	7.946	7.160	4.965	4.944	5.481	4.725	6.264
- Obligasi / Bonds	35.306	51.886	69.781	76.513	77.650	80.142	82.142	85.580	89.515	88.397	92.180	83.303	88.209	91.020	91.650
- Lainnya / Others	16.531	20.098	19.403	19.779	20.294	22.475	21.793	23.125	24.604	22.736	24.813	28.201	21.009	21.153	21.289
e. Penyertaan / Equity Investment	1.610	1.945	1.953	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.968	1.968
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	9.317	14.290	15.418	15.691	15.876	15.824	16.219	16.628	16.255	16.824	16.881	16.089	16.319	16.731	16.657
- Kredit yang diberikan / Credit	8.874	13.730	14.848	15.135	15.323	15.273	15.673	16.082	15.696	16.277	16.349	15.590	15.785	16.217	16.278
- Surat Berharga / Securities	167	226	230	228	227	230	232	232	232	226	224	199	197	197	48
- Lainnya / Others	276	333	340	328	327	321	314	315	326	321	307	299	337	317	331
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	11	8	50	28	5	9	39	21	25	33	6	16	20	4
h. Tagihan Lainnya / Other claims	26.602	47.769	70.868	76.525	66.129	52.137	40.134	42.090	42.406	79.091	64.834	46.175	55.452	78.465	74.364
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	532.258	590.602	632.353	655.378	648.381	663.663	646.055	646.847	673.688	713.166	701.153	681.607	671.332	697.765	705.245
Rupiah	529.822	589.463	628.694	652.028	645.860	660.654	643.492	642.572	668.282	708.015	696.061	676.637	667.072	693.403	701.531
Giro / Demand Deposit	141.049	131.204	175.585	173.250	157.927	176.834	155.074	159.779	176.299	206.638	188.335	169.986	170.859	190.978	205.909
Tabungan / Saving	181.965	188.112	164.080	167.165	177.419	181.962	183.988	181.330	179.759	181.814	187.336	208.612	184.898	182.884	183.391
Simpanan Berjangka / Time Deposits	206.808	270.147	289.029	311.614	310.514	301.858	304.430	301.462	312.224	319.563	320.390	298.039	311.315	319.541	312.230
Valas / Foreign Exchange	2.436	1.139	3.059	3.350	3.009	2.564	2.564	4.275	5.407	5.151	5.092	4.970	4.260	4.363	3.714
Giro / Demand Deposit	339	136	713	721	686	651	668	656	669	927	960	808	799	796	811
Tabungan / Saving	66	110	108	108	118	113	108	103	102	102	99	106	98	94	95
Simpanan Berjangka / Time Deposits	2.032	892	2.838	2.521	1.717	2.246	1.788	3.516	4.635	4.122	4.013	4.056	3.363	3.473	2.808
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	98	1	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	31.967	23.092	13.018	12.366	13.056	14.620	13.498	14.559	18.589	13.934	14.235	20.660	16.500	14.420	16.083
d. Surat Berharga yang diterbitkan / Issued Securities	11.224	9.537	8.144	8.174	7.965	7.150	6.536	6.551	7.672	6.557	6.113	8.089	6.610	6.484	7.002
e. Pinjaman yang Diterima / Loans received	16.255	18.301	18.500	18.701	18.923	18.397	18.533	18.796	18.184	18.512	19.281	18.400	18.355	18.377	20.768
Rupiah	16.255	18.301	18.500	18.701	18.923	18.397	18.533	18.796	18.184	18.512	19.281	18.400	18.355	18.377	20.724
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	2	15	15	4	13	2	5	11	11	27	0	13	4	7
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	11.345	1.501	1.023	424	455	2.173	646	351	421	499	1.017	2.765	873	864	2.247
h. Setoran Jaminan / Guarantee Deposits	443	323	189	181	168	156	177	196	213	217	220	406	295	226	192
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	42.047	44.615	46.773	47.085	47.145	46.485	46.509	46.510	46.555	46.599	46.760	48.206	48.208	48.250	52.453
b. Cadangan / Reserves	25.160	23.424	24.608	24.918	25.733	27.024	27.235	27.474	27.475	27.475	27.567	26.605	26.942	26.943	28.660
c. U/L Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.899	2.909	10.330	7.999	5.839	5.448	4.175	3.917	3.738	3.738	3.609	3.978	16.924	16.421	7.652
d. U/L Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	12.307	13.002	3.620	4.352	5.475	7.019	8.025	9.160	10.432	11.590	12.438	13.776	1.416	2.461	4.130
e. Tambahan modal disetor / Additional Paid In Capital	1.831	4.269	1.522	1.674	1.772	1.604	2.020	2.292	2.067	2.912	2.844	2.698	2.368	2.711	2.906
f. Modal Pinjaman / Loan Capital	1.937	2.934	2.934	2.934	2.934	2.934	3.931	3.931	3.930	3.930	3.930	3.930	3.930	3.930	3.931

Tabel 1.4.a. Kegiatan Usaha Bank Swasta Nasional (Domestic Private Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.534.506	2.415.930	2.388.796	2.384.416	2.396.005	2.412.935	2.402.048	2.411.653	2.441.703	2.442.636	2.451.566	2.498.048	2.474.974	2.492.802	2.536.842
- Kepada Pihak Ketiga / To Third Party	2.491.518	2.369.008	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868
Rupiah	2.135.017	2.019.257	1.984.993	1.984.252	1.993.135	2.008.109	1.999.868	2.011.461	2.044.679	2.055.680	2.057.084	2.098.946	2.077.549	2.094.985	2.127.039
Valas / Foreign Exchange	356.501	349.751	360.481	355.736	358.540	360.112	358.548	357.176	356.609	349.544	358.254	362.528	361.214	361.852	371.829
- Kepada Bank Lain / Inter Bank Credit	42.987	46.923	43.322	44.428	44.330	44.714	43.633	43.015	40.415	37.412	36.228	36.574	36.211	36.965	37.974
Rupiah	38.078	41.379	39.170	38.644	38.606	38.861	38.413	37.901	35.216	32.334	31.108	31.543	31.080	31.320	32.543
Valas / Foreign Exchange	4.909	5.544	4.153	5.785	5.724	5.853	5.219	5.114	5.199	5.078	5.119	5.031	5.131	4.645	5.431
b. Penempatan pada Bank Lain / Interbank Placement	96.924	108.478	90.177	85.251	94.585	88.237	87.701	95.826	96.481	107.355	95.627	102.668	103.316	110.905	103.536
- Giro / Demand Deposit	43.410	61.068	53.027	49.520	55.325	56.524	55.598	60.853	61.850	73.162	59.602	59.506	60.713	64.899	60.316
- Inter Bank Call Money / Inter Bank Call Money	36.937	41.296	31.238	30.372	33.946	26.716	27.344	30.621	28.985	28.379	29.408	33.418	33.894	37.470	36.452
- Deposito Berjangka / Time Deposits	5.809	2.935	3.293	3.244	3.876	3.882	3.777	3.715	4.272	4.609	5.496	7.002	6.761	6.332	4.763
- Lainnya / Others	10.768	3.180	2.619	2.115	1.638	1.114	982	637	1.374	1.205	1.121	2.742	1.947	2.204	2.005
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	317.094	307.063	293.547	286.374	341.354	437.102	464.477	438.359	457.863	480.288	520.060	521.894	539.068	478.357	460.420
- Giro / Demand Deposit	184.662	101.980	110.333	104.879	147.600	150.829	156.911	162.898	179.962	169.278	174.234	188.136	191.561	191.534	223.371
- Fine Tune Operation (FTO)	73.491	148.664	129.658	140.955	140.180	194.161	238.084	193.883	204.169	257.715	262.790	239.511	233.813	221.416	164.991
- Fasbi	54.332	43.600	41.554	32.582	43.985	70.588	60.814	70.131	57.034	39.985	69.382	80.803	110.286	61.340	66.598
- Lainnya / Others	4.608	12.819	12.002	7.959	9.589	21.523	8.667	11.448	16.698	13.311	13.654	13.443	3.408	4.066	5.460
d. Surat Berharga / Securities	483.621	686.753	755.343	784.208	765.093	809.446	803.382	814.563	826.319	826.762	846.522	845.884	818.953	821.363	836.029
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	34.038	191	276	233	390	313	177	153	117	172	282	1.236	1.162	1.195	1.482
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7.903	7.533	8.212	8.730	8.542	9.559	12.443	12.236	10.823	11.729	8.510	8.357	7.601	5.713	3.715
- Obligasi / Bonds	327.107	580.288	651.008	682.208	654.417	684.876	667.300	678.791	693.021	694.985	702.682	705.088	684.962	691.749	715.914
- Lainnya / Others	114.574	98.740	95.847	93.036	101.744	114.698	123.462	123.383	122.357	119.877	135.048	131.203	125.228	122.707	114.917
e. Penyertaan / Equity Investment	23.951	26.768	26.913	26.981	27.071	26.779	26.917	27.038	29.847	29.988	29.475	29.445	29.554	29.630	29.179
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	64.790	106.672	113.933	115.769	118.368	117.593	118.819	120.219	118.006	118.037	120.192	121.292	122.054	123.097	125.060
- Kredit yang diberikan / Credit	62.925	104.562	110.361	112.146	115.133	114.356	116.824	117.600	114.979	115.024	117.067	118.718	119.671	120.780	122.691
- Surat Berharga / Securities	325	379	394	274	249	227	238	216	265	274	273	245	221	208	213
- Lainnya / Others	1.529	1.731	3.177	3.348	2.985	3.010	2.757	2.402	2.763	2.740	2.852	2.330	2.162	2.109	2.157
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10.628	14.258	9.424	8.298	9.097	7.536	7.232	9.504	8.069	9.435	7.117	8.381	6.775	6.932	7.754
h. Tagihan Lainnya / Other claims	162.186	400.487	446.529	407.504	414.589	304.913	293.506	340.171	310.914	312.835	328.100	371.833	423.557	468.442	452.014
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	2.702.953	3.016.126	3.044.343	3.055.330	3.106.633	3.145.638	3.150.680	3.198.614	3.220.883	3.262.436	3.321.171	3.411.842	3.423.283	3.409.224	3.437.398
Rupiah	2.326.941	2.596.157	2.613.009	2.639.628	2.683.979	2.711.602	2.720.406	2.747.237	2.754.507	2.781.585	2.830.471	2.916.904	2.925.831	2.915.095	2.931.398
Giro / Demand Deposit	411.752	507.027	536.817	517.359	542.197	548.234	552.366	569.914	571.111	586.247	620.164	648.844	638.699	640.308	660.859
Tabungan / Saving	716.016	814.929	823.469	854.938	865.246	875.818	877.442	887.241	892.542	910.420	917.949	940.522	949.720	958.837	962.941
Simpanan Berjangka / Time Deposits	1.199.174	1.274.202	1.252.723	1.267.331	1.276.537	1.287.551	1.290.598	1.290.082	1.290.854	1.284.918	1.292.358	1.327.538	1.337.413	1.315.950	1.307.598
Valas / Foreign Exchange	376.012	419.969	431.334	415.702	422.654	434.036	430.273	451.377	466.375	480.851	490.700	494.938	497.452	494.129	506.000
Giro / Demand Deposit	133.464	161.502	172.657	160.223	155.915	165.150	163.714	180.077	181.100	196.857	205.080	209.304	209.411	208.573	219.506
Tabungan / Saving	85.950	103.092	106.851	101.637	102.764	104.100	106.792	107.528	113.405	114.620	113.357	116.521	118.034	124.418	124.418
Simpanan Berjangka / Time Deposits	156.598	155.375	151.826	153.842	163.975	164.786	159.767	163.772	171.871	169.374	171.306	172.278	171.520	167.523	162.076
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.495	5.473	5.690	4.777	4.776	3.859	4.415	4.167	4.134	2.373	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	96.530	88.784	90.704	85.141	93.766	85.844	84.723	79.441	83.765	77.677	80.233	80.086	87.942	90.402	87.529
d. Surat Berharga yang diterbitkan / Issued Securities	38.471	31.745	31.263	30.977	29.923	27.449	27.388	27.319	29.195	30.331	26.607	29.287	27.784	29.436	28.875
e. Pinjaman yang Diterima / Loans received	127.107	106.689	94.243	90.621	91.769	86.555	85.729	82.531	82.083	80.543	81.415	84.359	81.113	82.057	82.918
Rupiah	19.008	26.588	24.978	24.820	25.235	24.957	24.968	24.521	22.480	19.981	19.123	20.369	20.363	21.358	21.855
Valas / Foreign Exchange	108.099	80.101	69.265	65.802	66.534	61.597	60.761	58.010	59.603	60.562	62.292	63.990	60.750	60.698	61.064
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7.776	13.021	10.741	7.460	7.194	6.662	6.089	7.426	6.383	6.664	5.608	6.041	5.077	5.166	5.859
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repurchase) / Other Liabilities	87.659	63.128	62.958	57.900	54.576	53.699	51.157	52.703	52.357	48.436	47.569	58.334	47.367	49.350	49.146
h. Setoran Jaminan / Guarantee Deposits	2.393	2.405	2.096	2.136	2.029	2.081	1.972	2.119	2.149	1.964	2.309	2.530	1.968	2.244	2.239
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	132.321	147.188	159.723	159.725	160.021	160.097	163.051	164.217	167.248	167.581	163.750	172.692	174.174	175.257	179.608
b. Cadangan / Reserves	37.901	38.235	38.496	37.012	37.017	40.374	40.395	40.422	40.423	40.434	40.415	40.967	40.967	40.977	41.387
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	262.105	273.869	296.755	296.766	296.633	292.450	292.220	292.001	291.954	290.481	291.405	293.812	345.120	347.127	321.269
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	58.964	46.927	13.662	18.880	22.550	28.915	33.012	38.357	44.044	48.845	53.390	53.222	6.296	11.355	15.511
e. Tambahan modal disetor / Additional Paid In Capital	101.550	137.429	131.789	134.397	136.637	138.556	139.339	139.534	139.827	140.708	148.677	151.133	156.623	153.342	154.492
f. Modal Pinjaman / Loan Capital	37.788	42.327	42.463	42.609	41.333	41.789	40.154	39.924	38.040	37.326	36.822	36.760	36.764	36.751	38.762

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	2019	2020	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	241.450	182.060	178.418	173.934	175.732	176.762	174.582	168.702	174.300	171.015	175.154	171.130	168.188	169.591	170.609
- Kepada Pihak Ketiga / To Third Party	230.266	177.922	175.885	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313
Rupiah	113.194	85.824	84.026	84.406	84.684	82.998	83.446	86.003	86.240	88.289	91.250	89.892	90.083	89.420	88.940
Valas / Foreign Exchange	117.072	92.098	91.859	87.007	88.556	89.782	88.248	83.126	85.439	81.946	84.005	76.606	75.710	77.212	78.893
- Kepada Bank Lain / Inter Bank Credit	11.184	4.139	2.534	2.520	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296
Rupiah	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	11.125	4.139	2.534	2.520	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296
b. Penempatan pada Bank Lain / Interbank Placement	31.504	36.432	38.201	38.508	39.470	34.226	36.602	41.339	37.853	42.779	34.907	24.514	31.583	28.848	34.247
- Giro / Demand Deposit	3.641	3.409	3.505	3.150	5.889	3.851	4.087	3.374	2.042	2.626	3.620	3.688	3.571	3.707	4.515
- Inter Bank Call Money / Inter Bank Call Money	27.838	32.701	34.002	34.574	32.426	28.888	31.601	35.494	35.235	37.836	30.727	20.153	27.959	21.392	28.767
- Deposito Berjangka / Time Deposits	-	-	500	500	500	500	500	500	500	500	500	500	-	-	-
- Lainnya / Others	25	322	194	283	655	988	415	1.971	76	1.816	60	173	53	749	965
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	62.349	76.379	112.575	100.235	109.156	108.852	112.480	110.025	124.296	107.653	109.135	117.441	122.388	114.667	131.157
- Giro / Demand Deposit	18.054	33.061	35.009	38.223	44.476	43.372	43.962	41.095	42.645	41.796	41.829	49.910	51.691	51.877	45.615
- Fine Tune Operation (FTO)	25.751	25.316	55.941	50.598	44.014	45.813	47.538	45.133	57.371	46.440	50.382	46.238	50.368	48.842	68.977
- Fasbi	18.543	17.410	21.420	11.414	19.837	16.808	20.215	22.207	22.813	19.132	16.924	21.282	19.827	13.792	16.141
- Lainnya / Others	1	591	204	0	829	2.859	764	1.591	1.467	285	0	11	502	157	425
d. Surat Berharga / Securities	66.633	83.944	74.598	79.423	76.656	81.068	75.286	79.621	78.686	73.101	77.324	80.554	73.153	79.328	81.432
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	6.974	2.498	1.343	1.541	1.545	2.338	2.384	2.469	2.381	1.974	2.119	2.002	2.887	3.691	3.198
- Obligasi / Bonds	52.572	77.095	69.797	74.649	71.884	74.863	69.134	74.540	73.849	68.285	71.754	75.051	68.016	74.251	76.785
- Lainnya / Others	4.451	4.050	3.459	3.234	3.867	3.768	3.768	2.612	2.456	2.842	3.451	3.502	2.250	1.386	1.448
e. Penyertaan / Equity Investment	72	73	73	73	73	73	73	73	73	73	73	73	73	73	73
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.070	6.048	6.270	6.535	6.612	6.673	6.645	6.517	5.901	6.209	6.465	6.526	6.454	6.356	6.934
- Kredit yang diberikan / Credit	5.798	5.732	6.171	6.438	6.521	6.537	6.509	6.389	5.770	6.066	6.321	6.379	6.311	6.210	6.786
- Surat Berharga / Securities	8	12	13	13	6	6	6	6	7	7	9	9	6	9	6
- Lainnya / Others	263	305	86	85	85	130	130	122	123	136	137	138	136	137	141
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.206	10.996	8.531	6.786	7.463	6.988	6.169	8.184	6.707	7.720	6.138	6.757	5.358	5.274	5.087
h. Tagihan Lainnya / Other claims	21.903	21.775	25.974	21.156	21.257	18.373	19.573	23.463	16.818	20.551	21.089	23.630	30.657	39.591	37.620
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	182.088	185.513	212.205	202.254	205.774	207.429	203.961	211.821	222.702	205.663	209.873	206.526	210.234	211.750	238.341
Rupiah	99.276	110.557	120.303	115.743	120.044	116.180	118.740	121.319	117.170	115.568	119.718	117.882	124.454	123.590	126.219
Giro / Demand Deposit	60.009	68.725	75.494	74.184	80.391	75.870	79.613	80.398	76.768	75.487	79.088	82.027	81.815	83.200	83.114
Tabungan / Saving	5.184	6.134	6.122	6.346	6.420	6.607	6.516	7.220	7.241	7.953	8.330	8.743	8.937	9.700	9.594
Simpanan Berjangka / Time Deposits	34.084	35.698	38.687	35.214	33.233	33.704	32.611	33.702	33.162	32.128	32.299	27.112	33.702	30.689	33.511
Valas / Foreign Exchange	82.812	74.956	80.501	86.511	85.730	91.249	85.222	90.502	105.532	90.095	90.155	88.544	95.780	88.160	112.122
Giro / Demand Deposit	63.471	57.864	76.164	71.133	70.164	76.147	71.204	76.258	81.126	75.313	73.952	70.533	72.754	72.034	83.034
Tabungan / Saving	7.815	9.279	8.243	7.983	7.727	7.940	7.991	7.930	8.059	7.946	8.839	8.876	8.871	8.662	8.423
Simpanan Berjangka / Time Deposits	11.527	7.813	7.495	7.395	7.839	7.162	6.027	6.313	6.346	6.505	6.002	5.816	6.376	6.744	10.664
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	25	0	-	26	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	22.538	19.906	20.738	19.896	25.974	18.462	21.350	19.490	20.653	19.909	18.436	21.128	22.578	22.527	23.040
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	2.000	3.051	2.039	1.070	1.070	1.069	1.069	1.068	1.066	566	65	64	64	-	-
Rupiah	2.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	500	-	-	-	-	-
Valas / Foreign Exchange	-	1.051	1.039	70	70	69	69	68	66	66	65	64	64	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.427	8.428	5.165	4.438	5.020	3.917	3.859	6.103	4.878	5.713	4.004	4.978	3.753	4.055	4.204
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	6.381	3.608	2.138	1.984	1.800	1.699	1.284	1.124	1.143	1.089	1.055	2.402	2.448	2.054	1.998
h. Setoran Jaminan / Guarantee Deposits	94	256	202	219	264	237	369	561	606	436	775	696	574	854	26
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	32.371	35.190	42.008	42.127	42.133	41.513	41.513	40.692	40.072	40.072	37.862	37.862	41.504	41.503	41.218
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	10.517	7.488	1.085	1.177	1.657	1.936	2.407	2.966	3.084	3.258	3.482	3.926	415	697	677
e. Tambahan modal disetor / Additional Paid In Capital	389	704	278	343	421	466	579	583	482	469	457	397	271	215	82
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.6.a. Laporan Laba / Rugi Bank Umum Commercial Banks Income Statements Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	828.197	794.091	201.760	263.229	327.248	391.272	453.980	518.227	581.642	645.650	707.621	773.902	75.405	129.182	193.170
a. Dari Bank Indonesia / From Bank Indonesia Placement	7.353	8.902	1.974	2.576	3.163	3.965	5.000	5.832	6.695	7.698	8.707	9.740	1.210	2.150	3.075
b. Dari Penempatan pada bank lain / From interbank placement	10.205	5.392	805	1.007	1.269	1.479	1.689	1.896	2.074	2.265	2.435	2.691	225	448	591
c. Dari surat berharga / From securities	64.336	75.630	20.858	28.118	35.781	42.668	49.711	56.820	64.165	71.539	78.964	87.345	7.905	14.837	22.626
d. Dari Kredit yang diberikan / From credit	552.425	508.294	127.016	166.427	206.414	247.088	286.279	326.055	365.711	407.423	446.715	487.587	46.942	85.476	126.749
- kepada pihak ketiga bukan bank / To Third Party non Bank	548.591	504.082	126.236	165.416	205.165	245.612	284.635	324.172	363.687	405.111	444.210	484.944	46.699	85.025	126.089
- kepada bank lain / To other Bank	3.834	4.212	779	1.011	1.249	1.476	1.644	1.883	2.025	2.312	2.505	2.643	243	451	660
e. Lainnya / Others	193.878	195.873	51.108	65.102	80.621	96.072	111.301	127.623	142.997	156.726	170.799	186.539	19.123	26.271	40.131
2. Beban Bunga / Interest Expenses	439.201	412.189	96.918	124.458	152.824	180.691	208.553	237.102	264.436	290.207	315.601	342.699	37.175	54.543	79.257
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	450	368	13	17	18	95	107	120	25	141	144	145	24	46	66
b. Kewajiban pada Bank lain / Interbank Liabilities	11.570	8.085	1.540	2.011	2.615	3.060	3.464	3.869	4.280	4.692	5.118	5.618	421	772	996
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	210.401	190.658	38.092	50.116	62.125	73.719	85.476	97.169	108.219	119.353	129.866	140.844	10.683	20.209	30.492
- Giro / Demand Deposit	24.188	27.192	6.168	8.161	10.085	12.024	14.019	16.006	17.957	20.001	22.112	24.161	2.183	4.110	6.181
- Tabungan / Saving	24.998	21.655	4.588	6.055	7.511	8.925	10.369	11.925	13.275	14.595	15.863	17.181	1.274	2.516	3.838
- Simpanan Berjangka / Time deposits	161.215	141.811	27.336	35.900	44.529	52.769	61.088	69.238	76.987	84.757	91.891	99.502	7.226	13.583	20.472
d. Surat Berharga / Securities	11.987	10.961	2.490	3.380	4.292	5.054	5.847	6.626	7.506	8.172	9.068	9.797	737	1.417	2.596
e. Pinjaman yang diterima / Loans received	13.655	10.340	2.625	2.980	3.361	3.766	4.180	4.724	5.129	5.606	6.065	6.908	5.659	1.224	1.603
f. Lainnya / Others	189.109	187.804	45.491	59.974	74.583	89.309	103.956	119.380	134.058	147.013	160.338	174.872	19.651	30.874	43.505
g. Koreksi atas pendapatan bunga / Corrections	2.029	3.972	6.667	5.979	5.829	5.688	5.523	5.218	5.002	4.515	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	388.997	381.902	103.404	138.771	174.424	210.581	245.427	281.125	317.206	355.443	392.020	431.203	38.230	74.639	113.913
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	318.252	407.621	140.363	180.460	220.304	249.090	277.816	319.710	361.697	386.606	417.957	460.019	52.877	89.649	122.171
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	12.839	22.342	5.726	7.169	8.720	11.492	12.474	14.640	16.349	17.962	19.371	20.448	2.596	3.893	4.784
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	38	1	-	-	-	-	-	1	-	-	-	-	1	3	6
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	59	239	163	151	9	27	29	38	55	57	65	60	100	380	559
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	144.697	203.924	74.175	97.341	120.424	121.817	132.626	148.237	176.580	187.880	187.899	208.665	25.641	46.678	66.543
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	82.320	77.002	19.377	26.747	33.862	41.307	48.413	55.318	64.128	71.216	78.929	87.234	6.838	13.267	21.368
f. Lainnya / Others	78.298	104.114	40.923	49.051	57.289	74.448	84.274	101.478	104.585	109.491	131.693	143.612	17.701	25.429	28.911
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	510.775	652.690	202.993	263.424	325.959	374.218	423.938	483.355	545.855	591.635	645.091	716.871	70.774	126.555	181.540
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.678	1.595	1.270	1.087	1.064	1.247	1.027	903	1.422	1.634	1.741	2.082	520	675	964
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	417	170	278	278	345	345	454	454	454	454	454	454	0	0	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	46	184	114	113	120	120	147	144	144	174	175	177	7	32	125
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	130.660	183.116	72.255	93.003	113.582	115.196	123.980	137.283	164.821	173.547	173.040	191.785	25.047	45.180	62.990
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130.473	220.212	67.637	84.654	104.758	131.203	149.263	173.913	184.948	198.630	227.745	249.910	24.286	37.254	51.229
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	5.637	4.508	1.043	1.410	1.797	2.109	2.474	2.827	3.184	3.602	3.978	4.404	388	743	1.263
g. Lainnya / Others	241.863	242.905	60.397	82.879	104.292	123.999	146.593	167.831	190.882	213.594	237.959	268.059	20.524	42.672	64.967
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	196.474	136.833	42.212	55.806	68.768	85.454	99.304	117.480	133.048	150.413	164.886	174.352	20.332	37.733	54.544
E. Pendapatan non - operasional / Non Operational Income	27.176	26.831	7.213	8.468	8.861	11.512	12.555	13.013	14.857	15.950	17.995	20.216	3.109	7.301	9.319
F. Beban non - operasional / Non Operational Expenses	23.136	24.048	5.249	7.628	8.734	10.267	11.708	13.079	14.616	16.722	17.557	20.411	2.320	4.456	6.678
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	4.041	2.782	1.964	840	127	1.245	847	(66)	241	(772)	438	(195)	789	2.845	2.641
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	200.514	139.616	42.738	56.646	68.895	86.698	100.151	117.414	133.289	149.641	165.324	174.271	21.121	40.579	55.098
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	105.391	67.531	(53)	(65)	(83)	(99)	(112)	(128)	(146)	(165)	(184)	89.861	(18)	(39)	(65)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	105.669	67.820	(152)	(164)	(182)	(198)	(211)	(227)	(244)	(264)	(283)	89.586	(18)	(39)	(65)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	156.487	104.718	33.026	44.119	53.702	67.527	78.173	92.002	104.614	117.996	130.474	140.206	16.857	30.890	45.368

Tabel 1.7.a. Laporan Laba / Rugi Bank Persero (State Owned Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	289.368	277.235	77.667	97.979	121.067	143.912	165.783	188.478	211.696	236.428	259.819	284.381	36.143	53.804	78.330
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.150	1.963	309	423	526	653	820	970	1.160	1.381	1.605	1.809	238	379	543
b. Dari Penempatan pada bank lain / From interbank placement	3.354	2.210	305	357	461	548	612	715	780	876	966	1.125	120	204	281
c. Dari surat berharga / From securities	22.511	27.102	6.988	9.400	12.176	14.376	16.668	19.079	21.674	24.391	27.212	30.916	3.049	5.700	8.699
d. Dari Kredit yang diberikan / From credit	242.146	226.686	62.460	80.727	99.450	118.530	136.518	155.151	174.125	194.449	213.365	232.177	25.532	44.103	63.732
- kepada pihak ketiga bukan bank / To Third Party non Bank	242.018	225.811	62.333	80.576	99.274	118.327	136.352	154.963	173.981	194.290	213.191	232.039	25.465	43.981	63.572
- kepada bank lain / To other Bank	128	874	127	151	176	203	166	187	144	159	175	138	67	122	161
e. Lainnya / Others	20.207	19.276	7.605	7.072	8.453	9.804	11.164	12.563	13.957	15.330	16.671	18.354	7.204	3.417	5.075
2. Beban Bunga / Interest Expenses	119.880	113.490	29.241	34.722	41.253	47.610	53.958	60.230	66.427	72.665	78.616	84.725	18.303	18.820	24.902
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	414	285	3	3	3	4	4	4	4	4	4	5	0	0	1
b. Kewajiban pada Bank lain / Interbank Liabilities	5.361	4.406	894	1.178	1.585	1.846	2.077	2.319	2.563	2.803	3.065	3.378	236	429	469
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	79.400	76.575	13.891	18.316	22.631	26.838	31.148	35.589	39.695	43.778	47.777	51.596	3.819	7.219	10.910
- Giro / Demand Deposit	11.576	13.332	2.986	3.933	4.843	5.778	6.757	7.733	8.690	9.684	10.760	11.697	1.109	2.063	3.064
- Tabungan / Saving	10.652	9.647	2.164	2.838	3.482	4.116	4.766	5.538	6.135	6.675	7.175	7.674	458	968	1.494
- Simpanan Berjangka / Time deposits	57.173	53.597	8.741	11.544	14.306	16.945	19.625	22.318	24.870	27.419	29.843	32.224	2.252	4.189	6.352
d. Surat Berharga / Securities	4.780	4.018	920	1.274	1.677	2.027	2.386	2.682	2.999	3.331	3.835	4.055	356	659	1.417
e. Pinjaman yang diterima / Loans received	7.340	6.168	1.857	1.973	2.119	2.293	2.474	2.798	2.987	3.254	3.521	4.162	5.460	841	1.000
f. Lainnya / Others	20.651	18.430	5.096	6.126	7.550	9.035	10.468	11.770	13.137	14.450	15.602	17.204	8.431	9.672	11.106
g. Koreksi atas pendapatan bunga / Corrections	1.935	3.609	6.581	5.852	5.688	5.567	5.401	5.070	5.043	5.045	4.812	4.326	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	169.488	163.746	46.988	63.257	79.814	96.302	111.824	128.248	145.269	163.762	181.202	199.656	17.840	34.984	53.428
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	129.470	134.785	49.007	71.439	89.469	108.125	118.715	136.923	147.231	155.820	178.857	193.775	14.041	27.409	31.882
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	4.603	7.199	3.322	4.083	4.909	6.326	6.878	8.008	8.600	9.171	9.554	9.800	1.526	2.099	2.575
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	37.677	18.348	8.061	21.101	29.017	31.508	31.345	30.301	32.152	33.803	33.390	35.067	4.289	8.035	7.217
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	39.652	38.267	9.767	13.260	17.235	20.829	24.425	27.950	31.591	35.174	38.738	42.773	3.267	6.543	10.446
f. Lainnya / Others	47.537	70.970	27.856	32.994	38.308	49.462	56.067	70.663	74.888	77.671	97.175	106.135	4.960	10.732	11.644
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	204.182	245.562	77.373	109.574	138.353	166.326	186.067	211.758	231.827	249.867	282.085	308.199	21.357	42.575	56.283
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	247	323	134	156	153	242	182	157	254	253	252	282	82	173	243
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	34.034	10.982	7.682	20.141	27.159	29.432	28.616	26.619	28.010	29.004	28.227	29.112	4.031	7.318	5.694
e. Penyusutan/Amortisasi / Depreciation/Amortizations	69.472	130.834	42.504	52.123	63.958	81.988	91.482	109.560	117.119	123.300	145.311	155.562	8.367	15.791	21.990
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	893	810	197	246	380	414	477	569	600	696	739	743	74	153	215
g. Lainnya / Others	99.535	102.614	26.856	36.908	46.704	54.251	65.310	74.854	85.845	96.613	107.556	122.501	8.803	19.140	28.140
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	94.776	52.968	20.060	25.122	30.930	38.101	44.472	53.412	60.674	69.715	77.974	85.232	10.525	19.818	29.027
E. Pendapatan non - operasional / Non Operational Income	485	846	793	691	412	855	803	395	562	540	664	761	376	2.651	2.653
F. Beban non - operasional / Non Operational Expenses	772	1.840	97	135	164	327	393	484	666	728	679	1.117	118	291	395
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(287)	(993)	697	556	249	528	410	(89)	(104)	(188)	(15)	(357)	258	2.360	2.258
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	94.489	51.975	19.319	25.678	31.178	38.628	44.882	53.322	60.570	69.527	77.959	84.875	10.783	22.178	29.275
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	51.349	19.973	-	-	-	-	-	-	-	-	-	36.056	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	51.349	19.973	-	-	-	-	-	-	-	-	-	36.056	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	74.699	37.301	14.649	19.711	24.019	29.657	34.729	41.519	47.054	54.303	61.164	69.282	8.730	16.377	25.049

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

Keterangan / Items	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	97.447	101.078	24.848	33.281	41.681	50.232	58.672	67.027	75.356	83.711	92.235	100.679	8.067	15.668	24.135
a. Dari Bank Indonesia / From Bank Indonesia Placement	696	1.166	236	312	383	487	614	705	806	961	1.116	1.258	153	279	391
b. Dari Penempatan pada bank lain / From interbank placement	2.753	1.284	248	327	408	474	536	590	645	683	710	741	43	75	121
c. Dari surat berharga / From securities	5.603	6.155	1.511	2.109	2.706	3.279	3.865	4.427	5.014	5.617	6.233	6.865	598	1.149	1.824
d. Dari Kredit yang diberikan / From credit	54.701	55.543	13.757	18.347	22.970	27.765	32.495	37.152	41.833	46.502	51.176	55.898	4.562	8.997	13.819
- kepada pihak ketiga bukan bank / To Third Party non Bank	54.512	55.377	13.725	18.308	22.921	27.706	32.427	37.057	41.728	46.388	51.053	55.764	4.548	8.974	13.783
- kepada bank lain / To other Bank	189	166	31	39	50	59	67	95	105	114	124	134	14	23	35
e. Lainnya / Others	33.695	36.930	9.096	12.186	15.213	18.227	21.163	24.153	27.058	29.948	32.999	35.916	2.711	5.167	7.981
2. Beban Bunga / Interest Expenses	57.593	60.267	14.397	19.201	23.955	28.582	33.137	37.696	42.125	46.607	51.147	55.587	4.196	8.004	12.258
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	4	2	-	-	-	-	0	0	0	0	0	0	-	0	-
b. Kewajiban pada Bank lain / Interbank Liabilities	1.024	756	120	142	173	204	233	264	299	337	372	413	42	74	116
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.999	21.595	4.978	6.617	8.262	9.815	11.356	12.843	14.273	15.779	17.230	18.684	1.383	2.655	4.022
- Giro / Demand Deposit	2.949	2.764	630	860	1.069	1.274	1.490	1.687	1.881	2.122	2.359	2.583	220	424	653
- Tabungan / Saving	2.401	2.325	502	665	831	992	1.157	1.325	1.476	1.634	1.786	1.982	160	300	448
- Simpanan Berjangka / Time deposits	16.650	16.506	3.847	5.092	6.361	7.548	8.709	9.831	10.917	12.023	13.085	14.119	1.003	1.931	2.921
d. Surat Berharga / Securities	1.266	1.147	285	382	477	573	663	738	828	916	995	1.074	81	159	240
e. Pinjaman yang diterima / Loans received	851	913	239	316	394	466	537	608	675	741	804	870	66	128	193
f. Lainnya / Others	32.412	35.778	8.753	11.718	14.618	17.481	20.301	23.188	25.988	28.768	31.670	34.463	2.624	4.988	7.688
g. Koreksi atas pendapatan bunga / Corrections	38	76	22	26	31	43	49	55	61	67	76	84	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	39.854	40.811	10.452	14.080	17.726	21.650	25.534	29.331	33.231	37.103	41.088	45.091	3.871	7.664	11.877
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	9.028	12.166	3.051	4.190	5.205	6.729	7.697	8.448	9.580	10.873	12.140	13.851	1.041	1.757	2.667
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	455	900	87	122	163	240	297	395	481	535	608	699	49	89	108
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	1	-	-	-	-	-	-	-	-	-	-	0	0	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	7	-	10	15	30
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	161	843	290	405	521	584	645	737	844	1.084	1.333	1.658	190	359	504
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	2.159	2.920	781	1.035	1.283	1.564	1.846	2.108	2.501	2.801	3.111	3.540	340	637	998
f. Lainnya / Others	6.253	7.502	1.893	2.628	3.238	4.340	4.909	5.208	5.754	6.453	7.081	7.954	452	657	1.027
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	33.786	37.977	9.160	13.041	16.304	19.866	23.456	26.615	30.065	34.194	37.999	42.382	3.214	6.408	9.493
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	137	108	52	40	37	44	41	48	52	25	25	29	29	32	41
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	0,4	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	144	757	288	392	492	556	614	694	781	1.013	1.237	1.539	172	325	461
e. Penyusutan/Amortisasi / Depreciation/Amortizations	7.155	9.569	2.539	3.639	4.474	5.515	6.550	7.291	8.210	9.611	10.482	11.084	975	1.668	2.031
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	85	62	13	18	23	28	33	38	43	51	56	104	7	12	18
g. Lainnya / Others	26.265	27.480	6.268	8.952	11.278	13.723	16.218	18.545	20.978	23.493	26.198	29.626	2.031	4.371	6.942
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.097	15.001	4.342	5.229	6.627	8.514	9.776	11.163	12.746	13.783	15.230	16.560	1.698	3.013	5.051
E. Pendapatan non - operasional / Non Operational Income	5.263	5.200	1.232	1.646	2.043	2.500	2.947	3.401	3.866	4.334	4.840	5.772	547	1.164	1.653
F. Beban non - operasional / Non Operational Expenses	5.325	5.164	1.232	1.664	2.094	2.565	3.043	3.517	4.009	4.507	5.026	5.835	557	1.218	1.730
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(63)	36	1	(19)	(50)	(65)	(96)	(117)	(143)	(174)	(186)	(63)	(9)	(54)	(77)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.034	15.037	4.342	5.211	6.576	8.449	9.680	11.046	12.603	13.609	15.044	16.497	1.688	2.959	4.973
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.016	4.242	-	-	-	-	-	-	-	-	-	4.207	-	-	0
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	3.961	4.076	-	-	-	-	-	-	-	-	-	4.031	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	12.307	13.002	3.620	4.352	5.475	7.019	8.025	9.160	10.432	11.590	12.438	13.776	1.416	2.461	4.130

