

# STATISTIK PERBANKAN INDONESIA

## INDONESIA BANKING STATISTICS



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## KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

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

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

Jakarta, Juli 2021  
Jakarta, July 2021

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

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### Jadwal Publikasi Kedepan

Edisi Juni 2021 akan diterbitkan pada minggu ke III bulan Agustus 2021.

Tanda-tanda, simbol dan Sumber Data

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

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

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

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

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

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

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### Advance Release Calender (ARC)

June 2021 edition will be released on the 3rd week of August 2021.

Notes, Symbols and Sources of Data

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

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

Commas in the numbers please read as point and vice versa, please read the point as a comma

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

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

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

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**DAFTAR SINGKATAN  
LIST OF ABBREVIATION**

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

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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	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penyaluran Dana / Distribution of Funds</b>															
Bank Umum / Commercial Banks	7.809.987	8.280.812	8.504.636	8.601.600	8.654.597	8.832.313	9.019.441	9.004.638	9.018.532	9.098.135	8.971.759	9.102.217	9.279.980	9.203.792	9.274.089
Bank Perkreditan Rakyat / Rural Banks	130.523	144.107	139.650	140.842	141.920	142.594	143.612	144.806	146.738	148.709	148.696	149.628	150.664	149.599	151.035
<b>SBI dan SBIS <sup>1)</sup></b>	39.441	68.974	25.111	21.704	25.780	18.484	14.779	18.579	20.351	18.785	15.754	17.279	20.453	20.160	19.350
<b>Sumber Dana / Source of Funds</b>															
Bank Umum / Commercial Banks	6.475.110	6.839.563	6.932.888	6.989.047	7.019.607	7.173.233	7.332.718	7.298.218	7.282.936	7.406.325	7.221.609	7.321.274	7.477.813	7.456.467	7.495.142
Bank Perkreditan Rakyat / Rural Banks	111.712	123.603	119.935	120.869	121.917	122.324	123.041	123.957	125.609	127.522	127.619	128.459	129.430	128.876	130.548
<b>Jumlah Aset / Total Assets</b>															
Bank Umum / Commercial Banks	8.068.346	8.562.974	8.614.839	8.670.413	8.725.913	8.906.965	9.061.864	9.074.478	9.053.446	9.177.894	9.006.974	9.121.696	9.276.449	9.223.025	9.273.954
Bank Perkreditan Rakyat / Rural Banks	135.570	149.872	145.802	146.866	148.048	148.771	149.814	151.064	153.315	155.075	154.967	155.784	156.905	156.020	157.399
<b>Jumlah Bank / Total Banks</b>															
Bank Umum / Commercial Banks	115	110	110	110	110	110	110	110	110	109	109	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1.593	1.542	1.533	1.526	1.520	1.517	1.512	1.511	1.509	1.506	1.503	1.500	1.498	1.497	1.496
<b>Jumlah Kantor / Total Bank Offices</b>															
Bank Umum / Commercial Banks	31.609	31.127	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.733	30.128	29.949	29.889	29.780	29.689
Bank Perkreditan Rakyat / Rural Banks	6.014	5.964	5.949	5.955	5.942	5.936	5.933	5.935	5.933	5.913	5.885	5.894	5.880	5.880	5.877

## Data Bank Umum Berdasarkan Kegiatan Usaha (BUKU)

### 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:

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

### Keterangan symbol/tanda pada tabel:

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













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

Keterangan	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penyaluran Dana / Distribution of Funds</b>															
a. Pembiayaan Yang Diberikan / Financing	67.503	75.289	75.533	84.145	115.850	116.561	120.445	122.188	165.786	165.807	166.324	165.501	167.051	169.276	169.691
- Kepada Pihak Ketiga / To Third Party	67.326	75.138	75.386	84.010	115.659	116.364	120.248	121.997	165.516	165.545	166.095	165.279	166.833	169.069	169.499
Rupiah	64.050	72.471	72.648	81.151	112.657	113.560	117.115	118.898	162.572	162.394	162.818	162.104	163.654	165.706	165.634
Valas / Foreign Exchange	3.275	2.667	2.737	2.859	3.002	2.804	3.134	3.098	2.944	3.150	3.277	3.175	3.178	3.363	3.866
- Kepada Bank Lain / Inter Bank Financing	177	151	147	134	192	197	196	191	270	262	229	222	218	207	191
Rupiah	177	151	147	134	192	197	196	191	270	262	229	222	218	207	191
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	1.552	2.263	1.832	1.782	3.408	3.114	4.050	3.980	4.433	8.688	4.028	1.882	3.468	3.209	2.935
- Giro / Demand Deposit	1.551	2.261	1.831	1.780	3.407	3.098	4.033	3.948	4.324	8.657	4.026	1.881	3.061	3.206	2.902
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	1	1	2	2	2	16	17	32	109	31	1	2	407	3	33
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	9.658	11.011	12.039	15.935	16.986	19.641	27.721	22.640	29.482	24.507	27.953	27.337	24.682	24.861	26.558
- Giro / Demand Deposit	3.985	4.358	2.866	3.281	4.623	4.589	6.571	6.265	6.410	6.114	6.578	6.625	6.535	9.570	10.584
- Fine Tune Operation (FTO)	-	850	1.150	4.065	5.640	5.382	6.835	8.691	9.691	9.431	10.166	11.066	10.324	9.507	8.396
- Fasbi	4.667	3.582	2.690	3.956	2.416	5.447	9.628	3.223	8.721	3.763	5.808	2.740	3.486	2.895	4.580
- Lainnya / Others	1.007	2.221	5.333	4.633	4.307	4.223	4.687	4.461	4.660	5.199	5.402	6.906	4.358	2.889	2.999
d. Surat Berharga / Securities	16.262	21.121	20.900	24.933	38.600	34.601	32.264	37.197	45.096	52.020	51.111	53.262	51.036	51.884	54.840
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	1.176	300	22	149	247	530	251	20	20	20	71	172	272	273	274
- Obligasi / Bonds	12.466	9.663	10.512	11.870	19.054	18.637	17.566	18.492	30.220	31.136	31.889	32.490	34.635	35.839	30.941
- Lainnya / Others	2.620	11.158	10.366	12.914	19.299	15.434	14.448	18.685	14.855	20.864	19.150	20.600	16.129	15.772	23.625
e. Penyertaan / Equity Investment	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	2.253	1.988	2.242	3.258	4.647	4.795	5.115	5.223	6.678	6.973	7.176	7.489	7.533	7.818	7.843
- Pembiayaan yang diberikan / Financing	2.196	1.951	2.205	3.230	4.570	4.723	5.046	5.149	6.614	6.878	7.120	7.425	7.476	7.761	7.778
- Surat Berharga / Securities	28	33	33	24	42	40	27	33	36	25	28	37	25	28	27
- Lainnya / Others	29	4	4	4	35	32	42	40	28	70	28	27	33	28	38
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0
h. Tagihan Lainnya / Other claims	1.490	236	128	142	140	132	142	116	221	220	315	309	337	387	339
<b>Sumber Dana / Source of Funds</b>															
a. Dana Pihak Ketiga / Third Party Funds	87.472	99.810	99.794	111.244	152.527	151.695	161.010	161.557	213.583	219.687	218.824	216.442	214.365	217.965	222.979
Rupiah	81.774	93.414	90.756	102.405	142.257	141.604	149.392	150.504	202.464	204.126	206.880	205.049	204.488	209.266	213.917
Giro / Demand Deposit	7.496	10.573	10.551	11.097	15.309	15.737	17.560	18.210	27.703	26.248	23.569	24.649	27.046	24.955	25.144
Tabungan / Saving	35.070	39.770	41.670	44.425	66.662	67.817	69.622	70.044	87.012	89.768	89.571	88.617	88.024	90.279	91.192
Simpanan Berjangka / Time Deposits	39.208	43.071	38.536	46.883	60.286	58.050	62.209	62.249	87.749	88.110	93.740	91.782	89.419	94.032	97.581
Valas / Foreign Exchange	5.698	6.395	9.038	8.839	10.269	10.090	11.618	11.053	11.120	15.561	11.943	11.393	9.877	8.699	9.062
Giro / Demand Deposit	1.891	3.907	5.413	5.370	5.660	5.745	7.127	5.877	6.484	9.974	6.303	5.415	4.184	2.995	3.410
Tabungan / Saving	-	30	22	20	242	241	251	278	267	272	272	277	256	266	259
Simpanan Berjangka / Time Deposits	3.807	2.459	3.602	3.448	4.367	4.104	4.241	4.898	4.368	5.316	5.368	5.701	5.437	5.437	5.392
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank Lain / Interbank Liabilities	556	568	559	535	906	894	935	1.194	1.151	1.222	1.346	1.268	1.044	976	1.258
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	585	-	-	200	-	200	855	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	249	236	128	142	140	132	142	116	221	220	315	309	337	387	339
h. Setoran Jaminan / Guarantee Deposits	21	23	15	14	35	40	37	38	39	43	37	36	37	39	41
<b>Beberapa komponen modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	2.989	2.989	2.989	3.759	6.680	6.680	6.680	6.680	11.783	11.784	11.784	21.286	21.286	21.286	21.333
b. Cadangan / Reserves	598	598	598	663	1.117	1.117	1.117	1.117	1.195	1.195	1.195	143	143	163	163
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	3.335	3.940	5.216	8.517	10.088	10.088	10.088	10.088	10.233	10.233	13.503	4.548	4.548	4.274	4.274
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	604	1.276	580	1.128	1.526	1.713	1.963	2.207	2.663	3.045	354	722	1.099	1.493	1.875
e. Tambahan modal disetor / Additional Paid In Capital	116	45	47	938	892	912	910	1.070	939	894	887	1.615	1.653	1.652	1.658
f. Modal Pinjaman / Loan Capital	375	375	375	375	375	375	375	375	1.375	1.375	1.375	1.375	1.375	1.375	1.375



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

Keterangan	2018	2019	2020							2021						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>																
1. Pendapatan bunga / Interest Income	102.783	118.622	50.686	60.019	70.160	80.187	91.447	102.078	113.659	107.712	8.922	16.782	25.668	34.338	43.049	
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.106	1.414	490	583	709	874	1.035	1.229	1.393	1.464	109	198	296	393	492	
b. Dari Penempatan pada bank lain / From interbank placement	1.780	2.328	614	705	798	887	957	1.027	1.172	1.240	70	134	230	304	380	
c. Dari surat berharga / From securities	6.517	7.383	3.061	3.721	4.382	5.009	5.683	6.427	7.202	7.882	721	1.409	2.152	2.951	3.764	
d. Dari Kredit yang diberikan / From credit	55.914	60.566	24.752	29.391	34.178	38.930	44.023	48.908	54.683	58.475	4.752	8.868	13.537	17.936	22.493	
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.438	60.071	24.573	29.185	33.944	38.668	43.744	48.612	54.370	58.147	4.743	8.852	13.515	17.909	22.459	
- kepada bank lain / To other Bank	476	495	178	206	234	262	280	296	313	328	8	15	22	28	34	
e. Lainnya / Others	37.466	46.931	21.769	25.619	30.093	34.487	39.749	44.487	49.208	38.652	3.271	6.173	9.452	12.753	15.921	
2. Beban Bunga / Interest Expenses	64.251	78.581	34.410	40.647	47.555	54.462	62.350	69.651	77.201	68.413	5.690	10.642	16.194	21.593	26.905	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	19	16	1	2	2	2	2	2	2	2	-	-	0	0	1	
b. Kewajiban pada Bank lain / Interbank Liabilities	1.672	2.307	729	836	945	1.047	1.140	1.212	1.321	1.387	95	127	198	246	305	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	23.945	28.039	11.372	13.536	15.756	18.055	20.539	22.983	25.685	27.373	2.273	4.229	6.392	8.413	10.450	
- Giro / Demand Deposit	1.777	2.504	972	1.162	1.367	1.574	1.815	2.068	2.423	2.593	188	373	609	833	1.047	
- Tabungan / Saving	2.452	2.638	1.135	1.348	1.560	1.777	1.986	2.211	2.459	2.672	221	417	630	835	1.049	
- Simpanan Berjangka / Time deposits	19.317	22.897	9.264	11.027	12.829	14.704	16.739	18.704	20.804	22.108	1.864	3.438	5.153	6.745	8.354	
d. Surat Berharga / Securities	1.043	1.171	489	583	663	735	818	896	1.030	1.123	90	177	264	354	453	
e. Pinjaman yang diterima / Loans received	363	482	181	212	244	277	309	344	376	394	38	68	99	130	158	
f. Lainnya / Others	37.207	46.562	21.630	25.472	29.927	34.330	39.525	44.197	48.771	38.118	3.190	6.039	9.235	12.447	15.536	
g. Koreksi atas pendapatan bunga / Corrections	2	5	8	8	17	17	17	17	17	17	4	2	7	3	3	
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>38.532</b>	<b>40.040</b>	<b>16.276</b>	<b>19.371</b>	<b>22.605</b>	<b>25.725</b>	<b>29.097</b>	<b>32.427</b>	<b>36.458</b>	<b>39.299</b>	<b>3.233</b>	<b>6.140</b>	<b>9.473</b>	<b>12.745</b>	<b>16.144</b>	
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	21.822	23.339	35.226	38.027	42.485	44.915	48.039	51.504	56.460	63.159	1.973	4.562	8.636	10.924	12.829	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.693	1.321	890	986	1.182	1.317	1.372	1.506	1.756	2.105	108	196	288	385	451	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	36	0	3	3	1	1	1	1	1	0	0	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	102	124	124	124	126	127	127	127	1	6	6	6	6	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	11.244	11.278	28.040	30.205	33.166	34.770	36.700	39.295	43.066	44.414	835	2.057	4.949	5.966	6.729	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	3.453	3.865	1.281	1.532	1.791	2.069	2.366	2.639	3.030	3.357	261	551	840	1.127	1.381	
f. Lainnya / Others	5.399	6.800	4.913	5.178	6.219	6.635	7.473	7.937	8.481	13.155	768	1.752	2.573	3.440	4.262	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	48.262	52.186	47.480	51.998	58.833	63.534	69.545	75.195	82.418	91.427	4.371	9.056	15.440	20.477	25.053	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.348	545	315	366	374	384	407	406	441	493	82	175	196	185	184	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	140	70	86	100	107	113	117	117	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	3	31	12	12	85	99	99	100	103	154	2	-	1	2	3	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10.591	10.763	27.288	29.268	32.247	33.815	35.749	38.291	41.918	43.189	827	1.994	4.909	5.890	6.530	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	10.515	12.443	8.371	8.703	10.130	10.918	12.499	13.155	13.766	18.444	1.364	2.595	3.595	5.049	6.527	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	389	512	157	188	216	252	273	298	323	349	27	57	83	110	136	
g. Lainnya / Others	25.279	27.756	11.197	13.391	15.695	17.966	20.412	22.831	25.750	28.680	2.068	4.235	6.655	9.240	11.673	
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	<b>12.092</b>	<b>11.194</b>	<b>4.022</b>	<b>5.400</b>	<b>6.258</b>	<b>7.106</b>	<b>7.591</b>	<b>8.736</b>	<b>10.499</b>	<b>11.031</b>	<b>834</b>	<b>1.646</b>	<b>2.670</b>	<b>3.193</b>	<b>3.920</b>	
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>3.053</b>	<b>4.039</b>	<b>1.366</b>	<b>1.550</b>	<b>1.698</b>	<b>44.539</b>	<b>1.698</b>	<b>1.395</b>	<b>5.510</b>	<b>6.338</b>	<b>461</b>	<b>944</b>	<b>1.458</b>	<b>1.847</b>	<b>2.149</b>	
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>2.906</b>	<b>2.807</b>	<b>954</b>	<b>999</b>	<b>1.116</b>	<b>43.991</b>	<b>859</b>	<b>900</b>	<b>5.022</b>	<b>5.548</b>	<b>455</b>	<b>929</b>	<b>1.416</b>	<b>1.846</b>	<b>2.190</b>	
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>147</b>	<b>1.232</b>	<b>413</b>	<b>551</b>	<b>583</b>	<b>548</b>	<b>601</b>	<b>496</b>	<b>489</b>	<b>790</b>	<b>6</b>	<b>15</b>	<b>42</b>	<b>1</b>	<b>(42)</b>	
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit</b>	<b>12.239</b>	<b>12.426</b>	<b>4.435</b>	<b>5.951</b>	<b>6.840</b>	<b>7.655</b>	<b>8.192</b>	<b>9.231</b>	<b>10.988</b>	<b>11.821</b>	<b>840</b>	<b>1.661</b>	<b>2.712</b>	<b>3.194</b>	<b>3.878</b>	
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>4.805</b>	<b>4.285</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.476</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>4.908</b>	<b>4.562</b>	<b>283</b>	<b>336</b>	<b>449</b>	<b>385</b>	<b>387</b>	<b>399</b>	<b>404</b>	<b>4.764</b>	<b>-</b>	<b>(77)</b>	<b>(99)</b>	<b>(99)</b>	<b>(99)</b>	
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>9.180</b>	<b>9.001</b>	<b>2.953</b>	<b>4.159</b>	<b>4.647</b>	<b>5.331</b>	<b>5.639</b>	<b>6.483</b>	<b>7.886</b>	<b>8.403</b>	<b>600</b>	<b>1.317</b>	<b>2.156</b>	<b>2.488</b>	<b>2.937</b>	





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

Keterangan	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	25.998	27.802	10.916	11.238	10.936	12.456	13.954	15.563	12.341	15.091	1.372	2.660	4.045	5.335	6.608
a. Dari Bank Indonesia / From Bank Indonesia Placement	462	665	230	194	145	161	184	208	169	201	12	23	34	43	55
b. Dari Penempatan pada bank lain / From interbank placement	10	13	1	1	2	2	2	2	4	7	2	5	5	6	7
c. Dari surat berharga / From securities	1.792	2.280	824	1.090	873	882	910	1.002	714	880	135	256	403	539	677
d. Dari Kredit yang diberikan / From credit	15.206	16.635	6.802	6.350	5.628	6.536	7.368	8.262	5.547	6.743	569	1.112	1.719	2.279	2.838
- kepada pihak ketiga bukan bank / To Third Party non Bank	15.146	16.602	6.788	6.332	5.610	6.514	7.343	8.243	5.531	6.725	568	1.110	1.715	2.275	2.832
- kepada bank lain / To other Bank	60	33	14	18	18	21	24	19	16	18	1	2	3	4	5
e. Lainnya / Others	8.528	8.210	3.058	3.602	4.287	4.876	5.490	6.089	5.907	7.261	653	1.265	1.884	2.467	3.033
2. Beban Bunga / Interest Expenses	15.044	15.173	5.937	6.745	7.373	8.448	9.529	10.610	9.286	11.351	1.001	1.918	2.874	3.767	4.633
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	10	18	26	35	45	55	61	67	74	4	6	10	12	13
b. Kewajiban pada Bank lain / Interbank Liabilities	98	81	23	26	28	32	35	38	41	49	6	11	17	23	27
c. Kepada pihak ketiga bukan bank / Third Party non Bank	6.078	6.753	2.720	2.955	2.873	3.286	3.697	4.128	3.277	3.866	324	616	926	1.210	1.493
- Giro / Demand Deposit	301	444	291	354	308	349	394	438	199	229	22	45	69	90	110
- Tabungan / Saving	438	505	244	286	256	299	337	367	364	418	33	59	85	110	134
- Simpanan Berjangka / Time deposits	5.338	5.805	2.185	2.315	2.308	2.638	2.966	3.322	2.714	3.219	269	512	772	1.009	1.249
d. Surat Berharga / Securities	233	181	70	88	103	121	136	153	76	207	22	44	67	93	120
e. Pinjaman yang diterima / Loans received	1	5	1	1	2	3	12	20	24	28	7	14	22	29	36
f. Lainnya / Others	8.630	8.143	3.027	3.560	4.221	4.804	5.407	5.994	5.800	7.128	634	1.225	1.828	2.395	2.943
g. Koreksi atas pendapatan bunga / Corrections	-	-	78	90	111	157	187	216	-	-	2	1	3	5	2
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>10.954</b>	<b>12.629</b>	<b>4.979</b>	<b>4.493</b>	<b>3.563</b>	<b>4.008</b>	<b>4.425</b>	<b>4.953</b>	<b>3.055</b>	<b>3.740</b>	<b>371</b>	<b>742</b>	<b>1.171</b>	<b>1.568</b>	<b>1.975</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	3.268	3.712	1.235	1.419	1.543	1.824	2.151	2.367	2.103	2.636	525	779	1.000	1.249	1.463
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain	-	-	-	-	-	-	-	-	-	-	-	11	3	19	21
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	21	5	5	5	2	2	2	2	2	3	2	3	7	9	10
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	748	812	417	522	535	600	686	780	655	812	50	97	176	239	315
f. Lainnya / Others	2.456	2.814	767	862	995	1.221	1.367	1.485	1.444	1.814	473	668	814	983	1.117
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	11.244	12.571	4.939	5.014	4.430	4.999	5.651	6.301	4.402	5.457	814	1.337	1.884	2.455	2.996
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	27	200	176	60	60	59	-	-	0	0	1	1	1
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	0	1	7	4	2	4	1	1	1	0	0	0	0	0	0
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.071	4.089	1.677	1.574	1.545	1.879	2.083	2.290	1.364	1.602	502	713	877	1.089	1.258
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	37	43	19	21	23	25	27	29	31	32	2	4	6	8	10
g. Lainnya / Others	8.135	8.439	3.210	3.215	2.684	3.031	3.481	3.922	3.007	3.822	310	620	1.000	1.358	1.728
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	<b>2.978</b>	<b>3.770</b>	<b>1.274</b>	<b>898</b>	<b>677</b>	<b>833</b>	<b>925</b>	<b>1.019</b>	<b>755</b>	<b>919</b>	<b>81</b>	<b>184</b>	<b>288</b>	<b>363</b>	<b>442</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>132</b>	<b>140</b>	<b>66</b>	<b>43</b>	<b>46</b>	<b>37</b>	<b>42</b>	<b>44</b>	<b>27</b>	<b>50</b>	<b>6</b>	<b>31</b>	<b>65</b>	<b>81</b>	<b>101</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>131</b>	<b>155</b>	<b>71</b>	<b>51</b>	<b>62</b>	<b>79</b>	<b>76</b>	<b>82</b>	<b>36</b>	<b>61</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>13</b>	<b>16</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>1</b>	<b>(14)</b>	<b>(4)</b>	<b>(8)</b>	<b>(16)</b>	<b>(42)</b>	<b>(35)</b>	<b>(38)</b>	<b>(10)</b>	<b>(11)</b>	<b>3</b>	<b>25</b>	<b>55</b>	<b>69</b>	<b>85</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit</b>	<b>2.979</b>	<b>3.756</b>	<b>1.270</b>	<b>890</b>	<b>661</b>	<b>791</b>	<b>890</b>	<b>981</b>	<b>746</b>	<b>908</b>	<b>84</b>	<b>208</b>	<b>343</b>	<b>431</b>	<b>526</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>2.243</b>	<b>3.048</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>106</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>2.243</b>	<b>3.048</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>106</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>2.222</b>	<b>2.793</b>	<b>952</b>	<b>642</b>	<b>459</b>	<b>560</b>	<b>635</b>	<b>702</b>	<b>558</b>	<b>681</b>	<b>60</b>	<b>154</b>	<b>265</b>	<b>328</b>	<b>402</b>