Tabel 1.9.a. Laporan Laba / Rugi Bank Swasta Nasional (Domestic Private Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	417.368	397.993	96.007	127.725	159.241	190.918	222.355	254.660	285.541	315.536	344.727	377.151	30.130	57.801	87.838
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.097	4.546	1.086	1.388	1.713	2.210	2.859	3.353	3.844	4.403	4.959	5.568	739	1.340	1.896
b. Dari Penempatan pada bank lain / From interbank placement	3.185	1.529	196	256	313	364	412	456	505	556	605	663	58	160	172
c. Dari surat berharga / From securities	31.893	38.774	11.420	15.399	19.377	23.199	27.110	31.005	34.867	38.654	42.429	46.339	3.844	7.342	11.232
d. Dari Kredit yang diberikan / From credit	238.681	213.903	48.943	64.909	80.960	97.193	113.100	129.053	144.510	160.666	175.814	192.555	16.309	31.332	47.556
- kepada pihak ketiga bukan bank / To Third Party non Bank	235.716	211.020	48.331	64.101	79.953	95.996	111.710	127.473	142.757	158.652	173.634	190.212	16.148	31.031	47.098
- kepada bank lain / To other Bank	2.966	2.883	611	808	1.008	1.197	1.391	1.579	1.753	2.014	2.180	2.343	161	302	458
e. Lainnya / Others	139.511	139.241	34.362	45.773	56.878	67.952	78.874	90.793	101.814	111.257	120.920	132.025	9.180	17.626	26.983
2. Beban Bunga / Interest Expenses	255.469	233.876	52.571	69.618	86.502	103.192	119.967	137.505	153.988	168.866	183.600	199.964	14.481	27.342	41.504
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	30	82	10	14	15	91	103	116	21	137	140	140	24	46	65
b. Kewajiban pada Bank lain / Interbank Liabilities	3.956	2.178	471	623	772	911	1.044	1.168	1.287	1.409	1.527	1.658	131	244	370
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	104.955	89.387	18.610	24.389	30.262	35.922	41.664	47.264	52.622	58.022	62.941	68.493	5.327	10.042	15.106
- Giro / Demand Deposit	8.507	10.017	2.301	3.042	3.773	4.489	5.220	5.960	6.694	7.445	8.183	9.004	787	1.494	2.264
- Tabungan / Saving	11.867	9.595	1.898	2.520	3.158	3.770	4.391	4.996	5.589	6.198	6.801	7.408	640	1.217	1.847
- Simpanan Berjangka / Time deposits	84.581	69.775	14.410	18.826	23.331	27.662	32.053	36.308	40.340	44.379	47.957	52.082	3.900	7.331	10.995
d. Surat Berharga / Securities	5.938	5.771	1.286	1.724	2.138	2.455	2.799	3.207	3.679	3.925	4.238	4.665	287	574	898
e. Pinjaman yang diterima / Loans received	5.328	3.138	506	663	817	972	1.131	1.276	1.419	1.560	1.687	1.824	132	255	410
f. Lainnya / Others	135.205	133.033	31.625	42.106	52.389	62.765	73.155	84.385	94.844	103.694	112.953	123.078	8.579	16.180	24.654
g. Koreksi atas pendapatan bunga / Corrections	56	287	64	101	109	77	73	89	115	119	115	105	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	161.899	164.117	43.435	58.107	72.739	87.725	102.388	117.155	131.553	146.669	161.127	177.187	15.649	30.459	46.335
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	116.408	119.025	33.380	42.736	50.269	62.423	69.811	77.939	77.923	85.762	93.999	108.316	19.470	25.634	34.118
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	5.452	11.873	1.721	2.281	2.901	4.180	4.419	5.254	6.233	7.194	8.036	8.731	813	1.435	1.705
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	38	0	-	-	-	-	-	-	-	-	-	-	1	3	5
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	21	23	2	2	2	20	22	30	33	34	35	36	86	177	331
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	50.513	50.141	14.230	16.679	18.657	21.707	23.372	25.565	21.531	24.116	25.975	33.979	3.344	4.465	6.900
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	36.378	32.382	8.020	11.348	14.020	17.302	20.263	23.131	27.623	30.535	34.083	37.660	2.989	5.651	9.124
f. Lainnya / Others	24.006	24.605	9.406	12.425	14.688	19.214	21.736	23.958	22.503	23.882	25.870	27.910	12.237	13.903	16.053
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	205.787	224.577	60.180	76.483	93.336	113.173	129.520	145.322	153.127	169.079	187.062	217.163	27.490	42.010	60.960
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	524	544	706	512	479	569	387	343	690	898	1.000	1.239	332	383	513
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	281	52	-	-	-	-	108	108	108	108	108	109	0	0	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	6	68	0	0	1	1	1	1	1	11	11	11	3	7	12
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	43.246	42.138	13.257	13.991	15.001	18.659	19.301	20.539	16.405	17.536	19.275	26.706	3.053	3.845	5.670
e. Penyusutan/Amortisasi / Depreciation/Amortizations	50.700	75.389	20.494	27.068	34.232	41.258	48.477	54.244	56.856	62.466	68.350	79.475	14.841	19.605	26.359
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	3.928	2.949	672	916	1.122	1.332	1.577	1.781	2.042	2.303	2.571	2.886	265	491	801
g. Lainnya / Others	107.102	103.437	25.051	33.997	42.502	51.355	59.669	68.306	77.024	85.758	95.747	106.737	8.996	17.678	27.605
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	72.520	58.565	16.635	24.360	29.671	36.975	42.679	49.772	56.349	63.352	68.063	68.340	7.629	14.082	19.493
E. Pendapatan non-operasional / Non Operational Income	20.491	19.459	4.943	5.622	5.885	7.521	8.086	8.516	9.649	10.335	11.569	12.749	1.973	3.280	4.800
F. Beban non-operasional / Non Operational Expenses	17.008	17.017	3.917	5.825	6.474	7.372	8.270	9.069	9.933	11.479	11.843	13.449	1.542	2.868	4.510
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3.483	2.443	1.026	(204)	(589)	149	(183)	(554)	(284)	(1.144)	(274)	(700)	431	412	291
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	76.002	61.008	17.661	24.156	29.082	37.124	42.496	49.219	56.065	62.208	67.789	67.754	8.060	14.494	19.777
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	50.110	43.405	-	-	-	-	-	-	-	-	-	49.855	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	50.110	43.405	-	-	-	-	-	-	-	-	-	49.855	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	58.964	46.927	13.672	18.880	22.550	28.915	33.012	38.357	44.044	48.845	53.390	53.222	6.296	11.355	15.511

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	24.014	17.785	3.238	4.244	5.259	6.210	7.170	8.062	9.049	9.976	10.840	11.691	1.066	1.910	2.867
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.410	1.227	342	453	541	615	707	804	886	953	1.027	1.106	80	152	245
b. Dari Penempatan pada bank lain / From interbank placement	913	369	56	66	86	93	129	135	143	149	155	161	5	9	17
c. Dari surat berharga / From securities	4.329	3.599	938	1.210	1.523	1.814	2.068	2.308	2.609	2.877	3.090	3.224	413	646	871
d. Dari Kredit yang diberikan / From credit	16.897	12.163	1.857	2.443	3.033	3.600	4.166	4.700	5.244	5.805	6.360	6.957	539	1.044	1.641
- kepada pihak ketiga bukan bank / To Third Party non Bank	16.346	11.874	1.847	2.431	3.018	3.583	4.146	4.678	5.221	5.780	6.333	6.929	538	1.040	1.636
- kepada bank lain / To other Bank	551	289	10	13	16	18	20	22	23	25	27	28	1	4	5
e. Lainnya / Others	466	427	45	71	76	88	100	115	168	191	209	243	28	60	92
2. Beban Bunga / Interest Expenses	6.259	4.557	709	917	1.113	1.307	1.490	1.671	1.895	2.069	2.238	2.422	196	377	593
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	0	-	-	-	0	0	0	0	0	0	0	-	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	1.229	745	55	70	84	99	110	119	131	143	154	168	13	24	41
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	4.047	3.101	613	795	970	1.144	1.309	1.473	1.628	1.774	1.918	2.071	153	294	453
- Giro / Demand Deposit	1.158	1.079	251	325	400	483	552	625	693	750	810	877	67	129	201
- Tabungan / Saving	79	88	24	31	39	47	56	65	76	88	101	117	16	31	49
- Simpanan Berjangka / Time deposits	2.810	1.934	338	439	532	614	701	782	860	936	1.007	1.077	70	133	204
d. Surat Berharga / Securities	3	25	-	-	-	0	0	0	0	0	0	3	13	24	41
e. Pinjaman yang diterima / Loans received	136	122	24	28	32	35	39	43	48	52	53	52	0	0	0
f. Lainnya / Others	841	563	17	24	27	28	32	36	88	100	114	128	17	34	57
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	17.756	13.228	2.529	3.327	4.145	4.904	5.680	6.391	7.153	7.907	8.602	9.269	870	1.533	2.274
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	63.346	141.646	54.925	62.095	75.361	71.814	81.593	96.401	126.963	134.151	132.961	144.078	18.324	34.850	53.504
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.329	2.370	595	683	747	746	880	982	1.035	1.062	1.172	1.218	208	271	396
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	1	-	-	-	-	-	-	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	38	215	160	149	6	7	7	7	22	23	24	24	4	187	198
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	56.347	134.591	51.594	59.156	72.229	68.018	77.265	91.633	122.053	128.876	127.201	137.961	17.818	33.820	51.921
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	4.131	3.432	808	1.103	1.323	1.612	1.879	2.129	2.413	2.705	2.997	3.262	242	436	801
f. Lainnya / Others	502	1.038	1.768	1.004	1.055	1.431	1.562	1.649	1.440	1.486	1.566	1.613	53	136	187
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	67.020	144.575	56.280	64.327	77.965	74.853	84.895	99.659	130.837	138.495	137.944	149.127	18.713	35.562	54.804
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	770	621	379	380	396	392	417	355	426	459	464	532	77	87	167
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	136	118	278	278	345	345	345	345	345	345	345	345	-	-	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	40	117	114	112	120	119	146	143	143	163	164	166	4	25	113
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	53.236	129.238	51.027	58.478	70.930	66.549	75.450	89.431	119.625	125.995	124.301	134.428	17.791	33.691	51.166
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.147	4.421	2.100	1.825	2.095	2.442	2.753	2.818	2.763	3.252	3.601	3.789	103	190	849
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	730	686	159	231	272	335	387	440	499	552	612	670	43	86	229
g. Lainnya / Others	8.962	9.374	2.222	3.023	3.808	4.670	5.397	6.127	7.035	7.729	8.458	9.196	694	1.483	2.280
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	14.082	10.299	1.174	1.095	1.541	1.865	2.378	3.133	3.279	3.564	3.619	4.220	481	820	974
E. Pendapatan non - operasional / Non Operational Income	938	1.325	244	510	520	635	719	702	781	741	921	934	213	207	213
F. Beban non - operasional / Non Operational Expenses	30	28	3	3	2	2	3	8	8	8	8	10	104	79	43
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	908	1.297	241	507	518	633	716	694	772	733	913	925	110	128	170
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	14.989	11.596	1.415	1.601	2.058	2.497	3.094	3.827	4.052	4.297	4.532	5.145	591	948	1.072
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(84)	(89)	(53)	(65)	(83)	(99)	(112)	(128)	(146)	(165)	(184)	(257)	(18)	(39)	(65)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	248	365	(152)	(164)	(182)	(198)	(211)	(227)	(244)	(264)	(283)	(356)	(18)	(39)	(65)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	10.517	7.488	1.085	1.177	1.657	1.936	2.407	2.966	3.084	3.258	3.482	3.926	415	697	677

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

Indikator / Indicator	2019	2020	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	904.442	1.037.780	1.296.175	1.208.206	1.200.137	1.252.305	1.263.153	1.276.082	1.228.983	1.183.005	1.232.759	1.213.629	1.154.258	1.185.136	1.150.136
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.277	42.308	44.210	45.246	44.306	49.473	48.910	49.485	47.632	44.645	42.372	41.525	41.892	42.740	42.522
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	883.237	987.245	1.241.773	1.151.534	1.145.252	1.191.077	1.201.990	1.211.549	1.165.679	1.126.855	1.178.789	1.163.491	1.101.328	1.131.646	1.097.380
- Lainnya / <i>Others</i>	6.927	8.227	10.192	11.427	10.579	11.755	12.253	15.048	15.672	11.504	11.598	8.613	11.038	10.750	10.234
Kewajiban Komitmen / Committed Liabilities	2.659.102	2.820.197	3.054.254	3.015.429	2.997.813	2.985.258	3.090.381	3.131.557	3.103.137	3.061.340	3.136.772	3.113.244	3.057.673	3.081.981	3.032.374
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.603.199	1.643.288	1.669.746	1.679.136	1.671.240	1.605.192	1.680.479	1.703.404	1.702.875	1.701.063	1.715.932	1.705.175	1.725.430	1.722.294	1.711.188
- Committed	371.281	405.603	401.785	417.360	414.804	411.945	429.797	439.207	433.384	430.956	438.655	429.072	443.185	432.497	435.859
- Uncommitted	1.231.918	1.237.685	1.267.960	1.261.777	1.256.437	1.193.247	1.250.682	1.264.196	1.269.491	1.270.107	1.277.277	1.276.104	1.282.245	1.289.797	1.275.329
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	16.622	19.402	23.791	21.428	22.904	22.099	22.908	23.712	21.356	23.510	23.476	24.251	23.378	23.544	16.485
- Committed	5.138	4.843	5.776	4.257	4.121	4.296	4.228	4.306	3.172	3.367	3.115	3.874	3.830	2.813	2.725
- Uncommitted	11.484	14.559	18.015	17.171	18.783	17.802	18.680	19.406	18.184	20.142	20.361	20.377	19.549	20.731	13.759
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	67.522	68.511	77.260	76.716	74.706	79.074	77.752	78.901	83.562	84.836	95.722	85.063	81.906	95.523	98.643
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	961.666	1.080.952	1.273.707	1.226.789	1.215.902	1.268.098	1.295.276	1.308.774	1.281.320	1.237.412	1.286.348	1.285.893	1.209.341	1.221.127	1.191.583
- Lainnya / <i>Others</i>	10.093	8.044	9.750	11.360	13.061	10.796	13.967	16.767	14.024	14.520	15.293	12.862	17.619	19.493	14.475
Tagihan Kontinjensi / Contingent Claims	273.864	275.006	284.509	277.665	274.099	269.010	272.231	270.579	290.067	280.456	278.776	269.045	235.614	239.722	234.847
- Garansi yang diterima / <i>Received guarantees</i>	226.961	222.265	226.010	220.155	215.460	209.539	211.391	208.365	225.508	214.904	210.836	204.276	205.979	218.672	213.475
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	40.966	44.416	47.749	47.723	48.871	49.586	50.789	52.031	54.095	54.444	56.486	53.711	1.075	1.102	1.124
- Lainnya / <i>Others</i>	5.936	8.325	10.749	9.787	9.768	9.884	10.051	10.183	10.465	11.107	11.454	11.058	28.559	19.949	20.248
Kewajiban Kontinjensi / Contingent Liabilities	365.644	341.684	321.928	317.597	312.040	317.225	320.444	314.892	321.762	327.337	341.751	348.030	327.615	301.787	292.818
- Garansi yang diberikan / <i>Issued guarantees</i>	363.078	338.920	319.160	314.844	309.209	314.573	317.793	312.265	319.302	324.667	339.109	345.453	325.013	299.059	290.216
- Lainnya / <i>Others</i>	2.566	2.764	2.769	2.753	2.830	2.652	2.651	2.628	2.460	2.670	2.643	2.576	2.602	2.727	2.602
Lainnya / Others	491.618	566.622	578.823	584.081	585.688	595.768	600.228	603.289	607.736	611.927	681.574	696.230	534.076	518.778	523.977
- Penerusan Kredit / <i>Channelling</i>	14.246	12.966	12.714	12.642	12.207	12.197	12.088	12.083	12.052	11.781	11.477	11.477	9.682	9.473	9.378
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	430.741	500.846	512.285	515.446	516.446	526.679	530.202	533.650	541.502	544.707	614.136	627.791	523.747	508.654	513.940
- Kredit yang diberikan / <i>Credit disbursed</i>	421.711	490.473	501.898	504.862	505.886	516.064	519.582	523.025	530.885	533.888	535.884	548.614	518.459	501.970	507.225
- Lainnya / <i>Others</i>	9.030	10.373	10.386	10.584	10.560	10.616	10.621	10.624	10.617	10.818	78.252	79.177	5.289	6.684	6.715
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	46.632	52.809	53.824	55.993	57.035	56.892	57.937	57.557	54.182	55.439	55.961	56.962	646	652	660
- Kredit yang diberikan / <i>Credit disbursed</i>	39.304	45.429	46.437	48.607	49.651	49.505	50.551	50.174	46.776	48.036	48.555	49.558	646	652	660
- Lainnya / <i>Others</i>	7.328	7.380	7.387	7.386	7.384	7.387	7.386	7.384	7.405	7.403	7.405	7.404	-	-	-

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

Indikator / Indicator	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	178.892	212.808	261.241	245.999	253.214	255.753	248.351	258.400	240.026	239.641	251.575	272.165	269.815	277.799	255.414
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	178.714	212.512	260.801	245.638	252.856	255.418	248.028	258.079	239.661	239.247	251.169	271.748	269.501	277.799	255.414
- Lainnya / <i>Others</i>	178	296	440	361	358	334	323	321	365	394	406	418	314	-	-
Kewajiban Komitmen / Committed Liabilities	630.918	653.065	719.874	717.671	716.257	680.749	738.654	750.009	734.298	721.837	743.770	753.808	759.813	750.724	750.058
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	384.510	350.189	364.080	371.952	374.079	312.064	367.338	378.784	380.589	377.498	383.107	377.531	386.608	382.812	393.175
- <i>Committed</i>	37.746	40.703	40.587	50.658	52.619	50.522	54.254	64.046	65.188	63.081	62.166	60.069	60.744	60.500	58.252
- <i>Uncommitted</i>	346.764	309.486	323.494	321.295	321.459	261.542	313.084	314.738	315.402	314.417	320.941	317.462	325.864	322.312	334.924
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4.358	4.251	4.105	4.067	4.044	4.343	4.268	4.249	2.721	3.151	3.156	3.379	3.026	3.031	538
- <i>Committed</i>	2.262	2.231	2.081	2.043	2.025	2.024	1.949	1.930	502	927	932	785	500	502	500
- <i>Uncommitted</i>	2.097	2.020	2.024	2.024	2.019	2.319	2.319	2.319	2.219	2.224	2.224	2.594	2.526	2.529	38
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	34.403	34.576	41.043	41.240	38.089	40.790	42.438	41.680	46.234	46.509	51.322	38.007	38.795	47.145	48.530
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	207.633	264.037	310.634	300.400	300.033	323.540	324.598	325.284	304.741	294.667	306.173	334.878	331.372	317.645	307.802
- Lainnya / <i>Others</i>	14	12	12	12	12	12	12	12	12	12	13	13	13	91	13
Tagihan Kontinjensi / Contingent Claims	67.408	84.460	90.041	87.205	87.352	88.184	88.736	86.614	88.543	91.285	85.121	89.772	66.932	64.869	67.261
- Garansi yang diterima / <i>Received guarantees</i>	44.596	51.866	53.799	52.341	51.507	51.819	51.364	48.245	48.006	49.875	44.131	48.934	49.646	56.751	58.918
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.846	26.379	28.300	28.168	29.020	29.399	30.261	31.156	33.219	33.500	33.350	33.095	150	155	155
- Lainnya / <i>Others</i>	4.966	6.215	7.941	6.696	6.825	6.966	7.111	7.214	7.318	7.909	7.640	7.742	17.136	7.963	8.188
Kewajiban Kontinjensi / Contingent Liabilities	219.994	218.809	208.209	205.460	200.967	206.518	207.218	205.872	213.290	218.672	226.146	233.977	220.956	193.133	183.948
- Garansi yang diberikan / <i>Issued guarantees</i>	218.787	217.325	206.702	203.951	199.456	205.000	205.693	204.333	211.753	217.127	224.549	232.373	219.388	191.561	182.368
- Lainnya / <i>Others</i>	1.207	1.484	1.506	1.509	1.511	1.518	1.525	1.538	1.537	1.545	1.598	1.604	1.568	1.573	1.580
Lainnya / Others	253.628	284.230	290.656	293.926	293.263	300.331	302.177	304.298	305.707	308.311	377.056	381.308	315.026	295.938	298.757
- Penerusan Kredit / <i>Channelling</i>	5.160	4.488	4.438	4.415	4.266	4.252	4.200	4.197	4.178	4.213	4.327	4.349	4.424	4.357	4.331
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	248.332	279.604	286.078	289.371	288.858	295.938	297.837	299.961	301.389	303.961	372.590	376.821	310.602	291.582	294.426
- Kredit yang diberikan / <i>Credit disbursed</i>	245.610	276.873	283.341	286.585	286.075	293.152	295.052	297.167	298.591	301.163	302.419	306.652	307.833	288.813	291.659
- Lainnya / <i>Others</i>	2.722	2.731	2.736	2.786	2.783	2.785	2.785	2.794	2.798	2.798	70.171	70.170	2.769	2.769	2.767
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	136	139	141	141	139	141	141	139	140	137	139	138	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	136	139	141	141	139	141	141	139	140	137	139	138	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	5.439	7.324	11.570	16.752	11.719	10.112	12.312	13.587	15.003	19.951	18.792	13.570	16.538	15.166	11.715
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	138	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	365	885	3.934	9.087	4.600	2.633	4.349	5.536	6.499	11.703	10.132	5.970	7.658	7.232	3.774
- Lainnya / <i>Others</i>	4.936	6.330	7.528	7.557	7.012	7.372	7.855	7.943	8.396	8.140	8.552	7.492	8.772	7.826	7.832
Kewajiban Komitmen / Committed Liabilities	31.921	28.035	33.616	37.979	33.275	31.127	34.660	36.048	37.680	44.133	42.489	40.282	43.150	42.535	35.952
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	26.403	21.200	22.605	20.913	20.565	20.781	21.320	20.162	20.593	21.096	21.024	20.263	22.606	24.406	22.240
- <i>Committed</i>	8.648	4.826	4.642	4.585	4.594	4.898	5.399	5.505	5.738	5.666	5.582	6.009	6.305	6.093	5.802
- <i>Uncommitted</i>	17.755	16.374	17.962	16.328	15.971	15.883	15.921	14.657	14.855	15.430	15.442	14.253	16.301	18.313	16.438
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	299	826	888	896	873	745	696	779	899	846	872	976	984	1.226	1.057
- <i>Committed</i>	25	117	132	137	135	87	93	84	89	86	91	69	288	279	249
- <i>Uncommitted</i>	274	709	756	759	738	657	603	696	810	761	781	907	696	947	808
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	98	116	106	123	79	126	188	200	262	246	291	238	203	180	189
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	157	651	3.585	8.700	4.179	2.278	3.474	5.195	6.279	11.173	9.405	9.392	7.436	4.637	3.669
- Lainnya / <i>Others</i>	4.964	5.242	6.432	7.348	7.579	7.198	8.982	9.712	9.647	10.772	10.897	9.414	11.921	12.086	8.796
Tagihan Kontinjensi / Contingent Claims	7.671	8.406	8.807	8.832	8.921	8.958	9.071	9.114	9.107	9.172	10.752	9.050	5.348	5.555	5.570
- Garansi yang diterima / <i>Received guarantees</i>	1.779	1.807	1.820	1.814	1.806	1.820	1.837	1.833	1.844	1.843	1.855	1.726	1.094	1.092	1.089
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	5.063	5.607	5.969	5.983	6.074	6.092	6.172	6.188	6.155	6.198	7.753	6.164	233	236	237
- Lainnya / <i>Others</i>	829	992	1.018	1.035	1.041	1.046	1.061	1.093	1.108	1.131	1.144	1.160	4.022	4.227	4.244
Kewajiban Kontinjensi / Contingent Liabilities	9.375	6.066	4.114	4.390	4.708	4.667	5.249	6.084	6.523	6.627	6.539	6.626	4.821	4.302	4.066
- Garansi yang diberikan / <i>Issued guarantees</i>	9.254	5.960	4.010	4.283	4.357	4.563	5.145	5.983	6.509	6.528	6.433	6.518	4.712	4.193	3.956
- Lainnya / <i>Others</i>	121	107	105	106	351	104	104	102	14	99	106	108	109	109	110
Lainnya / Others	24.980	27.679	28.885	28.991	29.045	29.114	29.286	24.759	25.321	25.168	25.310	26.445	24.997	25.127	25.281
- Penerusan Kredit / <i>Channelling</i>	1.841	1.815	1.807	1.816	1.806	1.810	1.809	1.806	1.794	1.791	1.788	1.786	2.255	2.358	2.463
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22.977	25.702	26.917	27.010	27.073	27.139	27.312	22.788	23.362	23.212	23.357	24.494	22.742	22.769	22.818
- Kredit yang diberikan / <i>Credit disbursed</i>	22.227	24.965	26.181	26.275	26.337	26.403	26.576	22.053	22.620	22.470	22.615	23.752	22.445	22.508	22.521
- Lainnya / <i>Others</i>	750	737	736	735	735	736	736	735	742	742	742	742	297	261	297
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	161	162	165	165	165	165	165	165	165	165	165	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	162	161	162	165	165	165	165	165	165	165	165	165	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	372.476	422.255	500.685	485.344	478.446	470.221	477.008	501.490	480.557	465.934	481.211	457.141	471.686	482.607	512.163
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.139	42.200	44.102	45.138	44.198	49.365	48.802	49.377	47.524	44.537	42.264	41.417	41.784	42.632	42.414
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	356.524	378.455	454.360	436.698	431.039	416.807	424.131	445.329	426.122	418.427	436.307	415.020	427.950	437.050	467.347
- Lainnya / <i>Others</i>	1.813	1.600	2.224	3.509	3.210	4.049	4.075	6.784	6.911	2.970	2.640	704	1.952	2.924	2.401
Kewajiban Komitmen / Committed Liabilities	1.356.751	1.480.366	1.544.790	1.550.575	1.539.824	1.523.171	1.542.117	1.581.777	1.588.646	1.578.899	1.616.065	1.594.010	1.616.545	1.642.501	1.630.884
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	907.865	990.205	1.006.036	1.007.846	1.005.656	997.171	1.015.880	1.027.623	1.032.852	1.032.963	1.042.198	1.045.459	1.059.657	1.051.671	1.033.192
- <i>Committed</i>	264.313	306.028	300.748	305.044	304.396	301.907	316.124	316.595	313.153	314.302	321.817	314.681	326.881	317.836	323.526
- <i>Uncommitted</i>	643.552	684.176	705.288	702.801	701.259	695.264	699.756	711.029	719.699	718.661	720.381	730.778	732.776	733.835	709.666
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	9.125	9.616	12.626	12.593	12.024	12.188	12.555	13.411	13.664	13.781	13.535	14.083	14.362	14.195	11.929
- <i>Committed</i>	2.852	2.495	3.563	2.076	1.961	2.185	2.186	2.293	2.581	2.355	2.093	3.020	3.042	2.033	1.976
- <i>Uncommitted</i>	6.273	7.122	9.063	10.517	10.063	10.004	10.370	11.118	11.083	11.426	11.442	11.063	11.321	12.162	9.953
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30.167	31.550	32.982	32.448	31.918	34.292	32.278	33.485	33.580	34.293	37.666	40.860	35.807	41.465	44.208
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	404.490	446.205	490.146	493.688	484.757	476.184	476.581	500.415	504.186	494.159	518.283	490.173	501.291	527.852	535.888
- Lainnya / <i>Others</i>	5.104	2.790	3.001	4.000	5.470	3.336	4.822	6.842	4.364	3.704	4.384	3.436	5.429	7.317	5.666
Tagihan Kontinjensi / Contingent Claims	166.396	153.744	157.114	152.956	153.038	146.931	151.284	151.987	157.550	154.258	156.982	149.462	142.857	149.218	142.049
- Garansi yang diterima / <i>Received guarantees</i>	148.732	140.667	142.339	137.803	137.872	131.508	135.622	136.016	141.345	138.091	139.528	133.501	134.906	140.892	133.649
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.540	11.971	12.995	13.106	13.273	13.560	13.793	14.103	14.175	14.109	14.793	13.814	693	712	732
- Lainnya / <i>Others</i>	124	1.106	1.780	2.047	1.893	1.862	1.869	1.867	2.029	2.058	2.661	2.148	7.259	7.614	7.668
Kewajiban Kontinjensi / Contingent Liabilities	103.901	89.493	85.370	83.790	82.788	82.096	85.852	81.371	80.663	81.189	85.815	84.762	81.034	83.948	85.622
- Garansi yang diberikan / <i>Issued guarantees</i>	102.663	88.320	84.212	82.652	81.820	81.066	84.830	80.383	79.754	80.162	84.877	83.898	80.109	82.902	84.709
- Lainnya / <i>Others</i>	1.238	1.173	1.157	1.138	968	1.030	1.022	988	909	1.027	939	864	925	1.045	913
Lainnya / Others	197.442	236.336	240.681	242.495	244.623	247.528	249.870	255.404	257.204	258.933	259.631	268.883	178.591	182.225	184.444
- Penerusan Kredit / <i>Channelling</i>	7.245	6.663	6.469	6.412	6.135	6.135	6.080	6.080	6.080	5.778	5.363	5.342	3.002	2.758	2.584
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	146.669	181.268	184.833	184.538	185.894	188.960	190.313	196.216	201.398	202.807	203.416	211.684	174.942	178.815	181.201
- Kredit yang diberikan / <i>Credit disbursed</i>	141.263	174.514	178.070	177.626	179.004	182.017	183.364	189.272	194.472	195.680	196.228	203.570	172.871	175.312	177.701
- Lainnya / <i>Others</i>	5.407	6.754	6.763	6.912	6.890	6.943	6.949	6.944	6.926	7.127	7.188	8.115	2.072	3.503	3.500
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	43.528	48.406	49.379	51.545	52.594	52.433	53.477	53.108	49.726	50.348	50.853	51.856	646	652	660
- Kredit yang diberikan / <i>Credit disbursed</i>	36.200	41.076	42.042	44.210	45.261	45.097	46.142	45.775	42.371	42.996	43.498	44.502	646	652	660
- Lainnya / <i>Others</i>	7.328	7.330	7.337	7.336	7.333	7.336	7.336	7.333	7.355	7.353	7.355	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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tagihan Komitmen / Committed Claims	347.635	395.393	522.679	460.111	456.757	516.220	525.483	502.605	493.396	457.478	481.180	470.754	396.220	409.565	370.845
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	347.635	395.393	522.679	460.111	456.757	516.220	525.483	502.605	493.396	457.478	481.180	470.754	396.220	409.565	370.845
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	639.512	658.731	755.974	709.205	708.456	750.210	774.950	763.723	742.513	716.472	734.447	725.145	638.165	646.222	615.481
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	284.421	281.694	277.025	278.425	270.941	275.177	275.940	276.834	268.842	269.507	269.602	261.923	256.558	263.404	262.581
- Committed	60.574	54.046	55.808	57.073	53.194	54.618	54.019	53.062	49.306	47.909	49.090	48.312	49.255	48.067	48.279
- Uncommitted	223.847	227.649	221.217	221.353	217.747	220.559	221.921	223.772	219.536	221.598	220.512	213.611	207.303	215.336	214.302
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	2.840	4.708	6.173	3.872	5.963	4.822	5.388	5.273	4.072	5.732	5.913	5.813	5.006	5.093	2.960
- Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Uncommitted	2.840	4.708	6.173	3.872	5.963	4.822	5.388	5.273	4.072	5.732	5.913	5.813	5.006	5.093	2.960
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.855	2.269	3.128	2.906	4.620	3.866	2.847	3.537	3.485	3.787	6.444	5.958	7.101	6.733	5.716
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	349.386	370.059	469.343	424.001	426.932	466.095	490.624	477.879	466.114	437.414	452.487	451.451	369.244	370.992	344.224
- Lainnya / Others	10	-	306	-	-	250	150	200	-	32	-	-	257	-	-
Tagihan Kontinjensi / Contingent Claims	32.390	28.396	28.547	28.672	24.789	24.938	23.140	22.864	34.868	25.741	25.922	20.761	20.477	20.080	19.967
- Garansi yang diterima / Received guarantees	31.854	27.925	28.052	28.196	24.275	24.393	22.568	22.271	34.313	25.095	25.322	20.116	20.334	19.936	19.819
- Pendapatan bunga dalam penyelesaian / Accrued interest	518	459	485	466	504	536	563	583	546	636	591	637	-	-	-
- Lainnya / Others	17	13	10	10	10	9	9	10	9	9	9	9	143	144	148
Kewajiban Kontinjensi / Contingent Liabilities	32.374	27.316	24.235	23.958	23.576	23.943	22.125	21.565	21.287	20.849	23.251	22.665	20.803	20.403	19.183
- Garansi yang diberikan / Issued guarantees	32.374	27.316	24.235	23.958	23.576	23.943	22.125	21.565	21.287	20.849	23.251	22.665	20.803	20.403	19.183
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	15.568	18.376	18.600	18.669	18.757	18.795	18.894	18.829	19.504	19.515	19.577	19.594	15.461	15.489	15.495
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / Written off earning assets	12.762	14.273	14.457	14.527	14.621	14.643	14.741	14.684	15.354	14.726	14.773	14.791	15.461	15.489	15.495
- Kredit yang diberikan / Credit disbursed	12.611	14.122	14.306	14.376	14.470	14.492	14.590	14.533	15.202	14.575	14.622	14.640	15.310	15.338	15.344
- Lainnya / Others	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / Charged off earning assets	2.806	4.103	4.143	4.142	4.136	4.152	4.154	4.145	4.151	4.788	4.804	4.803	-	-	-
- Kredit yang diberikan / Credit disbursed	2.806	4.053	4.092	4.091	4.085	4.101	4.103	4.094	4.100	4.738	4.754	4.752	-	-	-
- Lainnya / Others	-	50	51	51	51	51	51	51	51	50	51	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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,40	23,89	24,04	24,21	24,27	24,30	24,58	24,37	25,18	25,32	25,59	25,66	26,00	25,99	24,85
- Modal / Capital	1.377.558	1.360.376	1.366.971	1.375.479	1.382.507	1.400.516	1.414.295	1.410.737	1.466.639	1.479.533	1.499.553	1.519.278	1.545.452	1.562.275	1.505.494
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	5.687.065	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167	5.919.917	5.944.003	6.011.340	6.057.788
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,86	22,24	22,24	22,43	22,55	22,54	22,83	22,75	23,59	23,73	23,98	24,06	24,39	24,38	23,26
- Modal Inti (Tier I) / Core Capital (Tier I)	1.286.968	1.266.316	1.264.765	1.274.290	1.284.448	1.298.775	1.313.616	1.316.582	1.373.756	1.386.560	1.405.484	1.424.392	1.449.524	1.465.589	1.408.876
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	5.687.065	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167	5.919.917	5.944.003	6.011.340	6.057.788
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,47	1,59	1,87	1,86	1,80	1,88	1,86	1,90	1,91	1,93	1,93	1,85	2,56	2,36	2,20
- Laba sebelum pajak / Profit	194.916	134.529	163.622	162.703	158.137	165.993	164.329	168.790	170.368	173.287	173.735	168.047	244.457	225.986	211.503
- Rata-rata total aset / Average total assets	7.880.981	8.440.183	8.740.538	8.761.188	8.782.870	8.819.009	8.844.450	8.877.484	8.926.277	8.973.782	9.021.034	9.075.206	9.563.787	9.589.501	9.621.204
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,39	86,58	86,44	85,61	85,61	84,59	84,26	83,69	83,68	83,12	82,94	83,55	80,90	79,91	79,94
- Biaya Operasional / Operating Expenses	735.429	849.954	248.187	317.345	390.956	448.780	508.686	578.291	654.742	712.676	775.876	856.794	85.253	147.135	210.380
- Pendapatan Operasional / Operating Income	926.303	981.650	287.117	370.706	456.693	530.550	603.706	690.992	782.431	857.411	935.422	1.025.464	105.382	184.129	263.187
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,91	4,45	4,62	4,64	4,66	4,66	4,64	4,63	4,62	4,63	4,62	4,63	4,69	4,56	4,62
- Pendapatan bunga bersih / Interest income net	370.095	361.932	391.160	393.802	395.974	397.839	397.570	398.528	399.877	403.239	404.692	407.834	433.906	423.609	430.470
- Rata-rata total aset produktif / Average total earning assets	7.538.955	8.136.641	8.465.132	8.482.892	8.504.956	8.545.378	8.572.071	8.605.977	8.655.560	8.703.322	8.751.775	8.803.063	9.259.030	9.282.380	9.316.235
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,43	82,54	80,93	80,83	80,89	80,39	80,17	79,37	79,11	78,27	78,26	77,49	78,00	78,45	78,69
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.391.846	5.235.027	5.248.238	5.231.717	5.263.579	5.328.457	5.311.066	5.333.428	5.395.966	5.400.425	5.460.266	5.512.366	5.456.270	5.504.919	5.597.973
- Total Dana Pihak Ketiga / Total Third Party Funds	5.709.670	6.342.538	6.485.237	6.472.494	6.507.221	6.628.449	6.624.920	6.719.334	6.820.953	6.899.794	6.976.725	7.114.041	6.995.583	7.017.017	7.114.317
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,51	18,91	19,76	20,53	19,67	21,67	21,29	20,86	21,07	20,93	20,96	20,01	18,23	18,29	17,26
- Aset Likuid Primer / Primary Liquid Asset	902.889	1.009.045	1.069.942	1.093.931	1.062.914	1.234.363	1.187.030	1.148.169	1.184.186	1.202.463	1.205.388	1.174.590	1.108.008	1.013.798	974.413
- Aset Likuid Sekunder / Secondary Liquid assets	370.524	651.176	685.806	717.215	682.047	716.101	728.016	751.764	779.209	765.267	784.034	760.137	635.439	744.876	696.932
- Total Aset / Total Assets	8.212.586	8.780.681	8.883.280	8.823.139	8.869.600	8.999.703	8.997.032	9.108.720	9.316.623	9.401.328	9.493.556	9.670.515	9.563.787	9.615.215	9.684.610

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,18	18,82	18,86	19,18	19,28	19,14	19,42	19,10	21,04	21,20	21,42	21,39	21,91	21,98	20,40
- Modal / Capital	526.961	462.629	468.757	475.208	479.814	486.762	492.938	489.568	541.107	548.744	556.097	561.942	581.400	589.574	550.612
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	2.484.982	2.477.204	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668	2.627.678	2.653.709	2.682.548	2.699.126
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,09	17,52	17,30	17,63	17,75	17,52	17,79	17,58	19,54	19,71	19,87	19,85	20,37	20,44	18,88
- Modal Inti (Tier I) / Core Capital (Tier I)	499.910	430.786	429.994	436.760	441.668	445.653	451.622	450.628	502.494	510.125	515.859	521.477	540.668	548.300	509.605
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	2.484.982	2.477.204	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668	2.627.678	2.653.709	2.682.548	2.699.126
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,81	1,43	2,06	2,05	1,99	2,04	2,02	2,09	2,10	2,15	2,18	2,16	3,13	3,00	2,82
- Laba sebelum pajak / Profit	94.489	51.975	77.276	77.033	74.828	77.257	76.940	79.984	80.760	83.433	85.047	84.875	129.392	124.070	117.101
- Rata-rata total aset / Average total assets	3.364.528	3.626.978	3.748.457	3.762.396	3.767.840	3.786.876	3.803.673	3.821.338	3.851.106	3.877.973	3.903.015	3.932.076	4.137.435	4.142.538	4.151.650
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,39	86,62	84,77	84,64	84,81	84,39	83,86	83,06	82,55	81,70	81,68	81,66	78,32	75,26	72,72
- Biaya Operasional / Operating Expenses	306.618	342.975	103.633	138.483	172.737	206.011	231.033	261.900	287.087	310.479	347.552	378.705	38.079	60.638	77.454
- Pendapatan Operasional / Operating Income	401.394	395.943	122.256	163.605	203.667	244.111	275.505	315.312	347.761	380.032	425.503	463.761	48.617	80.568	106.508
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,26	4,63	5,10	5,13	5,17	5,17	5,12	5,12	5,11	5,15	5,14	5,16	5,28	5,16	5,24
- Pendapatan bunga bersih / Interest income net	169.488	163.746	187.952	189.772	191.553	192.603	191.699	192.372	193.693	196.515	197.675	199.656	214.082	209.905	213.711
- Rata-rata total aset produktif / Average total earning assets	3.224.071	3.539.589	3.685.860	3.697.571	3.702.623	3.723.825	3.740.475	3.758.926	3.789.645	3.816.740	3.842.247	3.870.328	4.052.657	4.064.309	4.077.435
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,17	85,13	85,21	85,86	86,71	86,17	85,49	84,93	84,47	84,07	84,30	82,50	84,93	85,70	86,33
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.430.773	2.445.965	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712
- Total Dana Pihak Ketiga / Total Third Party Funds	2.581.349	2.873.149	2.915.664	2.885.529	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159	3.179.487	3.057.731	3.065.654	3.100.691
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,48	17,53	19,01	19,80	18,40	19,56	18,94	18,77	18,50	17,95	17,68	16,41	13,55	15,36	13,85
- Aset Likuid Primer / Primary Liquid Asset	363.560	414.449	453.885	477.456	426.767	480.438	457.652	445.598	444.905	438.783	412.441	395.658	363.783	343.134	329.553
- Aset Likuid Sekunder / Secondary Liquid assets	153.929	254.901	277.162	275.739	270.358	278.894	281.682	294.718	311.760	300.549	321.927	301.992	197.025	293.956	247.874
- Total Aset / Total Assets	3.574.105	3.818.584	3.845.461	3.804.214	3.789.619	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.641	4.169.874

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

Keterangan / Items	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,19	22,11	21,74	21,26	21,36	21,36	21,87	22,10	22,15	22,63	22,81	22,77	23,33	23,46	22,76
- Modal / Capital	81.327	89.468	88.955	87.675	87.842	88.674	90.612	92.035	93.026	94.997	96.080	97.305	99.124	100.151	98.210
- ATMR / Risk Weighted Assets	383.759	404.641	409.157	412.371	411.231	415.049	414.253	416.493	419.941	419.817	421.169	427.260	424.868	426.890	431.427
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,71	20,43	20,08	19,60	19,69	19,79	20,07	20,30	20,36	20,83	21,03	21,00	21,52	21,66	20,97
- Modal Inti (Tier I) / Core Capital (Tier I)	75.623	82.670	82.156	80.843	80.959	82.147	83.152	84.559	85.516	87.433	88.568	89.726	91.441	92.449	90.478
- ATMR / Risk Weighted Assets	383.759	404.641	409.157	412.371	411.231	415.049	414.253	416.493	419.941	419.817	421.169	427.260	424.868	426.890	431.427
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,15	2,04	2,26	2,01	2,03	2,16	2,12	2,11	2,12	2,04	2,03	2,03	2,41	2,08	2,31
- Laba sebelum pajak / Profit	14.267	14.433	16.666	15.025	15.228	16.290	16.037	15.985	16.184	15.695	15.753	15.802	19.385	16.952	19.004
- Rata-rata total aset / Average total assets	663.919	706.917	736.373	745.720	749.811	755.374	757.029	758.937	763.654	770.840	775.916	779.783	803.788	816.318	824.326
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,56	80,60	77,10	79,49	79,19	78,19	78,50	78,55	78,31	79,03	79,05	79,38	73,83	75,83	73,68
- Biaya Operasional / Operating Expenses	55.777	59.823	14.030	19.485	24.344	29.445	34.507	39.445	44.327	49.948	55.199	61.033	4.584	9.035	13.490
- Pendapatan Operasional / Operating Income	70.109	74.224	18.197	24.514	30.741	37.658	43.960	50.219	56.607	63.204	69.824	76.892	6.208	11.915	18.310
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,95	5,72	5,61	5,61	5,61	5,67	5,72	5,74	5,74	5,71	5,71	5,72	5,70	5,56	5,69
- Pendapatan bunga bersih / Interest income net	37.730	38.826	39.691	40.137	40.419	41.155	41.603	41.814	42.102	42.305	42.593	42.834	43.997	43.580	45.048
- Rata-rata total aset produktif / Average total earning assets	634.080	678.925	707.299	715.727	719.910	725.828	727.398	729.101	733.768	741.024	746.168	749.355	772.102	784.485	791.694
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	88,10	83,15	77,70	75,56	76,66	75,38	77,37	77,65	75,35	71,48	73,20	75,87	75,75	73,25	73,67
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	444.489	466.977	468.499	470.983	473.248	476.400	475.912	478.628	484.518	484.987	488.367	492.338	484.611	487.338	495.258
- Total Dana Pihak Ketiga / Total Third Party Funds	504.517	561.619	602.948	623.363	617.322	632.007	615.073	616.392	643.002	678.491	667.165	648.918	639.751	665.297	672.298
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,16	16,12	15,37	16,33	15,60	18,46	17,37	16,66	18,74	17,63	17,40	17,02	15,49	15,22	14,89
- Aset Likuid Primer / Primary Liquid Asset	95.947	92.289	78.332	84.778	77.244	102.486	91.659	87.500	106.474	103.574	99.051	103.468	87.524	89.480	88.333
- Aset Likuid Sekunder / Secondary Liquid assets	14.558	25.053	37.223	41.571	42.279	42.072	41.536	41.126	43.711	43.734	44.803	36.398	36.996	36.650	36.792
- Total Aset / Total Assets	683.617	727.860	751.637	773.761	766.175	783.192	766.954	772.295	801.390	835.516	826.669	821.803	803.788	828.849	840.342

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,12	25,48	25,54	25,72	25,74	25,97	26,17	26,15	26,03	26,14	26,61	26,77	26,86	26,79	25,97
- Modal / Capital	579.652	644.848	639.040	644.021	646.819	654.903	659.517	661.003	664.486	668.814	681.916	693.681	698.819	705.949	691.596
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	2.502.082	2.504.100	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627	2.591.659	2.601.530	2.634.644	2.663.567
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,05	23,39	23,38	23,59	23,73	23,92	24,21	24,36	24,29	24,40	24,90	25,05	25,13	25,07	24,26
- Modal Inti (Tier I) / Core Capital (Tier I)	525.392	591.966	585.000	590.596	596.329	603.255	609.973	615.740	620.091	624.445	638.055	649.159	653.724	660.630	646.141
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	2.502.082	2.504.100	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627	2.591.659	2.601.530	2.634.644	2.663.567
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,11	1,56	1,68	1,73	1,65	1,76	1,72	1,74	1,76	1,78	1,75	1,59	2,12	1,90	1,70
- Laba sebelum pajak / Profit	70.316	56.525	64.019	65.841	63.141	67.451	66.048	67.082	68.023	69.004	67.992	62.225	88.591	79.276	71.111
- Rata-rata total aset / Average total assets	3.325.506	3.615.981	3.804.876	3.804.829	3.816.993	3.829.180	3.837.148	3.850.011	3.863.341	3.877.926	3.895.906	3.917.964	4.175.670	4.179.258	4.184.580
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,39	84,66	83,09	80,98	81,03	80,33	80,19	79,46	78,74	78,60	78,86	80,92	76,25	75,85	78,20
- Biaya Operasional / Operating Expenses	292.003	298.258	73.535	94.132	114.796	137.164	156.760	175.616	190.595	211.685	232.943	265.507	23.681	41.522	64.023
- Pendapatan Operasional / Operating Income	358.791	352.287	88.501	116.248	141.666	170.757	195.479	220.998	242.052	269.323	295.390	328.131	31.056	54.742	81.868
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,24	4,21	4,23	4,22	4,21	4,20	4,19	4,17	4,17	4,15	4,15	4,13	4,01	4,05
- Pendapatan bunga bersih / Interest income net	141.370	146.132	153.403	153.912	154.053	154.273	154.530	154.757	154.544	154.930	155.039	156.075	165.393	160.928	162.616
- Rata-rata total aset produktif / Average total earning assets	3.180.038	3.449.883	3.640.439	3.640.879	3.653.434	3.667.138	3.676.127	3.689.442	3.703.039	3.717.600	3.736.245	3.757.028	4.008.436	4.009.977	4.015.756
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	93,68	78,76	76,94	76,48	75,61	75,28	74,93	74,04	74,49	73,56	72,92	72,39	71,54	72,31	72,76
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.235.355	2.144.164	2.119.335	2.111.758	2.123.060	2.137.522	2.128.505	2.138.995	2.167.743	2.171.478	2.193.867	2.229.008	2.209.117	2.223.125	2.257.690
- Total Dana Pihak Ketiga / Total Third Party Funds	2.386.043	2.722.257	2.754.420	2.761.347	2.807.949	2.839.395	2.840.754	2.888.861	2.910.233	2.951.922	3.008.528	3.079.110	3.087.867	3.074.315	3.102.987
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,71	19,08	19,15	20,09	19,65	22,63	22,55	21,76	22,02	22,84	23,26	22,66	21,87	20,23	18,76
- Aset Likuid Primer / Primary Liquid Asset	342.842	406.531	402.376	410.253	434.862	532.630	517.970	494.579	501.826	540.228	577.737	569.756	547.884	483.877	425.364
- Aset Likuid Sekunder / Secondary Liquid assets	160.777	318.331	330.702	354.293	324.841	347.636	357.892	362.774	372.237	375.337	370.191	372.862	365.499	362.284	361.475
- Total Aset / Total Assets	3.423.793	3.798.635	3.828.025	3.804.687	3.865.647	3.890.115	3.884.894	3.940.056	3.969.981	4.009.192	4.075.702	4.160.554	4.175.670	4.182.847	4.195.223

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	50,38	54,61	58,53	58,45	59,21	60,42	61,01	60,12	60,08	60,47	59,16	60,86	62,94	62,34	62,61
- Modal / Capital	175.942	163.432	170.219	168.575	168.033	170.177	171.228	168.130	168.021	166.979	165.460	166.351	166.109	166.601	165.075
- ATMR / Risk Weighted Assets	349.253	299.293	290.845	288.394	283.768	281.637	280.640	279.645	279.679	276.129	279.702	273.320	263.896	267.258	263.667
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	49,50	53,76	57,63	57,59	58,32	59,55	60,17	59,24	59,23	59,59	58,28	60,01	62,03	61,44	61,69
- Modal Inti (Tier I) / Core Capital (Tier I)	172.885	160.894	167.615	166.091	165.493	167.720	168.868	165.655	165.655	164.558	163.002	164.030	163.691	164.209	162.652
- ATMR / Risk Weighted Assets	349.253	299.293	290.845	288.394	283.768	281.637	280.640	279.645	279.679	276.129	279.702	273.320	263.896	267.258	263.667
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,27	2,37	1,26	1,07	1,10	1,12	1,19	1,28	1,21	1,15	1,11	1,16	1,59	1,26	0,93
- Laba sebelum pajak / Profit	14.989	11.596	5.660	4.804	4.940	4.995	5.303	5.740	5.402	5.156	4.944	5.145	7.089	5.688	4.287
- Rata-rata total aset / Average total assets	457.719	490.307	450.832	448.243	448.226	447.579	446.600	447.197	448.176	447.043	446.198	445.383	446.895	451.387	460.648
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,86	93,53	97,98	98,35	98,09	97,61	97,32	97,00	97,59	97,04	96,87	96,73	96,97	97,38	98,07
- Biaya Operasional / Operating Expenses	73.162	148.897	56.989	65.244	79.079	76.159	86.385	101.330	132.732	140.564	140.182	151.548	18.910	35.940	55.413
- Pendapatan Operasional / Operating Income	87.243	159.196	58.163	66.339	80.619	78.024	88.763	104.463	136.012	144.852	144.705	156.679	19.501	36.905	56.502
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,09	2,83	2,34	2,33	2,32	2,29	2,27	2,24	2,22	2,22	2,20	2,17	2,45	2,17	2,11
- Pendapatan bunga bersih / Interest income net	17.756	13.228	10.114	9.981	9.948	9.807	9.737	9.586	9.538	9.489	9.384	9.269	10.434	9.196	9.095
- Rata-rata total aset produktif / Average total earning assets	434.478	468.244	431.535	428.715	428.989	428.586	428.072	428.507	429.107	427.958	427.116	426.351	425.834	423.611	431.350
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	126,46	95,91	82,88	84,75	84,19	83,30	84,18	78,30	76,98	81,78	82,09	81,28	78,77	79,01	70,62
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	230.266	177.922	175.885	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313
- Total Dana Pihak Ketiga / Total Third Party Funds	182.088	185.513	212.205	202.254	205.774	207.429	203.961	211.821	222.702	205.663	209.873	206.526	210.234	211.750	238.341
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	29,01	34,13	38,43	37,93	37,62	37,43	37,81	38,47	40,02	37,89	37,30	35,42	32,39	32,75	37,97
- Aset Likuid Primer / Primary Liquid Asset	90.845	95.776	135.350	121.444	124.042	118.810	119.748	120.493	130.982	119.879	116.159	105.708	108.816	97.307	131.162
- Aset Likuid Sekunder / Secondary Liquid assets	40.128	52.892	40.719	45.612	44.569	47.500	46.906	53.145	51.501	45.646	47.113	48.885	35.918	51.986	50.790
- Total Aset / Total Assets	451.514	435.602	458.157	440.477	448.159	444.340	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
- Bank Persero / State Owned Banks	3.574.130	3.818.584	3.845.461	3.804.214	3.789.790	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.641	4.169.874
- BPD / Regional Development Banks	717.518	763.879	787.736	812.592	804.139	821.902	804.880	809.648	840.158	877.369	867.904	861.329	841.962	868.149	880.006
- Bank Swasta Nasional / Domestic Private Banks	3.819.813	4.159.829	4.185.095	4.165.742	4.231.866	4.262.866	4.262.123	4.316.640	4.349.980	4.390.509	4.454.580	4.562.817	4.580.877	4.590.000	4.602.409
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.514	435.602	458.157	440.477	448.159	444.340	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171
Total	8.562.974	9.177.894	9.276.449	9.223.025	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460

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

Kelompok Bank / Group of Banks	Desember 2019				Desember 2020				Maret 2021				Desember 2021				Maret 2022			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	6	17	4	-	3	20	4	-	3	20	4
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	22	28	18	-	16	33	19	-	16	34	18
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	-	1	3	4	-	1	3	4	-	1	3	4
Total	2	32	47	29	1	28	49	31	-	29	48	30	-	20	56	31	-	20	57	30

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	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / Earning Assets	7.109.042	7.720.284	7.867.525	7.804.154	7.818.411	7.800.818	7.747.762	7.911.054	8.057.401	8.132.952	8.205.084	8.262.969	8.228.157	8.354.379	8.422.136
a. Lancar / Current	6.692.948	7.319.912	7.434.682	7.340.542	7.342.241	7.331.752	7.269.500	7.434.157	7.603.573	7.682.935	7.761.038	7.858.621	7.789.792	7.887.651	7.986.330
b. Dalam Perhatian Khusus / Special Mention	275.482	235.325	262.066	290.649	293.954	290.579	294.844	292.436	275.341	271.040	262.967	232.695	263.702	292.253	263.851
c. Kurang Lancar / Sub-Standard	22.411	27.704	24.355	27.266	32.014	25.068	29.654	26.486	24.373	23.247	22.172	20.873	24.771	20.934	18.666
d. Diragukan / Doubtful	28.481	13.637	22.712	21.204	25.995	34.156	29.917	26.531	25.042	22.433	22.597	19.234	17.766	24.755	26.393
e. Macet / Loss	89.719	123.706	123.710	124.493	124.207	119.263	123.847	131.444	129.072	133.298	136.310	131.545	132.126	128.785	126.896
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.041.716	2.061.121	2.081.974	2.083.518	2.069.394	2.011.958	2.089.940	2.108.674	2.117.546	2.124.633	2.165.545	2.150.274	2.146.648	2.131.316	2.106.574
a. Lancar / Current	2.012.694	2.028.854	2.049.463	2.049.905	2.032.629	1.979.294	2.056.774	2.059.090	2.084.465	2.088.254	2.119.984	2.116.745	2.107.511	2.091.214	2.070.459
b. Dalam Perhatian Khusus / Special Mention	25.970	27.927	28.879	29.941	32.680	28.568	28.827	45.322	28.746	32.112	41.181	29.462	35.712	36.286	32.871
c. Kurang Lancar / Sub-Standard	1.294	1.968	990	994	1.474	1.705	1.510	1.404	1.290	1.242	1.184	879	811	805	666
d. Diragukan / Doubtful	450	228	988	960	960	196	679	680	329	287	397	213	199	438	256
e. Macet / Loss	1.309	2.144	1.654	1.717	1.651	2.194	2.150	2.178	2.716	2.738	2.799	2.975	2.415	2.573	2.322
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	143.664	169.387	174.409	176.635	186.300	182.583	187.756	188.723	182.821	183.243	185.460	175.719	178.088	178.290	175.199
Kredit kepada Bank Lain / Interbank Loans	66.766	66.058	60.535	61.187	61.225	63.147	59.680	58.501	54.646	50.287	49.592	52.051	50.470	49.501	52.496
a. Lancar / Current	66.697	65.963	60.448	61.152	61.192	63.088	59.620	58.451	54.616	50.259	49.567	52.028	50.449	49.455	52.453
b. Dalam Perhatian Khusus / Special Mention	6	35	23	19	21	46	48	39	17	17	15	13	15	41	36
c. Kurang Lancar / Sub-Standard	0	-	-	-	1	1	-	0	-	0	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	0	0	-	0	0	0	0	-	-	-
e. Macet / Loss	63	59	65	16	12	12	12	12	12	10	10	10	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	63	59	65	16	13	13	12	12	12	10	10	10	6	6	6

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	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / Earning Assets	3.107.085	3.416.538	3.462.659	3.404.341	3.424.593	3.483.460	3.486.213	3.557.997	3.697.013	3.722.335	3.777.335	3.782.349	3.742.087	3.780.929	3.802.741
a. Lancar / Current	2.917.689	3.220.311	3.246.520	3.169.789	3.181.586	3.249.333	3.245.637	3.316.636	3.469.929	3.493.998	3.550.402	3.577.917	3.515.723	3.539.133	3.574.786
b. Dalam Perhatian Khusus / Special Mention	122.566	108.285	125.777	143.008	150.451	143.710	148.157	149.968	137.101	138.498	137.635	118.199	138.539	153.983	141.933
c. Kurang Lancar / Sub-Standard	14.108	16.956	14.842	17.007	13.812	13.097	15.693	13.879	12.132	11.238	10.176	9.601	12.565	9.993	9.061
d. Diragukan / Doubtful	14.914	7.277	14.236	13.358	17.425	18.157	15.023	14.393	15.335	13.269	12.852	11.727	10.693	13.218	13.782
e. Macet / Loss	37.808	63.709	61.284	61.179	61.319	59.162	61.702	63.121	62.515	65.332	66.270	64.905	64.568	64.602	63.179
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	642.058	606.341	615.930	621.210	615.667	562.196	619.737	629.046	641.297	644.285	662.133	651.290	648.033	624.693	624.612
a. Lancar / Current	631.493	595.211	602.959	607.827	599.116	549.551	606.457	599.505	625.952	628.176	637.174	636.055	628.534	605.063	606.619
b. Dalam Perhatian Khusus / Special Mention	9.566	8.859	11.201	11.610	14.351	10.625	11.063	27.312	13.061	13.819	22.488	12.943	17.647	17.834	16.183
c. Kurang Lancar / Sub-Standard	346	965	136	147	632	628	343	375	333	346	351	148	150	144	144
d. Diragukan / Doubtful	292	177	909	880	875	130	617	609	157	144	124	138	130	124	102
e. Macet / Loss	361	1.129	725	746	692	1.263	1.257	1.244	1.793	1.801	1.997	2.007	1.571	1.527	1.564
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	67.830	90.213	92.132	93.317	94.756	92.437	94.635	93.622	92.266	92.130	91.769	88.525	89.677	89.608	87.831
Kredit kepada Bank Lain / Interbank Loans	7.499	10.240	10.536	10.175	10.335	10.477	9.443	8.921	7.497	6.325	6.793	7.796	7.855	7.698	8.426
a. Lancar / Current	7.444	10.187	10.477	10.171	10.331	10.473	9.438	8.917	7.493	6.321	6.788	7.791	7.855	7.698	8.426
b. Dalam Perhatian Khusus / Special Mention	0	-	0	0	0	0	0	0	0	-	-	-	-	0	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	0	-	-	0	-	0	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	0	0	-	0	0	0	0	-	-	-
e. Macet / Loss	54	53	59	4	4	4	4	4	4	4	4	4	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	54	53	59	4	4	4	4	4	4	4	4	4	-	-	-

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

Indikator / Indicator	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / Earning Assets	581.246	624.946	671.032	693.072	678.200	672.547	652.105	657.192	669.071	699.277	688.922	679.494	677.026	701.362	705.670
a. Lancar / Current	557.420	601.918	645.725	666.988	652.089	646.350	625.927	630.052	642.826	672.575	662.479	657.302	645.873	672.234	680.101
b. Dalam Perhatian Khusus / Special Mention	11.559	9.539	11.125	11.611	11.417	11.594	11.404	12.453	12.336	12.484	12.265	9.137	17.881	15.756	12.019
c. Kurang Lancar / Sub-Standard	690	373	529	833	758	745	908	770	555	692	668	632	862	771	979
d. Diragukan / Doubtful	918	675	908	823	1.053	1.050	812	693	696	589	629	756	754	859	698
e. Macet / Loss	10.659	12.442	12.746	12.817	12.884	12.807	13.054	13.224	12.657	12.937	12.880	11.667	11.657	11.742	11.873
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	33.298	26.782	26.465	24.959	24.587	24.907	25.932	25.718	26.758	27.136	26.969	26.230	27.017	28.527	25.901
a. Lancar / Current	32.762	26.051	25.835	24.320	23.906	24.281	25.330	24.879	26.138	26.474	26.268	25.571	26.397	27.917	25.353
b. Dalam Perhatian Khusus / Special Mention	136	71	86	81	120	91	76	297	99	134	182	152	171	166	81
c. Kurang Lancar / Sub-Standard	1	4	2	10	8	24	21	28	2	5	3	4	14	6	28
d. Diragukan / Doubtful	1	2	22	25	33	15	9	4	10	7	1	2	3	6	4
e. Macet / Loss	399	653	520	523	520	495	495	509	510	516	515	501	432	432	434
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	12.667	14.149	14.726	15.030	15.255	15.137	15.299	15.229	14.430	14.747	14.696	13.563	13.722	13.816	14.017
Kredit kepada Bank Lain / Interbank Loans	5.096	4.756	4.144	4.064	4.067	3.895	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800
a. Lancar / Current	5.094	4.743	4.128	4.046	4.064	3.879	3.703	3.695	3.874	3.719	3.711	4.406	3.817	3.531	3.789
b. Dalam Perhatian Khusus / Special Mention	-	13	15	16	-	13	13	13	-	-	-	-	-	11	11
c. Kurang Lancar / Sub-Standard	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	2	0	0	2	2	2	2	2	2	0	0	0	1	1	1
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	2	0	0	2	3	3	2	2	2	0	0	0	1	1	1

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	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / Earning Assets	3.050.485	3.343.329	3.407.837	3.386.723	3.394.687	3.327.092	3.296.940	3.374.332	3.381.710	3.401.372	3.429.274	3.500.624	3.505.597	3.565.368	3.598.053
a. Lancar / Current	2.861.593	3.173.789	3.227.127	3.195.556	3.200.169	3.131.199	3.098.350	3.178.589	3.193.441	3.218.582	3.249.180	3.333.913	3.335.351	3.380.753	3.427.745
b. Dalam Perhatian Khusus / Special Mention	131.270	108.345	117.772	127.486	124.286	127.542	127.444	122.317	117.942	112.140	107.141	99.169	101.345	115.909	102.471
c. Kurang Lancar / Sub-Standard	7.100	9.807	8.562	8.814	15.323	9.420	11.914	10.752	10.602	10.319	9.928	9.055	9.852	8.680	7.137
d. Diragukan / Doubtful	11.608	5.504	7.225	6.862	7.372	14.094	12.299	10.382	7.944	8.320	8.869	6.501	6.088	10.449	11.718
e. Macet / Loss	38.913	45.885	47.150	48.006	47.536	44.837	46.934	52.292	51.780	52.010	54.157	51.986	52.961	49.577	48.983
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.043.870	1.112.010	1.129.016	1.128.187	1.124.039	1.117.046	1.137.971	1.146.700	1.151.805	1.153.336	1.171.233	1.176.394	1.182.131	1.182.464	1.165.621
a. Lancar / Current	1.035.262	1.100.809	1.118.543	1.116.262	1.111.999	1.105.694	1.127.014	1.135.562	1.142.495	1.141.642	1.159.364	1.165.871	1.170.194	1.169.870	1.155.811
b. Dalam Perhatian Khusus / Special Mention	7.404	10.639	9.897	11.268	11.392	10.677	10.215	10.327	8.512	10.952	11.129	9.846	11.262	11.675	9.217
c. Kurang Lancar / Sub-Standard	571	206	162	204	209	243	347	377	280	237	232	191	250	262	225
d. Diragukan / Doubtful	108	30	42	41	36	33	36	49	142	119	256	55	52	79	81
e. Macet / Loss	525	326	372	412	403	400	359	386	376	386	250	432	374	578	288
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	58.825	61.758	63.513	64.340	70.879	69.026	71.889	74.238	71.125	71.391	73.692	68.219	69.576	69.625	68.431
Kredit kepada Bank Lain / Interbank Loans	42.987	46.923	43.322	44.428	44.330	44.793	43.633	43.015	40.415	37.412	36.228	36.574	36.211	35.965	37.974
a. Lancar / Current	42.975	46.894	43.309	44.415	44.304	44.754	43.592	42.984	40.392	37.389	36.207	36.556	36.191	35.929	37.942
b. Dalam Perhatian Khusus / Special Mention	6	23	7	3	21	33	35	25	17	17	15	13	15	30	26
c. Kurang Lancar / Sub-Standard	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	7	6	6	10	6	6	6	6	6	6	6	6	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	7	6	6	10	6	6	6	6	6	6	6	6	6	6	6

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

Indikator / Indicator	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset Produktif Neraca / Earning Assets	370.226	335.470	325.996	320.018	320.931	317.720	312.503	321.533	309.608	309.967	309.554	300.502	303.447	306.720	315.672
a. Lancar / Current	356.246	323.894	315.310	308.209	308.396	304.869	299.586	308.879	297.377	297.780	298.977	289.489	292.845	295.531	303.698
b. Dalam Perhatian Khusus / Special Mention	10.086	9.156	7.392	8.544	7.800	7.733	7.838	7.698	7.962	7.917	5.926	6.190	5.938	6.606	7.428
c. Kurang Lancar / Sub-Standard	514	569	422	613	2.122	1.806	1.139	1.085	1.084	997	1.401	1.585	1.493	1.490	1.489
d. Diragukan / Doubtful	1.041	182	343	162	145	855	1.783	1.063	1.067	255	248	251	231	229	195
e. Macet / Loss	2.339	1.670	2.530	2.491	2.469	2.457	2.157	2.808	2.119	3.018	3.002	2.986	2.940	2.864	2.862
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	322.489	315.988	310.562	309.161	305.100	307.808	306.301	307.209	297.686	299.875	305.211	296.359	289.468	295.633	290.440
a. Lancar / Current	313.177	306.784	302.125	301.496	297.608	299.768	297.973	299.144	289.880	291.962	297.178	289.249	282.387	288.364	282.675
b. Dalam Perhatian Khusus / Special Mention	8.863	8.358	7.694	6.982	6.817	7.176	7.473	7.386	7.074	7.208	7.382	6.521	6.633	6.611	7.390
c. Kurang Lancar / Sub-Standard	376	793	690	633	624	810	799	624	675	653	599	536	397	392	269
d. Diragukan / Doubtful	49	19	15	14	16	19	18	17	19	17	16	18	15	229	69
e. Macet / Loss	23	35	37	36	35	35	38	38	37	35	36	36	37	36	37
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	4.342	3.267	4.037	3.948	5.410	5.983	5.934	5.635	5.001	4.976	5.302	5.412	5.113	5.241	4.920
Kredit kepada Bank Lain / Interbank Loans	11.184	4.139	2.534	2.520	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296
a. Lancar / Current	11.184	4.139	2.534	2.520	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296
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 2019		Desember 2020		Maret 2021		Desember 2021		Maret 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.465.848	24,44	1.687.135	25,31	1.850.002	27,19	2.143.505	28,66	2.188.067	29,25
Rupiah	1.100.040	18,34	1.262.734	18,94	1.340.717	19,70	1.591.523	21,28	1.602.812	21,42
Valas / Foreign Exchange	365.808	6,10	424.401	6,37	509.286	7,48	551.982	7,38	585.255	7,82
Tabungan / Saving	1.945.185	32,43	2.173.501	32,61	2.132.364	31,34	2.432.260	32,52	2.434.465	32,54
Rupiah	1.813.949	30,24	2.014.663	30,23	1.971.773	28,98	2.263.564	30,26	2.244.477	30,00
Valas / Foreign Exchange	131.236	2,19	158.837	2,38	160.590	2,36	168.696	2,26	189.988	2,54
Simpanan Berjangka / Time Deposits	2.587.615	43,14	2.804.755	42,08	2.822.198	41,48	2.903.698	38,82	2.859.143	38,22
Rupiah	2.250.784	37,52	2.478.610	37,19	2.497.214	36,70	2.587.514	34,59	2.564.453	34,28
Valas / Foreign Exchange	336.831	5,62	326.145	4,89	324.984	4,78	316.184	4,23	294.690	3,94
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	989.554	16,50	1.147.144	17,21	1.334.963	19,62	1.151.042	15,39	1.205.764	16,12
Valas / Foreign Exchange	163.018	2,72	157.535	2,36	182.007	2,67	162.193	2,17	139.282	1,86
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	762.015	12,70	820.131	12,30	594.888	8,74	742.930	9,93	491.723	6,57
Valas / Foreign Exchange	82.261	1,37	69.582	1,04	45.223	0,66	55.384	0,74	45.114	0,60
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	247.039	4,12	275.986	4,14	279.597	4,11	320.224	4,28	353.567	4,73
Valas / Foreign Exchange	43.932	0,73	59.675	0,90	59.409	0,87	58.202	0,78	47.113	0,63
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	252.177	4,20	235.349	3,53	287.766	4,23	373.318	4,99	513.399	6,86
Valas / Foreign Exchange	47.620	0,79	39.353	0,59	38.345	0,56	40.405	0,54	63.180	0,84
Total DPK / Total Third Party Funds	5.998.648	100,00	6.665.390	100,00	6.804.564	100,00	7.479.463	100,00	7.481.675	100,00
Rupiah	5.164.773	86,10	5.756.007	86,36	5.809.704	85,38	6.442.601	86,14	6.411.743	85,70
Valas / Foreign Exchange	833.875	13,90	909.383	13,64	994.860	14,62	1.036.861	13,86	1.069.932	14,30

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 2019		Desember 2020		Maret 2021		Desember 2021		Maret 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	655.766	25,40	760.676	26,48	812.572	27,87	958.583	30,15	924.835	29,83
Rupiah	487.231	18,88	555.777	19,34	552.821	18,96	690.666	21,72	652.931	21,06
Valas / Foreign Exchange	168.535	6,53	204.899	7,13	259.752	8,91	267.918	8,43	271.904	8,77
Tabungan / Saving	948.189	36,73	1.051.845	36,61	1.023.491	35,10	1.152.044	36,23	1.145.601	36,95
Rupiah	910.783	35,28	1.005.489	35,00	978.103	33,55	1.105.687	34,78	1.088.550	35,11
Valas / Foreign Exchange	37.406	1,45	46.356	1,61	45.388	1,56	46.357	1,46	57.051	1,84
Simpanan Berjangka / Time Deposits	977.393	37,86	1.060.628	36,92	1.079.600	37,03	1.068.860	33,62	1.030.255	33,23
Rupiah	810.719	31,41	898.563	31,27	916.775	31,44	934.825	29,40	911.114	29,38
Valas / Foreign Exchange	166.674	6,46	162.065	5,64	162.825	5,58	134.035	4,22	119.141	3,84
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	308.147	11,94	361.895	12,60	487.352	16,71	343.697	10,81	329.380	10,62
Valas / Foreign Exchange	71.814	2,78	65.756	2,29	85.139	2,92	60.740	1,91	40.185	1,30
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	365.210	14,15	420.599	14,64	267.371	9,17	323.819	10,18	173.776	5,60
Valas / Foreign Exchange	39.825	1,54	35.652	1,24	18.976	0,65	18.328	0,58	13.510	0,44
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52.783	2,04	58.915	2,05	78.638	2,70	136.950	4,31	151.563	4,89
Valas / Foreign Exchange	27.968	1,08	35.154	1,22	35.113	1,20	35.815	1,13	27.383	0,88
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	84.579	3,28	57.154	1,99	83.414	2,86	130.359	4,10	256.394	8,27
Valas / Foreign Exchange	27.068	1,05	25.503	0,89	23.597	0,81	19.153	0,60	38.063	1,23
Total DPK / Total Third Party Funds	2.581.349	100,00	2.873.149	100,00	2.915.664	100,00	3.179.487	100,00	3.100.691	100,00
Rupiah	2.208.733	85,57	2.459.829	85,61	2.447.699	83,95	2.731.178	85,90	2.652.595	85,55
Valas / Foreign Exchange	372.615	14,43	413.319	14,39	467.965	16,05	448.310	14,10	448.096	14,45

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

Keterangan	Desember 2019		Desember 2020		Maret 2021		Desember 2021		Maret 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	141.388	26,56	131.340	22,24	176.298	27,88	170.794	25,06	206.720	29,31
Rupiah	141.049	26,50	131.204	22,22	175.585	27,77	169.986	24,94	205.909	29,20
Valas / Foreign Exchange	339	0,06	136	0,02	713	0,11	808	0,12	811	0,12
Tabungan / Saving	182.031	34,20	188.222	31,87	164.188	25,96	208.717	30,62	183.486	26,02
Rupiah	181.965	34,19	188.112	31,85	164.080	25,95	208.612	30,61	183.391	26,00
Valas / Foreign Exchange	66	0,01	110	0,02	108	0,02	106	0,02	95	0,01
Simpanan Berjangka / Time Deposits	208.839	39,24	271.040	45,89	291.867	46,16	302.095	44,32	315.038	44,67
Rupiah	206.808	38,85	270.147	45,74	289.029	45,71	298.039	43,73	312.230	44,27
Valas / Foreign Exchange	2.032	0,38	892	0,15	2.838	0,45	4.056	0,60	2.808	0,40
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	87.105	16,37	106.916	18,10	116.863	18,48	79.057	11,60	129.276	18,33
Valas / Foreign Exchange	1.794	0,34	485	0,08	1.855	0,29	1.959	0,29	2.218	0,31
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	46.047	8,65	48.671	8,24	48.838	7,72	81.579	11,97	54.402	7,71
Valas / Foreign Exchange	42	0,01	284	0,05	177	0,03	1.027	0,15	48	0,01
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	29.906	5,62	52.552	8,90	44.743	7,08	30.288	4,44	33.005	4,68
Valas / Foreign Exchange	108	0,02	19	0,00	194	0,03	361	0,05	36	0,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	43.750	8,22	62.008	10,50	78.585	12,43	107.115	15,72	95.546	13,55
Valas / Foreign Exchange	88	0,02	105	0,02	611	0,10	709	0,10	507	0,07
Total DPK / Total Third Party Funds	532.258	100,00	590.602	100,00	632.353	100,00	681.607	100,00	705.245	100,00
Rupiah	529.822	99,54	589.463	99,81	628.694	99,42	676.637	99,27	701.531	99,47
Valas / Foreign Exchange	2.436	0,46	1.139	0,19	3.659	0,58	4.970	0,73	3.714	0,53