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

Keterangan	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	8.764	9.870	4.372	7.229	10.717	12.348	13.884	15.470	21.998	24.259	2.144	4.202	6.276	8.312	10.395
a. Dari Bank Indonesia / From Bank Indonesia Placement	214	266	78	156	255	288	320	355	455	497	34	66	103	134	176
b. Dari Penempatan pada bank lain / From interbank placement	0	0	-	-	-	-	-	-	0	0	-	-	0	0	0
c. Dari surat berharga / From securities	841	1.000	504	680	1.178	1.350	1.522	1.683	2.293	2.528	231	450	697	928	1.155
d. Dari Kredit yang diberikan / From credit	6.904	7.554	3.240	5.732	8.511	9.825	11.034	12.311	17.180	18.943	1.653	3.311	4.967	6.608	8.295
- kepada pihak ketiga bukan bank / To Third Party non Bank	6.885	7.544	3.234	5.726	8.500	9.813	11.020	12.295	17.159	18.920	1.651	3.308	4.962	6.601	8.288
- kepada bank lain / To other Bank	19	10	5	6	10	12	14	15	21	23	1	3	5	7	8
e. Lainnya / Others	805	1.050	551	661	773	885	1.008	1.121	2.070	2.291	227	375	510	641	769
2. Beban Bunga / Interest Expenses	3.549	4.196	1.822	2.355	3.316	3.748	4.183	4.626	7.491	8.198	704	1.244	1.834	2.376	2.935
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	1	1	1	1	1	1	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	9	6	4	4	7	9	10	11	13	15	2	3	4	6	8
c. Kepada pihak ketiga bukan bank / Third Party non Bank	2.715	3.069	1.197	1.680	2.524	2.839	3.152	3.476	5.063	5.513	430	810	1.242	1.639	2.051
- Giro / Demand Deposit	139	140	85	103	220	239	259	281	584	617	27	46	65	86	104
- Tabungan / Saving	501	530	187	229	346	398	451	504	596	654	50	100	149	202	254
- Simpanan Berjangka / Time deposits	2.076	2.400	924	1.348	1.958	2.201	2.442	2.691	3.883	4.242	353	664	1.029	1.351	1.693
d. Surat Berharga / Securities	38	49	18	19	25	30	32	36	146	155	13	25	34	46	59
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Lainnya / Others	731	1.019	532	641	747	859	977	1.086	2.027	2.243	221	364	494	620	742
g. Koreksi atas pendapatan bunga / Corrections	57	52	72	11	10	10	10	16	240	270	38	42	60	65	76
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>5.215</b>	<b>5.675</b>	<b>2.550</b>	<b>4.874</b>	<b>7.401</b>	<b>8.600</b>	<b>9.701</b>	<b>10.844</b>	<b>14.508</b>	<b>16.061</b>	<b>1.440</b>	<b>2.959</b>	<b>4.442</b>	<b>5.935</b>	<b>7.460</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	4.582	2.238	830	892	1.210	1.402	1.482	1.595	2.385	2.540	859	1.036	1.358	1.662	2.445
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22	26	15	18	55	63	73	76	206	159	3	5	14	18	23
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	58	81	32	35	45	51	57	59	67	70	2	5	8	12	15
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	733	870	410	375	496	566	656	727	1.014	1.136	98	187	293	395	493
f. Lainnya / Others	3.770	1.261	373	464	614	723	696	733	1.098	1.174	755	840	1.042	1.237	1.914
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	8.981	6.147	2.629	4.284	6.534	7.667	8.539	9.476	13.219	14.372	1.797	2.978	4.244	5.515	7.314
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	-	0	5	5	5	5	63	5	0	2	1	0	0
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
e. Penyusutan/Amortisasi / Depreciation/Amortizations	5.570	2.294	1.166	1.990	2.799	3.352	3.617	3.903	5.442	5.791	1.083	1.590	2.108	2.621	3.443
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	26	34	17	19	23	27	31	36	41	47	5	9	15	21	28
g. Lainnya / Others	3.384	3.818	1.446	2.274	3.706	4.283	4.885	5.531	7.673	8.529	709	1.377	2.120	2.872	3.842
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	<b>816</b>	<b>1.766</b>	<b>751</b>	<b>1.483</b>	<b>2.077</b>	<b>2.335</b>	<b>2.644</b>	<b>2.963</b>	<b>3.674</b>	<b>4.229</b>	<b>502</b>	<b>1.016</b>	<b>1.556</b>	<b>2.083</b>	<b>2.590</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>38</b>	<b>19</b>	<b>9</b>	<b>14</b>	<b>29</b>	<b>29</b>	<b>31</b>	<b>29</b>	<b>46</b>	<b>58</b>	<b>19</b>	<b>12</b>	<b>33</b>	<b>31</b>	<b>29</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>42</b>	<b>69</b>	<b>10</b>	<b>18</b>	<b>36</b>	<b>53</b>	<b>42</b>	<b>47</b>	<b>109</b>	<b>163</b>	<b>15</b>	<b>30</b>	<b>100</b>	<b>133</b>	<b>140</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>(3)</b>	<b>(50)</b>	<b>(2)</b>	<b>(4)</b>	<b>(7)</b>	<b>(24)</b>	<b>(11)</b>	<b>(18)</b>	<b>(63)</b>	<b>(106)</b>	<b>4</b>	<b>(18)</b>	<b>(67)</b>	<b>(102)</b>	<b>(111)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	<b>813</b>	<b>1.716</b>	<b>750</b>	<b>1.478</b>	<b>2.070</b>	<b>2.311</b>	<b>2.633</b>	<b>2.946</b>	<b>3.611</b>	<b>4.123</b>	<b>506</b>	<b>998</b>	<b>1.489</b>	<b>1.980</b>	<b>2.479</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.978</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.978</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>604</b>	<b>1.276</b>	<b>580</b>	<b>1.128</b>	<b>1.526</b>	<b>1.713</b>	<b>1.963</b>	<b>2.207</b>	<b>2.663</b>	<b>3.045</b>	<b>354</b>	<b>722</b>	<b>1.109</b>	<b>1.493</b>	<b>1.875</b>



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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>1.063.037</b>	<b>904.442</b>	<b>1.129.116</b>	<b>1.127.954</b>	<b>1.153.075</b>	<b>1.065.070</b>	<b>1.136.999</b>	<b>1.077.130</b>	<b>1.081.939</b>	<b>1.037.780</b>	<b>1.124.472</b>	<b>1.220.609</b>	<b>1.296.175</b>	<b>1.208.206</b>	<b>1.200.137</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.277	22.402	27.914	32.727	33.995	33.817	43.276	42.933	42.308	43.126	42.513	44.210	45.246	44.306
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.040.333	883.237	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	987.245	1.070.146	1.165.418	1.241.773	1.151.534	1.145.252
- Lainnya / <i>Others</i>	5.395	6.927	9.368	10.766	11.286	10.619	9.020	9.780	10.469	8.227	11.200	12.678	10.192	11.427	10.579
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>2.724.780</b>	<b>2.659.102</b>	<b>2.867.698</b>	<b>2.851.036</b>	<b>2.937.717</b>	<b>2.853.890</b>	<b>2.913.442</b>	<b>2.891.211</b>	<b>2.877.217</b>	<b>2.820.197</b>	<b>2.917.183</b>	<b>2.996.599</b>	<b>3.054.254</b>	<b>3.015.429</b>	<b>2.997.813</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.545.055	1.603.199	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	1.643.288	1.686.508	1.674.074	1.669.746	1.679.136	1.671.240
- <i>Committed</i>	367.108	371.281	396.060	397.200	398.403	405.673	408.119	411.083	415.988	405.603	417.078	411.394	401.785	417.360	414.804
- <i>Uncommitted</i>	1.177.948	1.231.918	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	1.237.685	1.269.430	1.262.680	1.267.960	1.261.777	1.256.437
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10.181	16.622	16.923	14.944	14.710	17.675	16.966	16.550	18.627	19.402	18.994	20.795	23.791	21.428	22.904
- <i>Committed</i>	1.897	5.138	4.575	3.348	4.072	5.007	4.506	3.824	4.173	4.843	3.653	4.077	5.776	4.257	4.121
- <i>Uncommitted</i>	8.284	11.484	12.348	11.596	10.638	12.668	12.460	12.726	14.454	14.559	15.342	16.719	18.015	17.171	18.783
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88.144	67.522	58.061	55.093	55.453	59.763	60.179	63.486	64.516	68.511	70.374	74.512	77.260	76.716	74.706
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.075.275	961.666	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	1.080.952	1.130.728	1.214.851	1.273.707	1.226.789	1.215.902
- Lainnya / <i>Others</i>	6.126	10.093	9.496	10.356	11.421	11.119	9.081	9.706	9.340	8.044	10.578	12.366	9.750	11.360	13.061
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>286.136</b>	<b>273.864</b>	<b>291.015</b>	<b>286.005</b>	<b>302.116</b>	<b>289.355</b>	<b>276.620</b>	<b>272.298</b>	<b>274.419</b>	<b>275.006</b>	<b>244.805</b>	<b>274.391</b>	<b>284.509</b>	<b>277.665</b>	<b>274.099</b>
- Garansi yang diterima / <i>Received guarantees</i>	248.740	226.961	243.365	236.688	248.208	233.046	224.395	218.591	221.226	222.265	190.769	219.075	226.010	220.155	215.460
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32.405	40.966	40.782	42.232	46.563	48.765	44.576	45.880	45.128	44.416	45.537	46.620	47.749	47.723	48.871
- Lainnya / <i>Others</i>	4.991	5.936	6.868	7.085	7.345	7.544	7.649	7.827	8.065	8.325	8.500	8.696	10.749	9.787	9.768
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>366.334</b>	<b>365.644</b>	<b>339.105</b>	<b>339.115</b>	<b>341.604</b>	<b>335.447</b>	<b>341.020</b>	<b>339.723</b>	<b>333.639</b>	<b>341.684</b>	<b>317.613</b>	<b>319.943</b>	<b>321.928</b>	<b>317.597</b>	<b>312.040</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	364.514	363.078	336.325	336.365	338.793	332.675	338.236	336.810	330.632	338.920	314.636	317.198	319.160	314.844	309.209
- Lainnya / <i>Others</i>	1.820	2.566	2.780	2.750	2.812	2.772	2.784	2.913	3.006	2.764	2.978	2.745	2.769	2.753	2.830
<b>Lainnya / Others</b>	<b>445.955</b>	<b>491.618</b>	<b>519.758</b>	<b>525.195</b>	<b>531.491</b>	<b>535.297</b>	<b>536.904</b>	<b>546.791</b>	<b>548.338</b>	<b>566.622</b>	<b>568.289</b>	<b>572.017</b>	<b>578.823</b>	<b>584.081</b>	<b>585.688</b>
- Penerusan Kredit / <i>Channelling</i>	12.072	14.246	13.535	13.494	13.189	13.109	12.980	12.982	12.960	12.966	12.942	12.843	12.714	12.642	12.207
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	392.081	430.741	458.142	463.348	469.631	473.256	474.350	483.831	485.071	500.846	501.055	504.631	512.285	515.446	516.446
- Kredit yang diberikan / <i>Credit disbursed</i>	383.718	421.711	449.040	454.155	460.328	463.942	464.235	473.621	474.790	490.473	490.717	494.270	501.898	504.862	505.886
- Lainnya / <i>Others</i>	8.363	9.030	9.102	9.194	9.302	9.313	10.115	10.210	10.281	10.373	10.338	10.361	10.386	10.584	10.560
- Aset produktif yang dihapus tagih / <i>Charged off earning assets</i>	41.802	46.632	48.081	48.353	48.672	48.933	49.575	49.978	50.307	52.809	54.292	54.543	53.824	55.993	57.035
- Kredit yang diberikan / <i>Credit disbursed</i>	34.238	39.304	40.720	40.982	41.266	41.596	42.233	42.613	42.976	45.429	46.911	47.160	46.437	48.607	49.651
- Lainnya / <i>Others</i>	7.564	7.328	7.361	7.370	7.406	7.337	7.342	7.364	7.331	7.380	7.380	7.383	7.387	7.386	7.384

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

Indikator / Indicator	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>44.036</b>	<b>38.627</b>	<b>46.784</b>	<b>51.984</b>	<b>43.990</b>	<b>31.768</b>	<b>35.646</b>	<b>30.383</b>	<b>34.834</b>	<b>34.602</b>	<b>36.255</b>	<b>40.747</b>	<b>41.638</b>	<b>36.146</b>	<b>34.865</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	3.301	3.185	3.184	3.793	4.014	4.414	4.643	4.576	4.770	4.750	2.231	2.254	2.285	4.090	3.509
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	40.102	33.598	41.373	45.500	38.574	26.286	29.905	24.593	28.621	29.365	32.505	36.897	37.971	30.540	30.274
- Lainnya / <i>Others</i>	633	1.845	2.228	2.691	1.402	1.068	1.099	1.215	1.444	488	1.518	1.595	1.382	1.517	1.082
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>121.255</b>	<b>125.066</b>	<b>121.139</b>	<b>127.412</b>	<b>118.775</b>	<b>110.224</b>	<b>115.363</b>	<b>109.930</b>	<b>111.152</b>	<b>99.375</b>	<b>107.169</b>	<b>108.831</b>	<b>106.347</b>	<b>99.905</b>	<b>99.967</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	77.849	86.107	81.937	81.188	78.226	81.757	84.221	83.675	79.990	70.022	72.247	69.784	65.975	67.860	67.027
- <i>Committed</i>	31.541	35.988	27.296	27.795	28.478	28.619	29.605	29.841	27.831	19.380	20.526	20.452	20.551	20.747	20.743
- <i>Uncommitted</i>	46.308	50.119	54.641	53.392	49.748	53.137	54.616	53.834	52.159	50.643	51.721	49.332	45.424	47.113	46.284
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	142	72	83	114	127	129	138	179	165	143	189	174	140	174	235
- <i>Committed</i>	79	32	48	75	82	75	95	106	113	92	123	123	105	111	108
- <i>Uncommitted</i>	63	40	35	39	45	54	43	73	52	51	66	51	36	63	127
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2.741	2.386	1.743	1.318	1.780	1.973	1.922	1.916	1.632	1.295	1.465	1.276	1.323	1.248	1.359
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	39.764	32.610	35.554	42.543	36.666	24.216	27.146	22.542	27.620	26.800	30.832	35.334	36.819	28.729	28.798
- Lainnya / <i>Others</i>	759	3.891	1.823	2.249	1.976	2.150	1.936	1.618	1.745	1.115	2.437	2.262	2.090	1.894	2.549
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>35.613</b>	<b>31.218</b>	<b>18.623</b>	<b>17.431</b>	<b>18.091</b>	<b>18.834</b>	<b>16.080</b>	<b>15.355</b>	<b>15.025</b>	<b>11.588</b>	<b>13.412</b>	<b>13.443</b>	<b>13.657</b>	<b>13.702</b>	<b>13.400</b>
- Garansi yang diterima / <i>Received guarantees</i>	31.051	21.926	13.399	12.107	12.524	13.176	10.325	9.532	9.189	5.814	6.274	6.301	6.388	6.310	5.895
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4.280	8.916	4.609	4.698	4.919	5.000	5.171	5.221	5.217	5.100	6.099	6.089	6.200	6.297	6.398
- Lainnya / <i>Others</i>	281	376	615	626	648	659	584	602	618	674	1.039	1.054	1.069	1.095	1.107
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>23.885</b>	<b>21.276</b>	<b>8.503</b>	<b>8.585</b>	<b>8.593</b>	<b>8.989</b>	<b>8.494</b>	<b>8.578</b>	<b>8.933</b>	<b>7.671</b>	<b>6.993</b>	<b>6.827</b>	<b>6.638</b>	<b>6.864</b>	<b>7.010</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	23.451	20.897	8.126	8.224	8.215	8.611	8.120	8.196	8.558	7.298	6.487	6.337	6.155	6.386	6.297
- Lainnya / <i>Others</i>	434	379	377	361	378	378	374	383	375	373	506	490	483	477	713
<b>Lainnya / Others</b>	<b>28.582</b>	<b>31.073</b>	<b>34.708</b>	<b>35.308</b>	<b>35.739</b>	<b>36.457</b>	<b>37.174</b>	<b>37.716</b>	<b>37.341</b>	<b>39.381</b>	<b>40.429</b>	<b>40.100</b>	<b>41.144</b>	<b>41.331</b>	<b>41.350</b>
- Penerusan Kredit / <i>Channelling</i>	2.985	5.144	4.823	4.795	4.708	4.649	4.548	4.556	4.552	4.550	4.548	4.455	4.301	4.253	3.970
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22.730	23.830	27.577	28.107	28.601	29.359	30.145	30.563	30.198	32.117	33.157	32.820	33.990	34.195	34.306
- Kredit yang diberikan / <i>Credit disbursed</i>	22.349	23.430	27.179	27.711	28.205	28.965	29.750	30.168	29.803	31.695	32.765	32.548	33.719	33.909	34.032
- Lainnya / <i>Others</i>	381	400	397	395	396	395	395	395	395	422	392	271	271	286	274
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	2.867	2.099	2.309	2.407	2.430	2.449	2.481	2.597	2.590	2.714	2.724	2.825	2.853	2.883	3.074
- Kredit yang diberikan / <i>Credit disbursed</i>	2.636	2.099	2.301	2.382	2.430	2.449	2.481	2.571	2.590	2.714	2.724	2.825	2.853	2.883	3.074
- Lainnya / <i>Others</i>	231	0	8	24	0	0	0	26	0	0	0	0	-	-	-