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 2019		Desember 2020		Maret 2021		Desember 2021		Maret 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	545.216	20,17	668.529	22,17	709.474	23,30	858.148	25,15	880.364	25,61
Rupiah	411.752	15,23	507.027	16,81	536.817	17,63	648.844	19,02	660.859	19,23
Valas / Foreign Exchange	133.464	4,94	161.502	5,35	172.657	5,67	209.304	6,13	219.506	6,39
Tabungan / Saving	801.966	29,67	918.021	30,44	930.320	30,56	1.053.879	30,89	1.087.360	31,63
Rupiah	716.016	26,49	814.929	27,02	823.469	27,05	940.522	27,57	962.941	28,01
Valas / Foreign Exchange	85.950	3,18	103.092	3,42	106.851	3,51	113.357	3,32	124.418	3,62
Simpanan Berjangka / Time Deposits	1.355.772	50,16	1.429.576	47,40	1.404.549	46,14	1.499.815	43,96	1.469.674	42,76
Rupiah	1.199.174	44,37	1.274.202	42,25	1.252.723	41,15	1.327.538	38,91	1.307.598	38,04
Valas / Foreign Exchange	156.598	5,79	155.375	5,15	151.826	4,99	172.278	5,05	162.076	4,72
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	578.501	21,40	659.713	21,87	710.846	23,35	712.881	20,89	727.714	21,17
Valas / Foreign Exchange	83.116	3,07	87.429	2,90	89.982	2,96	96.401	2,83	89.559	2,61
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343.694	12,72	343.028	11,37	269.688	8,86	332.925	9,76	255.673	7,44
Valas / Foreign Exchange	39.830	1,47	31.408	1,04	24.944	0,82	34.555	1,01	29.467	0,86
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	155.731	5,76	157.125	5,21	148.703	4,89	147.456	4,32	164.207	4,78
Valas / Foreign Exchange	14.223	0,53	23.788	0,79	23.612	0,78	21.453	0,63	19.135	0,56
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	121.248	4,49	114.335	3,79	123.486	4,06	134.276	3,94	160.005	4,65
Valas / Foreign Exchange	19.429	0,72	12.749	0,42	13.288	0,44	19.869	0,58	23.915	0,70
Total DPK / Total Third Party Funds	2.702.953	100,00	3.016.126	100,00	3.044.343	100,00	3.411.842	100,00	3.437.398	100,00
Rupiah	2.326.941	86,09	2.596.157	86,08	2.613.009	85,83	2.916.904	85,49	2.931.398	85,28
Valas / Foreign Exchange	376.012	13,91	419.969	13,92	431.334	14,17	494.938	14,51	506.000	14,72

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 2019		Desember 2020		Maret 2021		Desember 2021		Maret 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	123.479	67,81	126.589	68,24	151.658	71,47	155.979	75,53	176.148	73,91
Rupiah	60.009	32,96	68.725	37,05	75.494	35,58	82.027	39,72	83.114	34,87
Valas / Foreign Exchange	63.471	34,86	57.864	31,19	76.164	35,89	73.952	35,81	93.034	39,03
Tabungan / Saving	12.999	7,14	15.413	8,31	14.365	6,77	17.619	8,53	18.017	7,56
Rupiah	5.184	2,85	6.134	3,31	6.122	2,88	8.743	4,23	9.594	4,03
Valas / Foreign Exchange	7.815	4,29	9.279	5,00	8.243	3,88	8.876	4,30	8.423	3,53
Simpanan Berjangka / Time Deposits	45.610	25,05	43.511	23,45	46.182	21,76	32.928	15,94	44.176	18,53
Rupiah	34.084	18,72	35.698	19,24	38.687	18,23	27.112	13,13	33.511	14,06
Valas / Foreign Exchange	11.527	6,33	7.813	4,21	7.495	3,53	5.816	2,82	10.664	4,47
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.801	8,68	18.620	10,04	19.902	9,38	15.407	7,46	19.393	8,14
Valas / Foreign Exchange	6.295	3,46	3.865	2,08	5.031	2,37	3.093	1,50	7.320	3,07
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.064	3,88	7.834	4,22	8.991	4,24	4.606	2,23	7.872	3,30
Valas / Foreign Exchange	2.564	1,41	2.238	1,21	1.126	0,53	1.475	0,71	2.088	0,88
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	8.618	4,73	7.393	3,99	7.513	3,54	5.530	2,68	4.791	2,01
Valas / Foreign Exchange	1.633	0,90	714	0,38	489	0,23	573	0,28	560	0,23
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.601	1,43	1.852	1,00	2.281	1,07	1.569	0,76	1.455	0,61
Valas / Foreign Exchange	1.035	0,57	996	0,54	849	0,40	675	0,33	696	0,29
Total DPK / Total Third Party Funds	182.088	100,00	185.513	100,00	212.205	100,00	206.526	100,00	238.341	100,00
Rupiah	99.276	54,52	110.557	59,60	120.303	56,69	117.882	57,08	126.219	52,96
Valas / Foreign Exchange	82.812	45,48	74.956	40,40	91.902	43,31	88.644	42,92	112.122	47,04

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Maret 2022
(Composition of Third Party Funds of Commercial Banks Based on Location - March 2022)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	112.862	16.594	264.470	12.621	185.506	13.908	562.838	43.123	605.961	8,10
2. Banten	60.533	8.141	86.700	5.119	81.448	3.226	228.681	16.485	245.166	3,28
3. DKI Jakarta	962.296	483.925	578.786	117.718	1.526.609	226.471	3.067.691	828.113	3.895.805	52,07
4. D.I Yogyakarta	10.178	556	43.789	976	19.340	404	73.307	1.935	75.242	1,01
5. Jawa Tengah	52.113	5.802	199.355	6.668	99.635	5.537	351.103	18.007	369.110	4,93
6. Jawa Timur	118.373	17.283	287.158	16.391	225.071	17.775	630.602	51.449	682.050	9,12
7. Bengkulu	3.175	109	10.208	63	3.468	5	16.851	177	17.028	0,23
8. Jambi	8.705	156	23.248	354	11.013	118	42.966	628	43.594	0,58
9. Aceh	10.360	250	20.139	86	7.398	25	37.897	361	38.258	0,51
10. Sumatera Utara	48.929	9.698	123.933	7.393	99.896	13.408	272.759	30.499	303.258	4,05
11. Sumatera Barat	8.677	219	27.919	362	14.391	233	50.987	814	51.801	0,69
12. Riau	20.186	2.916	60.760	1.419	27.480	1.096	108.425	5.431	113.856	1,52
14. Sumatera Selatan	16.948	1.651	47.020	1.243	37.906	1.106	101.875	4.001	105.875	1,42
15. Bangka Belitung	4.577	667	12.871	715	7.081	294	24.529	1.676	26.205	0,35
13. Kepulauan Riau	14.481	6.648	25.978	3.648	13.747	2.236	54.206	12.531	66.737	0,89
16. Lampung	9.796	154	30.369	584	10.771	284	50.936	1.022	51.958	0,69
17. Kalimantan Selatan	13.270	1.276	33.928	603	15.607	265	62.805	2.143	64.948	0,87
18. Kalimantan Barat	11.071	603	40.817	851	18.096	374	69.984	1.828	71.812	0,96
19. Kalimantan Timur	25.512	6.982	58.993	2.352	35.324	3.621	119.830	12.955	132.785	1,77
20. Kalimantan Tengah	7.905	394	18.385	74	7.144	382	33.434	850	34.284	0,46
21. Sulawesi Tengah	6.753	460	15.893	147	6.947	48	29.593	655	30.248	0,40
22. Sulawesi Selatan	17.457	897	64.778	1.403	25.923	520	108.159	2.821	110.980	1,48
23. Sulawesi Utara	5.295	401	14.572	751	7.518	138	27.384	1.290	28.674	0,38
24. Gorontalo	1.609	14	3.449	32	1.231	3	6.289	49	6.338	0,08
25. Sulawesi Barat	1.467	1	4.130	1	430	0	6.027	2	6.030	0,08
26. Sulawesi Tenggara	6.614	311	15.484	92	5.160	31	27.258	434	27.692	0,37
27. Nusa Tenggara Barat	4.166	5.581	17.044	242	10.131	34	31.342	5.857	37.198	0,50
28. Bali	14.400	1.949	50.944	4.219	33.620	449	98.965	6.617	105.582	1,41
29. Nusa Tenggara Timur	6.075	27	17.430	134	9.726	35	33.230	196	33.427	0,45
30. Maluku	2.414	15	8.226	97	3.443	28	14.083	140	14.222	0,19
31. Papua	10.811	924	24.200	321	8.725	80	43.736	1.325	45.062	0,60
32. Maluku Utara	1.819	3	5.339	17	1.852	32	9.010	51	9.061	0,12
33. Papua Barat	3.971	30	8.139	43	2.805	18	14.916	91	15.006	0,20
34. Lainnya	12	10.619	22	3.251	12	2.504	46	16.374	16.421	0,22
Total	1.602.812	585.255	2.244.477	189.988	2.564.453	294.690	6.411.743	1.069.932	7.481.675	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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	502.909	561.231	561.560	574.690	582.544	594.281	571.379	572.653	581.418	606.649	593.320	609.899	597.707	600.004	605.961
2. Banten	197.033	221.887	223.297	225.737	227.501	228.679	222.823	223.722	229.260	234.093	238.869	242.084	237.713	237.750	245.166
3. DKI Jakarta	3.006.175	3.392.262	3.511.293	3.461.519	3.483.224	3.544.944	3.583.018	3.649.537	3.699.774	3.722.363	3.803.964	3.908.384	3.841.292	3.856.066	3.895.805
4. D.I Yogyakarta	62.794	69.846	70.380	71.011	70.537	72.468	72.824	72.703	72.893	73.340	73.956	74.354	74.491	74.684	75.242
5. Jawa Tengah	305.631	341.042	345.439	351.639	350.620	354.444	352.375	355.605	357.339	360.899	361.645	371.697	368.757	367.162	369.110
6. Jawa Timur	581.975	633.322	641.074	639.654	647.607	660.119	659.715	672.410	678.129	676.358	677.104	683.634	679.248	675.168	682.050
7. Bengkulu	12.429	13.729	14.120	14.890	14.864	15.308	15.247	15.877	16.131	16.525	16.520	16.400	16.431	16.630	17.028
8. Jambi	33.506	38.203	39.187	39.428	40.357	41.337	40.693	41.272	41.982	42.266	42.422	42.790	42.714	43.412	43.594
9. Aceh	42.244	41.793	38.400	40.619	39.205	38.927	38.315	37.432	37.195	40.447	39.487	39.321	37.665	37.985	38.258
10. Sumatera Utara	235.436	261.975	268.103	268.865	273.199	279.903	278.594	284.358	286.336	290.807	292.650	293.498	291.185	292.999	303.258
11. Sumatera Barat	44.096	46.928	46.695	47.824	48.491	50.245	49.207	49.332	50.228	50.865	50.412	50.421	49.516	50.222	51.801
12. Riau	82.430	91.590	94.905	94.838	95.108	99.279	99.411	103.486	105.937	105.887	107.637	109.453	108.754	109.224	113.856
13. Sumatera Selatan	85.621	89.085	89.622	90.650	90.529	91.955	93.157	93.165	95.253	98.252	99.093	100.005	98.916	100.695	105.875
14. Bangka Belitung	18.774	19.196	20.510	21.434	21.732	22.702	22.985	23.498	24.207	24.432	24.603	24.284	23.961	24.551	26.205
15. Kepulauan Riau	52.739	61.254	62.105	62.012	62.407	63.458	63.250	63.344	64.257	64.443	65.153	66.415	65.529	66.362	66.737
16. Lampung	43.425	46.781	47.289	48.758	49.010	49.988	49.855	49.877	50.491	51.259	51.369	51.451	50.901	51.325	51.958
17. Kalimantan Selatan	51.761	55.405	57.351	57.816	57.344	58.611	59.336	59.251	60.990	61.729	61.735	64.398	63.195	62.975	64.948
18. Kalimantan Barat	59.759	65.138	65.269	65.660	66.670	67.839	67.737	68.002	68.900	69.532	69.932	71.359	69.635	70.722	71.812
19. Kalimantan Timur	107.776	117.244	116.629	119.971	118.516	122.460	122.411	123.718	128.681	128.623	130.553	131.337	130.600	128.780	132.785
20. Kalimantan Tengah	26.743	29.982	30.713	31.624	31.701	32.078	32.197	31.989	32.612	33.262	33.791	34.260	33.660	34.028	34.284
21. Sulawesi Tengah	24.041	25.803	25.061	25.899	26.410	26.896	26.479	27.339	27.534	28.363	28.876	32.247	29.853	29.351	30.248
22. Sulawesi Selatan	98.138	105.535	104.786	106.040	106.460	108.452	108.257	108.179	110.018	110.159	110.981	112.226	109.903	109.941	110.980
23. Sulawesi Utara	25.405	28.621	28.074	27.960	27.857	29.420	28.133	27.612	28.167	28.800	28.530	28.291	28.233	28.191	28.674
24. Gorontalo	5.296	5.312	5.670	5.829	5.840	5.998	6.093	6.052	6.206	6.237	6.346	5.967	5.945	6.125	6.338
25. Sulawesi Barat	4.707	5.207	5.531	5.746	5.809	5.897	5.912	5.967	6.220	6.397	6.276	5.860	5.936	5.980	6.030
26. Sulawesi Tenggara	21.914	25.940	25.483	26.759	26.598	26.781	26.877	26.759	26.340	28.569	28.668	29.829	28.136	29.121	27.692
27. Nusa Tenggara Barat	31.111	33.364	34.668	35.012	35.614	36.131	35.222	34.264	34.312	34.687	35.848	35.410	36.018	35.637	37.198
28. Bali	101.758	100.217	99.308	100.192	98.905	101.745	100.695	99.617	100.856	101.122	102.282	104.080	102.793	102.576	105.582
29. Nusa Tenggara Timur	29.497	30.085	30.739	31.519	31.664	32.561	32.139	31.851	32.008	33.241	33.406	33.167	31.816	32.583	33.427
30. Maluku	13.538	13.977	14.240	14.377	14.313	14.263	14.453	14.571	14.649	15.030	14.779	14.439	14.210	14.307	14.222
31. Papua	46.654	46.639	44.509	46.058	45.039	46.474	45.778	45.916	46.582	50.437	50.443	48.022	46.475	46.079	45.062
32. Maluku Utara	8.215	8.190	8.332	8.389	8.625	8.859	8.589	8.759	8.876	9.142	9.017	9.113	9.111	9.239	9.061
33. Papua Barat	18.866	18.068	16.047	15.154	15.809	16.219	15.344	14.883	14.578	16.933	16.337	17.034	15.742	15.436	15.006
34. Lainnya / Others	16.251	20.541	18.175	20.921	16.853	17.630	17.328	16.540	23.931	23.834	17.351	18.335	16.539	19.086	16.421
Total	5.998.648	6.665.390	6.804.564	6.798.491	6.836.964	6.966.349	6.965.828	7.059.543	7.162.288	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits															
Rupiah	2,27	1,91	1,85	1,80	1,82	1,79	1,75	1,75	1,73	1,71	1,72	1,71	1,68	1,64	1,64
Valas / Foreign Exchange	0,78	0,42	0,35	0,35	0,33	0,31	0,29	0,28	0,27	0,21	0,19	0,17	0,15	0,15	0,16
Tabungan / Saving															
Rupiah	1,17	0,86	0,83	0,80	0,80	0,81	0,75	0,76	0,73	0,72	0,71	0,69	0,69	0,63	0,63
Valas / Foreign Exchange	0,43	0,28	0,23	0,22	0,21	0,21	0,19	0,19	0,19	0,18	0,18	0,17	0,16	0,15	0,16
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,02	4,22	3,74	3,68	3,55	3,47	3,39	3,31	3,24	3,13	3,02	2,92	2,88	2,85	2,85
Valas / Foreign Exchange	2,09	0,72	0,62	0,59	0,55	0,52	0,50	0,50	0,45	0,41	0,39	0,37	0,37	0,38	0,37
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,32	4,39	3,96	3,81	3,76	3,64	3,56	3,51	3,43	3,37	3,30	3,21	3,15	3,07	3,01
Valas / Foreign Exchange	2,44	1,00	0,65	0,63	0,68	0,68	0,63	0,57	0,56	0,54	0,51	0,50	0,47	0,44	0,46
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,79	5,12	4,55	4,41	4,30	4,09	3,96	3,86	3,77	3,70	3,62	3,52	3,38	3,27	3,24
Valas / Foreign Exchange	2,37	1,38	1,10	1,02	0,98	0,90	0,90	0,83	0,76	0,67	0,67	0,60	0,56	0,46	0,53
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,92	5,80	5,22	5,05	4,92	4,77	4,71	4,65	4,44	4,23	4,06	3,99	3,59	3,51	3,44
Valas / Foreign Exchange	2,17	1,44	1,21	1,18	1,13	0,95	0,87	0,82	0,79	0,75	0,68	0,66	0,56	0,54	0,53

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits															
Rupiah	2,55	2,06	2,05	2,01	2,02	1,99	1,95	1,97	1,96	1,93	1,95	1,95	1,87	1,82	1,79
Valas / Foreign Exchange	0,80	0,49	0,43	0,43	0,43	0,40	0,36	0,38	0,32	0,24	0,19	0,17	0,15	0,15	0,15
Tabungan / Saving															
Rupiah	1,11	0,85	0,83	0,81	0,82	0,83	0,76	0,78	0,72	0,70	0,69	0,62	0,64	0,50	0,51
Valas / Foreign Exchange	0,43	0,31	0,24	0,24	0,24	0,24	0,21	0,21	0,20	0,20	0,20	0,20	0,20	0,19	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,01	3,74	3,37	3,30	3,14	3,13	3,07	2,99	2,92	2,83	2,68	2,53	2,44	2,45	2,48
Valas / Foreign Exchange	2,54	0,65	0,67	0,63	0,57	0,56	0,54	0,50	0,43	0,37	0,34	0,31	0,29	0,29	0,29
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,20	3,77	3,55	3,37	3,32	3,21	3,12	3,08	3,02	2,96	2,88	2,77	2,64	2,58	2,52
Valas / Foreign Exchange	2,87	1,06	0,59	0,56	0,60	0,60	0,57	0,53	0,49	0,46	0,42	0,40	0,37	0,34	0,39
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,44	4,52	3,82	3,66	3,61	3,47	3,45	3,42	3,37	3,30	3,24	3,12	2,89	2,82	2,82
Valas / Foreign Exchange	2,64	1,36	1,13	1,02	1,01	0,93	0,91	0,85	0,80	0,65	0,66	0,57	0,52	0,38	0,53
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,07	5,85	4,82	4,61	4,43	4,27	4,26	4,16	4,14	3,93	3,69	3,70	3,13	3,07	2,98
Valas / Foreign Exchange	2,12	1,49	1,27	1,24	1,17	0,90	0,81	0,76	0,72	0,67	0,58	0,54	0,46	0,45	0,45

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits															
Rupiah	2,03	1,93	2,04	2,01	1,95	1,98	1,87	1,86	1,91	1,84	1,81	1,69	1,93	1,88	1,92
Valas / Foreign Exchange	0,28	0,29	0,26	0,26	0,26	0,26	0,26	0,26	0,25	0,25	0,35	0,29	0,28	0,27	0,27
Tabungan / Saving															
Rupiah	1,62	1,28	1,20	1,17	1,13	1,08	1,07	1,06	1,07	1,02	1,02	1,03	1,07	1,07	1,07
Valas / Foreign Exchange	0,21	0,21	0,20	0,20	0,21	0,21	0,21	0,20	0,20	0,20	0,21	0,20	0,28	0,28	0,28
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,89	5,37	4,65	4,43	4,31	4,03	3,84	3,85	3,80	3,68	3,62	3,41	3,33	3,26	3,27
Valas / Foreign Exchange	2,84	1,16	1,20	0,96	0,80	0,90	0,69	0,54	0,48	0,54	0,53	0,52	0,50	0,49	0,49
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,10	5,85	4,41	4,44	4,38	4,02	4,00	4,05	3,86	3,94	3,84	3,66	3,48	3,45	3,27
Valas / Foreign Exchange	1,38	1,23	0,63	0,75	0,81	0,83	0,85	0,70	0,68	0,59	0,47	0,53	0,55	0,48	0,44
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,45	5,30	5,11	5,01	4,77	4,42	4,23	4,08	3,93	3,86	3,82	3,92	3,96	3,89	3,73
Valas / Foreign Exchange	0,99	0,56	0,81	0,90	0,78	0,77	0,74	0,62	0,54	0,51	0,52	0,53	0,55	0,55	0,55
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,29	6,42	5,85	5,72	5,61	5,46	5,36	5,06	4,77	4,56	4,47	4,28	4,26	4,20	4,02
Valas / Foreign Exchange	1,13	0,99	0,35	0,30	0,29	0,30	0,30	0,29	0,33	0,32	0,31	0,30	0,25	0,25	0,25

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits															
Rupiah	2,01	1,77	1,60	1,55	1,60	1,57	1,55	1,55	1,49	1,49	1,50	1,51	1,47	1,44	1,44
Valas / Foreign Exchange	0,75	0,38	0,29	0,28	0,24	0,23	0,23	0,21	0,23	0,23	0,22	0,20	0,18	0,17	0,17
Tabungan / Saving															
Rupiah	1,15	0,78	0,75	0,72	0,71	0,72	0,67	0,68	0,67	0,66	0,67	0,67	0,66	0,67	0,66
Valas / Foreign Exchange	0,45	0,27	0,22	0,21	0,20	0,20	0,19	0,18	0,18	0,18	0,17	0,16	0,14	0,13	0,13
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	5,94	4,35	3,89	3,82	3,70	3,61	3,53	3,44	3,35	3,23	3,13	3,08	3,00	2,96	2,97
Valas / Foreign Exchange	1,72	0,79	0,58	0,58	0,55	0,50	0,48	0,50	0,48	0,44	0,42	0,41	0,41	0,42	0,42
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,34	4,97	4,29	4,13	4,13	4,03	3,94	3,85	3,76	3,67	3,58	3,52	3,45	3,32	3,29
Valas / Foreign Exchange	2,08	0,98	0,72	0,71	0,75	0,75	0,67	0,60	0,61	0,60	0,57	0,56	0,53	0,49	0,48
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,81	5,32	4,81	4,63	4,53	4,40	4,31	4,20	4,09	4,03	3,92	3,81	3,76	3,64	3,52
Valas / Foreign Exchange	1,94	1,45	1,08	1,02	0,95	0,88	0,89	0,82	0,70	0,70	0,68	0,67	0,62	0,58	0,52
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,68	5,44	5,09	4,93	4,83	4,71	4,63	4,78	4,45	4,27	4,19	4,04	3,96	3,86	3,82
Valas / Foreign Exchange	2,26	1,40	1,18	1,16	1,12	1,06	0,99	0,93	0,90	0,87	0,80	0,80	0,75	0,70	0,67

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Giro / Demand Deposits															
Rupiah	2,30	1,72	1,65	1,46	1,69	1,40	1,39	1,41	1,25	1,21	1,28	1,27	1,35	1,26	1,26
Valas / Foreign Exchange	0,78	0,25	0,17	0,14	0,14	0,11	0,11	0,10	0,10	0,05	0,05	0,05	0,04	0,04	0,21
Tabungan / Saving															
Rupiah	1,54	1,45	1,44	1,43	1,41	1,54	1,61	1,74	1,82	1,86	2,05	2,13	2,05	2,12	2,10
Valas / Foreign Exchange	0,15	0,25	0,11	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,20	0,18	0,16	0,17	0,17
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,82	2,98	2,59	2,50	2,27	2,24	2,04	2,27	2,16	2,23	2,13	2,03	2,21	2,10	2,02
Valas / Foreign Exchange	1,38	0,13	0,13	0,11	0,08	0,12	0,24	0,22	0,16	0,19	0,27	0,24	0,26	0,27	0,26
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,07	4,04	3,68	3,48	3,34	3,16	3,08	3,08	2,94	2,86	2,78	2,74	2,78	2,78	2,80
Valas / Foreign Exchange	1,40	0,37	0,29	0,18	0,21	0,20	0,22	0,18	0,17	0,17	0,21	0,17	0,19	0,17	0,65
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,50	4,50	4,02	3,93	3,80	3,73	3,69	3,69	3,68	3,60	3,50	3,40	3,32	3,27	3,22
Valas / Foreign Exchange	1,58	0,40	0,49	0,49	0,41	0,31	0,29	0,29	0,28	0,28	0,30	0,38	0,39	0,41	0,60
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,97	4,71	4,24	4,21	4,16	4,13	3,98	3,89	3,71	3,61	3,55	3,51	3,45	3,41	3,36
Valas / Foreign Exchange	1,99	0,84	0,53	0,53	0,51	0,50	0,49	0,50	0,47	0,46	0,48	0,46	0,46	0,49	0,52

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	2019	2020	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin															
1. Pertanian, perburuan dan Kehutanan / <i>Agricultures, hunting and forestry</i>															
Rupiah	9,94	9,25	8,96	8,89	8,86	8,88	8,81	8,74	8,67	8,61	8,57	8,52	8,52	8,49	8,48
Valas / Foreign Exchange	4,32	3,26	3,22	3,22	3,18	3,20	3,15	3,10	3,09	3,05	3,04	2,97	2,92	2,91	3,01
2. Perikanan / <i>Fisheries</i>															
Rupiah	10,43	9,92	9,76	9,57	9,52	9,66	9,80	9,56	9,51	9,31	9,34	9,41	9,38	9,30	9,27
Valas / Foreign Exchange	4,87	4,21	4,30	4,24	4,01	3,97	4,08	3,66	3,74	3,57	3,47	3,47	3,57	3,57	3,66
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>															
Rupiah	10,24	9,80	9,71	9,02	9,07	9,47	9,43	8,90	8,86	8,87	9,17	9,01	9,05	9,08	8,49
Valas / Foreign Exchange	5,40	4,53	4,52	4,42	4,29	4,17	4,14	4,09	4,05	4,05	4,00	3,88	3,88	3,94	3,95
4. Industri Pengolahan / <i>Processing industry</i>															
Rupiah	9,10	8,19	8,13	8,12	8,05	8,03	8,04	7,92	7,90	7,84	7,76	7,66	7,68	7,69	7,66
Valas / Foreign Exchange	4,29	3,26	3,18	3,21	3,18	3,20	3,21	3,13	3,11	3,11	3,11	3,00	2,98	2,98	3,08
5. Listrik, gas dan air / <i>Electricity, gas and water</i>															
Rupiah	8,75	7,51	7,11	6,97	7,01	7,40	7,38	6,88	6,85	6,84	6,91	6,53	6,54	6,83	6,38
Valas / Foreign Exchange	4,82	4,03	4,11	4,05	3,96	4,16	4,10	3,98	3,77	3,75	3,85	3,96	3,85	3,93	4,14
6. Konstruksi / <i>Construction</i>															
Rupiah	10,19	9,03	8,83	8,77	8,67	8,80	8,62	8,52	8,46	8,42	8,27	8,09	7,97	7,95	7,99
Valas / Foreign Exchange	4,29	3,91	3,61	3,67	3,59	3,45	3,48	3,42	3,43	3,67	3,79	3,93	3,65	3,64	3,69
7. Perdagangan Besar dan Eceran / <i>Big and retail trade</i>															
Rupiah	10,92	10,27	10,28	10,27	10,26	10,24	10,19	10,23	10,19	10,17	10,15	10,07	10,11	10,03	10,01
Valas / Foreign Exchange	4,99	4,21	3,94	3,92	3,88	3,75	3,67	3,49	3,60	3,56	3,44	3,44	3,26	3,15	3,19
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and food supply drinking</i>															
Rupiah	10,46	8,40	8,53	8,54	8,50	8,44	8,45	8,42	8,43	8,41	8,33	8,31	8,31	8,31	8,39
Valas / Foreign Exchange	5,34	4,27	4,19	4,20	4,19	4,20	4,17	4,16	4,18	4,16	3,75	4,17	4,17	4,18	4,26
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, warehousing and communications</i>															
Rupiah	9,44	8,10	7,85	7,74	7,64	7,64	7,62	7,57	7,50	7,42	7,47	7,34	7,49	7,48	7,41
Valas / Foreign Exchange	5,02	4,37	4,22	4,19	4,05	4,05	3,88	3,92	3,99	3,98	4,04	4,05	4,05	4,11	4,14
10. Perantara Keuangan / <i>Transitional Finance</i>															
Rupiah	8,90	8,11	7,76	7,68	7,51	7,49	7,47	7,38	7,20	7,10	6,99	6,83	6,76	6,81	6,68
Valas / Foreign Exchange	3,02	1,53	1,39	1,38	1,41	1,40	1,40	1,39	1,36	1,38	1,36	1,38	1,46	1,61	1,91
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real estate, Rental Business, and services company</i>															
Rupiah	10,26	8,97	9,01	8,90	8,88	8,79	8,76	8,68	8,69	8,61	8,59	8,37	8,41	8,40	8,42
Valas / Foreign Exchange	5,43	4,21	4,04	4,00	3,96	3,66	3,67	3,67	3,98	3,96	4,02	4,67	4,69	4,74	5,03
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>															
Rupiah	8,23	5,84	5,47	5,44	5,41	5,31	5,24	5,05	5,00	4,67	4,66	4,77	4,65	4,56	4,61
Valas / Foreign Exchange	4,14	2,17	1,97	1,94	1,92	1,82	1,79	1,75	1,73	1,71	1,69	1,70	1,69	1,75	1,83
13. Jasa Pendidikan / <i>Education services</i>															
Rupiah	10,98	10,15	10,16	10,19	10,33	12,36	12,30	13,13	12,92	12,85	12,61	12,48	12,42	12,23	12,11
Valas / Foreign Exchange	5,44	4,44	4,37	4,36	4,35	4,12	4,07	4,07	4,05	4,04	4,01	4,03	4,03	4,04	4,11
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>															
Rupiah	9,96	9,46	9,36	9,61	9,62	9,89	9,80	9,84	9,77	9,58	9,51	9,40	9,40	9,35	9,32
Valas / Foreign Exchange	4,50	3,14	3,11	3,08	3,08	3,18	3,14	3,14	3,12	3,11	3,12	3,13	3,62	3,32	3,35
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>															
Rupiah	10,59	9,55	9,43	9,41	9,35	9,27	9,08	9,10	9,03	9,04	8,97	8,99	8,98	8,95	8,83
Valas / Foreign Exchange	5,91	4,58	5,25	5,46	5,52	5,14	3,85	3,81	3,80	3,48	3,35	3,38	3,65	3,71	3,83
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services which serve households</i>															
Rupiah	21,79	18,62	18,59	18,61	18,65	18,69	17,86	17,85	17,91	17,99	17,86	17,92	18,08	18,20	18,17
Valas / Foreign Exchange	-	-	-	-	4	4	4	4	4	4	4	4	4	4	4
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>Extra agency international agency and other international</i>															
Rupiah	11,38	12,24	9,75	10,16	8,92	9,55	9,80	10,44	10,80	10,39	10,37	10,39	10,99	11,11	10,84
Valas / Foreign Exchange	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>															
Rupiah	11,09	9,36	9,11	9,61	8,89	9,79	9,66	10,69	10,75	10,72	10,81	8,23	-	-	-
Valas / Foreign Exchange	4,98	3,30	3,28	3,32	1,90	3,18	3,27	3,27	3,19	3,07	2,97	3,05	-	-	-
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For House Ownership</i>															
Rupiah	8,68	8,31	8,26	8,26	8,23	8,22	8,20	8,19	8,15	8,11	8,05	8,02	8,00	7,97	7,94
Valas / Foreign Exchange	2,40	3,19	2,46	2,46	2,46	2,44	2,44	2,57	2,41	2,41	2,40	2,40	2,46	2,63	2,63
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>															
Rupiah	8,67	8,31	8,25	8,22	8,21	8,17	8,14	8,08	8,05	8,00	7,95	7,89	7,90	7,89	7,83
Valas / Foreign Exchange	-	-	-	-	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>															
Rupiah	9,49	9,19	9,23	9,24	9,27	9,29	9,28	9,31	9,28	9,27	9,13	9,05	9,06	9,03	8,99
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>															
Rupiah	10,53	10,43	10,30	10,23	10,16	10,10	10,04	9,98	9,92	9,86	9,78	9,72	9,55	9,48	9,43
Valas / Foreign Exchange	2,76	3,07	3,00	3,00	3,00	3,00	3,00	3,00	3,00	3,00	3,90	3,90	3,00	3,00	1,00
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multikuna) / <i>Others</i>															
Rupiah	12,62	12,23	12,17	12,13	12,15	12,10	12,06	12,03	11,99	11,96	11,91	11,83	11,66	11,64	11,76
Valas / Foreign Exchange	7,46	4,15	3,99	4,24	4,24	4,15	4,14	4,06	3,99	4,04	3,96	3,91	0,71	3,93	3,87
- Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
Rupiah	16,01	13,86	13,79	13,77	13,79	13,66	13,33	13,27	13,26	13,23	13,25	13,38	12,44	12,49	12,51
Valas / Foreign Exchange	4,70	3,84	4,00	3,84	3,86	3,47	3,49	3,34	3,45	3,48	3,49	3,09	3,19	3,73	3,82

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	10,09	9,21	9,12	9,08	9,02	9,02	9,00	8,92	8,85	8,78	8,76	8,63	8,66	8,62	8,59
Valas / Foreign Exchange	4,35	3,45	3,32	3,31	3,28	3,24	3,21	3,14	3,13	3,13	3,09	3,03	2,99	2,99	3,07
- Investasi / Investments															
Rupiah	9,90	8,88	8,73	8,68	8,64	8,70	8,63	8,58	8,54	8,52	8,44	8,35	8,36	8,38	8,32
Valas / Foreign Exchange	4,85	3,74	3,75	3,74	3,67	3,72	3,69	3,66	3,63	3,62	3,63	3,69	3,66	3,71	3,85
- Konsumsi / Consumption															
Rupiah	11,62	10,97	10,90	10,87	10,87	10,81	10,73	10,69	10,65	10,61	10,56	10,53	10,30	10,28	10,32
Valas / Foreign Exchange	6,36	4,06	3,98	4,12	4,10	3,95	3,92	3,83	3,82	3,85	3,81	3,71	3,71	3,86	3,84
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	8,99	8,34	8,60	8,64	8,76	8,88	8,86	8,82	8,94	8,97	9,04	9,07	9,13	9,19	9,12
Valas / Foreign Exchange	4,16	2,70	2,83	2,78	2,76	2,73	2,74	2,63	2,68	2,79	2,74	2,85	2,81	2,85	3,03
- Impor / Import															
Rupiah	9,72	9,03	8,84	9,06	9,01	8,98	8,97	8,76	8,85	8,65	8,55	8,62	8,86	8,82	8,85
Valas / Foreign Exchange	4,67	3,87	3,61	3,82	3,74	3,71	3,75	3,41	3,43	3,58	3,61	3,32	3,37	3,36	3,39
- Lainnya / Other															
Rupiah	10,56	9,73	9,63	9,60	9,55	9,54	9,49	9,44	9,38	9,33	9,28	9,19	9,13	9,11	9,09
Valas / Foreign Exchange	4,60	3,67	3,58	3,58	3,53	3,53	3,49	3,45	3,42	3,39	3,39	3,37	3,32	3,35	3,45

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.621	17.307	16.772	16.722	16.648	16.631	16.620	16.589	16.538	17.015	18.188	18.182	14.640	14.595	13.344
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.396	4.421	4.391	4.387	4.385	4.384	4.381	4.381	4.379	4.647	5.067	5.127	5.022	4.983	4.134
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	71	70	68	68	68	68	68	68	68	68	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	9.074	8.969	8.733	8.678	8.663	8.654	8.683	8.684	8.642	9.081	9.050	9.030	8.999	8.925	8.524
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	36	36	30	30	30	30	29	29	29	27	27	27	27	27	23
Total															
Jumlah Bank / Total Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.127	30.733	29.926	29.817	29.726	29.699	29.713	29.683	29.588	30.770	32.332	32.366	28.688	28.530	26.025

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

Lokasi / Location	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	406	402	399	399	399	399	400	400	400	400	398	398	396	396	394
2. Banten	102	102	105	105	105	105	106	106	106	106	105	104	106	106	105
3. DKI Jakarta	471	467	463	463	463	463	460	459	460	460	455	456	456	456	456
4. D.I. Yogyakarta	61	61	60	61	61	61	61	61	61	61	61	61	61	61	61
5. Jawa Tengah	332	332	332	332	332	332	332	332	332	332	331	332	334	333	335
6. Jawa Timur	409	409	408	408	408	409	409	409	409	409	408	408	409	409	410
7. Bengkulu	34	34	34	34	34	34	34	34	34	34	34	35	35	35	35
8. Jambi	61	61	63	63	63	64	64	64	64	64	64	65	65	64	64
9. Aceh	77	87	86	89	87	87	84	84	70	67	66	62	60	60	59
10. Sumatera Utara	208	208	207	207	207	207	206	206	206	206	204	204	203	203	202
11. Sumatera Barat	87	87	87	87	87	87	87	87	87	87	87	88	88	88	88
12. Riau	90	90	91	91	91	91	91	91	91	91	91	91	91	90	89
13. Sumatera Selatan	106	106	105	105	105	105	106	106	106	106	106	108	108	108	107
14. Bangka Belitung	30	30	31	31	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	60	61	61	61	61	61	61	61	61	61	61	61	61	61	61
16. Lampung	65	65	65	65	65	65	66	66	66	66	66	66	66	66	67
17. Kalimantan Selatan	74	73	73	73	73	73	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	80	81	81	81	81	81	81	81	81	81	81	81	81	81	80
19. Kalimantan Timur	117	117	117	117	117	118	118	118	118	118	118	118	117	116	116
20. Kalimantan Tengah	46	46	46	46	46	46	46	46	46	46	46	47	47	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	135	136	136	136	136	136	136	136	136	136	137	137	136	137	137
23. Sulawesi Utara	64	64	63	63	63	63	62	62	62	62	62	62	62	62	62
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
26. Sulawesi Tenggara	45	45	45	45	45	45	45	45	45	45	45	45	45	44	44
27. Nusa Tenggara Barat	53	55	55	55	55	55	55	55	55	55	55	55	55	54	54
28. Bali	91	92	90	90	90	90	90	90	90	90	90	90	90	90	90
29. Nusa Tenggara Timur	60	60	60	60	60	60	60	60	59	59	59	59	59	59	59
30. Maluku	36	36	35	35	35	35	35	35	35	35	35	35	35	35	35
31. Papua	61	61	63	63	63	63	63	63	63	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	27	27	28	28	28	28	28	28	28	28	28	28	28	28	29
34. Lainnya / Others	17	17	17	17	17	17	17	17	17	17	18	18	18	18	18
Total	3.609	3.616	3.610	3.614	3.612	3.615	3.611	3.610	3.596	3.594	3.583	3.586	3.584	3.578	3.575

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	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	108.784	110.770	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826
b. Antar Bank Aktiva / Inter-Bank Assets	35.052	37.938	38.299	36.174	37.687	38.930	39.482	40.484	41.111	41.464	42.682	45.251	44.392	44.218	43.127
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	102.538	106.151	107.988	107.737	109.437	110.410	111.212	112.219	112.980	113.732	115.068	117.006	117.079	119.605	119.641
Deposito / Time Deposits	70.406	73.389	75.536	76.240	77.427	78.014	78.320	78.890	79.488	79.819	80.472	81.139	82.017	83.030	82.951
Tabungan / Savings Deposits	32.132	32.763	32.452	31.497	32.010	32.396	32.892	33.328	33.492	33.913	34.596	35.867	35.061	36.575	36.690
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.386	6.656	7.376	7.464	7.642	7.844	8.018	8.131	8.330	8.352	8.527	8.903	9.005	9.195	9.435
c. Pinjaman yang Diterima / Loans received	13.412	13.707	13.030	12.562	12.333	12.654	12.255	12.073	12.056	11.769	11.695	12.782	12.091	11.286	11.349
d. Kewajiban Segera / Immediate Liabilities	892	1.008	1.036	1.113	1.138	1.121	1.028	988	963	987	950	956	924	1.077	1.058
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	13.989	15.008	15.162	15.227	15.348	15.445	15.642	15.712	15.760	15.839	15.906	16.144	16.184	16.618	16.693
b. Cadangan / Reserves	3.435	3.629	3.754	3.807	3.878	3.894	3.923	3.921	3.914	3.912	3.915	3.916	3.937	3.998	4.057
c. L/R Tahun Berjalan / Current Earnings	3.456	2.901	732	851	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2.905	3.495	5.530	5.031	4.293	4.112	3.855	3.827	3.760	3.670	3.652	3.516	6.172	5.837	5.215

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

Indikator / Indicator	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
LDR (%)	79,09	75,44	79,81	83,20	81,46	75,31	75,12	74,87	74,90	74,97	74,63	73,67	72,58	73,27	74,31
- Total Kredit / Total Credit	108.784	110.770	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.686	119.294	120.826
- Penghimpunan Dana / Funds collected	115.912	123.745	116.487	112.535	115.915	128.034	128.483	129.355	130.157	130.661	132.011	135.256	134.761	136.658	136.915
- Modal Inti / Core Capital	21.636	23.079	24.307	23.794	23.236	23.110	23.047	23.071	22.966	22.875	22.914	22.983	26.010	26.145	25.684
NPL (%)	6,81	7,22	7,29	7,42	7,65	7,46	7,67	7,63	7,53	7,54	7,45	6,72	7,15	7,35	7,44
- Kredit Non Lancar / Non Current Credits	7.405	7.995	8.197	8.420	8.668	8.497	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984
- Total Kredit / Total Credit	108.784	110.770	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826
ROA (%)	2,31	1,87	1,87	1,64	1,63	1,71	1,72	1,75	1,76	1,76	1,79	1,78	1,86	1,64	1,76
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	732	851	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752
- Total Aktiva / Total Aktiva	149.623	155.075	156.905	156.020	157.399	159.113	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690
ROE (%)	21,00	16,40	16,33	14,16	14,07	14,87	14,83	15,11	15,28	15,35	15,71	15,77	16,30	14,25	15,24
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	732	851	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752
- Modal Disetor / Paid In Capital	13.989	15.008	15.162	15.227	15.348	15.445	15.642	15.712	15.760	15.839	15.906	16.144	16.184	16.618	16.693
- Cadangan Umum / General Reserve	2.473	2.686	2.779	2.808	2.859	2.870	2.902	2.905	2.907	2.903	2.912	2.914	2.943	2.987	3.051

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

Lokasi / Location	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	20.474	20.370	20.436	20.303	20.504	20.605	20.646	20.716	20.839	20.919	21.174	21.788	21.691	21.846	21.777
2. Banten	5.328	5.152	5.320	5.362	5.451	5.483	5.543	5.649	5.681	5.764	5.854	6.121	6.105	6.113	6.072
3. DKI Jakarta	3.118	3.459	3.609	3.658	3.701	3.733	3.734	3.713	3.770	3.813	3.848	3.993	4.067	4.140	4.331
4. D.I Yogyakarta	7.135	7.607	8.094	8.226	8.198	8.491	8.695	8.657	7.890	8.013	8.132	8.244	8.493	8.460	8.550
5. Jawa Tengah	35.523	37.675	37.712	37.215	37.752	37.894	38.026	38.569	39.826	40.031	40.515	41.006	40.616	43.328	43.404
6. Jawa Timur	15.467	16.242	16.649	16.387	16.518	16.738	16.662	16.864	16.951	17.068	17.239	17.629	17.632	17.671	17.825
7. Bengkulu	106	106	105	108	107	107	111	107	124	115	113	118	116	118	118
8. Jambi	1.047	1.091	1.111	1.128	1.130	1.151	1.168	1.174	1.182	1.181	1.189	1.197	1.197	1.190	1.189
9. Aceh	297	242	243	241	239	241	241	242	91	91	91	91	90	90	89
10. Sumatera Utara	1.798	1.901	1.999	1.988	2.000	2.018	2.025	2.046	2.042	2.062	2.083	2.076	2.090	2.089	2.101
11. Sumatera Barat	1.835	1.902	1.858	1.821	1.851	1.888	1.844	1.863	1.882	1.907	1.931	1.985	1.975	1.969	1.944
12. Riau	1.401	1.473	1.510	1.507	1.551	1.606	1.647	1.684	1.763	1.791	1.823	1.828	1.833	1.870	1.884
13. Kepulauan Riau	7.407	7.453	7.521	7.525	7.597	7.643	7.612	7.666	7.690	7.656	7.660	7.667	7.621	7.657	7.703
14. Sumatera Selatan	1.706	1.826	1.871	1.869	1.892	1.888	1.905	1.923	1.927	1.928	1.903	1.899	1.909	1.911	1.910
15. Bangka Belitung	176	190	191	193	191	194	198	201	199	201	206	208	205	205	207
16. Lampung	12.251	12.851	12.789	12.831	12.893	13.224	13.290	13.316	13.419	13.292	13.430	13.901	13.902	13.373	13.184
17. Kalimantan Selatan	705	761	727	723	730	731	742	745	702	739	746	809	790	782	749
18. Kalimantan Barat	1.284	1.470	1.585	1.581	1.597	1.614	1.614	1.670	1.700	1.703	1.701	1.716	1.689	1.680	1.720
19. Kalimantan Timur	396	400	407	399	402	409	412	419	436	446	458	473	474	474	483
20. Kalimantan Tengah	627	694	677	684	674	692	737	768	874	892	1.040	1.187	1.083	1.109	1.215
21. Kalimantan Utara	87	86	86	86	86	86	87	86	86	87	88	89	91	91	92
22. Sulawesi Tengah	2.621	2.677	2.776	2.762	2.705	2.747	2.743	2.752	2.716	2.695	2.669	2.732	2.631	2.569	2.508
23. Sulawesi Selatan	2.854	2.843	2.822	2.843	2.874	2.891	2.919	2.953	2.960	2.988	2.991	2.898	2.980	3.003	3.013
24. Sulawesi Utara	1.670	1.798	1.839	1.807	1.821	1.836	1.880	1.907	1.953	1.959	2.016	2.091	2.066	2.066	2.061
25. Sulawesi Tenggara	333	334	320	329	336	336	339	343	345	340	354	376	362	359	353
26. Sulawesi Barat	8	9	112	134	107	118	127	136	142	141	126	121	122	128	146
27. Gorontalo	34	54	27	25	26	30	33	32	32	33	29	32	31	30	29
28. Nusa Tenggara Barat	1.583	1.617	1.587	1.583	1.645	1.649	1.649	1.645	1.662	1.667	1.680	1.707	1.703	1.695	1.670
29. Bali	17.130	17.074	17.352	17.153	17.294	17.472	17.649	17.760	17.805	17.981	18.147	18.528	18.423	18.584	18.579
30. Nusa Tenggara Timur	800	867	883	891	898	904	896	898	912	903	902	906	916	921	920
31. Maluku	2.123	2.177	2.270	2.215	2.175	2.205	2.211	2.183	2.226	2.231	2.251	2.348	2.319	2.224	2.254
32. Papua	1.353	1.429	1.464	1.486	1.490	1.514	1.517	1.528	1.556	1.558	1.572	1.678	1.609	1.598	1.614
33. Maluku Utara	219	252	259	259	260	267	269	271	273	276	279	282	283	287	287
34. Papua Barat	727	993	696	698	705	707	707	711	717	723	726	718	706	703	707
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	149.623	155.075	156.905	156.020	157.399	159.113	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690

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

Total Aset / Total Asset	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Total Aset BPR / Total Asset Rural bank	9	8	7	6	7	6	4	4	5	6	6	5	5	5	5
< 1 Miliar / < 1 Billion															
Total Aset BPR / Total Asset Rural bank	66	49	48	48	46	45	45	45	41	41	38	37	35	37	34
1 s.d 5 Miliar / 1 up to 5 Billion															
Total Aset BPR / Total Asset Rural bank	146	123	109	114	115	106	103	102	104	94	95	102	95	94	97
5 s.d 10 Miliar / 5 up to 10 Billion															
Total Aset BPR / Total Asset Rural bank	1.325	1.326	1.334	1.329	1.328	1.335	1.335	1.333	1.331	1.327	1.329	1.324	1.331	1.328	1.326
> 10 Miliar / > 10 Billion															
Total	1.546	1.506	1.498	1.497	1.496	1.492	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462

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

Kolektibilitas / Collectibility	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Kredit / Credit	108.784	110.770	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826
a. Lancar / Current	101.379	102.775	93.626	95.188	94.478	95.602	95.024	94.843	96.240	96.243	97.407	99.464	98.749	99.945	100.772
b. Dalam Perhatian Khusus / Special Mention		0	10.541	9.817	10.203	9.723	10.085	10.576	9.812	10.192	9.596	9.280	9.600	10.576	11.070
c. Kurang Lancar / Sub-Standard	1.373	923	1.144	1.239	1.409	1.287	1.365	1.333	1.286	1.300	1.302	982	1.318	1.565	1.547
d. Diragukan / Doubtful	1.512	1.292	978	1.042	1.017	981	1.066	1.088	1.155	1.147	1.146	1.058	1.119	1.104	1.233
e. Macet / Lost	4.520	5.780	6.075	6.139	6.242	6.228	6.297	6.284	6.196	6.231	6.163	5.795	5.901	6.104	6.204
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.405	7.995	8.197	8.420	8.668	8.497	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6,81	7,22	7,29	7,42	7,65	7,46	7,67	7,63	7,53	7,54	7,45	6,72	7,15	7,35	7,44

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

Lokasi / Location	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	1.153	1.316	1.325	1.338	1.382	1.355	1.395	1.412	1.458	1.490	1.470	1.363	1.407	1.431	1.489
2. Banten	221	266	270	277	283	270	270	286	264	256	257	222	255	259	250
3. DKI Jakarta	108	116	155	154	154	146	149	160	163	170	173	153	161	165	155
4. D.I Yogyakarta	252	292	351	362	369	385	427	404	343	349	345	307	348	380	389
5. Jawa Tengah	1.917	2.035	2.081	2.173	2.253	2.267	2.322	2.350	2.392	2.438	2.416	2.213	2.341	2.590	2.690
6. Jawa Timur	827	936	989	992	1.031	1.010	1.038	1.010	1.006	1.015	1.007	930	961	1.009	1.040
7. Bengkulu	5	6	7	7	7	7	7	7	7	10	10	9	9	9	9
8. Jambi	93	106	107	107	109	103	103	109	104	105	101	95	99	103	100
9. Aceh	21	22	21	23	23	22	21	22	11	11	12	11	11	10	11
10. Sumatera Utara	91	100	103	102	102	100	107	107	109	109	105	98	104	105	106
11. Sumatera Barat	94	105	109	111	113	108	108	106	102	100	98	87	93	98	105
12. Riau	127	128	129	129	130	124	127	123	119	118	122	110	117	118	120
13. Kepulauan Riau	397	383	364	373	375	359	379	372	347	346	331	285	298	312	301
14. Sumatera Selatan	93	103	105	106	109	105	106	106	105	98	92	81	83	87	89
15. Bangka Belitung	8	9	10	10	10	10	10	9	8	8	7	8	9	10	10
16. Lampung	170	201	198	221	246	232	219	215	219	214	224	211	233	235	244
17. Kalimantan Selatan	40	43	49	49	51	48	47	47	45	46	47	43	43	46	44
18. Kalimantan Barat	90	76	78	81	83	82	82	82	80	78	76	66	68	70	68
19. Kalimantan Timur	22	29	26	27	28	28	26	25	26	25	24	23	26	22	22
20. Kalimantan Tengah	43	39	39	44	46	49	39	40	36	38	38	34	36	34	36
21. Kalimantan Utara	1	2	2	2	2	3	5	5	5	2	3	2	2	2	3
22. Sulawesi Tengah	39	34	32	34	36	35	34	33	35	31	31	26	27	28	30
23. Sulawesi Selatan	46	62	56	57	55	54	54	53	54	50	53	50	85	85	84
24. Sulawesi Utara	94	100	100	122	126	107	106	112	108	105	107	100	110	112	107
25. Sulawesi Tenggara	36	35	35	36	36	34	36	33	31	31	30	25	26	27	27
26. Sulawesi Barat	0	1	1	2	2	2	2	2	2	2	2	1	1	2	2
27. Gorontalo	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	149	159	161	173	175	172	172	173	174	165	161	159	164	168	177
29. Bali	856	863	852	878	898	863	920	886	862	860	879	782	857	881	906
30. Nusa Tenggara Timur	21	28	40	47	51	46	45	44	39	41	37	30	38	45	42
31. Maluku	3	5	6	8	9	11	11	13	17	18	20	14	16	18	19
32. Papua	49	36	37	37	39	37	39	38	40	38	37	30	36	38	38
33. Maluku Utara	2	4	5	5	4	4	4	4	4	4	4	4	3	4	4
34. Papua Barat	332	355	355	335	329	318	320	316	318	303	293	266	266	267	267
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.405	7.995	8.197	8.420	8.668	8.497	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984

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

Indikator / Indicator	Desember 2019		Desember 2020		Maret 2021		Desember 2021		Maret 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	70.406	68,66	73.389	69,14	75.536	69,95	81.139	69,35	82.951	0,69
Tabungan / Saving	32.132	31,34	32.763	30,86	32.452	30,05	35.867	30,65	36.690	0,31
Total DPK / Total Third Party Funds	102.538	100,00	106.151	100,00	107.988	100,00	117.006	100,00	119.641	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Maret 2022
(Composition of Third Party Funds of Rural Banks Based on Location - March 2022)
 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	4.619	10.255	14.874	12,43%
2. Banten	706	2.862	3.568	2,98%
3. DKI Jakarta	336	3.107	3.444	2,88%
4. D.I Yogyakarta	2.056	4.443	6.499	5,43%
5. Jawa Tengah	14.693	18.725	33.417	27,93%
6. Jawa Timur	3.746	8.184	11.930	9,97%
7. Bengkulu	34	37	71	0,06%
8. Jambi	152	713	864	0,72%
9. Aceh	21	40	61	0,05%
10. Sumatera Utara	843	811	1.653	1,38%
11. Sumatera Barat	900	612	1.512	1,26%
12. Riau	540	787	1.327	1,11%
13. Kepulauan Riau	709	5.606	6.316	5,28%
14. Sumatera Selatan	293	927	1.220	1,02%
15. Bangka Belitung	32	125	157	0,13%
16. Lampung	1.015	6.025	7.040	5,88%
17. Kalimantan Selatan	203	223	426	0,36%
18. Kalimantan Barat	402	943	1.345	1,12%
19. Kalimantan Timur	103	149	252	0,21%
20. Kalimantan Tengah	284	370	654	0,55%
21. Kalimantan Utara	19	22	41	0,03%
22. Sulawesi Tengah	102	945	1.047	0,88%
23. Sulawesi Selatan	326	1.798	2.125	1,78%
24. Sulawesi Utara	281	1.320	1.601	1,34%
25. Sulawesi Tenggara	64	78	142	0,12%
26. Sulawesi Barat	86	16	102	0,08%
27. Gorontalo	5	9	13	0,01%
28. Nusa Tenggara Barat	577	569	1.146	0,96%
29. Bali	2.868	10.669	13.537	11,31%
30. Nusa Tenggara Timur	198	477	675	0,56%
31. Maluku	166	977	1.143	0,95%
32. Papua	181	617	798	0,67%
33. Maluku Utara	19	94	113	0,09%
34. Papua Barat	111	417	528	0,44%
35. Lainnya / Others	-	-	-	0,00%
Total	36.690	82.951	119.641	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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	13.665	13.847	13.876	13.805	14.026	14.057	14.092	14.186	14.261	14.317	14.574	15.114	15.049	15.006	14.874
2. Banten	3.377	3.161	3.099	3.138	3.196	3.240	3.281	3.301	3.314	3.340	3.379	3.517	3.507	3.556	3.568
3. DKI Jakarta	2.159	2.495	2.699	2.769	2.831	2.867	2.875	2.860	2.923	2.976	3.011	3.143	3.224	3.306	3.444
4. D.I Yogyakarta	5.453	5.732	6.412	6.498	6.469	6.608	6.895	6.860	6.016	6.195	6.536	6.307	6.423	6.470	6.499
5. Jawa Tengah	26.738	28.422	28.309	27.788	28.427	28.581	28.649	29.118	30.297	30.407	30.579	31.334	31.100	33.327	33.417
6. Jawa Timur	10.144	10.787	11.243	10.991	11.129	11.272	11.314	11.458	11.477	11.629	11.679	11.852	11.911	11.869	11.930
7. Bengkulu	54	58	56	60	60	59	63	61	76	69	67	71	69	70	71
8. Jambi	766	788	802	821	822	838	850	853	865	862	868	875	873	865	864
9. Aceh	149	138	140	140	138	140	140	140	63	63	63	64	63	63	61
10. Sumatera Utara	1.361	1.476	1.567	1.556	1.567	1.583	1.586	1.598	1.588	1.612	1.628	1.623	1.639	1.636	1.653
11. Sumatera Barat	1.425	1.475	1.436	1.402	1.428	1.460	1.427	1.442	1.458	1.475	1.496	1.545	1.537	1.537	1.512
12. Riau	1.012	1.045	1.070	1.070	1.114	1.158	1.191	1.217	1.265	1.285	1.314	1.303	1.297	1.322	1.327
13. Kepulauan Riau	5.980	6.006	6.164	6.218	6.274	6.291	6.251	6.234	6.278	6.245	6.244	6.192	6.238	6.272	6.316
14. Sumatera Selatan	1.021	1.143	1.177	1.181	1.206	1.199	1.213	1.224	1.230	1.228	1.206	1.204	1.220	1.223	1.220
15. Bangka Belitung	136	146	142	147	147	148	152	153	152	153	157	159	155	154	157
16. Lampung	6.205	6.539	6.597	6.638	6.744	6.842	6.889	6.949	6.987	6.945	7.020	7.072	7.182	7.155	7.040
17. Kalimantan Selatan	424	461	420	417	425	418	423	426	381	416	426	488	469	458	426
18. Kalimantan Barat	1.001	1.151	1.258	1.258	1.265	1.281	1.277	1.325	1.350	1.334	1.324	1.330	1.316	1.307	1.345
19. Kalimantan Timur	211	209	210	206	207	212	212	218	228	235	242	253	254	249	252
20. Kalimantan Tengah	426	448	402	417	427	431	448	476	532	521	628	702	565	573	654
21. Kalimantan Utara	31	31	36	36	36	36	37	36	36	37	36	38	40	41	41
22. Sulawesi Tengah	959	985	983	999	1.051	1.061	1.073	1.080	1.089	1.090	1.081	1.058	1.055	1.087	1.047
23. Sulawesi Selatan	1.858	1.879	1.936	1.970	2.001	2.015	2.041	2.055	2.065	2.091	2.095	2.008	2.104	2.113	2.125
24. Sulawesi Utara	1.331	1.395	1.417	1.430	1.440	1.444	1.464	1.486	1.527	1.523	1.562	1.635	1.621	1.607	1.601
25. Sulawesi Tenggara	155	151	125	139	141	143	145	147	146	143	149	166	150	147	142
26. Sulawesi Barat	11	20	71	93	65	77	86	96	100	98	83	79	79	85	102
27. Gorontalo	17	37	12	13	13	12	14	14	12	13	15	18	17	15	13
28. Nusa Tenggara Barat	1.100	1.114	1.077	1.079	1.134	1.137	1.134	1.135	1.154	1.165	1.174	1.190	1.179	1.171	1.146
29. Bali	12.568	11.920	12.253	12.410	12.541	12.675	12.860	12.935	12.967	13.100	13.252	13.460	13.506	13.678	13.537
30. Nusa Tenggara Timur	591	640	647	658	665	676	671	670	677	666	662	666	673	678	675
31. Maluku	834	936	955	969	986	991	998	988	1.016	1.073	1.086	1.084	1.127	1.141	1.143
32. Papua	688	844	762	780	814	806	799	813	785	768	778	814	807	796	798
33. Maluku Utara	107	103	93	96	97	102	104	105	105	103	105	108	107	107	113
34. Papua Barat	581	567	544	545	550	551	557	560	561	554	550	534	523	521	528
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	102.538	106.151	107.988	107.737	109.437	110.410	111.212	112.219	112.980	113.732	115.068	117.006	117.079	119.605	119.641

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

Indikator / Indicator	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Tabungan / Saving	3,33	3,08	2,87	2,83	2,82	2,74	2,71	2,68	2,66	2,56	2,58	2,57	2,53	2,48	2,47
Deposito / Time Deposits	8,16	7,16	6,83	6,68	6,60	6,50	6,50	6,36	6,21	6,05	5,92	5,88	5,82	5,71	5,65

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

Sektor Ekonomi / <i>Economic Sector</i>	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	28,78	27,60	27,47	27,44	27,69	27,66	27,59	27,49	27,25	27,14	27,23	26,94	27,12	27,18	27,10
2 Perikanan / <i>Fisheryies</i>	25,45	23,93	24,30	24,22	24,56	24,46	24,52	24,15	24,07	24,01	23,91	23,57	23,15	23,25	23,48
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	21,13	22,79	22,32	22,08	22,23	22,06	21,91	21,97	21,40	21,37	20,73	20,71	20,75	19,73	19,61
4 Industri Pengolahan / <i>Processing industry</i>	21,55	21,40	21,45	21,45	21,36	21,54	21,47	21,44	21,30	21,25	21,21	21,10	21,13	21,09	21,02
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	22,14	21,31	21,99	21,72	22,16	22,03	21,71	22,01	22,17	22,26	21,31	21,35	21,48	20,27	20,62
6 Konstruksi / <i>Construction</i>	23,33	22,43	22,50	22,52	22,62	22,61	22,70	22,70	22,73	22,78	22,81	22,62	22,30	22,34	22,25
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25,36	24,41	24,47	24,45	24,43	24,43	24,28	24,17	24,07	23,89	23,81	23,83	23,72	23,75	23,85
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20,84	20,70	20,66	20,59	20,61	20,61	20,58	20,35	20,31	20,12	20,22	20,06	19,68	19,75	19,58
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	22,17	21,85	21,81	21,73	22,23	22,34	22,23	22,04	22,12	21,79	21,74	21,75	21,92	21,93	21,75
10 Perantara Keuangan / <i>Transitional finance</i>	17,53	16,99	16,14	16,09	15,74	15,64	15,70	15,78	15,66	15,75	15,40	15,09	14,34	14,39	14,49
11 Real Estate / <i>Real estate, rental business, and services company</i>	18,44	17,30	17,37	17,24	17,23	17,25	17,30	17,24	17,18	17,14	17,12	17,08	16,87	16,95	16,90
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,63	23,00	22,89	22,85	23,72	24,12	24,09	24,28	23,05	23,12	22,79	22,09	20,39	20,63	20,44
13 Jasa Pendidikan / <i>Education services</i>	23,34	21,51	21,42	21,72	21,68	21,74	21,66	21,44	21,69	21,77	21,82	21,06	20,84	20,83	20,93
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	23,53	22,07	22,12	22,36	22,17	21,91	21,84	21,65	21,58	21,67	21,47	21,24	22,23	21,68	21,61
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,20	23,14	23,09	23,14	23,17	23,24	22,84	22,77	22,56	22,60	22,47	22,31	23,16	23,21	23,10
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,73	25,21	25,23	25,69	25,22	25,71	25,62	25,58	25,60	25,63	25,63	25,49	26,77	25,64	25,81
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,85	25,34	25,27	25,08	24,95	24,71	24,86	24,99	25,04	24,96	24,93	24,59	45,27	40,77	32,86
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	19,72	18,52	18,29	18,23	18,67	18,64	18,62	18,61	18,65	18,18	18,07	17,96	18,10	18,20	18,13
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,86	22,02	22,04	22,05	21,97	21,97	21,93	21,93	21,90	22,19	22,12	22,15	22,12	22,10	22,12

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

Jenis Penggunaan / <i>Type of Use</i>	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Modal Kerja / <i>Working Capital</i>	24,65	23,79	23,77	23,75	23,79	23,78	23,71	23,62	23,52	23,38	23,32	23,22	23,11	23,09	23,08
Investasi / <i>Investment</i>	22,67	21,57	21,70	21,70	21,62	21,66	21,62	21,62	21,49	21,46	21,41	21,29	21,30	21,46	21,31
Konsumsi / <i>Consumption</i>	22,38	21,13	21,05	21,04	21,09	21,07	21,03	21,02	21,00	21,08	20,99	20,98	20,97	20,99	20,98

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

Keterangan / Information	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jumlah BPR / Total Rural Banks	1.545	1.506	1.498	1.497	1.496	1.492	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462
Jumlah Kantor / Total Bank Offices	5.939	5.913	5.880	5.880	5.877	5.869	5.872	5.867	5.850	5.854	5.879	5.871	5.879	6.004	5.997

Tabel 2.14
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Maret 2022
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - March 2022)

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	231	394	333	958
2. Banten	54	62	43	159
3. DKI Jakarta	25	14	3	42
4. D.I Yogyakarta	58	52	119	229
5. Jawa Tengah	242	596	880	1.718
6. Jawa Timur	261	287	829	1.377
7. Bengkulu	5	5	1	11
8. Jambi	19	8	8	35
9. Aceh	4	-	11	15
10. Sumatera Utara	49	54	45	148
11. Sumatera Barat	82	41	79	202
12. Riau	28	12	14	54
13. Kepulauan Riau	44	28	12	84
14. Sumatera Selatan	24	15	14	53
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	16	73
17. Kalimantan Selatan	14	22	10	46
18. Kalimantan Barat	20	5	5	30
19. Kalimantan Timur	13	10	30	53
20. Kalimantan Tengah	6	6	6	18
21. Kalimantan Utara	2	1	7	10
22. Sulawesi Tengah	7	16	15	38
23. Sulawesi Selatan	20	14	6	40
24. Sulawesi Utara	17	27	9	53
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	4	3	9
28. Nusa Tenggara Barat	27	49	31	107
29. Bali	133	59	107	299
30. Nusa Tenggara Timur	12	5	12	29
31. Maluku	1	9	10	20
32. Papua	8	16	2	26
33. Maluku Utara	3	6	2	11
34. Papua Barat	5	4	-	9
35. Lainnya / Others	-	-	-	-
Total	1.462	1.863	2.672	5.997

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

Indikator / Indicator	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penyaluran Dana iB / Disbursement of Fund iB	12.807	14.025	13.960	13.885	14.111	14.329	14.499	14.717	14.980	15.189	15.419	16.033	16.068	16.022	16.102
Pembiayaan iB / Financing iB	9.943	10.681	10.934	11.105	11.085	11.162	11.193	11.251	11.452	11.597	11.695	11.984	12.087	12.361	12.639
Antar Bank Aktiva iB / Interbank Assets iB	2.864	3.343	3.026	2.780	3.026	3.168	3.307	3.466	3.528	3.592	3.724	4.050	3.981	3.661	3.463
Sumber Dana iB / Source of Funds iB	11.535	12.862	12.839	12.823	13.019	13.274	13.293	13.293	13.674	13.842	14.075	14.521	14.610	14.576	14.714
Dana Pihak Ketiga / Third Party Funds	8.732	9.819	9.821	9.817	10.071	10.294	10.411	10.411	10.783	10.912	11.109	11.592	11.640	11.565	11.598
Tabungan iB Wadiah / Wadiah Savings iB	1.874	1.993	1.775	1.749	1.881	1.947	2.044	2.037	2.049	2.065	2.129	2.296	2.229	2.091	2.098
Tabungan iB Mudharabah / Mudharabah Savings iB	1.329	1.379	1.329	1.311	1.331	1.399	1.366	1.443	1.448	1.461	1.514	1.601	1.569	1.579	1.539
Deposito iB Mudharabah / Deposit Mudharabah iB	5.529	6.447	6.717	6.756	6.859	6.948	7.001	7.117	7.286	7.386	7.466	7.694	7.842	7.895	7.961
Antar Bank Passiva / Interbank Liabilities	2.423	2.513	2.637	2.623	2.590	2.623	1.900	1.881	1.949	2.001	2.051	2.074	2.121	2.148	2.192
Pinjaman yang Diterima / Loan received	291	187	182	177	166	162	766	680	710	689	663	652	619	632	674
Kewajiban Lainnya / Other Liabilities	89	342	199	205	192	195	216	223	233	240	252	204	230	231	251
Beberapa Komponen Modal / Some Components of Capital	1.671	1.972	1.926	1.926	1.939	1.961	1.934	2.073	2.012	2.001	2.019	2.270	2.266	2.215	2.195
Modal Disetor / Paid-In Capital	1.183	1.457	1.484	1.503	1.511	1.573	1.659	1.669	1.739	1.728	1.746	1.758	1.776	1.776	1.805
Cadangan / Reserves	206	249	267	275	272	271	274	272	273	273	273	277	282	299	315
L/R Tahun berjalan / Current Earnings (Profit/Loss)	262	224	50	66	85	102	108	128	160	180	191	219	24	44	65
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	20	42	124	82	70	14	5	4	10	16	16	14	185	96	10

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

Indikator / Indicator	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Aset / Assets	13.758	14.950	14.936	14.907	15.115	15.115	15.508	15.731	16.019	16.222	16.477	17.060	17.126	17.126	17.180
Pembiayaan iB / Financing iB	9.943	10.681	10.934	11.105	11.085	11.162	11.193	11.251	11.452	11.597	11.695	11.984	12.087	12.361	12.639
<i>Lancar / Current</i>	9.243	9.908	10.052	10.204	10.156	10.245	8.989	9.127	9.430	9.511	9.743	10.139	10.225	10.377	10.643
<i>DPK</i>	-	-	-	-	-	-	1.265	1.182	1.112	1.189	1.040	1.012	986	1.085	1.105
<i>Kurang Lancar / Sub Standard</i>	141	125	201	176	179	178	179	176	177	159	179	128	164	174	172
<i>Diragukan / Doubtful</i>	124	126	124	116	124	116	126	129	112	113	115	102	95	89	95
<i>Macet / Lost</i>	135	522	557	609	626	623	633	636	621	626	620	603	618	635	623
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	700	773	882	901	929	917	939	942	910	897	913	833	877	899	891
Non Performing Financing (%) / Non Performing Financing (%)	7,04	7,24	8,07	8,11	8,38	8,21	8,39	8,37	7,94	7,73	7,81	6,95	7,25	7,27	7,05

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

Tabel 3.1.
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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	-	407.425	410.609	415.515	412.763	419.064	423.886
NPL/NPF	-	-	-	-	-	-	-	7.754	7.783	6.518	6.755	6.584	6.753
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	18.226	18.137	18.688	18.396	18.553	18.974
NPL/NPF	-	-	-	-	-	-	-	997	928	1.053	1.124	1.138	1.114
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	145.546	150.714	153.803	157.659	158.130	165.411
NPL/NPF	-	-	-	-	-	-	-	7.867	7.602	6.799	7.933	7.936	7.024
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	-	917.224	941.464	951.109	942.998	951.760	971.012
NPL/NPF	-	-	-	-	-	-	-	51.355	52.681	49.248	48.787	48.338	47.314
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	174.152	171.639	159.701	154.466	151.275	156.590
NPL/NPF	-	-	-	-	-	-	-	1.669	1.671	1.668	1.676	1.427	1.422
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	375.193	376.709	380.381	373.187	375.500	373.747
NPL/NPF	-	-	-	-	-	-	-	14.156	14.067	13.755	13.950	14.052	14.318
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	963.037	968.169	974.420	959.753	979.288	999.455
NPL/NPF	-	-	-	-	-	-	-	42.950	42.724	39.728	40.680	41.332	41.372
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	-	120.616	121.298	120.741	121.005	121.266	122.188
NPL/NPF	-	-	-	-	-	-	-	6.931	7.267	7.653	7.918	7.830	7.845
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	298.430	294.775	306.242	291.600	289.621	298.941
NPL/NPF	-	-	-	-	-	-	-	6.517	6.605	6.347	6.056	6.111	5.965
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	216.694	217.641	224.714	223.227	232.684	236.088
NPL/NPF	-	-	-	-	-	-	-	993	1.008	2.925	3.204	3.337	3.449
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	254.255	256.086	265.315	262.751	264.709	272.593
NPL/NPF	-	-	-	-	-	-	-	7.874	7.504	7.414	7.663	7.882	7.791
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	30.782	31.673	34.272	34.191	34.185	33.859
NPL/NPF	-	-	-	-	-	-	-	3	3	3	4	5	6
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	13.966	14.005	13.990	13.734	14.557	14.631
NPL/NPF	-	-	-	-	-	-	-	248	215	211	223	247	272
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	28.459	28.344	28.513	27.957	27.456	27.972
NPL/NPF	-	-	-	-	-	-	-	186	158	171	153	158	170
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural/Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	94.010	94.733	95.691	92.996	95.040	98.048
NPL/NPF	-	-	-	-	-	-	-	2.582	2.505	2.253	2.392	2.452	2.354
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	3.866	3.880	3.872	3.834	3.821	3.829
NPL/NPF	-	-	-	-	-	-	-	89	92	80	84	86	94
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	358	362	365	339	339	339
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	1.272	1.173	716	-	-	-
NPL/NPF	-	-	-	-	-	-	-	124	125	96	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin													
Rumah Tangga / <i>House Hold</i>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	-	535.373	538.790	544.004	545.436	548.719	556.089
NPL/NPF	-	-	-	-	-	-	-	13.266	12.755	12.164	12.705	12.804	12.399
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	-	24.917	25.164	26.100	26.058	26.150	26.544
NPL/NPF	-	-	-	-	-	-	-	589	577	529	545	553	524
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	20.622	20.551	20.771	20.952	20.752	20.876
NPL/NPF	-	-	-	-	-	-	-	1.041	985	944	996	1.002	989
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	96.429	98.310	99.101	102.080	102.744	103.579
NPL/NPF	-	-	-	-	-	-	-	2.296	2.156	1.973	1.952	1.937	1.960
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	688.221	691.165	694.729	698.499	701.729	709.753
NPL/NPF	-	-	-	-	-	-	-	9.829	9.894	8.961	9.423	9.620	9.394
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	-	-	-	-	-	-	-	228.530	229.740	235.831	225.526	225.059	228.863
NPL/NPF	-	-	-	-	-	-	-	2.709	2.888	2.776	2.709	2.585	2.565

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	-	34.581	33.493	32.865	32.421	32.077	32.170
NPL/NPF	-	-	-	-	-	-	-	1.611	1.564	1.016	1.037	696	670
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	3.014	1.783	1.876	1.992	2.043	2.174
NPL/NPF	-	-	-	-	-	-	-	179	96	92	93	96	93
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	18.701	9.674	9.805	10.341	10.665	11.336
NPL/NPF	-	-	-	-	-	-	-	328	269	249	249	247	256
4. Industri Pengolahan / <i>Procesing Industry</i>	-	-	-	-	-	-	-	124.723	101.432	102.559	100.464	87.211	89.810
NPL/NPF	-	-	-	-	-	-	-	5.298	5.283	4.251	4.272	3.864	3.793
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	27.053	15.285	13.335	13.512	12.417	13.160
NPL/NPF	-	-	-	-	-	-	-	150	131	129	130	133	133
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	47.414	38.444	38.986	37.255	37.490	38.039
NPL/NPF	-	-	-	-	-	-	-	2.868	2.515	2.272	2.386	2.454	2.470
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	102.725	86.679	87.473	84.954	84.861	85.884
NPL/NPF	-	-	-	-	-	-	-	6.243	4.520	3.686	3.736	3.631	3.733
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	-	-	-	-	-	-	-	29.509	24.201	24.517	24.468	24.364	24.306
NPL/NPF	-	-	-	-	-	-	-	2.392	2.256	2.065	2.080	2.085	2.075
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	32.976	20.364	20.015	19.891	19.555	21.409
NPL/NPF	-	-	-	-	-	-	-	1.052	674	537	595	562	511
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	57.496	40.107	42.843	41.740	37.793	37.437
NPL/NPF	-	-	-	-	-	-	-	332	202	191	203	202	320
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	42.391	32.142	33.664	31.851	32.283	33.371
NPL/NPF	-	-	-	-	-	-	-	1.550	1.160	1.203	1.280	1.284	1.311
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	1.512	1.541	2.479	2.249	2.014	1.780
NPL/NPF	-	-	-	-	-	-	-	0	0	0	0	1	1
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	4.349	3.566	3.540	3.365	4.161	4.244
NPL/NPF	-	-	-	-	-	-	-	55	32	39	46	57	58
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	4.070	3.650	3.781	4.194	3.844	3.920
NPL/NPF	-	-	-	-	-	-	-	32	32	60	27	28	28
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	10.086	9.020	9.176	8.653	8.843	9.237
NPL/NPF	-	-	-	-	-	-	-	444	318	230	307	304	305
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	1.721	1.709	1.741	1.721	1.735	1.745
NPL/NPF	-	-	-	-	-	-	-	16	19	18	16	17	23
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	0	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	475	281	359	-	-	-
NPL/NPF	-	-	-	-	-	-	-	74	73	73	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin													
Rumah Tangga / <i>House Hold</i>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	-	30.230	27.305	27.851	27.752	27.828	28.119
NPL/NPF	-	-	-	-	-	-	-	1.529	950	866	942	961	954
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	-	2.630	2.535	2.868	2.864	2.894	2.867
NPL/NPF	-	-	-	-	-	-	-	49	37	34	32	36	36
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	1.265	1.182	1.242	1.238	1.230	1.283
NPL/NPF	-	-	-	-	-	-	-	112	109	77	79	77	77
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	6.055	5.713	5.733	5.858	5.900	5.922
NPL/NPF	-	-	-	-	-	-	-	250	107	96	95	101	97
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	162.585	151.966	151.190	152.191	152.375	154.377
NPL/NPF	-	-	-	-	-	-	-	3.354	1.853	1.523	1.593	1.555	1.585
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>													
NPL/NPF	-	-	-	-	-	-	-	70.223	70.985	75.834	73.874	72.693	74.061
	-	-	-	-	-	-	-	507	506	559	544	554	556