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>622.617</b>	<b>621.178</b>	<b>818.526</b>	<b>807.362</b>	<b>831.336</b>	<b>758.088</b>	<b>807.888</b>	<b>762.506</b>	<b>760.901</b>	<b>730.359</b>	<b>768.581</b>	<b>845.191</b>	<b>899.249</b>	<b>835.966</b>	<b>817.913</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.009	11.092	19.219	23.123	27.968	27.906	28.430	38.334	36.328	37.559	39.895	40.045	40.824	40.605	40.797
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	604.424	605.182	793.417	776.547	794.927	722.446	771.925	717.371	717.159	685.359	721.225	796.429	850.055	786.513	769.763
- Lainnya / <i>Others</i>	4.184	4.903	5.890	7.693	8.440	7.735	7.533	6.800	7.414	7.442	7.460	8.717	8.370	8.848	7.353
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>1.486.720</b>	<b>1.450.575</b>	<b>1.552.859</b>	<b>1.531.907</b>	<b>1.587.101</b>	<b>1.530.615</b>	<b>1.569.196</b>	<b>1.548.182</b>	<b>1.547.274</b>	<b>1.525.368</b>	<b>1.496.215</b>	<b>1.562.426</b>	<b>1.602.912</b>	<b>1.541.959</b>	<b>1.518.587</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	849.546	812.605	766.856	765.187	794.235	794.733	804.334	816.806	808.420	823.985	770.374	783.742	784.917	760.998	746.210
- <i>Committed</i>	133.719	97.021	110.011	110.821	108.073	108.862	109.654	109.136	115.927	121.359	111.184	110.373	108.197	107.974	100.806
- <i>Uncommitted</i>	715.828	715.584	656.844	654.366	686.163	685.870	694.679	707.670	692.493	702.626	659.190	673.369	676.720	653.024	645.404
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	6.584	8.314	8.044	6.996	6.834	10.119	9.938	8.694	10.113	10.140	10.267	12.246	11.740	9.479	11.590
- <i>Committed</i>	506	368	595	44	1.031	1.985	1.518	327	279	293	262	262	262	262	263
- <i>Uncommitted</i>	6.077	7.946	7.449	6.952	5.803	8.134	8.419	8.367	9.787	9.861	9.975	11.984	11.479	9.217	11.328
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30.288	19.154	14.533	13.374	14.328	15.003	14.084	14.651	16.634	18.530	17.377	17.994	18.057	16.899	17.971
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	596.207	605.815	757.977	740.143	765.089	704.518	735.209	703.050	707.070	667.335	692.624	742.362	782.138	747.532	736.298
- Lainnya / <i>Others</i>	4.095	4.687	5.449	6.207	6.615	6.243	5.632	4.981	5.036	5.378	5.573	6.082	6.060	7.051	6.517
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>197.807</b>	<b>181.443</b>	<b>201.147</b>	<b>195.836</b>	<b>208.250</b>	<b>195.196</b>	<b>183.799</b>	<b>180.543</b>	<b>184.821</b>	<b>187.111</b>	<b>157.265</b>	<b>186.427</b>	<b>191.576</b>	<b>186.279</b>	<b>183.335</b>
- Garansi yang diterima / <i>Received guarantees</i>	180.763	161.443	178.732	173.021	183.211	167.590	160.463	157.286	161.907	164.320	134.568	163.144	165.586	161.159	157.694
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13.125	15.253	17.225	17.499	19.617	22.071	17.697	17.528	17.077	16.871	16.664	17.142	17.874	18.087	18.655
- Lainnya / <i>Others</i>	3.919	4.747	5.190	5.315	5.422	5.535	5.639	5.729	5.836	5.920	6.033	6.141	8.116	7.033	6.986
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>112.882</b>	<b>100.576</b>	<b>99.693</b>	<b>95.241</b>	<b>95.268</b>	<b>93.452</b>	<b>92.955</b>	<b>89.279</b>	<b>84.952</b>	<b>85.882</b>	<b>76.298</b>	<b>74.330</b>	<b>73.847</b>	<b>71.649</b>	<b>69.970</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	112.442	100.293	99.312	94.902	94.922	93.153	92.651	89.033	84.716	85.669	76.142	74.159	73.669	71.445	69.908
- Lainnya / <i>Others</i>	440	283	380	340	347	299	304	246	235	213	156	171	178	204	61
<b>Lainnya / Others</b>	<b>144.019</b>	<b>156.992</b>	<b>124.090</b>	<b>126.322</b>	<b>127.988</b>	<b>129.006</b>	<b>125.538</b>	<b>133.323</b>	<b>134.885</b>	<b>138.388</b>	<b>111.764</b>	<b>113.636</b>	<b>114.442</b>	<b>115.116</b>	<b>115.533</b>
- Penerusan Kredit / <i>Channelling</i>	3.906	3.883	3.529	3.528	3.527	3.526	3.526	3.525	3.525	3.531	3.529	3.528	3.579	3.578	3.575
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	104.579	114.212	95.702	97.848	99.381	100.329	96.782	104.427	105.774	107.057	91.393	93.194	93.785	94.166	94.597
- Kredit yang diberikan / <i>Credit disbursed</i>	100.375	109.607	91.274	93.323	94.768	95.702	91.366	98.904	100.159	101.377	85.727	87.394	87.969	88.203	88.639
- Lainnya / <i>Others</i>	4.204	4.605	4.428	4.524	4.614	4.627	5.416	5.523	5.615	5.680	5.666	5.800	5.816	5.963	5.958
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	35.534	38.897	24.858	24.947	25.080	25.152	25.230	25.370	25.585	27.800	16.841	16.914	17.077	17.373	17.361
- Kredit yang diberikan / <i>Credit disbursed</i>	28.201	31.775	18.617	18.707	18.785	18.925	19.004	19.143	19.359	21.523	16.791	16.864	17.027	17.322	17.310
- Lainnya / <i>Others</i>	7.333	7.122	6.242	6.240	6.295	6.227	6.227	6.227	6.227	6.277	50	51	51	51	51

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>395.192</b>	<b>243.326</b>	<b>262.074</b>	<b>266.810</b>	<b>276.037</b>	<b>273.418</b>	<b>291.954</b>	<b>282.707</b>	<b>284.702</b>	<b>271.236</b>	<b>318.062</b>	<b>333.086</b>	<b>353.802</b>	<b>334.678</b>	<b>345.904</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	998	745	1.675	744	366	1.836	-	1.000	214	1.100	550	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	394.616	243.149	260.826	265.431	273.850	269.929	290.823	280.578	281.257	270.940	314.841	330.506	352.262	333.065	343.760
- Lainnya / <i>Others</i>	576	178	1.248	381	1.442	1.814	387	1.763	1.610	296	2.221	2.367	440	1.063	2.144
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>1.108.474</b>	<b>1.074.680</b>	<b>1.186.016</b>	<b>1.183.927</b>	<b>1.223.660</b>	<b>1.204.327</b>	<b>1.220.660</b>	<b>1.224.855</b>	<b>1.210.523</b>	<b>1.187.029</b>	<b>1.305.493</b>	<b>1.316.908</b>	<b>1.337.583</b>	<b>1.365.321</b>	<b>1.371.107</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	612.318	698.827	765.792	756.811	777.366	755.563	762.280	788.182	788.375	744.291	839.117	815.574	814.726	845.423	853.098
- <i>Committed</i>	200.277	235.554	257.572	257.146	260.326	266.665	267.379	270.582	270.742	263.606	284.040	279.061	272.096	286.901	291.836
- <i>Uncommitted</i>	412.041	463.273	508.221	499.665	517.040	488.898	494.901	517.600	517.633	480.685	555.077	536.514	542.631	558.522	561.262
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	3.319	8.138	8.700	7.738	7.654	7.332	6.795	7.582	8.253	9.023	8.444	8.371	11.907	11.771	11.075
- <i>Committed</i>	1.280	4.736	3.931	3.228	2.959	2.947	2.892	3.391	3.733	4.472	3.237	3.692	5.409	3.884	3.750
- <i>Uncommitted</i>	2.039	3.402	4.769	4.510	4.695	4.385	3.902	4.191	4.519	4.552	5.207	4.679	6.498	7.888	7.325
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	54.708	45.781	41.609	40.316	39.275	42.672	44.075	46.811	46.190	48.583	51.342	55.018	57.702	58.484	55.298
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	438.025	321.791	369.196	378.632	398.019	397.525	407.505	380.703	366.686	385.127	405.578	435.492	453.242	448.864	449.312
- Lainnya / <i>Others</i>	104	143	719	431	1.346	1.235	5	1.578	1.019	4	1.012	2.452	5	779	2.324
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>50.401</b>	<b>58.964</b>	<b>68.999</b>	<b>70.428</b>	<b>73.509</b>	<b>73.071</b>	<b>74.500</b>	<b>74.144</b>	<b>72.351</b>	<b>74.089</b>	<b>73.153</b>	<b>73.531</b>	<b>78.265</b>	<b>76.661</b>	<b>76.448</b>
- Garansi yang diterima / <i>Received guarantees</i>	36.714	43.581	51.015	51.344	52.252	52.064	53.388	51.546	49.907	51.906	49.717	49.418	53.821	52.471	51.658
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13.466	15.127	17.303	18.329	20.374	20.050	20.079	21.497	21.227	20.848	22.024	22.629	22.897	22.548	23.133
- Lainnya / <i>Others</i>	221	256	681	754	882	958	1.033	1.101	1.217	1.335	1.412	1.485	1.547	1.641	1.658
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>225.065</b>	<b>239.146</b>	<b>227.002</b>	<b>231.333</b>	<b>233.759</b>	<b>228.921</b>	<b>235.152</b>	<b>237.313</b>	<b>235.219</b>	<b>243.596</b>	<b>230.429</b>	<b>235.202</b>	<b>237.643</b>	<b>235.298</b>	<b>231.265</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	224.249	237.517	225.158	229.504	231.897	227.053	232.292	235.288	233.234	241.644	228.417	233.245	235.662	233.350	229.333
- Lainnya / <i>Others</i>	817	1.628	1.844	1.829	1.862	1.868	1.859	2.025	1.985	1.952	2.012	1.957	1.981	1.948	1.932
<b>Lainnya / Others</b>	<b>252.621</b>	<b>280.400</b>	<b>336.909</b>	<b>339.831</b>	<b>344.026</b>	<b>345.778</b>	<b>350.255</b>	<b>351.773</b>	<b>353.433</b>	<b>364.846</b>	<b>393.297</b>	<b>395.398</b>	<b>400.170</b>	<b>404.411</b>	<b>405.380</b>
- Penerusan Kredit / <i>Channelling</i>	5.114	5.159	5.126	5.115	4.898	4.879	4.850	4.846	4.835	4.838	4.818	4.814	4.788	4.765	4.616
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	244.106	269.653	310.870	313.717	317.966	319.568	323.543	324.917	326.467	337.712	353.753	355.780	361.488	363.909	364.164
- Kredit yang diberikan / <i>Credit disbursed</i>	240.500	265.857	306.822	309.672	313.902	315.504	319.466	320.853	322.424	333.670	349.701	351.719	357.418	359.802	360.065
- Lainnya / <i>Others</i>	3.605	3.796	4.048	4.046	4.064	4.063	4.076	4.064	4.043	4.042	4.052	4.061	4.071	4.106	4.099
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3.401	5.588	20.914	20.999	21.162	21.331	21.863	22.011	22.131	22.296	34.726	34.804	33.894	35.737	36.600
- Kredit yang diberikan / <i>Credit disbursed</i>	3.401	5.382	19.803	19.892	20.051	20.221	20.748	20.899	21.027	21.193	27.396	27.471	26.557	28.402	29.267
- Lainnya / <i>Others</i>	-	206	1.111	1.106	1.111	1.111	1.115	1.111	1.104	1.103	7.330	7.333	7.337	7.336	7.333

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

Indikator / Indicator	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>1.146</b>	<b>1.309</b>	<b>1.720</b>	<b>1.682</b>	<b>1.710</b>	<b>1.744</b>	<b>1.510</b>	<b>1.533</b>	<b>1.499</b>	<b>1.582</b>	<b>1.575</b>	<b>1.585</b>	<b>1.485</b>	<b>1.415</b>	<b>1.455</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.146	1.309	1.720	1.682	1.710	1.744	1.510	1.533	1.499	1.582	1.575	1.585	1.485	1.415	1.455
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>4.807</b>	<b>6.886</b>	<b>5.711</b>	<b>5.917</b>	<b>4.617</b>	<b>4.877</b>	<b>4.808</b>	<b>4.895</b>	<b>4.438</b>	<b>4.827</b>	<b>5.065</b>	<b>5.113</b>	<b>4.856</b>	<b>5.198</b>	<b>5.189</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.991	3.801	2.704	2.975	3.135	3.200	3.177	3.224	2.811	3.011	3.247	3.515	3.345	3.609	3.720
- <i>Committed</i>	504	1.984	766	1.006	1.072	1.050	1.094	1.118	560	481	628	834	780	1.088	1.016
- <i>Uncommitted</i>	1.487	1.817	1.938	1.969	2.064	2.151	2.084	2.107	2.251	2.530	2.619	2.681	2.565	2.522	2.704
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	94	93	93	93	93	93	93	93	93	94	94	4	4	4	4
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	94	93	93	93	93	93	93	93	93	94	94	4	4	4	4
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	331	170	62	24	24	37	25	34	14	60	55	18	24	8	14
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding</i>	1.235	1.451	1.349	1.355	1.364	1.546	1.513	1.543	1.520	1.663	1.669	1.576	1.483	1.577	1.452
- Lainnya / <i>Others</i>	1.156	1.371	1.503	1.470	-	-	-	-	-	-	-	-	-	-	-
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>344</b>	<b>450</b>	<b>557</b>	<b>612</b>	<b>441</b>	<b>445</b>	<b>459</b>	<b>447</b>	<b>298</b>	<b>335</b>	<b>418</b>	<b>419</b>	<b>421</b>	<b>412</b>	<b>308</b>
- Garansi yang diterima / <i>Received guarantees</i>	5	11	12	13	0	0	0	0	0	0	0	0	0	0	1
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	330	422	530	583	434	437	451	439	290	327	410	411	413	404	299
- Lainnya / <i>Others</i>	9	17	15	16	8	8	8	8	8	8	8	8	8	8	8
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>989</b>	<b>1.327</b>	<b>961</b>	<b>968</b>	<b>952</b>	<b>952</b>	<b>1.036</b>	<b>1.105</b>	<b>694</b>	<b>1.004</b>	<b>1.696</b>	<b>1.627</b>	<b>1.753</b>	<b>1.855</b>	<b>1.988</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	951	1.244	866	870	848	844	907	966	694	1.004	1.696	1.627	1.753	1.855	1.988
- Lainnya / <i>Others</i>	39	83	96	98	104	108	129	139	-	-	-	-	-	-	-
<b>Lainnya / Others</b>	<b>7.913</b>	<b>8.777</b>	<b>9.121</b>	<b>8.274</b>	<b>5.545</b>	<b>5.677</b>	<b>5.762</b>	<b>5.854</b>	<b>3.884</b>	<b>5.082</b>	<b>5.297</b>	<b>5.291</b>	<b>5.353</b>	<b>5.360</b>	<b>5.338</b>
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	46	46	46	46	46	46
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	7.913	8.777	9.121	8.274	5.545	5.677	5.762	5.854	3.884	5.036	5.251	5.245	5.307	5.314	5.291
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	7.878	8.739	9.083	8.238	5.544	5.676	5.761	5.852	3.883	5.035	5.249	5.243	5.306	5.313	5.290
- Lainnya / <i>Others</i>	35	38	38	36	1	1	1	1	1	1	1	1	1	1	1
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>45</b>	<b>-</b>	<b>10</b>	<b>114</b>	<b>-</b>	<b>51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	45	-	10	114	-	51	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>739</b>	<b>451</b>	<b>915</b>	<b>827</b>	<b>2.318</b>	<b>2.302</b>	<b>2.202</b>	<b>2.326</b>	<b>2.869</b>	<b>3.060</b>	<b>3.240</b>	<b>3.321</b>	<b>2.556</b>	<b>3.047</b>	<b>2.962</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	619	420	739	752	721	687	586	668	1.251	1.442	1.523	1.458	782	1.246	1.186
- <i>Committed</i>	-	-	-	-	-	-	-	-	593	618	701	675	162	650	403
- <i>Uncommitted</i>	619	420	739	752	721	687	586	668	657	824	823	783	620	596	783
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	75	31	115	62	45	79	74	74	46	44	136	206	154	78	65
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	45	-	61	13	67	45	34	57	32	27	25	87	25	87	41
- Lainnya / <i>Others</i>	-	-	-	-	1.484	1.491	1.509	1.528	1.540	1.547	1.556	1.569	1.595	1.636	1.671
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>523</b>	<b>259</b>	<b>289</b>	<b>300</b>	<b>408</b>	<b>375</b>	<b>389</b>	<b>409</b>	<b>570</b>	<b>557</b>	<b>557</b>	<b>570</b>	<b>590</b>	<b>611</b>	<b>607</b>
- Garansi yang diterima / <i>Received guarantees</i>	207	-	207	202	220	216	219	227	223	225	208	211	215	215	212
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	317	259	82	98	179	151	160	173	338	325	340	350	366	388	385
- Lainnya / <i>Others</i>	-	-	-	-	9	9	9	9	9	8	8	9	9	9	10
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>1.163</b>	<b>1.595</b>	<b>1.546</b>	<b>1.618</b>	<b>1.726</b>	<b>1.799</b>	<b>1.866</b>	<b>1.862</b>	<b>2.454</b>	<b>2.139</b>	<b>2.197</b>	<b>1.957</b>	<b>2.048</b>	<b>1.932</b>	<b>1.807</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	1.163	1.595	1.546	1.618	1.726	1.799	1.866	1.862	2.161	2.013	1.893	1.829	1.921	1.808	1.683
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	294	126	304	127	127	124	124
<b>Lainnya / Others</b>	<b>9.133</b>	<b>10.864</b>	<b>11.104</b>	<b>12.116</b>	<b>14.928</b>	<b>15.049</b>	<b>15.084</b>	<b>15.133</b>	<b>16.018</b>	<b>17.435</b>	<b>17.502</b>	<b>17.592</b>	<b>17.714</b>	<b>17.863</b>	<b>18.088</b>
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	9.133	10.817	11.104	12.116	14.928	15.049	15.084	15.133	16.018	17.435	17.502	17.592	17.714	17.863	18.088
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	8.996	10.627	10.914	11.924	14.701	14.822	14.857	14.906	15.791	17.208	17.275	17.365	17.487	17.636	17.860
- Lainnya / <i>Others</i>	137	190	190	192	227	227	227	227	227	227	227	227	227	227	227
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	47	-	0	0	0	0	0	0	0	0	0	0	0	0
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	-	47	-	0	0	0	0	0	0	0	0	0	0	0	0
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>22,97</b>	<b>23,40</b>	<b>22,20</b>	<b>22,55</b>	<b>23,03</b>	<b>23,50</b>	<b>23,52</b>	<b>23,83</b>	<b>24,25</b>	<b>23,89</b>	<b>24,50</b>	<b>24,53</b>	<b>24,04</b>	<b>24,21</b>	<b>24,27</b>
- Modal / Capital	1.269.616	1.377.558	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	1.360.376	1.382.814	1.390.028	1.366.971	1.375.479	1.382.507
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>21,29</b>	<b>21,86</b>	<b>20,53</b>	<b>20,89</b>	<b>21,36</b>	<b>21,76</b>	<b>21,83</b>	<b>22,06</b>	<b>22,48</b>	<b>22,24</b>	<b>22,85</b>	<b>22,85</b>	<b>22,24</b>	<b>22,43</b>	<b>22,55</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	1.176.700	1.286.968	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	1.266.316	1.289.360	1.294.822	1.264.765	1.274.290	1.284.448
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,55</b>	<b>2,47</b>	<b>2,06</b>	<b>1,94</b>	<b>1,90</b>	<b>1,90</b>	<b>1,76</b>	<b>1,70</b>	<b>1,64</b>	<b>1,59</b>	<b>2,17</b>	<b>1,97</b>	<b>1,87</b>	<b>1,86</b>	<b>1,80</b>
- Laba sebelum pajak / Profit	186.912	194.916	169.888	160.578	156.907	157.796	146.649	142.368	138.082	134.529	186.723	170.801	163.622	162.703	158.137
- Rata-rata total aset / Average total assets	7.329.250	7.880.981	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	8.440.183	8.611.498	8.669.166	8.740.538	8.761.188	8.782.870
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>77,86</b>	<b>79,39</b>	<b>84,96</b>	<b>84,94</b>	<b>85,09</b>	<b>84,97</b>	<b>86,15</b>	<b>86,27</b>	<b>86,04</b>	<b>86,58</b>	<b>84,55</b>	<b>85,24</b>	<b>86,44</b>	<b>85,61</b>	<b>85,61</b>
- Biaya Operasional / Operating Expenses	638.990	735.429	385.347	437.488	503.612	564.889	640.844	709.898	763.058	849.954	84.673	159.602	248.187	317.345	390.956
- Pendapatan Operasional / Operating Income	820.646	926.303	453.579	515.035	591.889	664.792	743.833	822.880	886.882	981.650	100.149	187.227	287.117	370.706	456.693
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,14</b>	<b>4,91</b>	<b>4,50</b>	<b>4,46</b>	<b>4,44</b>	<b>4,43</b>	<b>4,41</b>	<b>4,41</b>	<b>4,41</b>	<b>4,45</b>	<b>4,66</b>	<b>4,55</b>	<b>4,62</b>	<b>4,64</b>	<b>4,66</b>
- Pendapatan bunga bersih / Interest income net	360.412	370.095	356.916	354.497	353.357	354.022	355.126	356.551	357.911	361.932	388.250	381.243	391.160	393.802	395.974
- Rata-rata total aset produktif / Average total earning assets	7.016.192	7.538.955	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	8.136.641	8.326.281	8.387.937	8.465.132	8.482.892	8.504.956
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,78</b>	<b>94,43</b>	<b>90,94</b>	<b>89,10</b>	<b>88,09</b>	<b>85,38</b>	<b>83,46</b>	<b>83,07</b>	<b>82,33</b>	<b>82,54</b>	<b>82,44</b>	<b>81,80</b>	<b>80,93</b>	<b>80,83</b>	<b>80,89</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.092.584	5.391.846	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	5.235.027	5.151.035	5.173.219	5.248.238	5.231.717	5.263.579
- Total Dana Pihak Ketiga / Total Third Party Funds	5.372.841	5.709.670	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	6.342.538	6.248.385	6.324.490	6.485.237	6.472.494	6.507.221
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>14,96</b>	<b>15,51</b>	<b>17,42</b>	<b>17,66</b>	<b>19,80</b>	<b>19,41</b>	<b>19,45</b>	<b>18,69</b>	<b>18,89</b>	<b>18,91</b>	<b>18,64</b>	<b>19,51</b>	<b>19,76</b>	<b>20,53</b>	<b>19,67</b>
- Aset Likuid Primer / Primary Liquid Asset	899.937	902.889	950.187	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	1.009.045	942.998	1.008.211	1.069.942	1.093.931	1.062.914
- Aset Likuid Sekunder / Secondary Liquid assets	259.472	370.524	489.835	542.765	573.795	606.611	626.541	638.319	656.787	651.176	662.402	694.026	685.806	717.215	682.047
- Total Aset / Total Assets	7.751.621	8.212.586	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	8.780.681	8.611.498	8.726.834	8.883.280	8.823.139	8.869.600