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	-	13.332	14.636	15.081	15.758	15.769	15.570
NPL/NPF	-	-	-	-	-	-	-	597	651	616	771	777	769
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	973	2.001	1.981	1.632	1.623	1.688
NPL/NPF	-	-	-	-	-	-	-	29	36	25	58	58	20
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	10.726	20.029	19.720	20.034	19.131	18.301
NPL/NPF	-	-	-	-	-	-	-	726	753	628	669	663	664
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	-	88.892	119.575	115.243	115.986	130.901	132.017
NPL/NPF	-	-	-	-	-	-	-	3.720	4.590	4.485	4.553	4.943	4.477
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	7.795	17.869	13.672	13.498	11.366	11.501
NPL/NPF	-	-	-	-	-	-	-	131	149	148	146	146	145
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	45.101	51.430	50.199	49.525	49.878	51.624
NPL/NPF	-	-	-	-	-	-	-	1.352	1.718	1.683	1.730	1.725	1.793
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	71.796	88.218	91.527	91.166	94.543	95.869
NPL/NPF	-	-	-	-	-	-	-	3.369	4.655	4.636	4.644	4.787	4.604
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	-	-	-	-	-	-	-	3.965	8.422	8.306	8.015	8.040	8.037
NPL/NPF	-	-	-	-	-	-	-	300	421	421	520	522	523
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	22.558	33.394	34.102	31.104	30.991	31.105
NPL/NPF	-	-	-	-	-	-	-	436	946	913	769	761	764
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	27.673	46.735	49.305	52.763	57.580	57.715
NPL/NPF	-	-	-	-	-	-	-	149	256	1.350	1.345	1.306	1.342
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	28.150	38.103	38.836	40.830	41.858	44.356
NPL/NPF	-	-	-	-	-	-	-	849	1.239	1.080	1.087	1.060	1.084
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	347	282	214	479	435	336
NPL/NPF	-	-	-	-	-	-	-	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	1.242	2.028	2.003	2.102	2.081	1.959
NPL/NPF	-	-	-	-	-	-	-	111	112	111	114	113	110
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	2.784	3.105	3.074	3.092	3.072	2.923
NPL/NPF	-	-	-	-	-	-	-	11	12	11	19	19	20
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	6.596	7.431	7.202	6.958	7.151	7.238
NPL/NPF	-	-	-	-	-	-	-	154	193	171	185	191	194
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	593	599	615	621	632	640
NPL/NPF	-	-	-	-	-	-	-	14	13	13	14	14	15
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	0	0	1	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	50	235	228	-	-	-
NPL/NPF	-	-	-	-	-	-	-	11	11	4	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin													
Rumah Tangga / <i>House Hold</i>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	-	14.479	16.433	16.436	16.451	16.484	16.555
NPL/NPF	-	-	-	-	-	-	-	1.315	1.501	1.456	1.428	1.420	1.390
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	-	653	734	724	716	714	715
NPL/NPF	-	-	-	-	-	-	-	34	44	42	43	44	43
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	349	370	369	366	369	363
NPL/NPF	-	-	-	-	-	-	-	79	78	72	74	74	73
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	1.681	3.199	3.281	2.388	2.460	2.556
NPL/NPF	-	-	-	-	-	-	-	26	104	99	106	103	102
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	84.048	95.404	96.873	101.339	102.451	105.035
NPL/NPF	-	-	-	-	-	-	-	569	2.200	2.199	2.324	2.413	2.438
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>													
NPL/NPF	-	-	-	-	-	-	-	75.898	75.816	76.007	69.710	71.149	71.676
	-	-	-	-	-	-	-	720	796	669	611	610	604

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / Agricultures, Hunting and Forestry	-	-	-	-	-	-	-	54.377	53.058	55.760	54.639	56.785	57.750
NPL/NPF	-	-	-	-	-	-	-	974	992	876	881	884	918
2. Perikanan / Fishery	-	-	-	-	-	-	-	2.199	2.130	2.521	2.438	2.369	2.371
NPL/NPF	-	-	-	-	-	-	-	90	97	90	94	98	116
3. Pertambangan dan Penggalian / Mining and Quarrying	-	-	-	-	-	-	-	31.252	32.603	34.252	34.764	36.459	36.428
NPL/NPF	-	-	-	-	-	-	-	228	217	258	1.299	1.317	333
4. Industri Pengolahan / Procesing Industry	-	-	-	-	-	-	-	237.619	245.627	241.045	239.679	240.017	244.717
NPL/NPF	-	-	-	-	-	-	-	13.759	13.649	12.329	11.990	11.937	11.479
5. Listrik, gas dan air / Electricity, Gas and Water	-	-	-	-	-	-	-	28.972	29.143	28.906	25.777	26.220	28.706
NPL/NPF	-	-	-	-	-	-	-	447	448	455	460	454	456
6. Konstruksi / Construction	-	-	-	-	-	-	-	116.940	116.087	116.672	117.151	118.024	112.017
NPL/NPF	-	-	-	-	-	-	-	7.039	7.050	6.823	6.826	6.806	6.805
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	-	-	-	-	-	-	-	185.898	184.460	185.949	180.826	184.985	189.471
NPL/NPF	-	-	-	-	-	-	-	10.013	10.253	10.008	9.593	9.724	10.492
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	-	-	-	-	-	-	-	22.978	22.706	23.044	23.794	23.762	23.632
NPL/NPF	-	-	-	-	-	-	-	623	879	1.164	1.184	1.224	1.283
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-	-	73.047	72.276	78.203	69.746	68.485	74.580
NPL/NPF	-	-	-	-	-	-	-	1.070	1.060	999	979	961	949
10. Perantara Keuangan / Financial intermediaries	-	-	-	-	-	-	-	68.471	67.361	65.862	65.528	66.665	70.647
NPL/NPF	-	-	-	-	-	-	-	351	400	678	942	945	1.023
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	-	-	-	-	-	-	-	76.069	76.820	85.784	86.319	87.599	89.575
NPL/NPF	-	-	-	-	-	-	-	2.552	2.204	2.074	2.107	2.298	2.292
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	-	-	-	-	-	-	-	3	3	7	7	3	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / Education Services	-	-	-	-	-	-	-	5.088	5.103	5.161	5.041	5.108	5.134
NPL/NPF	-	-	-	-	-	-	-	62	52	48	47	52	72
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	-	-	-	-	-	-	-	8.224	7.997	8.111	7.636	7.573	8.015
NPL/NPF	-	-	-	-	-	-	-	48	53	51	51	49	49
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	-	-	-	-	-	-	-	11.075	11.091	12.071	11.197	11.551	12.695
NPL/NPF	-	-	-	-	-	-	-	293	305	296	253	258	326
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	-	-	-	-	-	-	-	332	329	331	320	308	317
NPL/NPF	-	-	-	-	-	-	-	18	19	15	15	14	15
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	-	-	-	-	-	-	-	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	-	-	-	-	-	-	-	748	656	128	-	-	-
NPL/NPF	-	-	-	-	-	-	-	39	41	18	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin													
Rumah Tangga / House Hold													
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	-	-	-	-	-	-	-	337.008	339.625	341.768	343.627	345.847	350.382
NPL/NPF	-	-	-	-	-	-	-	6.521	6.461	6.221	6.462	6.593	6.356
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	-	-	-	-	-	-	-	13.591	13.746	14.052	14.073	14.162	14.349
NPL/NPF	-	-	-	-	-	-	-	277	285	264	273	273	256
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	-	-	-	-	-	-	-	11.960	12.044	12.228	12.467	12.341	12.465
NPL/NPF	-	-	-	-	-	-	-	523	500	498	529	536	503
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	-	-	-	-	-	-	-	28.458	28.918	28.998	32.164	32.642	33.402
NPL/NPF	-	-	-	-	-	-	-	553	500	452	455	452	448
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	-	-	-	-	-	-	-	119.914	120.979	121.728	123.622	124.312	126.102
NPL/NPF	-	-	-	-	-	-	-	2.131	2.063	1.868	1.974	1.984	1.893
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others													
NPL/NPF	-	-	-	-	-	-	-	19.835	20.170	20.428	18.595	18.359	18.428
NPL/NPF	-	-	-	-	-	-	-	388	510	549	567	473	468

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	-	305.134	309.422	311.809	309.946	314.434	318.395
NPL/NPF	-	-	-	-	-	-	-	4.572	4.577	4.009	4.066	4.227	4.395
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	12.039	12.223	12.311	12.334	12.517	12.741
NPL/NPF	-	-	-	-	-	-	-	699	699	847	878	887	885
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	84.867	88.409	90.026	92.520	91.875	99.346
NPL/NPF	-	-	-	-	-	-	-	6.586	6.364	5.663	5.716	5.710	5.772
4. Industri Pengolahan / <i>Procesing Industry</i>	-	-	-	-	-	-	-	465.990	474.830	492.262	486.870	493.631	504.468
NPL/NPF	-	-	-	-	-	-	-	28.577	29.159	28.183	27.973	27.595	27.565
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	110.332	109.342	103.788	101.677	101.271	103.221
NPL/NPF	-	-	-	-	-	-	-	941	943	936	940	694	688
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	165.738	170.748	174.524	169.255	170.109	172.066
NPL/NPF	-	-	-	-	-	-	-	2.897	2.784	2.978	3.008	3.067	3.250
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	602.618	608.811	609.472	602.806	614.898	628.232
NPL/NPF	-	-	-	-	-	-	-	23.324	23.297	21.397	22.707	23.190	22.544
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	-	-	-	-	-	-	-	64.164	65.969	64.874	64.729	65.100	66.213
NPL/NPF	-	-	-	-	-	-	-	3.615	3.712	4.003	4.134	3.999	3.964
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	169.848	168.741	173.922	170.859	170.591	171.847
NPL/NPF	-	-	-	-	-	-	-	3.959	3.924	3.898	3.713	3.827	3.741
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	63.055	63.438	66.704	63.196	70.646	70.289
NPL/NPF	-	-	-	-	-	-	-	161	150	706	713	884	763
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	107.645	109.021	107.031	103.750	102.969	105.291
NPL/NPF	-	-	-	-	-	-	-	2.923	2.901	3.056	3.189	3.240	3.104
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	28.919	29.847	31.573	31.456	31.733	31.739
NPL/NPF	-	-	-	-	-	-	-	3	3	3	3	3	5
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	3.286	3.308	3.287	3.226	3.207	3.295
NPL/NPF	-	-	-	-	-	-	-	22	18	13	16	26	32
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	13.382	13.592	13.547	13.035	12.967	13.114
NPL/NPF	-	-	-	-	-	-	-	95	61	48	56	62	73
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	66.253	67.190	67.242	66.188	67.495	68.877
NPL/NPF	-	-	-	-	-	-	-	1.690	1.689	1.557	1.647	1.699	1.529
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Househokts</i>	-	-	-	-	-	-	-	1.219	1.243	1.184	1.172	1.147	1.127
NPL/NPF	-	-	-	-	-	-	-	42	41	33	40	41	41
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	357	361	363	335	334	334
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin													
Rumah Tangga / <i>House Hold</i>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	-	153.657	155.426	157.949	157.606	158.561	161.032
NPL/NPF	-	-	-	-	-	-	-	3.901	3.843	3.621	3.872	3.831	3.699
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	-	8.043	8.148	8.455	8.405	8.381	8.613
NPL/NPF	-	-	-	-	-	-	-	229	211	189	198	200	189
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	7.048	6.956	6.932	6.881	6.812	6.764
NPL/NPF	-	-	-	-	-	-	-	328	298	297	315	316	335
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	60.235	60.480	61.090	61.671	61.741	61.699
NPL/NPF	-	-	-	-	-	-	-	1.467	1.444	1.326	1.295	1.281	1.313
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	321.674	322.815	324.937	321.346	322.591	324.240
NPL/NPF	-	-	-	-	-	-	-	3.775	3.779	3.371	3.531	3.669	3.477
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>													
NPL/NPF	-	-	-	-	-	-	-	62.574	62.768	63.562	63.347	62.857	64.699
NPL/NPF	-	-	-	-	-	-	-	1.094	1.076	999	985	948	936

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			
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	-	2.596.597	2.583.373	2.621.250	2.569.978	2.593.781	2.661.468
NPL/NPF	-	-	-	-	-	-	-	108.913	109.814	104.692	107.231	107.689	107.031
2. Investasi / Investment	-	-	-	-	-	-	-	1.466.915	1.518.036	1.527.639	1.520.878	1.543.465	1.556.097
NPL/NPF	-	-	-	-	-	-	-	43.380	43.126	41.276	41.372	41.225	40.233
3. Konsumsi / Consumption	-	-	-	-	-	-	-	1.594.093	1.603.719	1.619.696	1.618.551	1.625.154	1.645.704
NPL/NPF	-	-	-	-	-	-	-	29.730	29.255	27.303	28.330	28.501	27.830
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269
NPL/NPF	-	-	-	-	-	-	-	182.023	182.195	173.270	176.933	177.415	175.093
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	-	-	195.909	201.773	199.100	198.171	196.657	190.357
NPL/NPF	-	-	-	-	-	-	-	5.800	6.101	6.092	5.765	5.808	5.693
2. Impor / Import	-	-	-	-	-	-	-	81.090	77.411	79.660	75.021	74.515	75.789
NPL/NPF	-	-	-	-	-	-	-	4.957	3.504	3.472	2.275	2.275	2.239
3. Lainnya / Other	-	-	-	-	-	-	-	5.380.606	5.425.944	5.489.825	5.436.216	5.491.229	5.597.122
NPL/NPF	-	-	-	-	-	-	-	171.266	172.590	163.706	168.893	169.332	167.161
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269
NPL/NPF	-	-	-	-	-	-	-	182.023	182.195	173.270	176.933	177.415	175.093

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	-	352.409	276.560	281.146	271.332	258.046	265.267
NPL/NPF	-	-	-	-	-	-	-	16.724	14.226	11.867	12.047	11.577	11.505
2. Investasi / Investment	-	-	-	-	-	-	-	190.387	146.813	148.708	147.742	143.312	144.756
NPL/NPF	-	-	-	-	-	-	-	5.900	4.919	4.290	4.410	4.083	4.276
3. Konsumsi / Consumption	-	-	-	-	-	-	-	272.988	259.686	263.879	263.777	262.920	266.629
NPL/NPF	-	-	-	-	-	-	-	5.800	3.562	3.111	3.286	3.283	3.305
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653
NPL/NPF	-	-	-	-	-	-	-	28.424	22.707	19.268	19.742	18.943	19.087
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	-	-	30.484	23.701	21.850	28.279	24.537	17.334
NPL/NPF	-	-	-	-	-	-	-	2.237	1.696	1.693	1.643	1.285	1.100
2. Impor / Import	-	-	-	-	-	-	-	3.809	3.975	4.268	3.844	3.391	3.405
NPL/NPF	-	-	-	-	-	-	-	51	44	39	38	24	23
3. Lainnya / Other	-	-	-	-	-	-	-	781.492	655.382	667.613	650.727	636.351	655.914
NPL/NPF	-	-	-	-	-	-	-	26.137	20.968	17.535	18.061	17.634	17.965
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653
NPL/NPF	-	-	-	-	-	-	-	28.424	22.707	19.268	19.742	18.943	19.087

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	-	276.981	331.274	334.488	337.886	358.245	363.794
NPL/NPF	-	-	-	-	-	-	-	9.788	12.285	13.088	13.267	13.712	13.577
2. Investasi / Investment	-	-	-	-	-	-	-	55.594	122.817	116.822	115.680	116.807	117.090
NPL/NPF	-	-	-	-	-	-	-	2.170	3.468	3.209	3.358	3.372	2.946
3. Konsumsi / Consumption	-	-	-	-	-	-	-	177.107	191.956	193.690	190.970	193.627	196.900
NPL/NPF	-	-	-	-	-	-	-	2.743	4.723	4.537	4.586	4.663	4.651
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	509.681	646.047	644.999	644.535	668.679	677.785
NPL/NPF	-	-	-	-	-	-	-	14.701	20.476	20.834	21.211	21.747	21.174
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	-	-	27.895	36.053	36.131	32.186	34.525	36.469
NPL/NPF	-	-	-	-	-	-	-	1.260	1.798	1.792	1.784	2.086	2.089
2. Impor / Import	-	-	-	-	-	-	-	4.669	3.619	4.135	7.293	7.806	9.110
NPL/NPF	-	-	-	-	-	-	-	299	300	300	367	380	378
3. Lainnya / Other	-	-	-	-	-	-	-	477.119	606.375	604.733	605.057	626.348	632.205
NPL/NPF	-	-	-	-	-	-	-	13.142	18.379	18.742	19.059	19.281	18.707
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785
NPL/NPF	-	-	-	-	-	-	-	14.701	20.476	20.834	21.211	21.747	21.174

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	-	584.192	580.723	583.182	568.537	579.268	596.749
NPL/NPF	-	-	-	-	-	-	-	26.563	26.770	25.968	26.543	26.492	26.475
2. Investasi / Investment	-	-	-	-	-	-	-	339.101	346.727	360.626	356.326	356.646	359.310
NPL/NPF	-	-	-	-	-	-	-	11.042	10.949	10.216	10.177	10.528	10.131
3. Konsumsi / Consumption	-	-	-	-	-	-	-	530.766	535.483	539.202	544.548	547.662	555.128
NPL/NPF	-	-	-	-	-	-	-	10.392	10.319	9.852	10.261	10.310	9.924
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187
NPL/NPF	-	-	-	-	-	-	-	47.998	48.037	46.036	46.981	47.330	46.530
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	-	-	44.246	43.840	36.562	33.183	34.829	34.421
NPL/NPF	-	-	-	-	-	-	-	868	826	802	718	717	701
2. Impor / Import	-	-	-	-	-	-	-	53.825	51.524	51.877	42.905	43.362	44.322
NPL/NPF	-	-	-	-	-	-	-	2.779	2.518	2.513	1.216	1.211	1.159
3. Lainnya / Other	-	-	-	-	-	-	-	1.355.989	1.367.569	1.394.571	1.393.322	1.405.384	1.432.444
NPL/NPF	-	-	-	-	-	-	-	44.350	44.694	42.720	45.047	45.402	44.670
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187
NPL/NPF	-	-	-	-	-	-	-	47.998	48.037	46.036	46.981	47.330	46.530

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					
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	-	1.383.015	1.394.816	1.422.435	1.392.224	1.398.222	1.435.658
NPL/NPF	-	-	-	-	-	-	-	55.838	56.533	53.770	55.374	55.908	55.473
2. Investasi / Investment	-	-	-	-	-	-	-	881.833	901.680	901.484	901.130	926.701	934.940
NPL/NPF	-	-	-	-	-	-	-	24.268	23.790	23.561	23.427	23.242	22.879
3. Konsumsi / Consumption	-	-	-	-	-	-	-	613.231	616.594	622.926	619.257	620.945	627.046
NPL/NPF	-	-	-	-	-	-	-	10.794	10.652	9.802	10.197	10.244	9.950
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644
NPL/NPF	-	-	-	-	-	-	-	90.900	90.974	87.133	88.998	89.395	88.302
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	-	-	93.285	98.179	104.556	104.522	102.766	102.133
NPL/NPF	-	-	-	-	-	-	-	1.435	1.782	1.805	1.620	1.720	1.803
2. Impor / Import	-	-	-	-	-	-	-	18.788	18.292	19.380	20.979	19.956	18.952
NPL/NPF	-	-	-	-	-	-	-	1.827	642	620	653	661	680
3. Lainnya / Other	-	-	-	-	-	-	-	2.766.006	2.796.618	2.822.908	2.787.110	2.823.146	2.876.559
NPL/NPF	-	-	-	-	-	-	-	87.638	88.550	84.708	86.726	87.014	85.819
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644
NPL/NPF	-	-	-	-	-	-	-	90.900	90.974	87.133	88.998	89.395	88.302

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		
	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. KBMI 1	-	-	-	-	-	-	-	1.896	1.205	1.175	1.175	542	517
NPL/NPF	-	-	-	-	-	-	-	228	50	50	46	34	31
2. KBMI 2	-	-	-	-	-	-	-	8.346	9.138	9.218	9.275	9.867	9.819
NPL/NPF	-	-	-	-	-	-	-	251	426	410	398	387	372
3. KBMI 3	-	-	-	-	-	-	-	25.709	26.050	26.254	26.508	26.228	26.103
NPL/NPF	-	-	-	-	-	-	-	525	629	651	680	573	553
4. KBMI 4	-	-	-	-	-	-	-	37.420	37.877	38.709	40.346	39.632	40.469
NPL/NPF	-	-	-	-	-	-	-	770	763	721	736	696	618
8 Bank Umum / Commercial Bank	-	-	-	-	-	-	-	73.371	74.270	75.355	77.305	76.269	76.907
NPL/NPF	-	-	-	-	-	-	-	1.773	1.868	1.833	1.860	1.690	1.575

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	369.903	385.586	390.498	390.736	393.922	399.890	397.121	400.443	403.033	407.425	410.609	415.515	412.763	419.064	423.886
NPL/NPF	5.642	7.480	6.940	7.099	8.188	8.502	8.585	9.769	7.920	7.754	7.783	6.518	6.755	6.584	6.753
2. Perikanan / <i>Fishery</i>	14.115	16.032	16.502	16.612	16.834	17.100	17.201	17.474	17.793	18.226	18.137	18.688	18.396	18.553	18.974
NPL/NPF	750	886	912	945	1.015	998	1.002	1.031	1.018	997	928	1.053	1.124	1.138	1.114
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	134.315	124.618	125.409	124.805	128.664	138.023	142.076	145.920	147.232	145.546	150.714	153.803	157.659	158.130	165.411
NPL/NPF	4.808	9.049	9.423	9.559	8.597	8.011	7.980	7.971	7.893	7.867	7.602	6.799	7.933	7.936	7.024
4. Industri Pengolahan / <i>Procesing Industry</i>	931.727	893.642	893.584	885.147	891.004	898.559	893.645	895.563	911.943	917.224	941.464	951.109	942.998	951.760	971.012
NPL/NPF	36.191	40.898	42.229	41.713	47.776	47.864	49.556	50.654	50.899	51.355	52.681	49.248	48.787	48.338	47.314
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	198.255	168.881	170.345	166.847	167.528	172.240	171.795	172.690	175.750	174.152	171.639	159.701	154.466	151.275	156.590
NPL/NPF	1.770	2.091	2.148	2.140	2.110	2.049	1.893	1.854	1.671	1.669	1.671	1.668	1.676	1.427	1.422
6. Konstruksi / <i>Construction</i>	362.271	376.473	373.467	370.429	373.947	381.404	380.242	380.972	384.220	375.193	376.709	380.381	373.187	375.500	373.747
NPL/NPF	12.863	12.973	13.015	13.321	13.458	13.440	14.145	13.724	13.811	14.156	14.067	13.755	13.950	14.052	14.318
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	1.006.069	942.188	940.703	941.945	941.555	953.558	958.177	955.616	965.084	963.037	968.169	974.420	959.753	979.288	999.455
NPL/NPF	34.739	41.784	42.484	43.167	43.646	41.343	43.842	43.270	42.724	42.950	42.724	39.728	40.680	41.332	41.372
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	109.842	116.183	118.748	118.188	118.209	118.892	119.393	119.981	120.761	120.616	121.298	120.741	121.005	121.266	122.188
NPL/NPF	6.111	6.258	7.118	7.138	7.097	6.877	7.065	7.276	6.830	6.931	7.267	7.653	7.918	7.830	7.845
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	246.935	266.189	277.333	275.990	283.407	289.327	286.810	287.137	296.258	298.430	294.775	306.242	291.600	289.621	298.941
NPL/NPF	4.047	5.739	6.896	7.054	7.029	7.011	6.906	6.926	6.732	6.517	6.605	6.347	6.056	6.111	5.965
10. Perantara Keuangan / <i>Financial intermediaries</i>	249.782	216.297	209.749	206.185	210.944	215.268	204.799	211.229	216.620	216.694	217.641	224.714	223.227	232.684	236.088
NPL/NPF	1.247	1.089	2.200	2.246	2.100	2.003	1.825	1.691	1.024	993	1.008	2.925	3.204	3.337	3.449
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	269.360	259.978	258.015	256.780	257.749	257.040	254.119	253.308	255.308	254.255	256.086	265.315	262.751	264.709	272.593
NPL/NPF	6.190	8.048	8.549	8.922	9.314	9.074	8.861	9.059	8.109	7.874	7.504	7.414	7.663	7.882	7.791
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.901	30.887	31.394	31.179	31.328	30.576	31.062	30.461	30.518	30.782	31.673	34.272	34.191	34.185	33.859
NPL/NPF	7	4	4	4	4	4	3	3	3	3	3	3	4	5	6
13. Jasa Pendidikan / <i>Education Services</i>	14.194	13.594	13.533	13.541	13.575	13.706	13.735	13.765	13.958	13.966	14.005	13.990	13.734	14.557	14.631
NPL/NPF	119	244	242	246	238	230	226	230	248	248	215	211	223	247	272
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	33.576	28.262	28.278	26.949	27.263	27.491	27.113	27.203	29.025	28.459	28.344	28.513	27.957	27.456	27.972
NPL/NPF	413	382	255	251	258	244	258	259	182	186	158	171	153	158	170
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	82.543	89.457	92.303	92.902	93.329	96.010	93.586	95.325	96.211	94.010	94.733	95.691	92.996	95.040	98.048
NPL/NPF	1.839	2.902	2.822	2.969	3.007	2.921	2.974	2.963	2.883	2.582	2.505	2.253	2.392	2.452	2.354
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3.415	2.989	2.998	3.059	3.071	3.121	3.856	3.926	3.907	3.866	3.880	3.872	3.834	3.821	3.829
NPL/NPF	64	55	68	72	70	73	89	94	90	89	92	80	84	86	94
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	280	358	371	371	367	373	366	365	366	358	362	365	339	339	339
NPL/NPF	-	0	0	0	0	0	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.976	2.490	2.164	2.076	2.949	1.619	1.297	1.400	1.246	1.272	1.173	716	-	-	-
NPL/NPF	130	138	143	146	139	204	144	145	129	124	125	96	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	479.928	496.603	503.012	508.363	511.791	516.828	520.404	524.719	530.222	535.373	538.790	544.004	545.436	548.719	556.089
NPL/NPF	12.120	12.760	12.976	13.080	13.272	13.068	13.587	13.464	13.245	13.266	12.755	12.164	12.705	12.804	12.399
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	22.309	22.826	23.138	23.403	23.658	23.962	24.205	24.565	24.863	24.917	25.164	26.100	26.058	26.150	26.544
NPL/NPF	348	507	576	584	637	647	679	686	650	589	577	529	545	553	524
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	24.340	22.004	21.499	21.412	21.294	21.234	21.150	20.948	20.703	20.622	20.551	20.771	20.952	20.752	20.876
NPL/NPF	1.353	1.073	1.100	1.086	1.096	1.087	1.177	1.160	1.078	1.041	985	944	996	1.002	989
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.399	105.772	101.735	100.614	100.081	98.405	97.259	96.439	96.053	96.429	98.310	99.101	102.080	102.744	103.579
NPL/NPF	1.904	2.167	2.072	2.285	2.760	2.680	2.600	2.536	2.395	2.296	2.156	1.973	1.952	1.937	1.960
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	652.364	673.005	675.472	677.615	676.136	681.627	680.110	681.209	684.933	688.221	691.165	694.729	698.499	701.729	709.753
NPL/NPF	6.490	8.229	9.100	9.542	9.842	9.644	10.019	9.862	9.700	9.829	9.894	8.961	9.423	9.620	9.394
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	240.193	227.246	226.171	227.022	225.797	225.536	224.178	225.366	226.830	228.530	229.740	235.831	225.526	225.059	228.863
NPL/NPF	2.690	2.949	2.891	2.912	2.893	2.748	2.746	2.742	2.642	2.709	2.888	2.776	2.709	2.585	2.565

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

Keterangan / Items	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	233.296	251.567	254.600	256.813	259.297	263.901	262.886	267.658	269.668	273.741	275.342	277.985	277.267	281.707	285.229
NPL/NPF	2.452	4.409	4.043	4.161	4.794	4.804	4.472	4.427	4.432	4.530	4.534	3.967	4.020	4.183	4.354
2. Perikanan / <i>Fishery</i>	6.880	8.874	9.398	9.615	9.779	9.979	10.037	10.272	10.583	11.055	11.227	11.313	11.372	11.543	11.765
NPL/NPF	495	511	551	580	601	572	590	603	602	605	603	752	784	792	793
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62.764	67.410	68.623	67.770	67.926	72.988	78.168	83.449	84.034	83.357	86.965	88.074	90.731	90.017	97.381
NPL/NPF	2.391	6.897	7.116	7.208	7.145	6.687	6.715	6.635	6.594	6.584	6.362	5.666	5.719	5.714	5.772
4. Industri Pengolahan / <i>Processing Industry</i>	326.481	316.144	315.286	311.145	312.610	316.865	312.114	312.042	324.119	327.686	333.116	347.203	342.936	348.988	356.657
NPL/NPF	17.235	25.339	24.681	23.913	23.632	23.806	23.926	23.625	22.829	22.519	22.498	22.244	21.981	21.440	21.036
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	110.495	91.852	94.454	91.230	92.669	99.761	99.448	99.040	99.368	97.912	96.885	94.090	92.533	92.256	94.828
NPL/NPF	867	1.252	1.262	1.263	1.251	1.250	1.099	1.082	939	929	928	921	929	679	673
6. Konstruksi / <i>Construction</i>	158.369	172.158	173.644	169.883	172.582	180.629	179.871	179.976	177.424	171.910	177.679	177.544	171.456	171.939	176.241
NPL/NPF	6.556	7.103	7.464	7.706	7.739	7.752	8.396	8.113	8.007	8.185	8.104	8.212	8.150	8.219	8.399
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.193	457.066	465.267	468.681	468.439	478.085	481.995	477.397	485.749	487.830	494.146	489.375	485.609	492.979	505.680
NPL/NPF	13.278	17.270	18.050	18.744	19.131	18.058	19.853	19.372	20.346	20.571	20.540	19.066	20.357	20.808	20.993
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	38.120	46.245	47.777	48.129	48.405	48.869	49.272	49.343	50.002	50.408	52.226	51.110	51.083	51.377	52.323
NPL/NPF	1.148	1.947	1.888	1.857	1.818	1.685	1.803	1.751	1.750	2.007	2.143	2.455	2.567	2.262	2.288
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	109.308	124.042	133.964	134.894	141.927	142.066	140.804	137.482	134.895	132.786	131.695	134.995	132.201	132.503	131.922
NPL/NPF	2.048	2.979	4.151	4.233	4.270	3.995	3.993	4.023	3.844	3.815	3.789	3.790	3.587	3.713	3.616
10. Perantara Keuangan / <i>Financial intermediaries</i>	47.417	34.909	36.116	34.598	34.367	35.417	27.377	35.860	35.188	35.685	36.272	37.882	34.399	41.296	42.391
NPL/NPF	201	219	339	347	221	216	217	206	213	212	199	318	327	385	379
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	90.997	86.988	90.253	88.610	89.481	88.994	86.567	85.997	83.253	82.884	84.219	81.413	78.663	78.017	80.145
NPL/NPF	3.273	3.211	3.936	4.302	4.343	4.344	3.679	3.928	3.443	3.190	3.128	3.307	3.462	3.523	3.393
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.977	28.293	29.139	29.097	29.204	28.544	29.161	28.719	28.860	28.919	29.847	31.573	31.456	31.733	31.738
NPL/NPF	7	3	3	3	3	3	3	3	3	3	3	3	3	3	5
13. Jasa Pendidikan / <i>Education Services</i>	3.108	2.447	2.493	2.474	2.478	2.475	2.479	2.478	2.523	2.522	2.536	2.548	2.468	2.457	2.535
NPL/NPF	46	41	45	45	43	42	45	43	68	66	54	45	48	51	75
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	15.614	11.364	11.496	10.064	10.027	10.046	9.593	9.858	10.151	9.839	9.992	9.641	9.138	9.098	9.069
NPL/NPF	249	218	101	95	98	90	98	93	110	112	77	66	74	79	90
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	44.044	52.362	55.382	56.081	56.521	59.357	60.037	61.687	62.912	60.609	61.574	61.478	61.149	62.892	64.363
NPL/NPF	758	1.557	1.720	1.848	1.877	1.840	1.934	1.916	1.906	1.667	1.664	1.537	1.632	1.687	1.516
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.671	1.469	1.403	1.386	1.357	1.345	1.316	1.278	1.259	1.241	1.268	1.211	1.197	1.174	1.156
NPL/NPF	42	28	41	46	46	47	52	50	48	47	46	39	45	46	47
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	272	355	368	366	362	368	363	362	363	355	359	361	333	333	333
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	227	194	95	92	84	83	81	77	37	39	39	45	-	-	-
NPL/NPF	36	22	21	20	20	18	17	16	1	1	5	5	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	290.692	299.176	303.126	305.317	306.866	309.213	311.022	313.301	316.539	319.600	321.272	322.700	323.612	325.651	328.290
NPL/NPF	6.658	6.634	6.795	6.751	6.903	6.788	7.041	7.016	6.833	6.841	6.728	6.415	6.594	6.622	6.331
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.589	7.157	7.082	7.085	7.122	7.157	7.183	7.219	7.316	7.345	7.388	7.492	7.453	7.441	7.503
NPL/NPF	183	240	260	258	298	305	326	334	314	318	296	266	282	286	274
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.833	5.955	5.766	5.664	5.589	5.536	5.472	5.394	5.302	5.217	5.141	5.119	5.073	5.020	4.968
NPL/NPF	581	375	403	373	379	358	383	388	367	340	313	312	331	330	329
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	40.210	34.096	32.787	32.563	32.585	32.457	32.483	32.366	32.357	32.446	32.777	33.135	33.464	33.752	33.869
NPL/NPF	514	488	431	556	611	599	554	554	463	445	428	387	368	381	420
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	293.745	297.233	297.277	296.982	295.102	298.530	297.086	297.893	299.250	300.936	302.481	305.113	301.694	303.343	305.295
NPL/NPF	2.469	3.002	3.315	3.427	3.559	3.532	3.663	3.677	3.596	3.593	3.597	3.291	3.438	3.516	3.331
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	50.471	48.607	48.723	49.022	49.252	49.093	50.141	50.809	51.111	51.451	51.293	51.765	51.652	51.645	53.030
NPL/NPF	740	1.086	955	951	969	941	929	928	924	925	912	845	838	811	803

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.261	13.521	13.664	13.769	13.816	13.818	13.913	14.004	14.107	14.265	14.466	14.973	14.953	15.343	15.687
NPL/NPF	918	899	918	926	942	834	859	861	769	764	766	675	678	689	681
2. Perikanan / <i>Fishery</i>	986	1.157	1.129	1.137	1.153	1.163	1.187	1.218	1.237	1.241	1.284	1.379	1.293	1.361	1.503
NPL/NPF	60	69	117	121	120	119	126	127	118	117	121	107	101	103	102
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.120	1.216	1.216	1.127	1.182	1.201	1.197	1.209	1.182	1.210	1.191	1.065	1.025	1.064	1.122
NPL/NPF	95	376	394	405	406	409	414	413	381	393	391	269	265	255	258
4. Industri Pengolahan / <i>Processing Industry</i>	11.639	14.282	15.494	16.089	16.664	16.700	15.923	16.658	17.380	17.637	20.019	20.312	19.762	19.608	19.849
NPL/NPF	453	482	508	515	528	508	515	510	445	599	594	550	542	546	561
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.463	2.484	2.369	2.348	2.354	2.289	2.379	2.409	2.352	2.344	2.347	2.204	2.135	2.179	2.609
NPL/NPF	95	54	57	56	56	56	57	57	57	56	55	56	54	54	58
6. Konstruksi / <i>Construction</i>	35.824	36.260	34.860	35.291	35.560	37.588	38.059	38.595	39.942	39.061	38.222	36.285	32.478	33.128	34.324
NPL/NPF	2.775	2.736	2.786	2.912	2.983	2.903	2.963	2.857	2.705	2.749	2.697	2.558	2.656	2.723	2.799
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	36.022	38.295	38.206	38.644	38.799	39.645	39.465	40.369	40.731	40.702	42.037	42.815	41.205	42.163	43.883
NPL/NPF	2.754	2.897	3.026	3.043	3.088	3.094	3.150	3.178	3.171	3.210	3.133	2.909	2.877	2.925	2.922
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.179	7.256	7.343	7.375	7.306	7.380	7.421	7.458	7.465	7.474	7.575	7.431	7.505	7.544	7.627
NPL/NPF	724	1.252	1.260	1.258	1.270	1.283	1.289	1.293	1.005	974	974	824	833	835	821
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4.427	7.513	7.410	7.601	7.776	7.008	7.120	7.244	7.316	7.258	7.429	7.011	7.117	7.070	7.422
NPL/NPF	150	219	286	286	286	299	301	299	259	259	258	166	158	159	159
10. Perantara Keuangan / <i>Financial intermediaries</i>	10.816	9.483	8.271	7.806	8.625	8.417	8.132	7.488	8.337	8.087	8.031	8.943	8.680	8.654	10.094
NPL/NPF	201	149	193	196	198	191	197	191	188	182	177	325	304	296	435
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.310	4.933	4.242	4.219	4.513	4.613	4.673	4.698	5.114	5.130	4.220	4.858	4.779	4.655	4.856
NPL/NPF	691	716	708	708	728	708	713	712	701	687	685	629	648	629	650
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.647	2.567	2.233	2.059	2.104	2.010	1.888	1.734	1.650	1.851	1.815	2.681	2.576	2.304	2.054
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
13. Jasa Pendidikan / <i>Education Services</i>	1.377	1.333	1.314	1.294	1.282	1.272	1.272	1.285	1.288	1.289	1.279	1.282	1.245	1.240	1.238
NPL/NPF	14	44	45	44	44	44	43	44	45	44	21	19	20	19	20
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.611	2.464	2.343	2.322	2.318	2.319	2.323	2.306	2.347	2.328	2.265	2.249	2.250	2.252	2.243
NPL/NPF	69	23	20	21	22	22	22	22	21	22	21	20	25	25	25
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	4.708	5.676	5.602	5.704	5.796	5.818	5.703	5.785	5.888	5.927	5.825	5.917	5.591	5.761	5.684
NPL/NPF	352	334	344	352	352	354	362	364	324	326	299	216	226	226	234
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	329	214	203	204	205	207	204	204	207	209	208	219	208	209	211
NPL/NPF	5	6	5	5	5	5	6	6	6	7	6	6	5	7	8
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	7	0	0	0	0	1	0	0	0	0	0	1	0	0	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	27	87	11	12	10	20	18	20	11	10	8	23	-	-	-
NPL/NPF	2	1	2	2	2	2	1	1	1	1	1	1	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	21.643	22.845	23.262	23.444	23.616	23.966	24.093	24.344	24.661	24.973	24.871	24.829	24.848	24.996	25.215
NPL/NPF	1.534	1.749	1.776	1.801	1.808	1.792	1.795	1.778	1.769	1.772	1.751	1.669	1.728	1.734	1.712
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	451	447	481	490	492	487	487	498	505	504	507	501	498	496	494
NPL/NPF	31	34	35	35	37	36	36	37	36	37	37	36	35	36	36
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	434	452	434	433	428	424	419	412	406	403	404	408	410	417	421
NPL/NPF	84	106	111	110	108	107	105	104	99	98	100	94	95	94	94
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	529	482	504	513	518	527	530	528	533	534	554	592	578	620	608
NPL/NPF	4	3	3	3	3	4	3	3	3	3	3	3	3	3	2
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	176.269	196.716	200.341	201.214	201.624	202.764	202.822	203.796	205.619	206.222	207.571	210.004	208.824	209.877	211.981
NPL/NPF	690	884	1.103	1.177	1.230	1.211	1.266	1.290	1.295	1.374	1.416	1.320	1.407	1.413	1.394
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	122.355	118.982	119.611	120.110	119.313	119.395	119.408	119.567	119.567	119.762	119.631	120.110	120.140	120.168	120.249
	476	489	548	564	577	560	595	616	601	651	733	635	694	702	678