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

Indikator / Indicator	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>26,28</b>	<b>25,44</b>	<b>25,09</b>	<b>25,10</b>	<b>25,85</b>	<b>25,95</b>	<b>26,27</b>	<b>26,62</b>	<b>27,21</b>	<b>24,57</b>	<b>25,05</b>	<b>25,06</b>	<b>26,04</b>	<b>25,80</b>	<b>26,66</b>
- Modal / Capital	147.821	152.816	145.543	145.141	149.408	150.023	153.087	155.508	159.118	136.889	141.471	135.376	140.296	139.824	141.851
- ATMR / Risk Weighted Assets	562.563	600.659	579.978	578.161	577.882	578.130	582.834	584.254	584.725	557.108	564.693	540.252	538.683	541.916	532.026
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>24,66</b>	<b>23,97</b>	<b>23,62</b>	<b>23,76</b>	<b>24,52</b>	<b>24,60</b>	<b>24,92</b>	<b>25,27</b>	<b>25,86</b>	<b>23,25</b>	<b>23,75</b>	<b>23,73</b>	<b>24,70</b>	<b>24,47</b>	<b>25,31</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	138.725	143.997	136.996	137.361	141.718	142.197	145.214	147.635	151.238	129.555	134.104	128.177	133.060	132.628	134.674
- ATMR / Risk Weighted Assets	562.563	600.659	579.978	578.161	577.882	578.130	582.834	584.254	584.725	557.108	564.693	540.252	538.683	541.916	532.026
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>1,54</b>	<b>1,42</b>	<b>1,21</b>	<b>1,35</b>	<b>1,33</b>	<b>1,30</b>	<b>1,26</b>	<b>1,23</b>	<b>1,30</b>	<b>1,31</b>	<b>1,10</b>	<b>1,12</b>	<b>1,21</b>	<b>1,06</b>	<b>1,03</b>
- Laba sebelum pajak / Profit	12.239	12.426	10.643	11.902	11.726	11.482	11.316	11.077	11.987	11.821	10.079	9.963	10.848	9.581	9.308
- Rata-rata total aset / Average total assets	797.174	874.411	879.071	879.509	880.043	885.240	895.210	903.046	922.915	903.129	915.511	886.097	893.560	900.334	904.539
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>86,21</b>	<b>88,32</b>	<b>93,76</b>	<b>92,58</b>	<b>92,45</b>	<b>92,19</b>	<b>92,16</b>	<b>92,04</b>	<b>91,37</b>	<b>91,71</b>	<b>89,21</b>	<b>89,29</b>	<b>89,38</b>	<b>90,30</b>	<b>90,31</b>
- Biaya Operasional / Operating Expenses	75.624	84.682	60.431	67.374	76.685	83.930	92.728	100.949	111.177	122.079	6.894	13.714	22.477	29.725	36.552
- Pendapatan Operasional / Operating Income	87.716	95.876	64.452	72.774	82.945	91.036	100.614	109.685	121.677	133.110	7.729	15.360	25.147	32.918	40.473
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,08</b>	<b>4,81</b>	<b>4,66</b>	<b>4,62</b>	<b>4,62</b>	<b>4,57</b>	<b>4,54</b>	<b>4,52</b>	<b>4,52</b>	<b>4,57</b>	<b>4,51</b>	<b>4,41</b>	<b>4,50</b>	<b>4,51</b>	<b>4,54</b>
- Pendapatan bunga bersih / Interest income net	38.532	40.040	39.063	38.742	38.752	38.587	38.796	38.912	39.772	39.299	38.793	36.839	37.893	38.236	38.745
- Rata-rata total aset produktif / Average total earning assets	758.958	832.151	838.780	839.155	839.393	844.234	853.767	861.118	880.321	860.354	860.932	834.969	842.367	848.707	852.938
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,03</b>	<b>90,38</b>	<b>88,96</b>	<b>88,06</b>	<b>87,95</b>	<b>82,77</b>	<b>81,75</b>	<b>79,73</b>	<b>80,06</b>	<b>82,73</b>	<b>80,42</b>	<b>76,07</b>	<b>75,75</b>	<b>74,68</b>	<b>74,72</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	517.132	561.326	552.432	550.326	552.393	553.268	560.426	558.560	562.500	536.810	542.971	513.815	517.949	518.361	519.361
- Total Dana Pihak Ketiga / Total Third Party Funds	549.986	621.089	620.999	624.973	628.057	668.448	685.575	700.579	702.620	648.871	675.166	675.454	683.759	694.148	695.041
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>18,92</b>	<b>17,61</b>	<b>17,02</b>	<b>17,13</b>	<b>20,16</b>	<b>18,97</b>	<b>20,26</b>	<b>19,03</b>	<b>18,98</b>	<b>17,65</b>	<b>17,93</b>	<b>19,22</b>	<b>17,62</b>	<b>18,66</b>	<b>18,10</b>
- Aset Likuid Primer / Primary Liquid Asset	138.530	134.144	115.698	115.471	142.042	137.654	149.400	139.944	136.470	111.721	114.714	121.320	108.282	113.019	111.759
- Aset Likuid Sekunder / Secondary Liquid assets	17.326	25.245	32.865	35.544	36.062	37.146	40.841	42.634	45.884	46.597	49.412	50.974	51.819	58.788	55.012
- Total Aset / Total Assets	823.832	905.190	872.980	881.696	883.250	921.615	938.777	959.393	960.853	897.206	915.511	896.343	908.486	920.654	921.358



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

Indikator / Indicator	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>25,07</b>	<b>25,34</b>	<b>26,17</b>	<b>26,40</b>	<b>27,13</b>	<b>27,71</b>	<b>27,78</b>	<b>28,50</b>	<b>28,58</b>	<b>29,60</b>	<b>30,16</b>	<b>29,76</b>	<b>29,63</b>	<b>29,66</b>	<b>29,39</b>
- Modal / Capital	477.227	462.892	455.693	453.179	464.365	470.785	468.621	474.802	473.389	493.120	458.325	462.640	457.757	457.307	455.341
- ATMR / Risk Weighted Assets	1.903.629	1.826.680	1.741.053	1.716.661	1.711.632	1.699.128	1.686.632	1.665.939	1.656.416	1.666.185	1.519.578	1.554.477	1.545.001	1.541.675	1.549.388
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>22,42</b>	<b>23,05</b>	<b>23,38</b>	<b>23,67</b>	<b>24,31</b>	<b>24,74</b>	<b>24,98</b>	<b>25,44</b>	<b>25,51</b>	<b>26,83</b>	<b>27,20</b>	<b>26,80</b>	<b>26,65</b>	<b>26,74</b>	<b>26,68</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	426.769	420.993	407.091	406.354	416.084	420.310	421.383	423.756	422.613	447.006	413.356	416.620	411.762	412.185	413.451
- ATMR / Risk Weighted Assets	1.903.629	1.826.680	1.741.053	1.716.661	1.711.632	1.699.128	1.686.632	1.665.939	1.656.416	1.666.185	1.519.578	1.554.477	1.545.001	1.541.675	1.549.388
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>1,82</b>	<b>1,72</b>	<b>1,75</b>	<b>1,72</b>	<b>1,69</b>	<b>1,61</b>	<b>1,45</b>	<b>1,39</b>	<b>1,35</b>	<b>1,24</b>	<b>1,55</b>	<b>1,27</b>	<b>1,31</b>	<b>1,27</b>	<b>1,26</b>
- Laba sebelum pajak / Profit	48.200	44.415	44.756	43.703	42.853	40.995	37.041	35.635	34.671	32.253	38.594	32.086	33.363	32.286	32.254
- Rata-rata total aset / Average total assets	2.644.252	2.577.891	2.552.589	2.544.526	2.540.113	2.543.976	2.555.234	2.565.614	2.573.628	2.602.712	2.485.863	2.534.363	2.553.007	2.551.306	2.552.255
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>85,88</b>	<b>87,40</b>	<b>89,22</b>	<b>88,66</b>	<b>88,50</b>	<b>88,66</b>	<b>89,73</b>	<b>89,62</b>	<b>89,57</b>	<b>90,53</b>	<b>90,85</b>	<b>92,00</b>	<b>92,34</b>	<b>91,24</b>	<b>91,09</b>
- Biaya Operasional / Operating Expenses	282.031	284.354	145.479	162.452	183.586	203.053	225.085	241.179	264.487	297.760	30.153	59.054	96.586	116.897	142.393
- Pendapatan Operasional / Operating Income	328.418	325.349	163.048	183.234	207.431	229.032	250.858	269.123	295.273	328.898	33.188	64.192	104.597	128.121	156.328
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>4,22</b>	<b>3,98</b>	<b>3,59</b>	<b>3,62</b>	<b>3,63</b>	<b>3,57</b>	<b>3,54</b>	<b>3,51</b>	<b>3,49</b>	<b>3,51</b>	<b>3,44</b>	<b>3,41</b>	<b>3,48</b>	<b>3,49</b>	<b>3,48</b>
- Pendapatan bunga bersih / Interest income net	107.383	98.455	87.740	88.056	88.151	87.015	86.561	86.241	85.856	87.308	81.527	82.575	84.828	84.986	85.033
- Rata-rata total aset produktif / Average total earning assets	2.543.395	2.474.863	2.442.523	2.434.194	2.430.071	2.434.202	2.445.467	2.455.285	2.462.922	2.490.432	2.370.300	2.418.213	2.440.301	2.438.139	2.440.226
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>103,37</b>	<b>103,71</b>	<b>100,15</b>	<b>99,97</b>	<b>98,95</b>	<b>95,64</b>	<b>90,97</b>	<b>88,73</b>	<b>87,37</b>	<b>87,66</b>	<b>86,52</b>	<b>86,21</b>	<b>84,05</b>	<b>84,88</b>	<b>85,64</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.828.712	1.734.182	1.631.156	1.611.226	1.611.543	1.608.869	1.599.194	1.574.259	1.554.829	1.563.092	1.422.464	1.452.317	1.459.423	1.454.596	1.466.793
- Total Dana Pihak Ketiga / Total Third Party Funds	1.769.026	1.672.217	1.628.734	1.611.651	1.628.614	1.682.147	1.757.983	1.774.148	1.779.632	1.783.049	1.644.050	1.684.714	1.736.288	1.713.710	1.712.704
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>15,73</b>	<b>15,35</b>	<b>17,77</b>	<b>17,56</b>	<b>19,26</b>	<b>19,25</b>	<b>21,03</b>	<b>20,09</b>	<b>20,74</b>	<b>20,93</b>	<b>20,56</b>	<b>21,38</b>	<b>21,97</b>	<b>22,58</b>	<b>21,82</b>
- Aset Likuid Primer / Primary Liquid Asset	331.476	277.743	311.193	291.670	332.988	326.095	371.888	343.323	353.882	364.009	327.827	341.565	376.725	360.125	365.574
- Aset Likuid Sekunder / Secondary Liquid assets	99.705	124.022	139.459	147.947	151.039	168.913	184.375	190.751	196.602	197.727	183.330	202.240	192.374	214.747	192.056
- Total Aset / Total Assets	2.741.951	2.616.734	2.536.606	2.504.209	2.513.639	2.570.867	2.645.656	2.659.030	2.653.770	2.684.467	2.485.863	2.543.202	2.590.295	2.546.203	2.556.049

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>21,05</b>	<b>22,00</b>	<b>19,71</b>	<b>20,17</b>	<b>20,50</b>	<b>20,99</b>	<b>20,98</b>	<b>21,13</b>	<b>21,63</b>	<b>21,02</b>	<b>22,00</b>	<b>22,17</b>	<b>21,34</b>	<b>21,63</b>	<b>21,73</b>
- Modal / Capital	635.431	754.263	691.272	700.974	712.285	727.328	727.556	733.267	741.158	727.048	783.018	792.011	768.917	778.348	785.315
- ATMR / Risk Weighted Assets	3.019.255	3.428.536	3.506.701	3.474.992	3.475.264	3.464.381	3.468.007	3.470.615	3.427.117	3.459.277	3.559.314	3.572.660	3.603.381	3.598.479	3.614.725
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>19,96</b>	<b>20,85</b>	<b>18,56</b>	<b>18,99</b>	<b>19,34</b>	<b>19,79</b>	<b>19,76</b>	<b>19,91</b>	<b>20,41</b>	<b>19,85</b>	<b>20,84</b>	<b>20,99</b>	<b>19,98</b>	<b>20,27</b>	<b>20,37</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	602.527	714.741	650.818	660.009	672.049	685.607	685.307	691.059	699.419	686.522	741.900	750.025	719.942	729.477	736.323
- ATMR / Risk Weighted Assets	3.019.255	3.428.536	3.506.701	3.474.992	3.475.264	3.464.381	3.468.007	3.470.615	3.427.117	3.459.277	3.559.314	3.572.660	3.603.381	3.598.479	3.614.725
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>3,29</b>	<b>3,14</b>	<b>2,40</b>	<b>2,20</b>	<b>2,13</b>	<b>2,18</b>	<b>2,03</b>	<b>1,96</b>	<b>1,88</b>	<b>1,84</b>	<b>2,65</b>	<b>2,45</b>	<b>2,26</b>	<b>2,28</b>	<b>2,19</b>
- Laba sebelum pajak / Profit	125.485	137.390	114.444	105.417	102.654	105.603	98.566	95.731	92.025	90.527	138.050	128.751	119.412	120.836	116.574
- Rata-rata total aset / Average total assets	3.816.950	4.370.083	4.769.809	4.788.856	4.809.446	4.834.546	4.859.647	4.877.093	4.890.912	4.914.948	5.210.123	5.248.707	5.293.971	5.309.548	5.326.077
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>69,18</b>	<b>72,31</b>	<b>79,19</b>	<b>79,89</b>	<b>80,45</b>	<b>80,38</b>	<b>82,13</b>	<b>82,67</b>	<b>82,24</b>	<b>82,69</b>	<b>80,40</b>	<b>80,64</b>	<b>82,05</b>	<b>81,43</b>	<b>81,58</b>
- Biaya Operasional / Operating Expenses	274.338	360.362	177.484	205.038	240.402	274.619	319.779	364.436	384.777	428.159	47.626	86.834	129.124	170.723	212.010
- Pendapatan Operasional / Operating Income	396.553	498.345	224.127	256.663	298.804	341.645	389.334	440.821	467.882	517.759	59.232	107.675	157.373	209.667	259.892
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,78</b>	<b>5,48</b>	<b>4,95</b>	<b>4,88</b>	<b>4,82</b>	<b>4,84</b>	<b>4,84</b>	<b>4,86</b>	<b>4,88</b>	<b>4,92</b>	<b>5,26</b>	<b>5,10</b>	<b>5,18</b>	<b>5,21</b>	<b>5,22</b>
- Pendapatan bunga bersih / Interest income net	210.754	228.941	228.154	225.757	224.530	226.504	228.028	229.718	231.574	234.746	267.931	261.830	268.439	270.579	272.196
- Rata-rata total aset produktif / Average total earning assets	3.647.034	4.177.323	4.605.289	4.630.251	4.653.816	4.680.744	4.709.825	4.728.054	4.744.757	4.768.717	5.095.049	5.134.755	5.182.465	5.196.046	5.211.792
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>89,90</b>	<b>90,65</b>	<b>87,11</b>	<b>84,56</b>	<b>83,37</b>	<b>81,34</b>	<b>80,37</b>	<b>81,08</b>	<b>80,34</b>	<b>80,11</b>	<b>81,08</b>	<b>80,90</b>	<b>80,46</b>	<b>80,17</b>	<b>79,95</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.699.854	3.058.379	3.143.633	3.127.375	3.110.391	3.096.965	3.105.953	3.081.042	3.070.383	3.122.678	3.185.600	3.207.086	3.270.866	3.258.760	3.277.425
- Total Dana Pihak Ketiga / Total Third Party Funds	3.003.015	3.373.744	3.608.608	3.698.197	3.730.745	3.807.660	3.864.390	3.800.092	3.821.521	3.897.941	3.929.168	3.964.323	4.065.190	4.064.636	4.099.477
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>13,58</b>	<b>15,19</b>	<b>17,34</b>	<b>17,82</b>	<b>20,04</b>	<b>19,60</b>	<b>18,47</b>	<b>17,90</b>	<b>17,94</b>	<b>18,12</b>	<b>17,85</b>	<b>18,65</b>	<b>19,06</b>	<b>19,87</b>	<b>18,93</b>
- Aset Likuid Primer / Primary Liquid Asset	416.928	482.066	517.507	511.064	602.187	581.827	533.729	496.399	488.046	532.020	500.458	545.327	584.935	620.787	585.582
- Aset Likuid Sekunder / Secondary Liquid assets	141.821	221.208	317.252	359.050	386.426	400.275	401.177	404.818	414.043	406.616	429.660	440.813	441.613	443.680	434.978
- Total Aset / Total Assets	4.114.558	4.628.888	4.814.894	4.884.208	4.933.083	5.010.246	5.060.452	5.034.103	5.029.103	5.179.999	5.210.123	5.287.290	5.384.499	5.356.282	5.392.193

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Capital Adequacy Ratio (%)</b>	<b>22,12</b>	<b>22,65</b>	<b>22,26</b>	<b>20,81</b>	<b>20,24</b>	<b>19,04</b>	<b>19,13</b>	<b>19,07</b>	<b>21,03</b>	<b>21,52</b>	<b>23,00</b>	<b>24,25</b>	<b>22,61</b>	<b>22,78</b>	<b>22,68</b>
- Modal / Capital	25.827	28.751	29.410	24.515	18.917	19.295	18.986	19.207	14.542	16.266	18.633	18.657	18.444	18.626	18.564
- ATMR / Risk Weighted Assets	116.740	126.932	132.145	117.817	93.452	101.323	99.234	100.698	69.142	75.585	80.997	76.935	81.581	81.748	81.836
<b>Kualitas Aktiva Produktif / Earning Asset Quality</b>															
<b>APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)</b>	<b>3,19</b>	<b>3,35</b>	<b>3,62</b>	<b>3,91</b>	<b>4,31</b>	<b>4,13</b>	<b>4,06</b>	<b>3,90</b>	<b>3,88</b>	<b>3,79</b>	<b>4,28</b>	<b>3,81</b>	<b>4,03</b>	<b>4,34</b>	<b>4,56</b>
- APYD / Classified Earning Assets	5.872	6.821	8.266	7.654	6.314	6.318	6.425	6.300	4.326	4.540	5.475	4.803	5.296	5.790	6.008
- Total Aktiva Produktif / Total Earning assets	183.961	203.487	228.457	195.860	146.588	152.989	158.196	161.543	111.464	119.944	127.991	125.930	131.363	133.345	131.660
<b>Rentabilitas / Profitability</b>															
<b>Net Operating Margin (%)</b>	<b>1,78</b>	<b>2,05</b>	<b>1,36</b>	<b>0,88</b>	<b>0,78</b>	<b>0,84</b>	<b>0,82</b>	<b>0,81</b>	<b>0,80</b>	<b>0,83</b>	<b>0,79</b>	<b>0,93</b>	<b>0,92</b>	<b>0,86</b>	<b>0,84</b>
- Pendapatan / Net Operations Income	2.978	3.770	3.058	1.797	1.160	1.249	1.233	1.223	824	919	975	1.128	1.150	1.088	1.060
- Rata-rata Aktiva / Average Earning Assets	167.046	184.206	224.325	205.204	149.152	149.207	149.818	150.614	102.371	110.181	123.726	121.635	125.599	126.362	126.474
<b>Return On Assets Ratio (%)</b>	<b>1,58</b>	<b>1,83</b>	<b>1,39</b>	<b>0,87</b>	<b>0,73</b>	<b>0,76</b>	<b>0,75</b>	<b>0,74</b>	<b>0,73</b>	<b>0,75</b>	<b>0,72</b>	<b>0,94</b>	<b>0,97</b>	<b>0,91</b>	<b>0,88</b>
- Laba / Profit	2.979	3.756	3.048	1.781	1.133	1.186	1.187	1.177	813	908	1.013	1.283	1.372	1.294	1.263
- Rata-Rata total aset / Average Assets	188.885	205.778	218.510	204.072	154.338	155.809	157.591	159.553	111.977	120.717	139.850	137.043	141.536	142.425	142.722
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)</b>	<b>85,67</b>	<b>83,92</b>	<b>85,95</b>	<b>90,06</b>	<b>91,71</b>	<b>91,09</b>	<b>91,22</b>	<b>91,33</b>	<b>91,30</b>	<b>91,36</b>	<b>93,57</b>	<b>91,36</b>	<b>91,07</b>	<b>91,35</b>	<b>91,40</b>
- Biaya Operasional / Operations Expenses	17.807	19.682	7.792	8.141	7.490	8.508	9.614	10.734	7.925	9.721	1.182	1.987	2.934	3.831	4.692
- Pendapatan / Operations Income	20.785	23.452	9.067	9.039	8.167	9.341	10.539	11.753	8.680	10.640	1.263	2.175	3.222	4.194	5.134
<b>Likuiditas / Liquidity</b>															
<b>Short Term Mismatch (%)</b>	<b>28,32</b>	<b>29,04</b>	<b>26,91</b>	<b>27,83</b>	<b>20,54</b>	<b>23,35</b>	<b>23,53</b>	<b>24,80</b>	<b>27,91</b>	<b>30,78</b>	<b>31,15</b>	<b>33,79</b>	<b>30,35</b>	<b>31,77</b>	<b>30,71</b>
- Aktiva Jangka Pendek / Short-Term Assets	38.999	42.924	39.260	40.311	27.790	32.905	34.240	37.351	26.732	31.661	32.752	35.136	32.845	35.267	33.935
- Kewajiban Jangka Pendek / Short-Term Liabilities	137.713	147.805	145.880	144.829	135.271	140.933	145.493	150.591	95.766	102.849	105.146	103.993	108.239	110.992	110.490
<b>Finance to Deposit Ratio (%)</b>	<b>78,51</b>	<b>78,41</b>	<b>81,83</b>	<b>79,86</b>	<b>84,69</b>	<b>80,29</b>	<b>77,33</b>	<b>76,26</b>	<b>74,13</b>	<b>76,13</b>	<b>78,06</b>	<b>74,58</b>	<b>77,50</b>	<b>75,33</b>	<b>76,17</b>
- Pembiayaan / Financing	124.766	138.602	143.444	137.528	107.802	107.817	109.007	109.275	68.823	75.728	79.992	76.718	81.348	81.385	81.324
- Dana Pihak Ketiga / Third Party Funds	158.917	176.763	175.305	172.207	127.286	134.279	140.966	143.297	92.846	99.469	102.475	102.870	104.962	108.032	106.764

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Capital Adequacy Ratio (%)</b>	<b>16,24</b>	<b>16,17</b>	<b>16,83</b>	<b>21,71</b>	<b>21,40</b>	<b>21,50</b>	<b>21,45</b>	<b>21,49</b>	<b>21,12</b>	<b>21,23</b>	<b>21,22</b>	<b>25,37</b>	<b>25,77</b>	<b>25,57</b>	<b>25,67</b>
- Modal / Capital	8.580	9.612	10.205	15.589	20.995	21.151	21.386	21.774	28.466	28.665	29.419	29.083	29.330	29.456	29.774
- ATMR / Risk Weighted Assets	52.824	59.448	60.651	71.817	98.093	98.366	99.707	101.310	134.785	135.030	138.649	114.622	113.803	115.209	115.977
<b>Kualitas Aktiva Produktif / Earning Asset Quality</b>															
<b>APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)</b>	<b>2,50</b>	<b>1,46</b>	<b>1,18</b>	<b>1,64</b>	<b>1,91</b>	<b>1,90</b>	<b>1,84</b>	<b>1,84</b>	<b>2,07</b>	<b>1,94</b>	<b>2,07</b>	<b>2,21</b>	<b>2,11</b>	<b>2,27</b>	<b>2,20</b>
- APYD / Classified Earning Assets	2.307	1.532	1.481	2.036	3.233	3.204	3.240	3.282	4.908	4.638	5.019	5.361	5.055	5.439	5.360
- Total Aktiva Produktif / Total Earning assets	92.389	105.115	125.817	123.821	169.080	168.577	176.306	178.169	237.326	239.471	242.208	242.867	239.167	239.731	243.350
<b>Rentabilitas / Profitability</b>															
<b>Net Operating Margin (%)</b>	<b>0,97</b>	<b>1,88</b>	<b>1,47</b>	<b>2,17</b>	<b>1,89</b>	<b>1,89</b>	<b>1,92</b>	<b>1,94</b>	<b>1,72</b>	<b>1,82</b>	<b>2,52</b>	<b>3,28</b>	<b>3,07</b>	<b>2,95</b>	<b>2,86</b>
- Pendapatan / Net Operations Income	816	1.766	1.803	2.965	3.560	3.503	3.525	3.556	4.008	4.229	6.026	6.097	6.225	6.249	6.216
- Rata-rata Aktiva / Average Earning Assets	84.348	94.204	122.653	136.367	187.969	185.301	184.078	183.286	232.365	232.728	239.402	186.146	203.048	211.566	217.476
<b>Return On Assets Ratio (%)</b>	<b>0,88</b>	<b>1,69</b>	<b>1,59</b>	<b>2,29</b>	<b>1,98</b>	<b>1,93</b>	<b>1,95</b>	<b>1,95</b>	<b>1,70</b>	<b>1,77</b>	<b>2,38</b>	<b>3,05</b>	<b>2,78</b>	<b>2,65</b>	<b>2,56</b>
- Laba / Profit	813	1.716	1.799	2.957	3.549	3.467	3.511	3.535	3.939	4.123	6.075	5.989	5.958	5.941	5.949
- Rata-Rata total aset / Average Assets	92.771	101.461	113.421	129.304	179.602	179.306	180.193	181.038	231.410	233.461	255.626	196.426	214.400	224.499	231.963
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)</b>	<b>93,50</b>	<b>84,00</b>	<b>83,66</b>	<b>80,15</b>	<b>81,40</b>	<b>81,87</b>	<b>81,61</b>	<b>81,44</b>	<b>83,39</b>	<b>82,59</b>	<b>81,70</b>	<b>78,97</b>	<b>78,02</b>	<b>77,58</b>	<b>78,45</b>
- Biaya Operasional / Operations Expenses	11.743	9.272	3.848	5.987	9.092	10.546	11.734	13.001	18.442	20.057	2.242	3.816	5.524	7.207	9.432
- Pendapatan / Operations Income	12.559	11.038	4.599	7.470	11.169	12.881	14.378	15.964	22.116	24.286	2.744	4.832	7.080	9.290	12.022
<b>Likuiditas / Liquidity</b>															
<b>Short Term Mismatch (%)</b>	<b>25,05</b>	<b>31,71</b>	<b>24,91</b>	<b>24,84</b>	<b>34,52</b>	<b>27,59</b>	<b>26,38</b>	<b>30,13</b>	<b>20,74</b>	<b>27,39</b>	<b>24,40</b>	<b>30,83</b>	<b>28,23</b>	<b>26,22</b>	<b>27,81</b>
- Aktiva Jangka Pendek / Short-Term Assets	21.180	29.334	23.263	25.912	38.480	30.353	30.749	34.646	36.133	49.717	44.020	3.066	2.929	47.675	50.116
- Kewajiban Jangka Pendek / Short-Term Liabilities	84.559	92.516	93.389	104.331	111.468	110.002	116.559	114.970	174.230	181.525	180.401	9.943	10.373	181.824	180.198
<b>Finance to Deposit Ratio (%)</b>	<b>76,97</b>	<b>75,28</b>	<b>75,54</b>	<b>75,52</b>	<b>75,83</b>	<b>76,71</b>	<b>74,68</b>	<b>75,51</b>	<b>77,49</b>	<b>75,35</b>	<b>75,90</b>	<b>76,36</b>	<b>77,83</b>	<b>77,57</b>	<b>76,02</b>
- Pembiayaan / Financing	67.326	75.138	75.386	84.010	115.659	116.364	120.248	121.997	165.516	165.545	166.095	165.279	166.833	169.069	169.499
- Dana Pihak Ketiga / Third Party Funds	87.472	99.810	99.794	111.244	152.527	151.695	161.010	161.557	213.583	219.687	218.824	216.442	214.365	217.965	222.979

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

Kelompok Bank / Group of Bank	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
- BUKU 1	71.280	61.798	43.252	43.969	43.118	45.386	41.822	40.106	22.237	19.009	-	-	-	-	-
- BUKU 2	823.832	905.190	872.980	881.696	883.250	921.615	938.777	959.393	960.853	897.206	915.511	896.343	908.486	920.654	921.358
- BUKU 3	2.741.984	2.616.734	2.536.606	2.504.209	2.513.639	2.570.867	2.645.656	2.659.030	2.653.770	2.684.606	2.485.863	2.543.202	2.590.295	2.546.203	2.556.049
- BUKU 4	4.114.559	4.628.888	4.814.894	4.884.208	4.933.083	5.010.246	5.060.452	5.034.103	5.029.103	5.179.999	5.210.123	5.287.290	5.384.499	5.356.282	5.392.193
- BUKU 1 SYARIAH / BUKU 1 SHARIA	15.896	17.479	15.906	15.731	15.498	15.512	16.019	15.995	16.130	8.241	-	-	-	-	-
- BUKU 2 SYARIAH / BUKU 2 SHARIA	202.212	220.588	218.414	210.987	159.123	166.103	171.849	177.209	122.570	132.812	139.850	141.939	142.819	145.092	143.909
- BUKU 3 SYARIAH / BUKU 3 SHARIA	98.583	112.297	112.788	129.613	178.201	177.236	187.288	188.642	248.782	256.019	255.626	252.923	250.349	254.794	260.444
<b>Total</b>	<b>7.997.067</b>	<b>8.501.176</b>	<b>8.571.588</b>	<b>8.626.443</b>	<b>8.682.796</b>	<b>8.861.579</b>	<b>9.020.042</b>	<b>9.034.372</b>	<b>9.031.209</b>	<b>9.158.885</b>	<b>9.006.974</b>	<b>9.121.696</b>	<b>9.276.449</b>	<b>9.223.025</b>	<b>9.273.954</b>

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

Kelompok Bank / Group of Bank	Desember 2018				Desember 2019				Mei 2020				Desember 2020				Mei 2021				
	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	
	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun
BUKU 1	3	15	-	-	1	11	1	-	1	10	-	-	-	4	-	-	-	-	-	-	-
BUKU 2	-	14	37	-	-	15	37	-	-	16	37	-	-	20	38	-	-	21	40	-	-
BUKU 3	-	-	4	23	-	-	4	21	-	-	5	20	-	-	6	20	-	-	7	19	-
BUKU 4	-	-	-	5	-	-	-	6	-	-	-	7	-	-	-	7	-	-	-	8	-
BUKU 1 SYARIAH / BUKU 1 SHARIA	1	3	-	-	1	3	-	-	1	3	-	-	1	2	-	-	-	-	-	-	-
BUKU 2 SYARIAH / BUKU 2 SHARIA	-	4	4	1	-	3	5	1	-	3	6	-	-	2	4	1	-	5	4	1	-
BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	-	1	-	-	-	1	-	-	-	1	-	-	1	3	-	-	1	1	-
<b>Total</b>	<b>1</b>	<b>21</b>	<b>45</b>	<b>30</b>	<b>1</b>	<b>21</b>	<b>46</b>	<b>29</b>	<b>1</b>	<b>22</b>	<b>48</b>	<b>28</b>	<b>1</b>	<b>24</b>	<b>49</b>	<b>31</b>	<b>-</b>	<b>26</b>	<b>52</b>	<b>29</b>	<b>-</b>

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

Indikator / Indicator	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>6.954.091</b>	<b>7.426.309</b>	<b>7.669.014</b>	<b>7.665.338</b>	<b>7.629.298</b>	<b>7.802.831</b>	<b>7.915.328</b>	<b>8.053.647</b>	<b>8.028.047</b>	<b>8.081.035</b>	<b>8.046.439</b>	<b>8.116.746</b>	<b>8.231.425</b>	<b>8.169.922</b>	<b>8.192.237</b>
a. Lancar / Current	6.583.893	6.990.890	7.133.707	7.180.250	7.170.811	7.344.109	7.465.300	7.602.519	7.582.398	7.660.496	7.574.974	7.632.021	7.776.736	7.681.278	7.690.060
b. Dalam Perhatian Khusus / Special Mention	238.955	287.507	362.908	307.768	275.367	275.735	270.712	273.331	267.819	247.751	295.592	306.371	275.864	307.407	311.682
c. Kurang Lancar / Sub-Standard	22.832	24.828	27.581	28.902	25.343	20.928	20.012	18.347	22.260	29.561	29.367	28.004	26.250	29.257	34.005
d. Diragukan / Doubtful	16.704	29.052	25.798	28.387	31.862	27.962	24.039	19.955	17.794	14.503	16.900	21.391	23.701	22.348	27.056
e. Macet / Loss	91.708	94.032	119.019	120.031	125.915	134.097	135.265	139.495	137.777	128.724	129.607	128.958	128.875	129.633	129.434
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>2.005.429</b>	<b>2.046.734</b>	<b>2.027.389</b>	<b>2.011.323</b>	<b>2.060.795</b>	<b>2.044.424</b>	<b>2.068.175</b>	<b>2.107.295</b>	<b>2.092.335</b>	<b>2.066.674</b>	<b>2.445.064</b>	<b>2.083.111</b>	<b>2.086.767</b>	<b>2.089.004</b>	<b>2.074.563</b>
a. Lancar / Current	1.975.960	2.017.643	1.993.485	1.976.499	2.027.050	2.009.515	2.029.702	2.073.469	2.056.422	2.034.344	2.408.615	2.045.278	2.054.185	2.055.333	2.037.716
b. Dalam Perhatian Khusus / Special Mention	26.383	25.974	30.491	30.811	29.767	30.723	35.009	30.328	31.833	27.934	33.423	34.860	28.907	29.952	32.705
c. Kurang Lancar / Sub-Standard	1.257	1.300	1.699	1.599	1.305	1.190	1.139	1.221	1.867	1.988	1.044	857	995	999	1.478
d. Diragukan / Doubtful	282	454	303	716	1.019	909	397	263	336	228	255	303	990	962	961
e. Macet / Loss	1.547	1.365	1.411	1.698	1.655	2.088	1.928	2.014	1.877	2.179	1.728	1.813	1.690	1.757	1.701
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>134.328</b>	<b>151.029</b>	<b>175.811</b>	<b>181.332</b>	<b>187.098</b>	<b>187.174</b>	<b>182.780</b>	<b>181.294</b>	<b>181.911</b>	<b>177.183</b>	<b>178.900</b>	<b>181.327</b>	<b>182.500</b>	<b>184.956</b>	<b>194.636</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>63.130</b>	<b>66.766</b>	<b>65.527</b>	<b>68.473</b>	<b>71.131</b>	<b>72.239</b>	<b>71.440</b>	<b>73.368</b>	<b>69.414</b>	<b>66.058</b>	<b>63.875</b>	<b>62.909</b>	<b>60.535</b>	<b>61.187</b>	<b>61.225</b>
a. Lancar / Current	63.029	66.697	65.402	68.376	71.060	72.178	71.349	73.276	69.324	65.963	63.764	62.734	60.448	61.152	61.192
b. Dalam Perhatian Khusus / Special Mention	9	6	63	36	6	6	35	36	31	35	42	105	23	19	21
c. Kurang Lancar / Sub-Standard	1	0	-	-	0	0	-	-	4	-	11	11	-	-	1
d. Diragukan / Doubtful	-	0	-	-	-	0	0	0	-	-	-	-	-	-	-
e. Macet / Loss	91	63	62	61	65	55	56	55	54	59	58	59	65	16	12
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>92</b>	<b>63</b>	<b>62</b>	<b>61</b>	<b>65</b>	<b>56</b>	<b>56</b>	<b>56</b>	<b>58</b>	<b>59</b>	<b>69</b>	<b>70</b>	<b>65</b>	<b>16</b>	<b>13</b>

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

Indikator / Indicator	2018	2019	2020												2021		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		
<b>Aset Produktif Neraca / Earning Assets</b>	<b>679.820</b>	<b>758.375</b>	<b>750.525</b>	<b>758.046</b>	<b>730.849</b>	<b>765.625</b>	<b>768.713</b>	<b>801.501</b>	<b>798.710</b>	<b>760.527</b>	<b>772.717</b>	<b>756.083</b>	<b>768.895</b>	<b>785.781</b>	<b>776.005</b>		
a. Lancar / Current	633.974	714.099	695.030	709.474	683.871	715.426	719.638	750.082	750.773	718.928	716.796	705.694	722.704	738.595	728.688		
b. Dalam Perhatian Khusus / Special Mention	28.471	24.525	32.346	26.243	24.665	28.619	27.176	30.324	27.160	23.741	37.242	32.278	28.281	28.695	27.671		
c. Kurang Lancar / Sub-Standard	1.664	2.211	1.986	2.284	2.273	1.550	1.850	1.277	1.130	1.248	2.002	1.856	1.394	2.256	3.503		
d. Diragukan / Doubtful	1.481	3.474	2.592	2.398	2.159	2.285	2.783	2.232	2.088	1.374	1.310	1.468	1.677	1.535	1.559		
e. Macet / Loss	14.229	14.066	18.571	17.647	17.880	17.745	17.267	17.587	17.559	15.236	15.367	14.787	14.840	14.702	14.583		
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>104.184</b>	<b>109.462</b>	<b>91.889</b>	<b>90.844</b>	<b>88.348</b>	<b>92.469</b>	<b>94.401</b>	<b>93.965</b>	<b>90.345</b>	<b>78.758</b>	<b>80.388</b>	<b>77.572</b>	<b>73.593</b>	<b>75.669</b>	<b>74.917</b>		
a. Lancar / Current	102.998	108.781	90.736	89.821	87.532	91.647	93.480	92.843	89.311	77.598	79.379	76.842	72.761	74.878	74.028		
b. Dalam Perhatian Khusus / Special Mention	901	487	849	672	474	536	625	805	740	736	751	584	690	633	721		
c. Kurang Lancar / Sub-Standard	8	12	18	12	8	1	2	4	0	3	2	2	1	20	20		
d. Diragukan / Doubtful	5	2	46	25	14	20	6	1	3	2	0	2	2	0	10		
e. Macet / Loss	272	181	240	313	320	265	287	311	290	420	256	141	139	137	137		
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>17.659</b>	<b>19.945</b>	<b>23.453</b>	<b>22.679</b>	<b>22.655</b>	<b>21.866</b>	<b>22.195</b>	<b>21.413</b>	<b>21.070</b>	<b>18.283</b>	<b>18.937</b>	<b>18.256</b>	<b>18.053</b>	<b>18.650</b>	<b>19.812</b>		
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>8.582</b>	<b>7.820</b>	<b>8.173</b>	<b>7.993</b>	<b>8.132</b>	<b>8.072</b>	<b>4.487</b>	<b>4.431</b>	<b>2.138</b>	<b>2.200</b>	<b>2.183</b>	<b>2.163</b>	<b>1.135</b>	<b>1.119</b>	<b>1.287</b>		
a. Lancar / Current	8.581	7.815	8.140	7.988	8.127	8.066	4.482	4.425	2.132	2.195	2.177	2.158	1.130	1.100	1.281		
b. Dalam Perhatian Khusus / Special Mention	-	-	27	-	-	-	-	-	-	-	0	-	-	13	-		
c. Kurang Lancar / Sub-Standard	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-		
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
e. Macet / Loss	-	6	6	6	6	6	6	6	6	6	6	6	6	6	6		
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>1</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>		