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.598	119.280	120.882	118.524	119.382	120.330	119.030	117.556	117.746	117.846	119.341	120.532	118.486	120.302	121.263
NPL/NPF	2.272	2.172	1.979	2.012	2.452	2.864	3.254	4.482	2.719	2.460	2.484	1.876	2.057	1.713	1.718
2. Perikanan / <i>Fishery</i>	6.206	6.001	5.975	5.860	5.902	5.959	5.978	5.984	5.972	5.930	5.626	5.996	5.731	5.648	5.706
NPL/NPF	196	306	244	244	295	307	286	300	299	274	203	194	239	243	219
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	56.629	50.554	50.578	50.409	54.385	56.512	55.534	53.933	54.850	53.320	54.828	57.716	58.895	59.603	59.760
NPL/NPF	2.146	1.707	1.843	1.878	981	851	852	923	918	890	849	864	1.949	1.968	995
4. Industri Pengolahan / <i>Procesing Industry</i>	514.769	495.327	495.598	493.897	498.081	501.380	501.707	505.840	506.217	507.203	519.342	517.323	515.896	515.478	524.223
NPL/NPF	15.914	13.784	15.843	16.106	21.097	20.883	21.899	23.311	24.406	25.023	25.996	22.699	22.525	22.648	22.045
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	68.558	57.960	57.201	57.049	56.618	57.267	57.087	58.591	59.703	59.727	59.123	54.148	50.300	49.544	52.120
NPL/NPF	808	785	829	821	802	742	737	716	676	683	687	692	693	693	691
6. Konstruksi / <i>Construction</i>	163.697	163.696	160.890	161.201	161.769	159.241	158.347	158.460	163.040	161.561	157.941	163.800	166.497	167.680	160.383
NPL/NPF	3.532	3.134	2.764	2.703	2.736	2.785	2.786	2.754	3.099	3.223	3.266	2.985	3.145	3.110	3.120
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	475.728	431.213	419.604	417.333	418.105	418.494	418.952	420.578	422.662	420.602	417.487	425.857	418.190	428.072	433.706
NPL/NPF	18.152	21.105	20.889	20.854	20.897	19.665	20.320	20.204	18.689	18.641	18.515	17.192	16.949	17.126	17.888
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	62.592	61.348	62.257	61.324	61.152	61.278	61.339	61.837	61.947	61.400	60.148	60.859	61.065	60.994	60.888
NPL/NPF	4.134	2.954	3.869	3.926	3.912	3.811	3.877	4.136	3.979	3.855	4.055	4.281	4.424	4.639	4.643
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	115.721	120.464	122.664	120.981	119.456	125.831	125.174	131.237	139.857	145.073	142.811	150.554	139.700	138.737	147.077
NPL/NPF	1.850	2.541	2.459	2.534	2.473	2.717	2.612	2.605	2.630	2.442	2.558	2.391	2.312	2.239	2.191
10. Perantara Keuangan / <i>Financial intermediaries</i>	149.403	138.304	132.592	131.783	134.201	137.562	135.463	133.856	139.890	139.810	139.978	144.436	145.268	147.053	150.228
NPL/NPF	845	720	618	653	638	546	600	610	624	600	631	2.282	2.573	2.656	2.635
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	164.509	163.380	158.828	159.137	159.123	158.875	158.276	157.860	162.270	161.624	163.067	174.670	174.257	177.285	182.872
NPL/NPF	2.226	4.120	3.906	3.912	4.244	4.023	4.469	4.420	3.965	3.997	3.691	3.478	3.553	3.730	3.748
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	276	27	22	23	20	22	12	8	8	12	11	18	158	148	66
NPL/NPF	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	9.708	9.814	9.725	9.772	9.815	9.959	9.983	10.001	10.146	10.154	10.189	10.160	10.021	10.859	10.857
NPL/NPF	59	159	152	157	151	144	138	143	135	138	140	147	154	177	177
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	15.111	14.367	14.373	14.497	14.855	15.063	15.133	14.977	16.466	16.231	16.029	16.565	16.511	16.103	16.658
NPL/NPF	96	141	134	135	138	132	137	145	51	53	60	85	55	54	55
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	33.372	31.129	31.142	30.940	30.835	30.668	27.678	27.692	27.252	27.311	27.061	27.998	25.827	25.998	27.611
NPL/NPF	729	1.012	758	769	778	726	678	683	653	589	542	501	535	539	604
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.415	1.307	1.393	1.468	1.509	1.568	2.336	2.444	2.441	2.416	2.403	2.441	2.429	2.437	2.463
NPL/NPF	16	21	22	21	19	21	31	38	35	35	40	35	34	33	40
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	3	3	5	5	4	3	3	3	3	3	3	5	6	5
NPL/NPF	-	0	0	0	0	0	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	877	1.534	1.449	1.425	1.312	1.164	851	958	1.013	1.039	940	462	-	-	-
NPL/NPF	92	115	120	125	117	184	126	128	127	121	119	89	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	167.233	174.251	176.305	179.285	180.992	183.333	184.977	186.757	188.704	190.481	192.327	196.152	196.664	197.764	202.274
NPL/NPF	3.925	4.374	4.403	4.525	4.558	4.485	4.749	4.667	4.640	4.650	4.273	4.078	4.381	4.447	4.353
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14.232	15.192	15.543	15.797	16.013	16.287	16.505	16.814	17.008	17.032	17.232	18.071	18.072	18.179	18.512
NPL/NPF	133	232	281	291	302	305	316	315	299	234	244	227	227	230	214
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	17.073	15.596	15.298	15.315	15.277	15.274	15.259	15.142	14.995	15.002	15.003	15.241	15.466	15.311	15.483
NPL/NPF	688	593	586	603	610	622	690	668	613	604	572	537	570	579	566
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.605	71.153	68.403	67.500	66.939	65.383	64.207	63.506	63.123	63.410	64.941	65.335	67.998	68.334	69.062
NPL/NPF	1.386	1.676	1.638	1.725	2.145	2.077	2.042	1.979	1.928	1.847	1.724	1.584	1.581	1.554	1.538
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	181.783	178.470	177.268	178.834	178.821	179.738	179.615	178.938	179.496	180.505	180.561	179.068	187.441	187.968	191.950
NPL/NPF	3.297	4.289	4.620	4.880	4.996	4.846	5.033	4.833	4.748	4.799	4.820	4.290	4.519	4.633	4.611
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	53.421	48.637	47.482	47.628	47.109	47.028	44.969	45.664	46.478	47.532	48.948	54.069	43.889	43.331	45.702
NPL/NPF	1.120	990	1.105	1.120	1.084	988	967	932	864	884	999	1.067	964	879	895

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3.747	1.217	1.353	1.629	1.428	1.842	1.293	1.225	1.511	1.573	1.460	2.026	2.057	1.713	1.707
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	13.803	5.437	4.992	5.499	5.171	7.322	7.177	7.329	7.165	7.658	7.730	6.948	7.009	7.446	7.148
NPL/NPF	175	70	70	68	65	64	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	78.838	67.889	67.206	64.016	63.649	63.614	63.901	61.022	64.228	64.699	68.987	66.270	64.405	67.685	70.284
NPL/NPF	2.590	1.293	1.198	1.178	2.519	2.667	3.217	3.207	3.219	3.213	3.592	3.754	3.740	3.704	3.673
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.739	16.585	16.321	16.220	15.887	12.922	12.881	12.650	14.326	14.169	13.285	9.259	9.498	7.296	7.032
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-
6. Konstruksi / <i>Construction</i>	4.381	4.359	4.073	4.054	4.035	3.945	3.965	3.942	3.813	2.661	2.867	2.753	2.755	2.753	2.800
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	28.125	15.614	17.626	17.287	16.212	17.333	17.764	17.272	15.942	13.902	14.499	16.373	14.748	16.075	16.186
NPL/NPF	555	513	519	525	530	526	518	515	517	529	537	562	496	473	469
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.950	1.334	1.371	1.361	1.346	1.366	1.361	1.344	1.347	1.334	1.348	1.341	1.352	1.351	1.350
NPL/NPF	105	105	101	97	97	97	96	96	95	95	95	94	94	94	93
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	17.479	14.170	13.295	12.515	14.248	14.422	13.713	11.175	14.190	13.313	12.840	13.683	12.582	11.311	12.521
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	42.146	33.602	32.770	31.999	33.750	33.872	33.828	34.025	33.205	33.112	33.360	33.453	34.880	35.681	33.375
NPL/NPF	-	-	1.050	1.049	1.044	1.050	811	685	-	-	-	-	0	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.544	4.678	4.692	4.814	4.631	4.558	4.603	4.753	4.671	4.617	4.581	4.374	5.052	4.752	4.720
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	240	67	65	65	63	63	63	62	61	61	58	58	58	3	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	419	290	178	177	177	167	168	160	160	163	273	298	430	389	389
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	846	675	609	546	1.543	352	346	345	185	185	185	185	-	-	-
NPL/NPF	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	360	331	319	317	317	316	313	317	318	319	321	324	312	309	309
NPL/NPF	2	2	2	3	3	3	3	3	3	3	2	2	2	2	3
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	37	29	32	31	31	32	31	33	34	36	37	36	35	35	34
NPL/NPF	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	1	1	-	-	-	-	-	-	-	4	4	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	55	41	40	38	39	38	38	39	40	39	38	39	39	39	41
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	568	586	586	584	589	595	588	582	568	558	551	543	539	540	527
NPL/NPF	35	54	63	59	58	56	56	61	62	63	61	60	58	58	58
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	13.945	11.019	10.355	10.262	10.123	10.021	9.660	9.573	9.675	9.786	9.868	9.887	9.846	9.915	9.882
NPL/NPF	355	383	282	277	264	259	256	265	254	248	244	229	212	192	189

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 - Maret 2022
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 - March 2022)
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, Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan 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	11.182	1.218	920	64.898	1.818	19.990	96.448	10.413	20.545	1.423	11.944	153	1.950	3.696	8.471	448	-	-	130.197	2.534	2.146	3.196	92.457	22.846
NPL/NPF	243	39	35	5.011	6	2.046	3.846	399	658	55	779	0	17	27	240	19	-	-	2.538	100	83	67	1.166	203
Banten	543	183	546	25.465	235	12.795	23.996	2.136	10.100	2.167	7.527	2	720	894	9.388	126	1	-	45.166	1.489	961	861	24.205	6.335
NPL/NPF	17	6	404	348	1	634	785	58	15	11	116	-	1	4	39	4	-	-	687	24	26	6	289	53
DKI Jakarta	167.109	3.844	125.993	559.060	129.500	257.832	316.632	54.193	212.807	220.183	208.648	11.377	4.880	11.457	36.583	344	333	-	138.127	17.360	6.899	87.483	117.593	84.853
NPL/NPF	2.542	533	6.103	26.545	1.293	4.853	13.639	4.691	2.560	1.906	5.124	3	138	29	959	5	-	-	3.104	265	232	1.665	2.724	1.472
D.I Yogyakarta	1.572	276	52	3.823	28	1.383	11.441	3.217	1.050	576	791	40	773	642	2.211	68	-	-	4.665	163	214	182	9.568	694
NPL/NPF	13	3	4	103	0	159	343	197	28	105	23	-	0	0	42	1	-	-	89	32	3	5	100	5
Jawa Tengah	17.398	2.362	337	57.714	362	16.266	104.956	8.336	4.582	2.246	6.532	53	1.252	2.577	8.813	421	0	-	25.465	360	933	1.687	31.749	32.757
NPL/NPF	195	44	57	8.934	5	634	3.839	510	100	270	115	-	6	21	233	10	-	-	515	9	43	31	372	181
Jawa Timur	31.375	2.683	1.493	105.276	6.782	22.198	133.955	10.120	11.089	1.641	8.801	15	1.788	2.069	8.882	623	1	-	56.148	2.695	2.113	2.983	79.507	2.737
NPL/NPF	582	240	197	3.778	59	1.682	6.762	534	392	48	782	-	58	16	237	12	-	-	1.461	43	142	46	1.022	46
Bengkulu	4.680	97	16	539	10	146	4.743	384	144	9	215	-	34	136	447	27	-	-	2.616	12	77	55	5.656	4.833
NPL/NPF	35	1	2	6	0	66	140	4	6	1	2	-	0	5	12	0	-	-	34	0	3	1	31	17
Jambi	11.110	132	140	2.240	12	917	8.222	1.022	269	51	442	0	107	129	639	45	-	-	5.388	40	170	104	13.993	76
NPL/NPF	81	2	0	45	0	129	252	32	6	0	5	-	0	1	12	1	-	-	97	2	8	1	143	1
Aceh	1.291	683	51	871	68	461	4.452	229	166	636	145	0	22	195	748	85	-	-	2.510	49	43	300	18.642	267
NPL/NPF	71	26	3	32	1	54	237	14	8	-	7	-	0	1	35	3	-	-	24	0	2	2	107	13
Sumatera Utara	42.805	557	205	43.392	94	8.238	41.452	2.677	6.964	1.274	3.327	14	427	1.324	2.822	276	3	-	20.017	528	1.354	2.432	36.736	1.931
NPL/NPF	624	27	18	847	1	660	1.726	177	96	15	277	0	15	19	61	11	-	-	453	9	37	42	547	52
Sumatera Barat	9.485	324	133	3.199	18	660	15.468	937	594	68	447	0	146	186	960	36	-	-	4.119	53	139	79	9.023	13.752
NPL/NPF	132	8	7	40	0	116	488	28	12	-	11	-	2	1	15	1	-	-	85	1	8	1	94	47
Riau	19.813	162	159	6.089	103	2.443	12.179	1.591	1.309	223	1.138	2	130	598	905	45	-	-	11.143	99	418	196	19.284	629
NPL/NPF	282	6	2	41	7	205	443	27	39	2	57	-	1	1	22	1	-	-	370	4	23	3	204	5
Sumatera Selatan	16.615	265	135	8.082	281	3.055	17.118	1.556	1.200	107	1.970	210	374	279	1.005	91	0	-	12.118	83	528	504	23.850	1.160
NPL/NPF	587	7	3	32	4	379	892	163	13	1	45	2	2	1	29	1	-	-	304	2	51	7	240	11
Bangka Belitung	1.679	253	117	634	36	210	2.742	174	118	17	95	-	16	159	255	5	-	-	2.258	19	68	67	4.474	20
NPL/NPF	19	5	4	219	0	18	125	2	2	-	7	-	-	0	3	0	-	-	45	0	5	0	32	0
Kepulauan Riau	222	312	147	5.332	468	1.438	6.588	1.135	3.536	48	2.455	2	188	172	611	23	-	-	7.526	122	347	107	8.293	1.078
NPL/NPF	3	4	-	535	15	110	117	13	7	0	15	-	4	3	11	0	-	-	213	1	15	1	103	19
Lampung	10.916	646	100	4.155	112	788	15.813	593	2.758	283	930	0	426	354	812	80	-	-	5.410	54	182	131	7.143	5.507
NPL/NPF	93	13	8	33	1	35	769	7	1.551	10	29	-	2	3	18	1	-	-	110	1	7	2	73	84
Kalimantan Selatan	9.802	288	1.251	2.055	767	1.005	10.148	552	2.358	208	1.022	-	104	210	1.161	39	-	-	10.677	71	354	119	12.042	221
NPL/NPF	40	13	41	22	0	117	582	10	55	9	38	-	10	1	28	2	-	-	281	0	26	3	145	2
Kalimantan Barat	12.855	406	294	1.653	129	668	12.335	980	1.384	765	575	139	79	96	821	32	-	-	7.904	53	528	324	16.447	246
NPL/NPF	65	7	88	165	0	156	496	30	15	-	20	-	0	0	19	2	-	-	140	0	28	3	134	3
Kalimantan Timur	12.204	374	1.701	4.742	422	7.448	14.568	2.049	3.554	233	3.150	14	161	235	2.022	44	-	-	8.253	183	525	485	19.007	602
NPL/NPF	423	12	21	50	12	733	1.019	49	77	14	60	-	2	17	78	1	-	-	393	12	40	19	267	5
Kalimantan Tengah	8.584	137	32	2.715	71	970	6.470	377	407	108	544	10	32	80	680	22	-	-	4.344	39	45	42	11.232	208
NPL/NPF	31	2	1	13	0	58	218	8	16	-	3	-	1	0	13	1	-	-	79	3	4	1	63	1
Sulawesi Tengah	3.384	272	1.216	2.288	1.715	551	8.164	433	742	40	400	1	20	32	463	35	-	-	2.103	15	160	35	17.179	142
NPL/NPF	90	7	3	16	-	79	316	18	3	-	8	-	0	0	10	1	-	-	61	-	14	0	150	1
Sulawesi Selatan	9.060	1.291	538	5.437	543	4.834	35.424	3.381	2.006	1.363	2.851	5	413	441	2.761	158	-	-	18.852	234	1.249	1.331	24.426	12.492
NPL/NPF	100	32	11	230	8	340	1.450	110	145	980	92	-	5	10	63	6	-	-	433	6	109	37	334	77
Sulawesi Utara	1.058	308	2.185	755	163	1.828	7.838	958	295	6	725	69	41	79	559	93	-	-	4.729	36	181	110	11.014	8.943
NPL/NPF	37	15	4	32	2	232	362	21	24	0	8	-	1	1	25	1	-	-	214	1	22	7	258	80
Gorontalo	1.052	143	16	349	2.523	118	2.691	196	58	0	259	-	12	13	237	6	-	-	1.023	6	34	8	4.521	3.144
NPL/NPF	172	6	0	20	0	56	155	31	2	-	9	-	-	0	20	0	-	-	30	0	4	0	69	26
Sulawesi Barat	1.476	73	11	260	4	100	2.283	71	39	13	33	0	6	42	243	7	-	-	495	3	20	10	3.112	1.904
NPL/NPF	12	2	0	4	0	25	70	5	8	-	1	-	-	1	4	0	-	-	6	-	1	0	14	5
Sulawesi Tenggara	1.799	407	2.750	1.200	13	432																		

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	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	2.576.497	2.465.419	2.471.661	2.463.098	2.496.244	2.537.492	2.521.471	2.534.680	2.576.227	2.596.597	2.583.373	2.621.250	2.569.978	2.593.781	2.661.468
NPL/NPF	83.081	96.687	101.145	102.154	108.193	106.441	110.462	110.376	109.129	108.913	109.814	104.692	107.231	107.689	107.031
2. Investasi / Investment	1.481.226	1.468.687	1.473.734	1.460.647	1.459.404	1.476.705	1.474.922	1.478.100	1.493.006	1.466.915	1.518.036	1.527.639	1.520.878	1.543.465	1.556.097
NPL/NPF	33.859	43.335	44.303	44.837	45.854	44.407	44.892	46.545	43.037	43.380	43.126	41.276	41.372	41.225	40.233
3. Konsumsi / Consumption	1.559.269	1.547.454	1.551.024	1.558.425	1.558.754	1.567.592	1.567.306	1.573.244	1.583.605	1.594.093	1.603.719	1.619.696	1.618.551	1.625.154	1.645.704
NPL/NPF	24.894	27.685	28.716	29.489	30.501	29.874	30.807	30.451	29.711	29.730	29.255	27.303	28.330	28.501	27.830
Total Kredit/Pembiayaan / Total Credit/Financing	5.616.992	5.481.560	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269
NPL/NPF	141.834	167.707	174.164	176.481	184.547	180.722	186.161	187.371	181.878	182.023	182.195	173.270	176.933	177.415	175.093
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	129.120	142.171	152.839	167.171	172.893	176.510	182.113	185.104	181.778	195.909	201.773	199.100	198.171	196.657	190.357
NPL/NPF	2.472	2.865	3.389	3.238	4.653	4.918	5.740	5.781	5.778	5.800	6.101	6.092	5.765	5.808	5.693
2. Impor / Import	84.457	65.457	77.272	69.293	71.266	74.993	76.155	80.367	80.353	81.090	77.411	79.660	75.021	74.515	75.789
NPL/NPF	2.307	1.289	1.748	1.849	3.061	3.262	4.310	4.926	5.061	4.957	3.504	3.472	2.275	2.275	2.239
3. Lainnya / Other	5.403.414	5.273.932	5.266.308	5.245.707	5.270.243	5.330.286	5.305.432	5.320.553	5.390.707	5.380.606	5.425.944	5.489.825	5.436.216	5.491.229	5.597.122
NPL/NPF	137.055	163.553	169.027	171.393	176.834	172.542	176.111	176.664	171.038	171.266	172.590	163.706	168.893	169.332	167.161
Total Kredit/Pembiayaan / Total Credit/Financing	5.616.992	5.481.560	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269
NPL/NPF	141.834	167.707	174.164	176.481	184.547	180.722	186.161	187.371	181.878	182.023	182.195	173.270	176.933	177.415	175.093

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	2019	2020	2022												
			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	1.044.312	1.067.403	1.094.599	1.095.868	1.112.153	1.140.301	1.131.585	1.143.420	1.160.983	1.159.363	1.169.127	1.185.502	1.161.520	1.160.969	1.194.381
NPL/NPF	36.885	51.323	52.368	52.949	53.230	52.338	54.024	53.609	53.271	52.953	53.382	51.166	52.444	52.799	52.010
2. Investasi / Investment	696.920	686.337	695.160	685.061	685.364	699.469	699.984	699.556	699.406	699.416	716.261	712.338	712.472	739.340	749.376
NPL/NPF	14.197	21.684	23.044	23.423	23.801	22.873	22.869	22.276	21.865	22.091	21.297	21.226	21.240	20.785	20.517
3. Konsumsi / Consumption	689.541	692.225	694.761	696.633	696.515	701.985	703.386	706.982	711.874	716.995	720.351	725.325	722.948	726.852	732.955
NPL/NPF	11.145	11.825	12.160	12.317	12.719	12.523	12.896	12.897	12.497	12.462	12.274	11.515	11.852	11.945	11.487
Total Kredit/Pembiayaan / Total Credit/Financing	2.430.773	2.445.965	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712
NPL/NPF	62.226	84.831	87.572	88.689	89.750	87.734	89.789	88.783	87.633	87.506	86.953	83.906	85.537	85.529	84.014
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	28.376	41.544	57.026	62.747	67.926	74.366	77.088	82.332	86.880	91.115	95.967	102.437	102.900	101.194	100.545
NPL/NPF	1.192	1.377	1.532	1.555	1.553	1.578	1.682	1.753	1.392	1.435	1.510	1.495	1.620	1.720	1.803
2. Impor / Import	11.827	6.111	7.651	8.678	9.088	9.610	9.864	13.568	11.330	11.922	12.495	12.747	13.305	13.323	13.594
NPL/NPF	41	91	103	109	109	117	120	126	119	127	126	106	135	144	143
3. Lainnya / Other	2.390.569	2.398.310	2.419.843	2.406.138	2.417.017	2.457.779	2.448.004	2.454.058	2.474.052	2.472.737	2.497.276	2.507.981	2.480.735	2.512.643	2.562.574
NPL/NPF	60.993	83.363	85.936	87.025	88.087	86.038	87.987	86.903	86.122	85.945	85.316	82.305	83.782	83.665	82.068
Total Kredit/Pembiayaan / Total Credit/Financing	2.430.773	2.445.965	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712
NPL/NPF	62.226	84.831	87.572	88.689	89.750	87.734	89.789	88.783	87.633	87.506	86.953	83.906	85.537	85.529	84.014

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	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	89.698	87.962	85.369	85.990	88.026	90.020	89.214	91.138	95.179	95.297	95.660	97.587	90.779	92.165	97.794
NPL/NPF	7.069	7.449	7.760	7.907	7.974	7.885	8.046	7.952	7.736	7.958	7.800	7.337	7.376	7.465	7.645
2. Investasi / Investment	53.056	60.781	60.542	61.016	61.440	61.450	61.663	61.546	61.374	60.726	62.561	62.060	62.024	62.370	62.612
NPL/NPF	2.287	2.809	2.909	2.945	3.054	2.946	2.972	2.982	2.458	2.431	2.401	1.992	2.015	2.027	2.087
3. Konsumsi / Consumption	321.681	339.923	344.630	346.200	345.990	347.562	347.758	348.896	351.292	352.398	353.537	356.444	355.299	356.574	358.969
NPL/NPF	2.818	3.265	3.575	3.690	3.762	3.709	3.800	3.828	3.803	3.936	4.042	3.757	3.963	3.981	3.916
Total Kredit/Pembiayaan / Total Credit/Financing	464.434	488.666	490.541	493.206	495.456	499.032	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376
NPL/NPF	12.175	13.523	14.244	14.542	14.791	14.541	14.818	14.762	13.997	14.326	14.242	13.086	13.353	13.473	13.648
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	410	448	96	427	430	425	416	411	416	424	415	529	512	535	801
NPL/NPF	1	1	1	1	1	1	1	1	3	3	3	3	3	8	3
2. Impor / Import	416	241	65	255	235	228	186	187	173	151	150	142	113	152	349
NPL/NPF	5	7	3	5	5	5	5	5	5	5	5	5	2	3	2
3. Lainnya / Other	463.609	487.977	490.380	492.525	494.792	498.379	498.033	500.983	507.256	507.846	511.193	515.419	507.478	510.421	518.225
NPL/NPF	12.168	13.516	14.240	14.536	14.785	14.535	14.812	14.756	13.989	14.318	14.235	13.078	13.349	13.461	13.643
Total Kredit/Pembiayaan / Total Credit/Financing	464.434	488.666	490.541	493.206	495.456	499.032	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376
NPL/NPF	12.175	13.523	14.244	14.542	14.791	14.541	14.818	14.762	13.997	14.326	14.242	13.086	13.353	13.473	13.648

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.294.083	1.190.317	1.171.522	1.165.390	1.179.354	1.188.273	1.181.433	1.185.160	1.201.392	1.223.795	1.197.343	1.216.047	1.195.982	1.216.729	1.243.816
NPL/NPF	35.974	36.043	38.184	38.583	43.299	42.385	44.319	44.875	44.856	44.724	45.170	42.536	43.839	43.913	44.092
2. Investasi / Investment	664.353	675.390	673.652	670.239	667.170	672.906	671.450	676.655	690.091	667.467	698.985	718.332	713.251	709.220	712.070
NPL/NPF	17.104	18.734	18.245	18.266	18.433	18.015	18.481	20.722	18.150	18.298	18.666	17.300	17.357	17.654	16.676
3. Konsumsi / Consumption	533.082	503.300	500.300	504.360	505.151	507.043	505.533	506.822	509.805	513.961	519.011	527.095	529.529	530.888	542.983
NPL/NPF	10.537	12.154	12.632	13.144	13.694	13.324	13.796	13.395	13.092	13.018	12.632	11.739	12.242	12.322	12.177
Total Kredit/Pembiayaan / Total Credit/Financing	2.491.518	2.369.008	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868
NPL/NPF	63.615	66.931	69.062	69.993	75.427	73.724	76.596	78.993	76.098	76.040	76.468	71.575	73.438	73.889	72.945
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	71.825	77.734	77.049	80.481	82.078	78.773	80.571	79.209	70.602	79.585	80.440	72.521	64.128	63.734	64.418
NPL/NPF	947	1.003	1.407	1.197	1.278	1.372	1.370	1.348	1.650	1.635	1.865	1.879	1.438	1.412	1.329
2. Impor / Import	68.629	57.546	67.817	57.926	60.286	62.819	63.800	65.025	67.281	67.472	63.092	64.995	59.782	59.225	58.201
NPL/NPF	1.581	1.191	1.641	1.734	2.931	3.123	4.168	4.779	4.921	4.809	3.356	3.345	2.122	2.112	2.078
3. Lainnya / Other	2.351.064	2.233.728	2.200.608	2.201.581	2.209.310	2.226.629	2.214.045	2.224.403	2.263.405	2.258.167	2.271.807	2.323.958	2.314.852	2.333.877	2.376.250
NPL/NPF	61.086	64.738	66.014	67.062	71.218	69.229	71.058	72.866	69.526	69.597	71.246	66.351	69.878	70.366	69.537
Total Kredit/Pembiayaan / Total Credit/Financing	2.491.518	2.369.008	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868
NPL/NPF	63.615	66.931	69.062	69.993	75.427	73.724	76.596	78.993	76.098	76.040	76.468	71.575	73.438	73.889	72.945

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	148.404	119.737	120.171	115.851	116.711	118.899	119.239	114.961	118.673	118.142	121.244	122.114	121.697	123.918	125.477
NPL/NPF	3.153	1.872	2.834	2.715	3.690	3.832	4.072	3.940	3.267	3.278	3.462	3.653	3.571	3.512	3.284
2. Investasi / Investment	66.898	46.178	44.381	44.331	45.429	42.880	41.826	40.343	42.135	39.305	40.230	34.909	33.130	32.536	32.039
NPL/NPF	272	109	105	203	565	572	570	564	564	559	762	758	760	759	952
3. Konsumsi / Consumption	14.965	12.006	11.333	11.232	11.099	11.002	10.629	10.543	10.634	10.738	10.820	10.832	10.775	10.841	10.797
NPL/NPF	394	440	348	339	325	318	315	330	319	314	307	292	273	253	250
Total Kredit/Pembiayaan / Total Credit/Financing	230.266	177.922	175.885	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313
NPL/NPF	3.819	2.421	3.287	3.256	4.580	4.723	4.957	4.834	4.150	4.151	4.532	4.703	4.604	4.524	4.486
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	28.509	22.445	18.669	23.516	22.459	22.946	24.038	23.151	23.879	24.785	24.951	23.612	30.630	31.194	24.593
NPL/NPF	332	484	450	486	1.821	1.968	2.688	2.679	2.733	2.728	2.722	2.716	2.704	2.668	2.558
2. Impor / Import	3.585	1.559	1.740	2.435	1.656	2.336	2.306	1.587	1.568	1.546	1.674	1.776	1.821	1.814	3.646
NPL/NPF	680	0	0	0	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	198.172	153.917	155.476	145.463	149.124	147.499	145.350	141.109	145.995	141.855	145.668	142.468	133.151	134.287	140.073
NPL/NPF	2.807	1.936	2.837	2.770	2.743	2.739	2.253	2.139	1.401	1.408	1.793	1.971	1.884	1.840	1.912
Total Kredit/Pembiayaan / Total Credit/Financing	230.266	177.922	175.885	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313
NPL/NPF	3.819	2.421	3.287	3.256	4.580	4.723	4.957	4.834	4.150	4.151	4.532	4.703	4.604	4.524	4.486

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 - Maret 2022
(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 March 2022)

Miliar Rp (Billion Rp)

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	184.808	70.709	253.376	11.084	2.416	495.393
NPL/NPF	11.425	1.996	4.156	360	33	17.183
2. Banten	64.743	32.081	79.017	2.453	456	172.933
NPL/NPF	2.149	295	1.084	49	9	3.471
3. DKI Jakarta	1.347.909	972.867	452.314	94.817	54.766	2.623.507
NPL/NPF	48.155	22.771	9.463	4.041	1.661	74.687
4. D.I Yogyakarta	17.562	10.379	15.486	1.102	180	42.144
NPL/NPF	683	338	234	18	-	1.237
5. Jawa Tengah	179.168	55.041	92.950	13.087	1.357	312.714
NPL/NPF	11.074	3.901	1.151	135	299	15.690
6. Jawa Timur	270.068	78.724	146.182	21.505	5.851	467.619
NPL/NPF	13.102	2.278	2.761	537	197	17.407
7. Bengkulu	7.869	3.757	13.250	759	245	23.872
NPL/NPF	209	72	87	9	0	358
8. Jambi	14.540	10.939	19.771	1.243	576	43.431
NPL/NPF	434	133	252	33	1	786
9. Aceh	7.342	2.761	21.810	2	0	31.911
NPL/NPF	400	92	148	-	-	640
10. Sumatera Utara	98.310	57.541	62.997	9.898	2.409	206.541
NPL/NPF	3.549	1.024	1.140	49	10	5.654
11. Sumatera Barat	23.955	8.706	27.166	2.244	276	57.307
NPL/NPF	708	160	228	28	2	1.066
12. Riau	25.899	20.990	31.768	1.670	1.350	75.637
NPL/NPF	761	375	609	22	4	1.718
13. Sumatera Selatan	31.292	21.050	38.243	1.880	347	88.358
NPL/NPF	1.224	936	616	42	4	2.731
14. Bangka Belitung	4.283	2.226	6.905	431	60	12.924
NPL/NPF	365	39	82	39	0	447
15. Kepulauan Riau	12.231	10.444	17.473	334	435	39.378
NPL/NPF	462	375	351	1	4	1.183
16. Lampung	27.923	10.844	18.426	2.302	312	54.579
NPL/NPF	859	1.712	276	61	1	2.786
17. Kalimantan Selatan	18.448	12.523	23.484	1.696	241	52.517
NPL/NPF	755	213	457	26	1	1.397
18. Kalimantan Barat	17.689	15.522	25.501	1.471	194	57.047
NPL/NPF	861	203	307	15	2	1.355
19. Kalimantan Timur	27.790	25.132	29.055	2.345	462	79.170
NPL/NPF	1.971	597	735	22	2	3.279
20. Kalimantan Tengah	11.580	9.660	15.909	1.289	218	35.643
NPL/NPF	317	46	151	15	3	496
21. Sulawesi Tengah	13.583	6.174	19.634	1.352	159	37.880
NPL/NPF	432	110	226	16	1	751
22. Sulawesi Selatan	52.437	18.069	58.585	5.128	539	123.423
NPL/NPF	2.796	786	995	44	1	4.532
23. Sulawesi Utara	11.708	5.250	25.012	1.136	98	40.737
NPL/NPF	650	117	582	18	1	1.329
26. Gorontalo	4.017	3.657	8.735	529	33	15.847
NPL/NPF	221	252	129	11	0	590
25. Sulawesi Barat	3.534	1.127	5.545	429	46	9.731
NPL/NPF	108	23	25	3	-	153
24. Sulawesi Tenggara	12.004	3.184	17.777	887	109	31.970
NPL/NPF	332	124	151	9	1	597
27. Nusa Tenggara Barat	21.911	8.689	23.802	1.461	76	52.865
NPL/NPF	518	111	212	7	0	833
28. Bali	30.852	23.279	30.125	2.591	230	81.435
NPL/NPF	1.036	821	484	22	0	2.320
29. Nusa Tenggara Timur	13.098	2.418	21.912	1.844	133	35.452
NPL/NPF	359	49	134	18	-	523
30. Maluku	4.662	866	8.530	560	59	13.438
NPL/NPF	167	18	95	4	2	274
31. Papua	9.812	5.055	17.623	1.646	298	30.546
NPL/NPF	515	152	201	26	1	842
32. Maluku Utara	2.654	666	7.691	469	44	10.499
NPL/NPF	81	18	68	6	-	160
33. Papua Barat	4.328	1.870	8.746	625	133	14.186
NPL/NPF	206	97	238	7	1	533
34. Lainnya	83.460	43.896	903	90	1.680	126.488
NPL/NPF	148	-	3	-	-	151
Total	2.661.468	1.556.097	1.645.704	190.357	75.789	5.597.122
NPL/NPF	107.031	40.233	27.830	5.693	2.239	167.161