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

Indikator / Indicator	2018	2019	2020										2021		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>2.358.948</b>	<b>2.287.670</b>	<b>2.194.443</b>	<b>2.188.445</b>	<b>2.175.893</b>	<b>2.234.334</b>	<b>2.261.602</b>	<b>2.308.989</b>	<b>2.289.116</b>	<b>2.297.698</b>	<b>2.142.573</b>	<b>2.190.278</b>	<b>2.220.061</b>	<b>2.190.658</b>	<b>2.188.710</b>
a. Lancar / Current	2.215.904	2.114.570	2.022.745	2.028.103	2.022.463	2.085.712	2.120.860	2.170.235	2.153.799	2.163.889	2.013.558	2.054.608	2.094.087	2.056.899	2.052.890
b. Dalam Perhatian Khusus / Special Mention	100.352	126.529	121.808	110.939	101.287	95.995	91.720	90.696	87.068	87.843	85.750	91.469	80.773	88.234	87.865
c. Kurang Lancar / Sub-Standard	5.284	6.528	6.134	5.416	5.764	5.110	4.302	4.481	6.116	5.926	4.944	4.813	4.382	4.231	6.720
d. Diragukan / Doubtful	5.113	9.100	6.613	5.885	6.407	6.661	6.426	4.986	4.183	3.112	3.596	3.961	3.724	3.450	3.881
e. Macet / Loss	32.296	30.943	37.142	38.102	39.972	40.856	38.294	38.592	37.950	36.927	34.724	35.427	37.094	37.844	37.353
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>998.860</b>	<b>940.366</b>	<b>888.745</b>	<b>880.458</b>	<b>910.319</b>	<b>913.008</b>	<b>921.006</b>	<b>929.164</b>	<b>919.883</b>	<b>938.324</b>	<b>1.232.249</b>	<b>888.142</b>	<b>888.384</b>	<b>858.821</b>	<b>845.680</b>
a. Lancar / Current	978.081	921.160	867.421	861.247	890.990	893.948	901.989	908.964	900.108	917.997	1.210.614	865.895	869.593	839.681	826.845
b. Dalam Perhatian Khusus / Special Mention	18.913	16.892	19.486	17.409	17.572	17.120	17.175	18.331	18.014	18.443	19.883	20.464	17.005	17.339	17.092
c. Kurang Lancar / Sub-Standard	856	1.176	1.019	958	913	1.039	963	990	988	1.040	915	720	875	838	835
d. Diragukan / Doubtful	122	283	104	75	70	99	110	84	76	71	100	107	81	78	79
e. Macet / Loss	890	855	716	769	773	802	768	794	697	773	736	957	829	884	830
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>44.559</b>	<b>48.886</b>	<b>51.727</b>	<b>51.204</b>	<b>53.900</b>	<b>54.566</b>	<b>50.864</b>	<b>49.928</b>	<b>50.010</b>	<b>47.849</b>	<b>45.016</b>	<b>45.984</b>	<b>46.986</b>	<b>47.326</b>	<b>49.698</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>22.429</b>	<b>22.160</b>	<b>18.330</b>	<b>19.315</b>	<b>19.153</b>	<b>19.382</b>	<b>20.259</b>	<b>21.445</b>	<b>20.539</b>	<b>19.244</b>	<b>15.133</b>	<b>14.918</b>	<b>14.796</b>	<b>14.568</b>	<b>14.360</b>
a. Lancar / Current	22.414	22.159	18.302	19.304	19.151	19.380	20.246	21.432	20.526	19.217	15.120	14.905	14.781	14.564	14.357
b. Dalam Perhatian Khusus / Special Mention	0	-	27	11	2	2	13	13	13	27	2	2	15	3	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	11	11	-	-	1
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	0	0	0	0	0	0	0	0	0	0	0	2	2
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>15</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>2</b>	<b>3</b>

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

Indikator / Indicator	2018	2019	2020										2021		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>3.572.773</b>	<b>4.011.686</b>	<b>4.321.570</b>	<b>4.353.420</b>	<b>4.364.159</b>	<b>4.436.396</b>	<b>4.508.151</b>	<b>4.562.808</b>	<b>4.565.363</b>	<b>4.646.859</b>	<b>4.768.023</b>	<b>4.804.298</b>	<b>4.878.569</b>	<b>4.827.714</b>	<b>4.853.695</b>
a. Lancar / Current	3.415.924	3.817.012	4.042.964	4.105.800	4.133.403	4.203.322	4.274.602	4.328.164	4.327.420	4.424.501	4.504.512	4.528.794	4.617.892	4.545.048	4.560.662
b. Dalam Perhatian Khusus / Special Mention	94.037	121.468	188.162	150.753	130.826	132.954	133.715	134.403	137.651	121.593	157.469	167.317	153.012	173.720	178.417
c. Kurang Lancar / Sub-Standard	14.068	13.607	17.143	18.952	15.362	12.460	11.947	10.742	13.013	20.525	20.542	19.638	18.579	20.779	21.790
d. Diragukan / Doubtful	9.010	15.754	15.370	18.811	21.922	17.741	13.661	11.720	10.541	9.089	10.865	14.964	17.311	16.220	20.555
e. Macet / Loss	39.733	43.846	57.932	59.104	62.646	69.919	74.225	77.779	76.737	71.150	74.634	73.584	71.776	71.948	72.271
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>894.593</b>	<b>990.210</b>	<b>1.041.203</b>	<b>1.034.337</b>	<b>1.056.172</b>	<b>1.032.609</b>	<b>1.046.426</b>	<b>1.077.846</b>	<b>1.076.036</b>	<b>1.043.541</b>	<b>1.127.319</b>	<b>1.112.208</b>	<b>1.119.997</b>	<b>1.149.028</b>	<b>1.148.797</b>
a. Lancar / Current	887.230	981.132	1.029.865	1.019.826	1.042.636	1.017.651	1.027.952	1.065.400	1.061.000	1.032.762	1.113.568	1.097.542	1.107.109	1.135.347	1.131.757
b. Dalam Perhatian Khusus / Special Mention	6.556	8.539	10.112	12.709	11.703	13.044	17.197	11.179	13.059	8.748	12.779	13.665	11.184	11.969	14.866
c. Kurang Lancar / Sub-Standard	390	106	653	610	379	145	166	222	871	926	119	130	114	136	619
d. Diragukan / Doubtful	154	165	153	611	926	788	280	176	252	155	153	194	905	882	871
e. Macet / Loss	263	268	420	581	529	980	831	868	855	951	700	677	686	695	683
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>63.619</b>	<b>73.745</b>	<b>91.670</b>	<b>98.669</b>	<b>101.763</b>	<b>102.033</b>	<b>101.110</b>	<b>101.508</b>	<b>102.268</b>	<b>102.795</b>	<b>107.012</b>	<b>109.187</b>	<b>109.370</b>	<b>110.660</b>	<b>116.789</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>31.604</b>	<b>36.289</b>	<b>38.565</b>	<b>40.691</b>	<b>43.374</b>	<b>44.308</b>	<b>46.197</b>	<b>47.028</b>	<b>46.270</b>	<b>44.157</b>	<b>46.175</b>	<b>45.458</b>	<b>44.234</b>	<b>45.149</b>	<b>45.275</b>
a. Lancar / Current	31.519	36.228	38.473	40.611	43.310	44.254	46.125	46.957	46.200	44.100	46.089	45.306	44.172	45.141	45.254
b. Dalam Perhatian Khusus / Special Mention	9	6	36	25	4	4	22	22	17	3	33	98	3	3	16
c. Kurang Lancar / Sub-Standard	-	0	-	-	0	0	-	-	4	-	-	-	-	-	0
d. Diragukan / Doubtful	-	0	-	-	-	0	0	0	-	-	-	-	-	-	-
e. Macet / Loss	76	54	56	55	59	49	50	50	48	53	53	53	59	4	4
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>76</b>	<b>54</b>	<b>56</b>	<b>55</b>	<b>59</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>52</b>	<b>53</b>	<b>53</b>	<b>53</b>	<b>59</b>	<b>4</b>	<b>4</b>

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

Indikator / Indicator	2018	2019	2020					2021							
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>180.891</b>	<b>198.374</b>	<b>225.073</b>	<b>192.400</b>	<b>143.181</b>	<b>149.595</b>	<b>154.708</b>	<b>157.775</b>	<b>108.655</b>	<b>116.704</b>	<b>123.726</b>	<b>126.025</b>	<b>127.047</b>	<b>128.649</b>	<b>126.923</b>
a. Lancar / Current	167.302	183.242	205.410	174.389	128.297	134.987	139.659	142.786	98.326	106.167	110.325	112.926	114.230	113.896	111.521
b. Dalam Perhatian Khusus / Special Mention	9.679	10.194	14.413	12.907	10.964	10.645	11.113	11.221	7.902	7.852	10.323	10.238	9.856	11.768	12.383
c. Kurang Lancar / Sub-Standard	854	1.244	992	1.143	552	455	436	419	117	206	239	212	254	193	204
d. Diragukan / Doubtful	378	413	513	570	416	456	439	395	198	145	397	205	172	319	230
e. Macet / Loss	2.677	3.280	3.744	3.390	2.953	3.052	3.062	2.953	2.112	2.334	2.441	2.444	2.536	2.472	2.584
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>1.786</b>	<b>3.358</b>	<b>1.719</b>	<b>1.900</b>	<b>1.944</b>	<b>1.931</b>	<b>2.025</b>	<b>2.118</b>	<b>1.268</b>	<b>1.545</b>	<b>2.379</b>	<b>2.479</b>	<b>2.557</b>	<b>2.951</b>	<b>3.018</b>
a. Lancar / Current	1.718	3.292	1.656	1.845	1.904	1.885	1.978	2.077	1.229	1.511	2.338	2.436	2.510	2.907	2.948
b. Dalam Perhatian Khusus / Special Mention	3	4	30	10	6	11	7	5	7	1	5	4	6	2	19
c. Kurang Lancar / Sub-Standard	3	4	5	18	4	5	8	5	2	4	2	2	4	4	4
d. Diragukan / Doubtful	1	4	1	2	4	0	1	0	0	0	2	0	1	1	2
e. Macet / Loss	61	55	27	25	26	30	32	31	28	29	32	36	36	37	45
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>3.975</b>	<b>4.999</b>	<b>5.283</b>	<b>5.148</b>	<b>3.954</b>	<b>3.998</b>	<b>3.977</b>	<b>3.804</b>	<b>2.459</b>	<b>2.718</b>	<b>3.114</b>	<b>2.900</b>	<b>3.002</b>	<b>3.026</b>	<b>3.070</b>
<b>Pembiayaan kepada Bank Lain / Interbank Financing</b>	<b>287</b>	<b>308</b>	<b>300</b>	<b>302</b>	<b>244</b>	<b>244</b>	<b>249</b>	<b>237</b>	<b>162</b>	<b>162</b>	<b>156</b>	<b>149</b>	<b>151</b>	<b>145</b>	<b>112</b>
a. Lancar / Current	287	308	300	302	244	244	249	236	161	157	151	144	147	140	108
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	1	1	5	4	4	4	-	4
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	-	-	-	-	-	-	-	-	-	-	-	-	4	-
<b>Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>-</b>

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

Indikator / Indicator	2018	2019	2020										2021		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>91.150</b>	<b>103.490</b>	<b>124.156</b>	<b>122.141</b>	<b>167.232</b>	<b>166.624</b>	<b>174.292</b>	<b>176.158</b>	<b>234.448</b>	<b>236.718</b>	<b>239.402</b>	<b>240.063</b>	<b>236.853</b>	<b>237.119</b>	<b>246.903</b>
a. Lancar / Current	86.912	100.594	121.051	117.819	160.864	160.334	168.096	170.054	225.146	228.290	229.782	229.999	227.824	226.840	236.298
b. Dalam Perhatian Khusus / Special Mention	1.971	1.057	1.207	2.225	3.072	3.044	2.811	2.706	4.542	3.736	4.807	5.068	3.942	4.989	5.346
c. Kurang Lancar / Sub-Standard	715	1.090	1.193	960	1.278	1.262	1.399	1.312	1.658	1.649	1.640	1.485	1.642	1.798	1.787
d. Diragukan / Doubtful	385	108	489	551	769	691	593	548	667	716	731	794	817	824	830
e. Macet / Loss	1.167	641	215	586	1.250	1.293	1.393	1.538	2.435	2.328	2.441	2.717	2.629	2.667	2.642
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>1.239</b>	<b>1.626</b>	<b>1.660</b>	<b>1.680</b>	<b>1.772</b>	<b>1.877</b>	<b>1.940</b>	<b>1.936</b>	<b>2.800</b>	<b>2.675</b>	<b>2.730</b>	<b>2.710</b>	<b>2.237</b>	<b>2.535</b>	<b>2.151</b>
a. Lancar / Current	1.236	1.623	1.660	1.678	1.771	1.876	1.940	1.936	2.781	2.648	2.716	2.563	2.212	2.521	2.139
b. Dalam Perhatian Khusus / Special Mention	3	-	-	1	1	1	-	-	10	6	5	142	23	8	6
c. Kurang Lancar / Sub-Standard	-	2	-	-	-	-	-	-	5	16	5	2	1	1	1
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	0	0	0	0	1	2	0
e. Macet / Loss	-	0	-	-	-	-	-	-	3	5	4	3	-	3	5
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>2.267</b>	<b>1.841</b>	<b>1.898</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.769</b>	<b>4.714</b>	<b>4.821</b>	<b>5.001</b>	<b>5.090</b>	<b>5.295</b>	<b>5.266</b>
<b>Pembiayaan kepada Bank Lain / Interbank Financing</b>	<b>177</b>	<b>151</b>	<b>147</b>	<b>134</b>	<b>192</b>	<b>197</b>	<b>196</b>	<b>191</b>	<b>270</b>	<b>262</b>	<b>229</b>	<b>222</b>	<b>218</b>	<b>207</b>	<b>191</b>
a. Lancar / Current	177	151	147	134	192	197	196	191	270	262	226	222	218	207	191
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

Keterangan / Items	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>1.315.034</b>	<b>23,36</b>	<b>1.465.848</b>	<b>24,52</b>	<b>1.538.575</b>	<b>24,91</b>	<b>1.687.135</b>	<b>25,31</b>	<b>1.782.379</b>	<b>26,07</b>
Rupiah	997.007	17,71	1.100.040	18,72	1.117.397	18,09	1.262.734	18,94	1.312.055	19,19
Valas / Foreign Exchange	318.027	5,65	365.808	5,79	421.178	6,82	424.401	6,37	470.325	6,88
<b>Tabungan / Saving</b>	<b>1.825.259</b>	<b>32,42</b>	<b>1.945.185</b>	<b>31,38</b>	<b>1.973.964</b>	<b>31,97</b>	<b>2.173.501</b>	<b>32,61</b>	<b>2.206.988</b>	<b>32,28</b>
Rupiah	1.690.086	30,02	1.813.949	29,16	1.826.631	29,58	2.014.663	30,23	2.052.172	30,02
Valas / Foreign Exchange	135.173	2,40	131.236	2,22	147.333	2,39	158.837	2,38	154.816	2,26
<b>Simpanan Berjangka / Time Deposits</b>	<b>2.490.155</b>	<b>44,23</b>	<b>2.587.615</b>	<b>44,10</b>	<b>2.662.818</b>	<b>43,12</b>	<b>2.804.755</b>	<b>42,08</b>	<b>2.847.596</b>	<b>41,65</b>
Rupiah	2.138.035	37,97	2.250.784	38,34	2.333.810	37,79	2.478.610	37,19	2.522.642	36,90
Valas / Foreign Exchange	352.120	6,25	336.831	5,76	329.008	5,33	326.145	4,89	324.955	4,75
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.032.674	18,34	989.554	16,94	1.106.127	17,91	1.147.144	17,21	1.148.742	16,80
Valas / Foreign Exchange	169.841	3,02	163.018	2,77	176.212	2,85	157.535	2,36	162.361	2,37
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715.403	12,71	762.015	12,85	767.718	12,43	820.131	12,30	773.111	11,31
Valas / Foreign Exchange	79.879	1,42	82.261	1,34	63.867	1,03	69.582	1,04	64.824	0,95
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210.895	3,75	247.039	4,43	230.619	3,73	275.986	4,14	285.133	4,17
Valas / Foreign Exchange	57.066	1,01	43.932	0,75	42.738	0,69	59.675	0,90	59.668	0,87
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179.064	3,18	252.177	4,12	229.345	3,71	235.349	3,53	315.657	4,62
Valas / Foreign Exchange	45.334	0,81	47.620	0,90	46.190	0,75	39.353	0,59	38.102	0,56
<b>Total DPK / Total Third Party Funds</b>	<b>5.630.448</b>	<b>100,00</b>	<b>5.998.648</b>	<b>100,00</b>	<b>6.175.356</b>	<b>100,00</b>	<b>6.665.390</b>	<b>100,00</b>	<b>6.836.964</b>	<b>100,00</b>
Rupiah	4.825.128	85,70	5.164.773	86,22	5.277.838	85,47	5.756.007	86,36	5.886.868	86,10
Valas / Foreign Exchange	805.320	14,30	833.875	13,78	897.519	14,53	909.383	13,64	950.096	13,90

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

Keterangan / Items	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>121.318</b>	<b>22,06</b>	<b>149.365</b>	<b>24,05</b>	<b>149.531</b>	<b>24,08</b>	<b>129.619</b>	<b>19,98</b>	<b>160.901</b>	<b>23,15</b>
Rupiah	87.037	15,83	109.549	17,64	124.973	20,12	109.985	16,95	142.821	20,55
Valas / Foreign Exchange	34.281	6,23	39.817	6,41	24.558	3,95	19.634	3,03	18.080	2,60
<b>Tabungan / Saving</b>	<b>123.880</b>	<b>22,52</b>	<b>140.198</b>	<b>22,57</b>	<b>137.237</b>	<b>22,10</b>	<b>151.796</b>	<b>23,39</b>	<b>147.423</b>	<b>21,21</b>
Rupiah	119.402	21,71	135.093	21,75	131.784	21,22	146.614	22,60	143.686	20,67
Valas / Foreign Exchange	4.478	0,81	5.106	0,82	5.453	0,88	5.182	0,80	3.736	0,54
<b>Simpanan Berjangka / Time Deposits</b>	<b>304.788</b>	<b>55,42</b>	<b>331.525</b>	<b>53,38</b>	<b>334.231</b>	<b>53,82</b>	<b>367.457</b>	<b>56,63</b>	<b>386.717</b>	<b>55,64</b>
Rupiah	276.992	50,36	307.189	49,46	314.699	50,68	348.843	53,76	368.366	53,00
Valas / Foreign Exchange	27.797	5,05	24.336	3,92	19.532	3,15	18.614	2,87	18.351	2,64
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	126.661	23,03	121.230	19,52	132.452	21,33	141.280	21,77	148.755	21,40
Valas / Foreign Exchange	15.770	2,87	10.903	1,76	9.689	1,56	8.544	1,32	8.933	1,29
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	75.207	13,67	78.172	12,59	82.867	13,34	95.817	14,77	94.762	13,63
Valas / Foreign Exchange	5.960	1,08	7.101	1,14	4.391	0,71	3.855	0,59	4.297	0,62
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36.689	6,67	53.197	8,57	49.942	8,04	58.069	8,95	59.853	8,61
Valas / Foreign Exchange	1.913	0,35	1.873	0,30	1.899	0,31	3.001	0,46	2.864	0,41
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38.434	6,99	54.589	8,79	49.438	7,96	53.677	8,27	64.996	9,35
Valas / Foreign Exchange	4.155	0,76	4.459	0,72	3.553	0,57	3.214	0,50	2.257	0,32
<b>Total DPK / Total Third Party Funds</b>	<b>549.986</b>	<b>100,00</b>	<b>621.089</b>	<b>100,00</b>	<b>620.999</b>	<b>100,00</b>	<b>648.871</b>	<b>100,00</b>	<b>695.041</b>	<b>100,00</b>
Rupiah	483.431	87,90	551.830	88,85	571.456	92,02	605.441	93,31	654.873	94,22
Valas / Foreign Exchange	66.555	12,10	69.258	11,15	49.543	7,98	43.430	6,69	40.168	5,78

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

Keterangan / Items	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>411.499</b>	<b>23,26</b>	<b>418.100</b>	<b>25,00</b>	<b>451.333</b>	<b>27,71</b>	<b>495.038</b>	<b>27,76</b>	<b>488.380</b>	<b>28,52</b>
Rupiah	295.261	16,69	302.536	18,09	302.155	18,55	346.273	19,42	338.360	19,76
Valas / Foreign Exchange	116.238	6,57	115.563	6,91	149.178	9,16	148.765	8,34	150.020	8,76
<b>Tabungan / Saving</b>	<b>363.433</b>	<b>20,54</b>	<b>350.317</b>	<b>20,95</b>	<b>317.840</b>	<b>19,51</b>	<b>324.453</b>	<b>18,20</b>	<b>295.167</b>	<b>17,23</b>
Rupiah	301.384	17,04	291.165	17,41	252.637	15,51	256.125	14,36	231.632	13,52
Valas / Foreign Exchange	62.049	3,51	59.151	3,54	65.203	4,00	68.328	3,83	63.535	3,71
<b>Simpanan Berjangka / Time Deposits</b>	<b>994.094</b>	<b>56,19</b>	<b>903.801</b>	<b>54,05</b>	<b>859.561</b>	<b>52,77</b>	<b>963.558</b>	<b>54,04</b>	<b>929.157</b>	<b>54,25</b>
Rupiah	853.038	48,22	791.889	47,36	754.966	46,35	854.380	47,92	827.454	48,31
Valas / Foreign Exchange	141.056	7,97	111.913	6,69	104.595	6,42	109.178	6,12	101.702	5,94
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	437.842	24,75	384.802	23,01	408.820	25,10	431.280	24,19	374.693	21,88
Valas / Foreign Exchange	70.199	3,97	61.359	3,67	59.290	3,64	59.611	3,34	50.173	2,93
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	248.418	14,04	238.631	14,27	202.525	12,43	236.431	13,26	241.091	14,08
Valas / Foreign Exchange	33.720	1,91	29.836	1,78	23.052	1,42	24.942	1,40	26.609	1,55
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	108.174	6,11	98.552	5,89	83.746	5,14	112.129	6,29	105.253	6,15
Valas / Foreign Exchange	21.418	1,21	10.765	0,64	15.401	0,95	18.057	1,01	17.129	1,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	58.603	3,31	69.904	4,18	59.875	3,68	74.539	4,18	106.418	6,21
Valas / Foreign Exchange	15.719	0,89	9.953	0,60	6.852	0,42	6.569	0,37	7.792	0,45
<b>Total DPK / Total Third Party Funds</b>	<b>1.769.026</b>	<b>100,00</b>	<b>1.672.217</b>	<b>100,00</b>	<b>1.628.734</b>	<b>100,00</b>	<b>1.783.049</b>	<b>100,00</b>	<b>1.712.704</b>	<b>100,00</b>
Rupiah	1.449.683	81,95	1.385.590	82,86	1.309.758	80,42	1.456.778	81,70	1.397.446	81,59
Valas / Foreign Exchange	319.343	18,05	286.627	17,14	318.976	19,58	326.271	18,30	315.258	18,41

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

Keterangan / Items	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>746.337</b>	<b>24,85</b>	<b>847.436</b>	<b>25,12</b>	<b>882.797</b>	<b>24,46</b>	<b>1.010.726</b>	<b>25,93</b>	<b>1.089.232</b>	<b>26,57</b>
Rupiah	581.628	19,37	641.664	19,02	643.199	17,82	765.174	19,63	790.879	19,29
Valas / Foreign Exchange	164.709	5,48	205.772	6,10	239.597	6,64	245.552	6,30	298.354	7,28
<b>Tabungan / Saving</b>	<b>1.240.146</b>	<b>41,30</b>	<b>1.345.969</b>	<b>39,90</b>	<b>1.410.273</b>	<b>39,08</b>	<b>1.575.254</b>	<b>40,41</b>	<b>1.643.707</b>	<b>40,10</b>
Rupiah	1.171.739	39,02	1.279.486	37,92	1.334.049	36,97	1.490.402	38,24	1.556.629	37,97
Valas / Foreign Exchange	68.407	2,28	66.483	1,97	76.225	2,11	84.852	2,18	87.078	2,12
<b>Simpanan Berjangka / Time Deposits</b>	<b>1.016.532</b>	<b>33,85</b>	<b>1.180.339</b>	<b>34,99</b>	<b>1.315.538</b>	<b>36,46</b>	<b>1.311.962</b>	<b>33,66</b>	<b>1.366.537</b>	<b>33,33</b>
Rupiah	841.478	28,02	985.176	29,20	1.117.951	30,98	1.121.852	28,78	1.169.639	28,53
Valas / Foreign Exchange	175.054	5,83	195.163	5,78	197.586	5,48	190.109	4,88	196.898	4,80
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	388.637	12,94	399.872	11,85	502.526	13,93	516.133	13,24	563.860	13,75
Valas / Foreign Exchange	78.921	2,63	87.545	2,59	101.885	2,82	84.354	2,16	98.835	2,41
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	361.459	12,04	413.138	12,25	443.063	12,28	454.510	11,66	403.402	9,84
Valas / Foreign Exchange	39.502	1,32	44.672	1,32	36.098	1,00	40.178	1,03	32.941	0,80
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	49.310	1,64	74.815	2,22	81.193	2,25	75.143	1,93	97.608	2,38
Valas / Foreign Exchange	32.272	1,07	30.956	0,92	24.676	0,68	36.834	0,94	38.865	0,95
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	42.073	1,40	97.350	2,89	91.169	2,53	76.066	1,95	104.768	2,56
Valas / Foreign Exchange	24.358	0,81	31.990	0,95	34.927	0,97	28.743	0,74	26.258	0,64
<b>Total DPK / Total Third Party Funds</b>	<b>3.003.015</b>	<b>100,00</b>	<b>3.373.744</b>	<b>100,00</b>	<b>3.608.608</b>	<b>100,00</b>	<b>3.897.941</b>	<b>100,00</b>	<b>4.099.477</b>	<b>100,00</b>
Rupiah	2.594.845	86,41	2.906.326	86,15	3.095.200	85,77	3.377.428	86,65	3.517.147	85,80
Valas / Foreign Exchange	408.170	13,59	467.418	13,85	513.408	14,23	520.513	13,35	582.330	14,20



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

Keterangan / Items	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>17.259</b>	<b>10,86</b>	<b>26.781</b>	<b>15,15</b>	<b>28.825</b>	<b>16,44</b>	<b>14.042</b>	<b>14,12</b>	<b>15.312</b>	<b>14,34</b>
Rupiah	16.355	10,29	26.031	14,73	26.394	15,06	13.566	13,64	14.852	13,91
Valas / Foreign Exchange	904	0,57	750	0,42	2.431	1,39	475	0,48	460	0,43
<b>Tabungan / Saving</b>	<b>51.357</b>	<b>32,32</b>	<b>59.136</b>	<b>33,45</b>	<b>59.973</b>	<b>34,21</b>	<b>29.495</b>	<b>29,65</b>	<b>29.239</b>	<b>27,39</b>
Rupiah	51.117	32,17	58.669	33,19	59.542	33,97	29.291	29,45	29.033	27,19
Valas / Foreign Exchange	240	0,15	467	0,26	430	0,25	204	0,21	207	0,19
<b>Simpanan Berjangka / Time Deposits</b>	<b>90.301</b>	<b>56,82</b>	<b>90.847</b>	<b>51,39</b>	<b>86.508</b>	<b>49,35</b>	<b>55.933</b>	<b>56,23</b>	<b>62.212</b>	<b>58,27</b>
Rupiah	85.898	54,05	87.887	49,72	82.815	47,24	53.005	53,29	59.601	55,82
Valas / Foreign Exchange	4.403	2,77	2.960	1,67	3.693	2,11	2.928	2,94	2.611	2,45
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	27.479	17,29	33.742	19,09	23.542	13,43	11.745	11,81	13.432	12,58
Valas / Foreign Exchange	1.545	0,97	1.589	0,90	2.465	1,41	717	0,72	465	0,44
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	15.061	9,48	16.718	9,46	25.995	14,83	11.461	11,52	14.846	13,91
Valas / Foreign Exchange	501	0,32	260	0,15	73	0,04	129	0,13	72	0,07
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	10.219	6,43	12.909	7,30	9.900	5,65	16.205	16,29	8.778	8,22
Valas / Foreign Exchange	1.415	0,89	271	0,15	691	0,39	1.640	1,65	663	0,62
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	33.140	20,85	24.517	13,87	23.379	13,34	13.594	13,67	22.546	21,12
Valas / Foreign Exchange	942	0,59	840	0,48	465	0,27	443	0,45	1.411	1,32
<b>Total DPK / Total Third Party Funds</b>	<b>158.917</b>	<b>100,00</b>	<b>176.763</b>	<b>100,00</b>	<b>175.305</b>	<b>100,00</b>	<b>99.469</b>	<b>100,00</b>	<b>106.764</b>	<b>100,00</b>
Rupiah	153.371	96,51	172.586	97,64	168.751	96,26	95.862	96,37	103.485	96,93
Valas / Foreign Exchange	5.547	3,49	4.177	2,36	6.554	3,74	3.607	3,63	3.278	3,07

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

Keterangan / Items	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>9.386</b>	<b>10,73</b>	<b>14.480</b>	<b>14,51</b>	<b>15.964</b>	<b>16,00</b>	<b>36.221</b>	<b>16,49</b>	<b>28.554</b>	<b>12,81</b>
Rupiah	7.496	8,57	10.573	10,59	10.551	10,57	26.248	11,95	25.144	11,28
Valas / Foreign Exchange	1.891	2,16	3.907	3,91	5.413	5,42	9.974	4,54	3.410	1,53
<b>Tabungan / Saving</b>	<b>35.070</b>	<b>40,09</b>	<b>39.800</b>	<b>39,88</b>	<b>41.692</b>	<b>41,78</b>	<b>90.040</b>	<b>40,99</b>	<b>91.452</b>	<b>41,01</b>
Rupiah	35.070	40,09	39.770	39,85	41.670	41,76	89.768	40,86	91.192	40,90
Valas / Foreign Exchange	-	-	30	0,03	22	0,02	272	0,12	259	0,12
<b>Simpanan Berjangka / Time Deposits</b>	<b>43.015</b>	<b>49,18</b>	<b>45.529</b>	<b>45,62</b>	<b>42.138</b>	<b>42,23</b>	<b>93.425</b>	<b>42,53</b>	<b>102.974</b>	<b>46,18</b>
Rupiah	39.208	44,82	43.071	43,15	38.536	38,62	88.110	40,11	97.581	43,76
Valas / Foreign Exchange	3.807	4,35	2.459	2,46	3.602	3,61	5.316	2,42	5.392	2,42
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	30.094	34,40	30.550	30,61	26.330	26,38	38.756	17,64	48.002	21,53
Valas / Foreign Exchange	3.404	3,89	1.623	1,63	2.884	2,89	4.310	1,96	3.955	1,77
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4.633	5,30	7.010	7,02	6.243	6,26	20.065	9,13	19.010	8,53
Valas / Foreign Exchange	195	0,22	391	0,39	254	0,25	478	0,22	905	0,41
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	1.641	1,88	1.920	1,92	2.014	2,02	12.930	5,89	13.641	6,12
Valas / Foreign Exchange	48	0,05	67	0,07	71	0,07	143	0,07	147	0,07
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.840	3,25	3.590	3,60	3.948	3,96	16.359	7,45	16.928	7,59
Valas / Foreign Exchange	160	0,18	377	0,38	393	0,39	384	0,17	384	0,17
<b>Total DPK / Total Third Party Funds</b>	<b>87.472</b>	<b>100,00</b>	<b>99.810</b>	<b>100,00</b>	<b>99.794</b>	<b>100,00</b>	<b>219.687</b>	<b>100,00</b>	<b>222.979</b>	<b>100,00</b>
Rupiah	81.774	93,49	93.414	93,59	90.756	90,94	204.126	92,92	213.917	95,94
Valas / Foreign Exchange	5.698	6,51	6.395	6,41	9.038	9,06	15.561	7,08	9.062	4,06

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

Keterangan / Items	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	2,20	2,27	2,20	2,20	2,15	2,10	2,07	2,00	1,97	1,91	1,92	1,89	1,85	1,80	1,82
Valas / Foreign Exchange	0,50	0,78	0,56	0,54	0,63	0,57	0,57	0,50	0,44	0,42	0,39	0,38	0,35	0,35	0,33
<b>Tabungan / Saving</b>															
Rupiah	1,31	1,17	1,03	1,03	0,98	0,96	0,95	0,90	0,87	0,86	0,84	0,83	0,83	0,80	0,80
Valas / Foreign Exchange	0,45	0,43	0,40	0,39	0,37	0,36	0,36	0,30	0,28	0,28	0,26	0,26	0,23	0,22	0,21
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,92	6,02	5,61	5,49	5,36	5,17	4,90	4,66	4,45	4,22	4,05	3,88	3,74	3,68	3,55
Valas / Foreign Exchange	2,11	2,09	1,62	1,69	1,59	1,42	1,26	0,93	0,80	0,72	0,67	0,63	0,62	0,59	0,55
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,84	6,32	5,87	5,75	5,67	5,54	5,14	4,79	4,57	4,39	4,34	4,25	3,96	3,81	3,76
Valas / Foreign Exchange	2,61	2,44	1,91	2,04	1,99	1,85	1,61	1,35	1,17	1,00	0,91	0,73	0,65	0,63	0,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,00	6,79	6,19	6,13	6,07	5,95	5,57	5,41	5,31	5,12	4,92	4,82	4,55	4,41	4,30
Valas / Foreign Exchange	2,26	2,37	2,18	2,52	2,07	2,00	1,93	1,72	1,60	1,38	1,22	1,20	1,10	1,02	0,98
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	6,92	6,56	6,50	6,40	6,37	6,23	6,15	5,98	5,80	5,64	5,50	5,22	5,05	4,92
Valas / Foreign Exchange	1,75	2,17	2,10	2,04	1,92	1,85	1,81	1,72	1,59	1,44	1,34	1,27	1,21	1,18	1,13

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	2,25	2,15	2,16	2,20	2,18	2,16	2,09	2,09	2,13	2,11	2,12	2,06	2,05	2,04	2,03
Valas / Foreign Exchange	0,48	0,65	0,52	0,44	0,44	0,39	0,40	0,43	0,45	0,39	0,34	0,34	0,28	0,32	0,27
<b>Tabungan / Saving</b>															
Rupiah	2,00	2,01	1,84	1,82	1,78	1,79	1,77	1,78	1,74	1,71	1,71	1,73	1,72	1,68	1,64
Valas / Foreign Exchange	0,24	0,30	0,37	0,46	0,36	0,28	0,34	0,40	0,32	0,27	0,27	0,31	0,23	0,24	0,16
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,31	6,63	6,22	6,24	6,21	6,14	6,03	5,86	5,69	5,50	5,36	5,16	4,95	4,78	4,49
Valas / Foreign Exchange	2,29	1,87	1,57	1,57	1,47	1,50	1,39	1,27	1,27	1,10	0,98	0,93	0,85	0,77	0,69
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,77	7,32	6,99	6,92	6,92	6,91	6,85	6,73	6,58	6,40	6,28	6,07	5,37	5,14	5,08
Valas / Foreign Exchange	2,56	2,40	1,86	1,94	1,88	1,79	1,59	1,56	1,57	1,46	1,40	1,31	1,28	1,24	1,12
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,87	7,62	7,18	7,13	7,07	6,77	6,73	6,42	6,34	6,15	5,98	5,89	5,65	5,55	5,37
Valas / Foreign Exchange	2,33	2,39	2,10	2,10	1,99	2,05	2,25	2,15	2,12	2,11	1,99	1,82	1,34	1,27	1,21
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,40	7,51	7,11	7,07	7,02	7,01	6,97	6,86	6,74	6,65	6,53	6,42	6,15	6,01	5,85
Valas / Foreign Exchange	2,15	2,44	2,20	2,18	2,12	2,08	2,08	2,04	1,93	1,72	1,63	1,31	1,32	1,29	1,23

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

Keterangan / Items	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	2,37	2,34	2,25	2,22	2,22	2,28	2,21	2,15	2,13	2,08	2,00	1,96	1,98	1,87	1,89
Valas / Foreign Exchange	0,66	0,92	0,52	0,45	0,49	0,48	0,50	0,45	0,44	0,42	0,33	0,28	0,26	0,22	0,20
<b>Tabungan / Saving</b>															
Rupiah	2,02	1,94	1,74	1,69	1,62	1,59	1,58	1,57	1,55	1,52	1,43	1,40	1,43	1,39	1,36
Valas / Foreign Exchange	0,51	0,52	0,44	0,42	0,40	0,39	0,39	0,35	0,31	0,30	0,25	0,24	0,22	0,20	0,19
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,24	6,34	5,87	5,77	5,70	5,63	5,37	5,14	4,89	4,61	4,42	4,22	4,06	3,97	3,85
Valas / Foreign Exchange	2,17	1,89	1,13	1,22	1,15	1,07	1,00	0,90	0,88	0,85	0,77	0,66	0,61	0,58	0,57
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,37	6,64	6,14	5,99	5,89	5,84	5,58	5,36	5,22	4,99	4,84	4,64	4,29	4,11	4,12
Valas / Foreign Exchange	2,39	1,96	1,36	1,72	1,83	1,78	1,55	1,28	1,16	0,92	0,87	0,73	0,66	0,64	0,71
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,21	6,93	6,11	6,04	5,98	5,98	5,46	5,37	5,31	5,16	4,95	4,99	4,76	4,59	4,51
Valas / Foreign Exchange	2,22	1,92	1,80	1,76	1,91	1,86	1,81	1,73	1,67	1,59	1,34	1,34	1,15	1,01	0,95
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,02	7,21	6,91	6,75	6,71	6,66	6,56	6,45	6,19	5,93	5,79	5,70	5,42	5,28	5,22
Valas / Foreign Exchange	1,46	2,22	1,86	2,21	1,81	1,71	1,66	1,59	1,52	1,49	1,47	1,43	1,28	1,24	1,21

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

Keterangan / Items	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	2,13	2,26	2,21	2,22	2,15	2,06	2,04	1,96	1,91	1,86	1,89	1,87	1,80	1,76	1,77
Valas / Foreign Exchange	0,41	0,75	0,59	0,62	0,74	0,66	0,64	0,53	0,44	0,44	0,42	0,42	0,40	0,39	0,38
<b>Tabungan / Saving</b>															
Rupiah	1,04	0,91	0,82	0,83	0,79	0,76	0,76	0,70	0,66	0,66	0,67	0,66	0,65	0,63	0,64
Valas / Foreign Exchange	0,41	0,38	0,38	0,37	0,36	0,35	0,35	0,27	0,27	0,28	0,26	0,26	0,23	0,22	0,22
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,45	5,51	5,22	5,06	4,81	4,46	4,14	3,76	3,62	3,46	3,39	3,27	3,19	3,14	3,05
Valas / Foreign Exchange	2,03	2,25	1,96	1,98	1,86	1,61	1,32	0,91	0,68	0,58	0,59	0,57	0,60	0,58	0,52
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,27	5,92	5,54	5,43	5,36	5,15	4,86	4,07	3,77	3,61	3,60	3,52	3,37	3,23	3,19
Valas / Foreign Exchange	2,81	2,77	2,26	2,28	2,14	1,92	1,66	1,38	1,13	1,01	0,89	0,65	0,57	0,55	0,60
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,07	6,10	5,69	5,67	5,57	5,43	5,08	4,83	4,63	4,33	4,12	3,89	3,59	3,51	3,45
Valas / Foreign Exchange	2,29	2,53	2,43	2,27	2,17	2,08	1,98	1,69	1,53	1,23	1,09	1,08	1,07	0,97	0,96
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,25	6,75	6,43	6,42	6,36	6,23	5,98	5,91	5,70	5,49	5,30	5,03	4,61	4,42	4,22
Valas / Foreign Exchange	1,90	2,14	2,15	1,99	1,94	1,86	1,82	1,73	1,58	1,41	1,29	1,23	1,19	1,16	1,10

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

Keterangan / Items	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	1,62	2,20	2,04	1,81	1,17	1,24	1,16	1,11	1,22	1,16	1,26	1,35	1,32	1,32	1,23
Valas / Foreign Exchange	0,64	0,51	0,62	0,65	0,99	0,99	0,99	0,99	0,43	0,59	0,33	0,36	0,33	0,44	0,22
<b>Tabungan / Saving</b>															
Rupiah	1,59	1,30	1,18	1,12	1,09	1,08	0,95	0,89	1,16	1,32	1,31	1,05	1,09	0,94	0,89
Valas / Foreign Exchange	0,21	0,22	0,15	0,14	0,23	0,24	0,24	0,24	0,25	0,25	0,26	0,23	0,25	0,25	0,25
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,49	6,04	5,73	5,02	5,59	5,60	5,51	5,14	4,27	4,76	4,28	4,32	3,93	4,06	3,71
Valas / Foreign Exchange	1,82	3,01	0,64	0,60	1,04	1,43	0,99	1,52	1,44	1,29	1,26	1,21	1,03	1,09	0,94
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,70	6,59	6,10	6,34	6,42	6,56	6,46	5,97	5,41	4,88	5,04	5,26	3,99	4,61	4,43
Valas / Foreign Exchange	2,58	0,71	1,81	1,66	1,10	0,93	1,01	1,13	1,19	1,44	1,24	1,17	1,01	1,43	1,82
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,19	6,13	5,80	5,29	5,93	5,85	5,78	5,39	5,66	4,85	5,13	4,73	4,61	4,70	4,57
Valas / Foreign Exchange	2,14	0,68	0,29	0,24	0,47	1,22	1,23	1,10	1,12	1,23	1,27	1,24	0,99	1,17	3,96
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,65	5,45	4,88	4,51	5,03	5,25	5,02	4,98	5,01	4,67	4,97	4,73	4,67	4,53	4,52
Valas / Foreign Exchange	0,98	0,71	0,51	0,69	0,69	0,51	0,49	0,42	0,99	0,98	1,29	0,99	0,99	1,27	1,18