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	2019	2021	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	459.256	472.032	481.577	480.586	479.938	483.452	482.663	489.314	492.454	497.194	498.301	501.483	496.860	501.671	508.894
NPL/NPF	13.879	17.707	19.292	18.610	18.654	18.706	19.495	19.265	18.552	18.535	18.398	17.698	17.526	17.590	17.576
2. Banten	149.391	152.070	156.892	159.055	159.382	162.391	163.667	164.740	166.104	166.813	168.969	170.500	170.839	171.563	175.841
NPL/NPF	2.463	3.741	4.180	4.234	4.258	4.205	4.379	4.394	4.187	4.198	4.143	3.861	3.922	3.730	3.529
3. DKI Jakarta	2.780.889	2.608.359	2.594.441	2.575.581	2.604.684	2.641.086	2.630.313	2.636.638	2.677.286	2.670.720	2.701.139	2.733.222	2.689.971	2.719.473	2.773.090
NPL/NPF	60.128	76.761	79.552	80.195	87.111	85.197	85.202	86.651	83.046	83.257	83.921	80.648	81.656	81.507	80.389
4. D.I Yogyakarta	39.369	40.600	41.066	41.287	41.380	41.679	41.597	41.709	42.167	42.203	42.576	42.704	42.590	42.903	43.426
NPL/NPF	936	908	905	957	920	973	1.057	1.062	1.067	1.184	1.179	1.122	1.162	1.174	1.255
5. Jawa Tengah	297.885	303.109	305.838	306.466	306.432	308.766	307.141	309.276	311.297	312.733	314.584	318.564	317.312	320.253	327.158
NPL/NPF	12.465	14.093	15.239	15.267	15.644	15.410	17.066	16.959	17.338	17.566	17.428	16.158	16.836	16.343	16.125
6. Jawa Timur	494.118	476.988	471.287	470.020	473.885	479.103	474.441	476.468	482.251	478.792	483.508	491.193	484.445	489.267	494.975
NPL/NPF	16.160	16.922	17.063	18.277	18.729	18.150	19.050	18.837	19.666	19.336	19.304	17.532	18.199	18.443	18.140
7. Bengkulu	20.815	22.461	22.441	23.183	23.177	23.393	23.426	23.582	23.798	23.945	24.130	24.254	24.222	24.493	24.876
NPL/NPF	341	307	326	326	322	325	353	350	348	347	358	333	362	368	367
8. Jambi	40.103	42.535	43.117	43.163	43.131	43.480	43.241	43.510	43.798	43.971	44.095	44.479	44.332	44.587	45.250
NPL/NPF	1.102	1.083	953	980	966	941	970	945	923	911	960	897	837	864	819
9. Aceh	38.268	36.838	35.109	35.350	34.967	33.814	33.348	32.924	33.157	32.344	32.175	31.166	30.924	31.128	31.913
NPL/NPF	388	833	647	695	718	760	868	926	949	812	743	605	608	614	640
10. Sumatera Utara	226.229	216.540	215.554	215.887	216.460	216.078	217.197	212.995	214.595	218.895	212.107	211.424	214.230	213.527	218.848
NPL/NPF	6.870	7.184	6.624	6.603	6.350	6.343	6.463	6.542	5.980	5.903	5.894	5.511	5.850	5.839	5.713
11. Sumatera Barat	52.616	54.553	55.559	55.781	55.806	56.420	56.512	56.870	57.620	57.720	58.477	58.633	58.453	59.214	59.827
NPL/NPF	1.137	1.042	1.093	1.141	1.148	1.093	1.205	1.172	1.157	1.143	1.143	1.036	1.072	1.110	1.097
12. Riau	69.639	72.355	74.138	74.401	74.457	75.488	75.364	75.356	74.955	75.085	76.028	77.625	77.153	77.831	78.656
NPL/NPF	1.796	1.817	1.853	1.877	1.902	1.845	2.165	2.196	2.104	1.894	1.942	1.770	1.738	1.760	1.745
13. Sumatera Selatan	83.333	86.177	87.059	87.303	87.509	87.914	87.557	87.953	88.432	89.056	89.552	89.398	88.552	89.649	90.585
NPL/NPF	2.467	3.472	3.031	3.140	3.157	2.991	3.053	3.006	2.760	2.873	2.872	2.747	2.754	2.841	2.776
14. Bangka Belitung	13.832	12.362	12.535	12.467	12.478	12.658	12.595	12.700	12.775	12.865	12.899	13.028	12.901	13.075	13.414
NPL/NPF	478	288	288	275	281	274	300	288	283	275	271	288	311	320	486
15. Kepulauan Riau	37.971	37.771	37.898	37.866	37.832	38.164	37.990	38.195	38.670	39.195	39.857	40.243	39.608	39.853	40.147
NPL/NPF	1.574	1.536	1.434	1.438	1.425	1.420	1.464	1.440	1.283	1.275	1.281	1.202	1.227	1.247	1.188
16. Lampung	52.136	53.348	53.532	53.771	54.143	54.950	54.653	55.337	55.926	55.978	56.511	56.740	55.897	56.592	57.193
NPL/NPF	1.571	1.430	1.165	1.165	1.257	1.235	1.238	1.256	1.211	1.177	1.162	1.044	1.044	1.044	1.044
17. Kalimantan Selatan	54.055	50.948	50.974	51.153	51.683	51.694	51.967	52.037	51.825	51.983	52.207	53.332	53.553	54.233	54.454
NPL/NPF	1.277	1.169	1.241	1.262	1.308	1.328	1.360	1.482	1.497	1.513	1.495	1.275	1.402	1.402	1.424
18. Kalimantan Barat	53.774	55.952	55.826	56.238	56.989	57.241	56.515	56.323	56.662	56.736	55.746	58.138	57.156	57.700	58.713
NPL/NPF	915	960	1.079	1.144	1.163	1.180	1.267	1.297	1.293	1.313	1.304	1.262	1.312	1.376	1.372
19. Kalimantan Timur	73.982	73.372	73.247	73.497	73.708	75.891	75.741	76.339	78.742	78.894	80.301	80.963	80.524	81.004	81.977
NPL/NPF	3.361	4.039	3.894	4.097	4.448	4.092	4.143	3.946	3.502	3.483	3.398	3.151	3.342	3.379	3.303
20. Kalimantan Tengah	31.071	33.653	34.105	34.448	34.590	34.869	34.787	34.875	35.299	35.386	35.590	36.544	36.264	36.605	37.149
NPL/NPF	316	405	445	480	466	441	496	515	520	550	496	450	502	514	514
21. Sulawesi Tengah	29.615	31.086	36.283	34.196	34.272	34.597	34.509	34.602	35.373	35.706	36.322	38.354	38.376	38.856	39.391
NPL/NPF	581	565	692	755	760	789	870	891	933	959	855	733	813	818	768
22. Sulawesi Selatan	120.901	122.563	123.115	123.337	122.921	124.031	123.900	124.279	124.647	124.886	125.736	126.948	126.139	127.269	129.090
NPL/NPF	4.335	3.037	3.289	3.420	3.373	3.174	3.404	3.522	3.243	3.368	3.431	4.174	4.346	4.547	4.576
23. Sulawesi Utara	39.490	39.386	40.015	40.074	40.036	40.350	40.102	40.252	40.766	41.062	41.298	41.433	41.246	41.467	41.971
NPL/NPF	1.249	1.396	1.515	1.524	1.451	1.355	1.421	1.485	1.443	1.456	1.400	1.316	1.332	1.344	1.348
24. Gorontalo	13.611	14.590	14.989	15.042	14.994	15.146	15.213	15.280	15.618	15.649	15.829	15.901	15.969	16.099	16.409
NPL/NPF	370	514	585	605	623	603	624	608	593	627	621	596	605	614	601
25. Sulawesi Barat	8.450	9.198	9.247	9.343	9.350	9.464	9.501	9.619	9.765	9.854	9.945	10.049	10.013	10.061	10.206
NPL/NPF	122	106	132	137	135	139	139	139	126	121	140	132	151	156	156
26. Sulawesi Tenggara	25.527	27.258	27.717	27.965	27.948	28.203	28.272	30.957	31.194	31.409	31.562	32.255	32.260	32.373	32.966
NPL/NPF	594	533	572	600	598	607	635	642	602	613	621	560	594	618	607
27. Nusa Tenggara Barat	44.948	50.607	51.809	52.114	51.993	52.557	52.556	52.594	53.060	53.114	53.556	53.696	53.714	53.897	54.403
NPL/NPF	476	521	514	589	581	587	637	700	676	675	812	734	800	861	840
28. Bali	81.273	81.876	82.125	82.168	82.390	82.997	82.881	82.942	83.224	83.218	83.393	83.299	83.127	83.717	84.256
NPL/NPF	2.355	1.911	1.756	1.856	1.907	1.813	1.968	1.943	1.954	2.011	2.096	2.111	2.220	2.465	2.341
29. Nusa Tenggara Timur	32.230	34.297	34.825	34.979	35.184	35.512	35.630	35.883	36.321	36.494	36.714	36.860	36.594	36.854	37.429
NPL/NPF	629	613	672	660	693	578	595	592	591	580	553	465	555	562	541
30. Maluku	12.221	12.762	12.992	13.089	13.075	13.243	13.248	13.335	13.485	13.492	13.606	13.650	13.643	13.834	14.057
NPL/NPF	160	156	178	187	202	203	223	227	218	223	256	246	268	277	28

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	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.550.039	5.426.326	5.441.145	5.426.080	5.457.676	5.527.980	5.510.777	5.535.437	5.600.506	5.600.240	5.652.496	5.710.968	5.654.635	5.701.346	5.802.012
a. Lancar / Current	5.124.871	5.017.731	4.997.972	4.950.209	4.971.792	5.049.116	5.022.116	5.046.882	5.134.075	5.139.772	5.206.526	5.301.445	5.207.307	5.222.782	5.356.520
b. DPK / Special Mention	283.382	242.207	271.604	301.755	303.958	300.771	304.930	303.483	286.143	280.041	264.092	236.567	270.715	301.467	270.750
c. Kurang Lancar / Sub-Standard	23.277	26.784	23.744	27.003	30.530	23.939	28.868	26.527	24.674	23.686	22.779	21.521	25.511	22.158	19.953
d. Diragukan / Doubtful	27.086	14.453	23.660	22.262	26.958	34.545	30.691	26.774	26.291	23.700	23.017	20.605	19.047	25.978	27.647
e. Macet / Lost	91.422	125.151	124.165	124.851	124.437	119.609	124.171	131.771	129.322	133.042	136.082	130.829	132.054	128.961	127.142
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	141.785	166.389	171.570	174.116	181.926	178.094	183.730	185.072	180.288	180.428	181.878	172.955	176.612	177.097	174.742
Kredit Kepada Pihak Terkait / Loan for Connected Parties	66.953	55.234	55.274	56.090	56.726	53.809	52.923	50.586	52.333	57.365	52.632	57.618	54.773	61.055	61.257
a. Lancar / Current	65.356	52.614	52.391	53.413	53.837	50.797	50.075	47.880	50.278	55.572	52.216	57.190	54.236	60.535	60.217
b. DPK / Special Mention	1.548	1.301	289	313	268	384	418	407	464	197	99	113	216	201	688
c. Kurang Lancar / Sub-Standard	4	396	601	369	422	342	292	259	264	262	244	245	245	3	1
d. Diragukan / Doubtful	24	4	11	15	18	63	25	36	37	13	12	10	7	3	4
e. Macet / Lost	21	919	1.982	1.980	2.181	2.223	2.114	2.004	1.289	1.320	61	60	69	312	347
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	49	1.319	2.594	2.364	2.621	2.628	2.431	2.299	1.590	1.595	317	315	320	318	351

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	2019	2020	2021										2022		
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Bank Persero / State Owned Banks	28.398	24.856	25.906	26.213	26.137	25.622	25.556	25.722	26.126	26.859	26.956	27.472	28.309	28.100	28.463
NPL	567	768	601	621	604	598	590	578	583	610	607	575	578	548	476
2. BPD / Regional Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	50.837	42.529	41.531	41.724	41.152	41.042	39.293	39.622	40.477	40.967	41.696	42.179	43.273	42.503	42.820
NPL	1.041	1.049	1.266	1.272	1.192	1.131	1.111	1.054	996	1.025	1.126	1.129	1.156	1.030	988
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.651	5.918	5.613	5.621	5.583	5.574	5.291	5.303	5.458	5.544	5.619	5.705	5.723	5.666	5.625
NPL	181	191	142	140	137	136	136	144	139	138	136	128	125	113	111
5. Bank Umum / Commercial Bank	86.886	73.303	73.051	73.558	72.872	72.238	70.140	70.647	72.061	73.371	74.270	75.355	77.305	76.269	76.907
NPL	1.790	2.009	2.009	2.033	1.932	1.865	1.837	1.776	1.718	1.773	1.868	1.833	1.860	1.690	1.575

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.760	6.462	6.609	6.677	6.671	6.685	6.633	6.727	6.770	6.811	6.893	7.041	7.033	7.295	7.657
2 Perikanan / Fishery	326	511	513	490	488	485	489	486	488	482	486	504	440	462	484
3 Pertambangan dan Penggalian / Mining and Quarrying	1.012	667	627	622	621	603	622	632	629	628	645	635	722	753	756
4 Industri Pengolahan / Processing industry	2.057	2.395	2.513	2.558	2.593	2.590	2.583	2.602	2.634	2.605	2.660	2.784	3.038	3.157	3.269
5 Listrik, Gas dan Air / Electricity, Gas and Water	117	155	141	151	139	140	135	136	137	139	163	163	146	155	166
6 Konstruksi / Construction	3.834	4.345	4.292	4.346	4.496	4.488	4.532	4.661	4.772	4.870	4.995	4.858	4.879	4.986	5.115
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.544	23.264	23.828	24.125	24.091	24.320	24.504	24.465	24.631	24.544	24.516	24.746	24.241	24.820	25.025
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.514	1.968	2.021	2.042	2.060	2.111	2.156	2.171	2.154	2.139	2.172	2.228	2.487	2.587	2.630
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.291	2.860	2.903	2.910	2.937	2.927	2.889	2.863	2.916	3.094	3.071	3.104	2.948	2.977	3.118
10 Perantara Keuangan / Financial intermediaries	620	736	741	799	782	819	797	795	778	774	801	835	943	1.029	1.178
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.403	4.337	4.421	4.378	4.431	4.510	4.086	4.125	4.179	4.292	4.302	4.374	4.437	4.499	4.552
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	93	91	93	92	98	89	88	95	97	99	101	102	238	276	284
13 Jasa Pendidikan / Education services	321	363	363	363	370	375	364	360	361	366	374	372	403	403	421
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	746	620	588	610	598	591	596	601	617	610	620	636	634	671	693
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	7.629	6.281	6.351	6.395	6.398	6.443	6.715	6.697	6.788	6.764	6.802	6.902	9.138	9.769	9.659
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	678	753	855	851	876	835	828	823	819	814	816	816	473	414	373
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	3.523	2.774	2.760	2.713	2.764	2.718	2.728	2.746	2.692	2.673	2.645	2.628	25	29	56
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	8.276	13.106	13.851	14.066	14.139	14.271	14.354	14.459	14.624	14.699	14.901	15.053	15.498	15.713	15.783
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	43.040	39.084	38.893	39.238	38.797	38.822	38.739	38.681	38.602	38.710	38.653	38.801	38.963	39.297	39.610
Total	108.784	110.770	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Modal Kerja / Working Capital															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	4.920	5.587	5.727	5.794	5.786	5.801	5.751	5.840	5.887	5.922	5.990	6.094	6.113	6.354	6.691
- Perikanan / Fishery	295	452	457	434	436	436	440	436	441	434	442	458	403	426	448
- Pertambangan dan Penggalian / Mining and Quarrying	899	547	519	521	520	507	525	531	514	511	520	504	584	620	606
- Industri Pengolahan / Processing Industry	1.774	2.061	2.144	2.183	2.219	2.214	2.210	2.230	2.256	2.211	2.263	2.381	2.601	2.710	2.800
- Listrik, Gas dan Air / Electricity, Gas and Water	103	131	115	125	112	116	112	115	114	118	139	140	127	136	144
- Konstruksi / Construction	3.519	4.038	3.993	4.039	4.183	4.178	4.220	4.340	4.441	4.527	4.634	4.517	4.446	4.530	4.664
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	21.101	20.984	21.504	21.791	21.752	21.953	22.122	22.063	22.217	22.141	22.111	22.295	21.840	22.373	22.595
- Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	1.120	1.402	1.465	1.484	1.504	1.545	1.587	1.603	1.596	1.578	1.601	1.654	1.765	1.857	1.890
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.589	1.859	1.877	1.888	1.912	1.911	1.900	1.864	1.888	2.008	1.988	2.050	1.937	1.971	2.066
- Perantara Keuangan / Financial intermediaries	569	687	689	734	720	757	734	734	719	711	739	772	875	946	1.097
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.956	3.845	3.969	3.934	3.975	4.056	3.656	3.700	3.755	3.858	3.866	3.946	3.986	4.043	4.087
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	64	62	62	61	62	55	54	60	62	64	64	66	158	193	197
- Jasa Pendidikan / Education services	197	210	212	211	221	225	215	211	217	221	226	224	261	263	281
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	523	435	407	426	415	409	414	418	431	422	421	429	392	436	455
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.117	4.950	4.995	5.017	5.033	5.071	5.341	5.314	5.365	5.344	5.378	5.432	7.228	7.848	7.806
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	513	571	659	660	674	644	638	633	631	627	632	638	383	326	288
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.884	2.243	2.219	2.154	2.212	2.172	2.187	2.188	2.155	2.124	2.091	2.021	25	29	46
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	23	14	13	13	10	10	11	10	10	9	8	3	62	-	-
Total Modal Kerja / Total Working Capital	49.166	50.080	51.025	51.468	51.747	52.061	52.118	52.290	52.698	52.830	53.112	53.626	53.187	55.062	56.163
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	839	875	882	883	885	884	882	886	884	889	903	947	920	941	966
- Perikanan / Fishery	31	59	56	56	52	49	49	50	47	48	44	46	37	36	36
- Pertambangan dan Penggalian / Mining and Quarrying	113	120	108	101	101	96	97	101	115	117	126	131	137	133	150
- Industri Pengolahan / Processing industry	283	334	369	374	374	376	372	373	378	394	397	402	438	447	469
- Listrik, Gas dan Air / Electricity, Gas and Water	14	24	26	26	26	24	23	20	23	21	24	23	19	18	22
- Konstruksi / Construction	316	307	299	307	313	310	312	321	331	344	361	341	432	456	451
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.443	2.281	2.324	2.335	2.339	2.367	2.382	2.402	2.415	2.403	2.404	2.451	2.401	2.447	2.430
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	394	565	556	558	555	566	569	567	558	561	571	573	722	731	740
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	702	1.001	1.026	1.022	1.025	1.016	989	999	1.028	1.087	1.083	1.054	1.012	1.006	1.052
- Perantara Keuangan / Financial intermediaries	50	49	52	66	62	62	62	61	59	63	62	63	68	83	81
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	447	491	452	444	457	454	430	425	423	434	436	428	451	456	465
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	29	32	31	36	35	34	35	35	34	36	36	79	83	87
- Jasa Pendidikan / Education services	124	153	151	152	149	150	149	149	144	145	148	148	142	140	140
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	223	185	181	184	184	182	182	183	186	188	199	207	242	234	237
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.513	1.331	1.356	1.378	1.365	1.372	1.374	1.383	1.423	1.419	1.424	1.469	1.910	1.921	1.852
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	165	181	196	191	203	190	190	190	189	187	184	178	90	88	85
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	639	531	541	559	552	546	541	558	537	549	553	607	0	1	11
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	1	0	0	0	0	0	0	0	0	0	0	0	7	-	-
Total Investasi / Total Investment	8.327	8.515	8.608	8.666	8.677	8.680	8.637	8.704	8.775	8.883	8.956	9.105	9.108	9.222	9.271
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	2.106	1.998	1.963	1.966	1.952	1.957	1.952	1.944	1.929	1.937	1.952	1.972	2.009	2.026	2.035
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.190	1.043	1.026	1.035	1.033	1.033	1.041	1.047	1.061	1.071	1.078	1.080	1.112	1.113	1.116
- Kredit konsumsi lainnya / Other consumer credit	47.995	49.135	49.742	50.289	49.940	50.092	50.090	50.139	50.226	50.391	50.514	50.797	51.271	51.872	52.241
Total Konsumsi / Total consumption	51.291	52.175	52.731	53.290	52.925	53.082	53.082	53.130	53.216	53.400	53.545	53.850	54.392	55.011	55.392
Total	108.784	110.770	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
1. Jawa Barat	13.848	13.223	13.542	13.636	13.564	13.571	13.623	13.710	13.827	13.901	13.984	13.961	14.012	14.256	14.526
2. Banten	3.991	3.982	3.969	4.009	3.986	3.948	3.953	3.947	3.959	3.979	4.024	4.096	4.129	4.199	4.293
3. DKI Jakarta	1.848	2.051	2.146	2.186	2.192	2.220	2.243	2.226	2.256	2.313	2.343	2.427	2.444	2.471	2.564
4. D.I Yogyakarta	5.263	5.679	6.388	6.488	6.376	6.641	6.705	6.667	5.761	5.866	6.199	5.805	6.035	6.059	6.105
5. Jawa Tengah	26.912	28.082	27.835	28.249	28.383	28.314	28.275	28.362	29.470	29.454	29.226	29.847	29.576	31.313	31.749
6. Jawa Timur	10.797	10.841	11.099	11.297	11.288	11.363	11.297	11.223	11.224	11.261	11.391	11.554	11.571	11.775	11.987
7. Bengkulu	73	74	78	79	78	79	79	78	79	79	79	79	81	83	85
8. Jambi	774	803	811	825	814	822	830	833	836	849	852	863	868	874	884
9. Aceh	152	135	139	140	139	142	142	142	59	59	58	57	55	53	54
10. Sumatera Utara	1.252	1.205	1.301	1.324	1.324	1.338	1.349	1.360	1.351	1.375	1.389	1.406	1.410	1.443	1.461
11. Sumatera Barat	1.331	1.355	1.378	1.390	1.379	1.380	1.330	1.330	1.338	1.352	1.357	1.369	1.361	1.380	1.402
12. Riau	984	954	960	972	965	971	981	989	1.013	1.016	1.020	1.028	1.024	1.035	1.048
13. Kepulauan Riau	5.379	5.152	5.124	5.133	5.137	5.168	5.134	5.183	5.155	5.169	5.121	5.220	5.244	5.267	5.343
14. Sumatera Selatan	1.436	1.457	1.424	1.445	1.439	1.460	1.450	1.451	1.470	1.474	1.471	1.474	1.466	1.475	1.474
15. Bangka Belitung	111	119	121	122	120	119	116	112	111	110	109	109	108	111	112
16. Lampung	9.664	10.096	10.270	10.338	10.324	10.335	10.301	10.287	10.301	10.289	10.310	10.322	10.326	10.358	10.405
17. Kalimantan Selatan	426	425	442	440	436	449	460	476	499	508	511	520	523	532	548
18. Kalimantan Barat	711	758	820	833	847	863	883	936	976	994	978	977	969	972	994
19. Kalimantan Timur	240	241	238	244	245	250	254	260	265	267	269	270	272	274	277
20. Kalimantan Tengah	518	561	543	548	547	557	547	596	684	704	740	826	838	844	852
21. Kalimantan Utara	43	39	53	53	53	53	54	54	53	54	55	56	59	61	63
22. Sulawesi Tengah	2.274	2.288	2.278	2.294	2.301	2.305	2.312	2.314	2.311	2.294	2.275	2.224	2.205	2.203	2.199
23. Sulawesi Selatan	2.467	2.268	2.272	2.290	2.290	2.300	2.302	2.308	2.308	2.346	2.375	2.384	2.406	2.423	2.441
24. Sulawesi Utara	1.221	1.329	1.343	1.334	1.323	1.321	1.313	1.313	1.341	1.312	1.323	1.351	1.345	1.363	1.397
25. Sulawesi Tenggara	238	229	242	244	243	244	243	244	249	252	252	257	260	267	271
26. Sulawesi Barat	23	25	76	77	78	78	75	77	76	78	79	79	78	78	78
27. Gorontalo	25	53	44	43	43	43	43	45	47	47	46	48	49	50	51
28. Nusa Tenggara Barat	1.150	1.194	1.216	1.212	1.197	1.179	1.167	1.161	1.180	1.196	1.228	1.255	1.266	1.278	1.283
29. Bali	11.287	11.522	11.479	11.434	11.499	11.553	11.605	11.646	11.674	11.678	11.706	11.894	11.901	11.967	12.017
30. Nusa Tenggara Timur	641	669	663	662	665	665	666	676	673	676	674	672	662	668	664
31. Maluku	1.825	1.917	1.938	1.944	1.940	1.946	1.949	1.954	1.962	1.970	1.976	1.974	1.983	1.990	2.003
32. Papua	1.130	1.241	1.290	1.292	1.292	1.300	1.314	1.321	1.331	1.343	1.351	1.354	1.345	1.346	1.367
33. Maluku Utara	166	200	212	214	212	213	214	216	217	219	220	220	222	225	229
34. Papua Barat	584	604	631	635	632	632	629	628	630	629	620	602	596	598	598
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	108.784	110.770	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry															
Baki Debet	109.544	130.012	133.915	136.385	137.257	140.065	140.537	143.051	145.459	146.566	147.465	161.456	164.403	171.619	177.019
NPL/NPF	2.523	2.594	2.906	3.071	3.190	3.186	3.615	3.826	3.253	3.028	3.046	2.900	3.295	3.478	3.469
2. Perikanan / Fishery															
Baki Debet	9.379	11.416	11.665	11.825	12.042	12.215	12.494	12.784	13.007	13.125	13.244	14.751	14.902	15.079	15.203
NPL/NPF	252	385	350	353	423	427	471	499	491	479	408	376	445	463	441
3. Pertambangan dan Penggalian / Mining and quarrying															
Baki Debet	8.544	8.039	7.539	7.745	7.858	8.981	9.020	9.040	8.681	8.528	8.424	8.969	8.275	7.158	6.257
NPL/NPF	369	1.240	1.298	1.403	562	554	562	566	488	492	453	397	391	406	409
4. Industri Pengolahan / Processing industry															
Baki Debet	111.401	112.601	112.714	113.171	112.684	113.133	113.159	114.476	115.276	114.443	115.024	128.136	127.585	127.980	128.206
NPL/NPF	4.622	4.929	5.319	5.531	5.497	5.471	5.829	5.884	6.444	5.842	5.688	5.419	5.623	5.721	4.836
5. Listrik, Gas dan Air / Electricity, gas and water															
Baki Debet	6.669	4.039	3.872	3.806	4.029	3.725	3.757	3.630	3.740	3.710	3.738	3.808	3.635	3.447	3.528
NPL/NPF	104	148	115	120	119	116	119	96	112	125	125	133	137	129	142
6. Konstruksi / Construction															
Baki Debet	72.030	59.164	55.859	55.632	55.845	57.258	57.504	58.210	59.511	59.698	58.235	57.583	53.475	54.094	54.276
NPL/NPF	6.328	6.719	7.114	7.398	7.439	7.437	7.546	7.521	7.485	7.662	7.644	7.342	7.516	7.640	7.569
7. Perdagangan Besar dan Eceran / Wholesale and retail trade															
Baki Debet	548.273	530.652	529.182	530.448	530.841	534.623	532.790	536.834	542.009	546.145	549.363	601.384	600.119	607.806	617.667
NPL/NPF	18.931	18.208	20.315	21.238	21.742	21.635	23.641	23.596	22.956	23.094	22.896	21.565	22.827	23.783	23.534
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking															
Baki Debet	45.137	50.623	52.146	52.093	52.208	52.734	53.245	53.323	53.437	53.590	54.082	58.603	59.241	59.731	60.436
NPL/NPF	1.443	2.009	2.128	2.245	2.266	2.213	2.328	2.328	1.766	1.778	1.857	1.694	1.936	2.010	2.004
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications															
Baki Debet	44.767	42.711	41.569	41.919	41.786	42.885	42.707	42.666	43.127	41.192	41.032	41.876	41.461	41.471	41.709
NPL/NPF	1.269	1.433	1.335	1.381	1.394	1.575	1.717	1.810	1.817	1.854	1.929	1.886	1.804	1.769	1.782
10. Perantara Keuangan / Financial intermediaries															
Baki Debet	17.233	12.167	12.366	12.428	12.501	12.568	12.145	12.145	12.195	12.286	11.981	10.001	11.113	10.659	10.585
NPL/NPF	345	436	353	370	399	345	352	328	304	308	288	286	309	754	757
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services															
Baki Debet	58.426	50.701	50.141	50.187	49.950	49.814	48.741	48.850	49.346	48.271	47.186	48.499	48.895	48.881	49.235
NPL/NPF	1.818	2.746	2.669	2.739	2.979	2.784	2.891	2.889	2.968	2.934	2.927	2.876	2.956	3.022	2.964
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security															
Baki Debet	160	100	73	64	61	248	105	59	60	72	81	214	342	251	171
NPL/NPF	1	3	0	1	0	0	0	0	0	0	3	3	4	5	3
13. Jasa Pendidikan / Education services															
Baki Debet	6.872	7.235	7.496	7.446	7.348	7.701	7.678	7.954	8.042	8.039	8.133	8.294	8.281	8.867	8.812
NPL/NPF	103	104	102	106	96	88	84	84	109	111	101	85	96	114	125
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities															
Baki Debet	11.716	10.257	10.620	10.740	10.748	11.023	10.707	10.767	11.203	11.385	11.252	11.824	11.686	11.455	11.671
NPL/NPF	252	248	244	241	247	232	246	249	172	176	148	132	146	151	162
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services															
Baki Debet	53.400	54.513	53.787	54.076	54.057	54.323	51.303	52.141	52.549	53.103	53.677	60.959	58.970	60.406	61.509
NPL/NPF	1.561	1.768	1.645	1.776	1.840	1.764	1.808	1.802	1.713	1.768	1.693	1.557	1.599	1.659	1.679
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households															
Baki Debet	3.093	2.875	2.891	2.952	2.966	3.021	3.764	3.833	3.819	3.784	3.759	3.825	3.788	3.775	3.776
NPL/NPF	63	49	62	66	64	66	82	88	84	82	86	74	79	81	88
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency															
Baki Debet	6	7	7	9	9	10	4	5	4	3	3	5	5	6	6
NPL/NPF	-	0	0	0	0	0	-	-	-	-	-	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined															
Baki Debet	847	1.220	1.189	1.165	1.063	942	785	887	865	871	783	829	-	-	-
NPL/NPF	125	94	91	93	88	89	53	57	53	47	49	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	1.107.497	1.088.332	1.087.031	1.092.089	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065
NPL/NPF	40.111	43.113	46.047	48.132	48.345	47.982	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964

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	2019	2020	2021									2022			
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	797.185	796.710	795.678	799.671	802.645	811.790	809.869	817.644	827.590	831.488	834.894	925.184	921.954	915.715	932.107
NPL/NPF	31.012	31.719	34.497	36.182	36.929	36.661	39.326	39.358	38.782	38.691	38.161	36.453	38.282	39.540	39.017
2. Investasi / Investment															
Baki Debet	310.312	291.623	291.354	292.418	290.610	293.482	290.574	293.012	294.739	293.322	292.569	295.831	294.222	316.969	317.957
NPL/NPF	9.098	11.394	11.550	11.950	11.415	11.321	12.017	12.267	11.435	11.088	11.178	10.304	10.880	11.645	10.948
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	1.107.497	1.088.332	1.087.031	1.092.089	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065
NPL/NPF	40.111	43.113	46.047	48.132	48.345	47.982	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964

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	2019	2020	2021							2022					
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	615.585	633.015	636.827	639.641	641.326	648.993	645.200	650.616	658.583	658.371	663.273	748.855	749.501	758.102	776.708
Mikro / Micro	230.095	189.333	170.034	168.258	165.748	163.795	161.455	164.449	167.273	168.644	169.997	326.560	330.834	338.595	349.941
Kecil / Small	236.710	250.616	255.513	265.885	271.720	278.395	281.377	286.502	293.733	299.375	305.530	333.146	330.712	334.704	341.514
Menengah / Medium	148.781	193.066	211.279	205.498	203.857	206.803	202.367	199.664	197.576	190.353	187.746	89.149	87.954	84.803	85.253
NPL/NPF	17.904	18.781	21.328	22.869	23.472	23.228	25.593	25.471	24.578	24.260	24.158	23.175	25.002	26.033	25.411
Mikro / Micro	3.279	2.416	3.649	4.552	4.624	4.509	5.138	4.818	4.773	4.940	4.919	5.532	6.522	6.971	6.957
Kecil / Small	7.584	7.738	8.895	9.179	9.525	9.526	10.597	10.784	10.307	10.116	10.122	10.391	11.201	11.771	11.595
Menengah / Medium	7.040	8.627	8.784	9.137	9.323	9.192	9.858	9.870	9.498	9.204	9.118	7.251	7.279	7.290	6.859
2. BPD / Regional Development Banks															
Baki Debet	78.694	74.773	73.203	74.212	74.550	76.384	77.469	78.263	80.726	81.769	81.558	81.582	77.761	79.177	81.225
Mikro / Micro	16.175	16.575	15.952	16.115	16.178	16.639	16.846	17.084	17.666	17.978	19.336	19.377	19.016	19.129	19.373
Kecil / Small	32.300	32.943	32.744	33.257	33.512	34.389	34.950	35.689	36.906	37.434	37.210	37.033	35.677	36.485	37.365
Menengah / Medium	30.219	25.255	24.507	24.840	24.860	25.357	25.673	25.490	26.154	26.357	25.012	25.172	23.068	23.563	24.487
NPL/NPF	6.488	7.005	7.288	7.329	7.380	7.445	7.726	7.739	7.224	7.315	7.197	6.570	6.621	6.758	6.829
Mikro / Micro	539	584	652	678	687	676	721	742	777	816	865	694	748	747	727
Kecil / Small	2.335	2.434	2.480	2.534	2.555	2.570	2.639	2.653	2.627	2.632	2.556	2.397	2.368	2.409	2.422
Menengah / Medium	3.614	3.987	4.156	4.116	4.138	4.200	4.366	4.344	3.820	3.866	3.776	3.479	3.505	3.602	3.680
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	412.620	380.345	376.813	378.076	377.218	379.735	377.615	381.616	382.864	384.513	382.519	390.463	388.823	395.312	392.042
Mikro / Micro	37.254	41.235	38.260	38.788	39.476	40.509	38.915	39.977	40.489	41.790	42.813	43.934	49.029	50.844	49.598
Kecil / Small	74.242	69.294	73.439	75.499	75.953	77.485	80.589	85.304	87.344	87.508	87.561	89.334	85.353	87.660	87.185
Menengah / Medium	301.125	269.816	265.113	263.789	261.789	261.741	258.111	256.335	255.031	255.215	252.144	257.195	254.441	256.807	255.259
NPL/NPF	15.570	17.327	17.431	17.935	17.493	17.309	18.024	18.415	18.415	18.204	17.983	17.013	17.539	18.394	17.725
Mikro / Micro	1.263	1.631	1.475	1.524	1.671	1.550	1.562	1.615	1.927	1.924	2.043	2.262	2.190	2.716	2.666
Kecil / Small	2.141	2.218	2.149	2.184	2.269	2.278	2.611	2.838	2.832	2.519	2.508	2.436	2.409	2.565	2.618
Menengah / Medium	12.166	13.478	13.808	14.227	13.553	13.481	13.851	13.961	13.656	13.761	13.432	12.315	12.940	13.112	12.441
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	597	199	189	161	160	160	159	162	157	156	114	115	91	92	90
Mikro / Micro	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	76	69	27	27	27	27	27	28	27	27	27	27	30	31	29
Menengah / Medium	520	130	162	134	133	133	132	134	130	129	87	88	61	62	60
NPL/NPF	149	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mikro / Micro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / Medium	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jumlah / Total															
Baki Debet	1.107.497	1.088.332	1.087.031	1.092.089	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065
NPL/NPF	40.111	43.113	46.047	48.132	48.345	47.982	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964

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	2019	2020	2021								2022				
			Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	151.081	147.306	147.678	147.992	147.609	148.935	149.252	150.944	152.225	152.632	152.428	169.569	169.813	170.842	173.000
2. Banten	48.867	46.131	45.462	45.441	45.475	46.406	46.426	47.110	47.695	48.472	48.397	50.737	49.935	50.718	51.082
3. DKI Jakarta	157.529	143.631	141.214	140.486	139.668	140.084	138.587	138.799	147.468	136.556	135.908	138.889	137.998	139.497	138.785
4. D.I Yogyakarta	16.437	17.035	17.169	17.353	17.402	17.488	17.363	17.533	17.787	17.891	18.332	20.067	20.205	20.492	20.773
5. Jawa Tengah	125.128	126.914	126.747	127.048	126.353	126.791	126.156	127.403	128.719	128.177	129.127	148.313	149.146	151.873	154.857
6. Jawa Timur	159.406	159.233	158.442	160.428	161.145	162.944	163.110	164.810	159.281	166.187	168.030	179.883	179.571	181.480	185.601
7. Bengkulu	8.832	9.561	9.737	9.836	9.854	9.989	9.986	10.122	10.080	10.341	10.430	11.369	11.405	11.676	12.000
8. Jambi	16.780	16.447	16.479	16.434	16.714	16.909	16.967	17.141	17.341	17.377	17.362	18.880	18.707	19.102	19.537
9. Aceh	12.130	10.831	10.747	10.668	10.586	10.474	10.270	10.479	11.376	10.724	10.479	10.538	10.533	10.550	10.732
10. Sumatera Utara	59.197	56.968	57.380	57.792	57.677	58.667	58.491	58.978	58.936	59.158	59.438	63.143	63.028	63.461	64.791
11. Sumatera Barat	19.561	19.612	20.032	20.097	20.132	20.345	20.293	20.578	20.609	20.857	21.018	23.693	23.934	24.440	24.906
12. Riau	28.886	28.791	29.118	29.079	29.269	29.546	29.249	29.371	29.839	29.920	30.017	32.446	31.645	32.135	33.205
13. Kepulauan Riau	28.133	27.883	28.070	28.334	28.472	28.913	28.969	29.100	28.892	28.904	28.933	31.073	30.970	31.576	32.037
14. Sumatera Selatan	5.841	5.243	5.267	5.269	5.236	5.290	5.223	5.335	5.284	5.477	5.629	5.758	5.478	5.556	5.703
15. Bangka Belitung	9.436	8.473	8.405	8.747	9.134	9.302	9.540	9.649	9.759	9.732	9.820	10.321	10.103	10.258	10.513
16. Lampung	20.068	20.516	20.285	20.308	20.440	20.842	20.818	21.036	22.168	22.192	22.193	23.981	24.132	24.661	25.147
17. Kalimantan Selatan	14.377	14.525	14.440	14.581	14.893	15.219	15.166	15.416	15.235	15.689	15.234	16.692	16.831	17.562	17.752
18. Kalimantan Barat	22.121	22.652	22.309	22.423	22.307	22.611	22.597	23.154	23.267	23.076	22.226	24.023	23.460	24.268	24.156
19. Kalimantan Timur	27.301	26.784	27.144	27.672	27.824	28.141	27.707	27.896	27.436	28.888	28.623	30.158	31.396	31.100	30.096
20. Kalimantan Tengah	11.999	12.192	12.116	12.484	12.466	12.519	12.310	12.402	12.421	12.722	12.464	14.227	14.161	14.503	14.670
21. Sulawesi Tengah	10.161	10.371	10.275	10.468	10.490	10.582	10.524	10.659	10.766	11.121	11.092	11.835	11.761	11.972	11.830
22. Sulawesi Selatan	39.956	40.559	40.904	41.110	41.280	41.695	41.866	41.774	42.352	44.503	44.682	49.304	48.926	50.452	51.865
23. Sulawesi Utara	11.291	10.665	10.616	10.646	10.640	12.023	10.793	10.865	10.951	11.010	11.106	11.754	11.574	11.697	11.880
24. Sulawesi Tenggara	4.210	4.119	4.259	4.173	4.140	4.125	4.128	4.251	4.372	4.411	4.382	5.001	5.074	5.128	5.286
25. Sulawesi Barat	4.647	4.886	4.882	4.924	4.867	4.934	4.915	5.070	5.208	5.291	5.338	6.102	5.967	6.011	6.126
26. Gorontalo	8.640	9.253	9.353	9.474	9.499	9.760	9.646	9.695	9.718	9.927	10.015	11.187	11.167	11.329	11.635
27. Nusa Tenggara Barat	14.335	15.822	15.959	16.064	16.313	16.381	16.285	16.420	16.649	16.688	16.833	17.993	17.876	18.125	18.238
28. Bali	38.127	38.737	39.342	39.445	39.812	40.399	40.210	40.396	41.249	41.384	41.468	43.288	43.604	43.920	44.185
29. Nusa Tenggara Timur	11.525	11.550	11.611	11.582	11.983	12.085	12.071	12.174	12.379	12.409	12.694	14.201	14.117	14.287	14.670
30. Maluku	3.934	4.121	4.134	4.153	4.133	4.213	4.190	4.242	4.324	4.347	4.439	4.799	4.773	4.847	4.964
31. Papua	10.600	10.334	10.217	10.232	10.171	10.353	10.182	10.247	10.015	10.305	10.406	11.402	11.014	11.134	11.871
32. Maluku Utara	2.517	2.448	2.487	2.510	2.549	2.581	2.554	2.586	3.113	2.773	2.832	3.104	3.535	3.599	3.647
33. Papua Barat	3.947	3.885	3.847	3.892	3.905	3.956	3.902	3.965	4.196	4.096	4.078	4.441	4.285	4.317	4.446
34. Lainnya / Others	32	18	17	32	31	41	17	54	61	13	54	31	54	114	76
35. Tidak Teridentifikasi / Un-identified	466	835	889	910	781	730	681	1.003	1.161	1.560	1.954	2.813	-	-	-
Jumlah / Total	1.107.497	1.088.332	1.087.031	1.092.089	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065



**Departemen Perizinan
dan Informasi Perbankan**
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