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	0,70	1,70	1,66	1,61	1,26	1,51	1,26	1,57	1,36	0,86	0,88	0,77	0,72	0,86	1,45
Valas / Foreign Exchange	0,44	0,35	0,23	0,16	0,15	0,15	0,13	0,14	0,28	0,13	0,16	0,16	0,18	0,23	0,30
<b>Tabungan / Saving</b>															
Rupiah	1,90	1,42	1,32	1,32	1,25	1,31	1,31	1,29	1,16	1,19	0,96	1,09	1,21	1,09	1,09
Valas / Foreign Exchange	-	-	-	-	0,05	0,05	0,04	0,06	0,05	0,05	0,05	0,29	0,28	0,29	0,29
<b>Simpanan Berjangka / Time Deposits</b>															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	6,39	5,81	5,22	5,33	5,15	4,88	5,03	4,85	4,88	4,80	4,42	4,39	4,22	4,20	4,14
Valas / Foreign Exchange	2,06	1,61	0,38	1,30	1,05	1,04	1,01	0,85	0,86	0,79	0,68	0,87	0,76	0,79	0,81
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	5,96	5,94	5,06	5,45	5,16	4,83	5,14	4,99	5,25	5,25	4,82	4,82	4,47	4,34	4,22
Valas / Foreign Exchange	1,54	2,38	0,77	0,72	0,72	0,57	0,53	0,45	0,46	0,48	0,45	0,44	0,79	0,83	0,74
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	5,02	4,78	4,63	5,15	4,91	4,95	3,90	4,08	4,75	4,68	4,62	4,32	4,58	3,98	3,94
Valas / Foreign Exchange	0,88	1,24	0,94	0,94	0,67	0,58	0,50	0,45	0,42	0,39	0,38	0,61	0,87	0,90	0,57
<i>- Simpanan Berjangka &gt;= 12 bln / 12 &gt;= Month Time Deposits</i>															
Rupiah	5,08	5,08	4,81	4,74	3,96	4,24	4,08	3,91	4,26	4,43	4,02	4,29	4,48	4,42	4,32
Valas / Foreign Exchange	0,99	2,11	2,07	2,07	1,72	1,75	1,73	0,62	0,48	0,46	0,46	0,53	0,70	0,69	0,64



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

Kelompok Bank / Group of Bank	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>BUKU 1</b>															
Jumlah Bank / Total Banks	18	13	11	11	11	11	10	9	7	4	-	-	-	-	-
Jumlah Kantor / Total Bank Offices	495	392	297	298	296	296	264	261	164	144	-	-	-	-	-
<b>BUKU 2</b>															
Jumlah Bank / Total Banks	51	52	53	53	53	53	54	55	57	58	62	62	62	62	61
Jumlah Kantor / Total Bank Offices	4.033	4.107	4.139	4.141	4.130	4.140	4.165	4.178	4.286	4.227	4.231	4.229	4.243	4.231	4.074
<b>BUKU 3</b>															
Jumlah Bank / Total Banks	27	25	25	25	25	25	25	25	25	26	25	25	25	25	26
Jumlah Kantor / Total Bank Offices	9.498	8.666	8.126	8.111	8.097	8.074	8.016	7.967	7.941	8.030	7.690	7.985	7.959	7.920	7.753
<b>BUKU 4</b>															
Jumlah Bank / Total Banks	5	6	7	7	7	7	7	7	7	7	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	15.717	16.053	16.501	16.493	16.444	16.404	16.389	16.341	16.336	16.312	16.186	15.713	15.661	15.604	15.831
<b>BUKU 1 SYARIAH / BUKU 1 SHARIA</b>															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	3	-	-	-	-	-
Jumlah Kantor / Total Bank Offices	99	99	97	97	96	96	96	94	94	30	-	-	-	-	-
<b>BUKU 2 SYARIAH / BUKU 2 SHARIA</b>															
Jumlah Bank / Total Banks	9	9	9	8	7	7	7	7	6	7	10	10	10	10	10
Jumlah Kantor / Total Bank Offices	1.157	1.197	1.227	1.204	910	910	916	912	599	653	670	664	664	663	665
<b>BUKU 3 SYARIAH / BUKU 3 SHARIA</b>															
Jumlah Bank / Total Banks	1	1	1	2	3	3	3	3	4	4	4	2	2	2	2
Jumlah Kantor / Total Bank Offices	605	609	608	627	920	917	917	938	1.335	1.337	1.351	1.358	1.362	1.362	1.366
<b>Total</b>															
Jumlah Bank / Total Banks	115	110	110	110	110	110	110	110	110	109	109	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.604	31.123	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.733	30.128	29.949	29.889	29.780	29.689

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

Indikator / Indicator	2018	2019	2020						2021						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>1.063.037</b>	<b>904.442</b>	<b>1.129.116</b>	<b>1.127.954</b>	<b>1.153.075</b>	<b>1.065.070</b>	<b>1.136.999</b>	<b>1.077.130</b>	<b>1.081.939</b>	<b>1.037.780</b>	<b>1.124.472</b>	<b>1.220.609</b>	<b>1.296.175</b>	<b>1.208.206</b>	<b>1.200.137</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.277	22.402	27.914	32.727	33.995	33.817	43.276	42.933	42.308	43.126	42.513	44.210	45.246	44.306
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.040.333	883.237	1.097.345	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	987.245	1.070.146	1.165.418	1.241.773	1.151.534	1.145.252
- Lainnya / <i>Others</i>	5.395	6.927	9.368	10.766	11.286	10.619	9.020	9.780	10.469	8.227	11.200	12.678	10.192	11.427	10.579
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>2.724.780</b>	<b>2.659.102</b>	<b>2.867.698</b>	<b>2.851.036</b>	<b>2.937.717</b>	<b>2.853.890</b>	<b>2.913.442</b>	<b>2.891.211</b>	<b>2.877.217</b>	<b>2.820.197</b>	<b>2.917.183</b>	<b>2.996.599</b>	<b>3.054.254</b>	<b>3.015.429</b>	<b>2.997.813</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.545.055	1.603.199	1.619.082	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	1.643.288	1.686.508	1.674.074	1.669.746	1.679.136	1.671.240
- <i>Committed</i>	367.108	371.281	396.060	397.200	398.403	405.673	408.119	411.083	415.988	405.603	417.078	411.394	401.785	417.360	414.804
- <i>Uncommitted</i>	1.177.948	1.231.918	1.223.022	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	1.237.685	1.269.430	1.262.680	1.267.960	1.261.777	1.256.437
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10.181	16.622	16.923	14.944	14.710	17.675	16.966	16.550	18.627	19.402	18.994	20.795	23.791	21.428	22.904
- <i>Committed</i>	1.897	5.138	4.575	3.348	4.072	5.007	4.506	3.824	4.173	4.843	3.653	4.077	5.776	4.257	4.121
- <i>Uncommitted</i>	8.284	11.484	12.348	11.596	10.638	12.668	12.460	12.726	14.454	14.559	15.342	16.719	18.015	17.171	18.783
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88.144	67.522	58.061	55.093	55.453	59.763	60.179	63.486	64.516	68.511	70.374	74.512	77.260	76.716	74.706
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.075.275	961.666	1.164.136	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	1.080.952	1.130.728	1.214.851	1.273.707	1.226.789	1.215.902
- Lainnya / <i>Others</i>	6.126	10.093	9.496	10.356	11.421	11.119	9.081	9.706	9.340	8.044	10.578	12.366	9.750	11.360	13.061
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>286.136</b>	<b>273.864</b>	<b>291.015</b>	<b>286.005</b>	<b>302.116</b>	<b>289.355</b>	<b>276.620</b>	<b>272.298</b>	<b>274.419</b>	<b>275.006</b>	<b>244.805</b>	<b>274.391</b>	<b>284.509</b>	<b>277.665</b>	<b>274.099</b>
- Garansi yang diterima / <i>Received guarantees</i>	248.740	226.961	243.365	236.688	248.208	233.046	224.395	218.591	221.226	222.265	190.769	219.075	226.010	220.155	215.460
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32.405	40.966	40.782	42.232	46.563	48.765	44.576	45.880	45.128	44.416	45.537	46.620	47.749	47.723	48.871
- Lainnya / <i>Others</i>	4.991	5.936	6.868	7.085	7.345	7.544	7.649	7.827	8.065	8.325	8.500	8.696	10.749	9.787	9.768
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>366.334</b>	<b>365.644</b>	<b>339.105</b>	<b>339.115</b>	<b>341.604</b>	<b>335.447</b>	<b>341.020</b>	<b>339.723</b>	<b>333.639</b>	<b>341.684</b>	<b>317.613</b>	<b>319.943</b>	<b>321.928</b>	<b>317.597</b>	<b>312.040</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	364.514	363.078	336.325	336.365	338.793	332.675	338.236	336.810	330.632	338.920	314.636	317.198	319.160	314.844	309.209
- Lainnya / <i>Others</i>	1.820	2.566	2.780	2.750	2.812	2.772	2.784	2.913	3.006	2.764	2.978	2.745	2.769	2.753	2.830
<b>Lainnya / Others</b>	<b>445.955</b>	<b>491.618</b>	<b>519.758</b>	<b>525.195</b>	<b>531.491</b>	<b>535.297</b>	<b>536.904</b>	<b>546.791</b>	<b>548.338</b>	<b>566.622</b>	<b>568.289</b>	<b>572.017</b>	<b>578.823</b>	<b>584.081</b>	<b>585.688</b>
- Penerusan Kredit / <i>Channelling</i>	12.072	14.246	13.535	13.494	13.189	13.109	12.980	12.982	12.960	12.966	12.942	12.843	12.714	12.642	12.207
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	392.081	430.741	458.142	463.348	469.631	473.256	474.350	483.831	485.071	500.846	501.055	504.631	512.285	515.446	516.446
- Kredit yang diberikan / <i>Credit disbursed</i>	383.718	421.711	449.040	454.155	460.328	463.942	464.235	473.621	474.790	490.473	490.717	494.270	501.898	504.862	505.886
- Lainnya / <i>Others</i>	8.363	9.030	9.102	9.194	9.302	9.313	10.115	10.210	10.281	10.373	10.338	10.361	10.386	10.584	10.560
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41.802	46.632	48.081	48.353	48.672	48.933	49.575	49.978	50.307	52.809	54.292	54.543	53.824	55.993	57.035
- Kredit yang diberikan / <i>Credit disbursed</i>	34.238	39.304	40.720	40.982	41.266	41.596	42.233	42.613	42.976	45.429	46.911	47.160	46.437	48.607	49.651
- Lainnya / <i>Others</i>	7.564	7.328	7.361	7.370	7.406	7.337	7.342	7.364	7.331	7.380	7.380	7.383	7.387	7.386	7.384

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

Indikator / Indicator	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>348.931</b>	<b>178.892</b>	<b>193.380</b>	<b>203.604</b>	<b>212.127</b>	<b>207.322</b>	<b>229.763</b>	<b>222.230</b>	<b>214.743</b>	<b>212.808</b>	<b>225.882</b>	<b>236.841</b>	<b>261.241</b>	<b>245.999</b>	<b>253.214</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	348.421	178.714	192.985	203.223	211.748	206.899	229.376	221.867	214.452	212.512	225.560	236.493	260.801	245.638	252.856
- Lainnya / <i>Others</i>	510	178	395	381	379	423	387	363	291	296	322	347	440	361	358
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>760.781</b>	<b>630.918</b>	<b>647.498</b>	<b>640.129</b>	<b>676.715</b>	<b>650.832</b>	<b>680.354</b>	<b>682.519</b>	<b>673.592</b>	<b>653.065</b>	<b>668.256</b>	<b>680.551</b>	<b>719.874</b>	<b>717.671</b>	<b>716.257</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	363.852	384.510	386.798	367.736	378.829	353.454	361.713	379.689	381.935	350.189	367.250	359.070	364.080	371.952	374.079
- <i>Committed</i>	38.083	37.746	43.962	41.716	41.731	41.333	42.859	43.388	42.112	40.703	42.633	41.703	40.587	50.658	52.619
- <i>Uncommitted</i>	325.769	346.764	342.835	326.019	337.098	312.121	318.854	336.301	339.824	309.486	324.617	317.367	323.494	321.295	321.459
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	220	4.358	4.381	4.126	4.292	4.084	4.032	4.005	4.345	4.251	4.205	3.671	4.105	4.067	4.044
- <i>Committed</i>	-	2.262	2.105	2.052	2.023	2.016	1.965	1.933	2.281	2.231	2.181	1.647	2.081	2.043	2.025
- <i>Uncommitted</i>	220	2.097	2.276	2.074	2.269	2.069	2.068	2.072	2.064	2.020	2.024	2.024	2.024	2.024	2.019
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.819	34.403	33.225	32.048	30.315	32.516	32.607	34.065	33.867	34.576	35.407	38.755	41.043	41.240	38.089
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	355.888	207.633	223.081	236.208	263.266	260.764	281.988	264.749	253.432	264.037	261.383	279.044	310.634	300.400	300.033
- Lainnya / <i>Others</i>	2	14	13	13	13	13	13	12	12	12	12	12	12	12	12
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>59.370</b>	<b>67.408</b>	<b>77.194</b>	<b>79.381</b>	<b>82.771</b>	<b>82.550</b>	<b>84.212</b>	<b>84.246</b>	<b>82.661</b>	<b>84.460</b>	<b>83.042</b>	<b>83.729</b>	<b>90.041</b>	<b>87.205</b>	<b>87.352</b>
- Garansi yang diterima / <i>Received guarantees</i>	39.077	44.596	51.159	51.374	52.206	51.991	53.267	51.447	49.912	51.866	49.571	49.425	53.799	52.341	51.507
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	16.189	17.846	20.603	22.445	24.879	24.760	25.035	26.793	26.627	26.379	27.140	27.861	28.300	28.168	29.020
- Lainnya / <i>Others</i>	4.105	4.966	5.432	5.561	5.686	5.798	5.909	6.006	6.122	6.215	6.331	6.443	7.941	6.696	6.825
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>209.293</b>	<b>219.994</b>	<b>203.930</b>	<b>208.758</b>	<b>210.333</b>	<b>205.681</b>	<b>211.842</b>	<b>213.599</b>	<b>211.438</b>	<b>218.809</b>	<b>201.718</b>	<b>205.956</b>	<b>208.209</b>	<b>205.460</b>	<b>200.967</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	208.451	218.787	202.500	207.321	208.878	204.218	210.396	212.127	209.966	217.325	200.229	204.453	206.702	203.951	199.456
- Lainnya / <i>Others</i>	842	1.207	1.431	1.436	1.455	1.463	1.446	1.472	1.473	1.484	1.489	1.503	1.506	1.509	1.511
<b>Lainnya / Others</b>	<b>232.267</b>	<b>253.628</b>	<b>269.166</b>	<b>269.952</b>	<b>272.432</b>	<b>273.456</b>	<b>276.090</b>	<b>277.489</b>	<b>278.958</b>	<b>284.230</b>	<b>284.352</b>	<b>286.123</b>	<b>290.656</b>	<b>293.926</b>	<b>293.263</b>
- Penerusan Kredit / <i>Channelling</i>	5.115	5.160	4.776	4.765	4.548	4.529	4.500	4.495	4.485	4.488	4.468	4.464	4.438	4.415	4.266
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	227.010	248.332	264.248	265.048	267.742	268.785	271.445	272.851	274.333	279.604	279.748	281.522	286.078	289.371	288.858
- Kredit yang diberikan / <i>Credit disbursed</i>	224.154	245.610	261.512	262.319	265.002	266.045	268.700	270.112	271.603	276.873	277.019	278.788	283.341	286.585	286.075
- Lainnya / <i>Others</i>	2.857	2.722	2.736	2.730	2.740	2.740	2.745	2.739	2.730	2.731	2.730	2.734	2.736	2.786	2.783
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	142	136	142	138	142	142	145	143	139	139	136	138	141	141	139
- Kredit yang diberikan / <i>Credit disbursed</i>	142	136	142	138	142	142	145	143	139	139	136	138	141	141	139
- Lainnya / <i>Others</i>	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>5.262</b>	<b>5.439</b>	<b>7.127</b>	<b>7.150</b>	<b>8.808</b>	<b>9.796</b>	<b>8.668</b>	<b>8.937</b>	<b>11.240</b>	<b>7.324</b>	<b>14.780</b>	<b>14.594</b>	<b>11.570</b>	<b>16.752</b>	<b>11.719</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	0	138	138	138	138	138	138	138	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	988	365	1.645	1.179	2.552	3.289	2.038	2.082	4.078	885	7.155	6.440	3.934	9.087	4.600
- Lainnya / <i>Others</i>	4.273	4.936	5.344	5.833	6.117	6.369	6.491	6.717	7.054	6.330	7.516	8.046	7.528	7.557	7.012
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>26.074</b>	<b>31.921</b>	<b>32.789</b>	<b>32.713</b>	<b>33.957</b>	<b>34.800</b>	<b>31.007</b>	<b>30.369</b>	<b>32.491</b>	<b>28.035</b>	<b>37.568</b>	<b>36.148</b>	<b>33.616</b>	<b>37.979</b>	<b>33.275</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	20.832	26.403	25.532	25.255	25.163	25.110	23.262	22.223	21.940	21.200	23.066	22.944	22.605	20.913	20.565
- <i>Committed</i>	7.549	8.648	6.177	5.958	6.049	5.847	5.609	5.358	5.339	4.826	4.878	4.776	4.642	4.585	4.594
- <i>Uncommitted</i>	13.283	17.755	19.354	19.298	19.114	19.262	17.652	16.865	16.600	16.374	18.187	18.169	17.962	16.328	15.971
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	317	299	213	312	559	568	642	705	918	826	874	889	888	896	873
- <i>Committed</i>	53	25	7	52	115	121	151	160	166	117	142	145	132	137	135
- <i>Uncommitted</i>	264	274	207	260	443	447	491	544	752	709	732	744	756	759	738
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	321	98	116	101	134	119	127	114	134	116	74	124	106	123	79
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	106	157	1.354	1.146	2.326	3.045	1.282	1.746	3.830	651	6.881	5.666	3.585	8.700	4.179
- Lainnya / <i>Others</i>	4.498	4.964	5.574	5.899	5.775	5.958	5.695	5.582	5.670	5.242	6.673	6.525	6.432	7.348	7.579
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>6.846</b>	<b>7.671</b>	<b>7.909</b>	<b>8.014</b>	<b>8.158</b>	<b>8.269</b>	<b>8.450</b>	<b>8.519</b>	<b>8.483</b>	<b>8.406</b>	<b>8.468</b>	<b>8.620</b>	<b>8.807</b>	<b>8.832</b>	<b>8.921</b>
- Garansi yang diterima / <i>Received guarantees</i>	1.801	1.779	1.813	1.794	1.801	1.779	1.824	1.818	1.786	1.807	1.780	1.790	1.820	1.814	1.806
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4.287	5.063	5.207	5.314	5.440	5.565	5.692	5.756	5.743	5.607	5.693	5.825	5.969	5.983	6.074
- Lainnya / <i>Others</i>	759	829	889	906	917	925	934	946	955	992	995	1.005	1.018	1.035	1.041
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>10.938</b>	<b>9.375</b>	<b>5.007</b>	<b>4.882</b>	<b>4.990</b>	<b>5.159</b>	<b>5.722</b>	<b>5.930</b>	<b>5.983</b>	<b>6.066</b>	<b>4.429</b>	<b>4.180</b>	<b>4.114</b>	<b>4.390</b>	<b>4.708</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	10.936	9.254	4.997	4.766	4.874	5.044	5.610	5.818	5.873	5.960	4.323	4.073	4.010	4.283	4.357
- Lainnya / <i>Others</i>	3	121	10	117	116	114	112	112	110	107	106	107	105	106	351
<b>Lainnya / Others</b>	<b>22.919</b>	<b>24.980</b>	<b>25.791</b>	<b>25.805</b>	<b>26.473</b>	<b>26.578</b>	<b>26.649</b>	<b>26.693</b>	<b>26.814</b>	<b>27.679</b>	<b>27.608</b>	<b>27.801</b>	<b>28.885</b>	<b>28.991</b>	<b>29.045</b>
- Penerusan Kredit / <i>Channelling</i>	1.914	1.841	1.828	1.820	1.818	1.816	1.815	1.821	1.810	1.815	1.812	1.809	1.807	1.816	1.806
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	20.843	22.977	23.786	23.810	24.425	24.601	24.673	24.709	24.842	25.702	25.706	25.830	26.917	27.010	27.073
- Kredit yang diberikan / <i>Credit disbursed</i>	20.211	22.227	23.040	23.066	23.709	23.867	23.936	23.973	24.105	24.965	24.970	25.095	26.181	26.275	26.337
- Lainnya / <i>Others</i>	632	750	746	743	716	734	736	736	736	737	736	736	736	735	735
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	162	177	175	230	162	162	162	162	161	91	162	162	165	165
- Kredit yang diberikan / <i>Credit disbursed</i>	162	162	162	162	162	162	162	162	162	161	91	162	162	165	165
- Lainnya / <i>Others</i>	-	-	15	13	68	-	-	-	-	-	-	0	-	-	-

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>383.527</b>	<b>372.476</b>	<b>434.453</b>	<b>429.265</b>	<b>441.891</b>	<b>425.152</b>	<b>442.493</b>	<b>438.655</b>	<b>455.132</b>	<b>422.255</b>	<b>456.037</b>	<b>491.455</b>	<b>500.685</b>	<b>485.344</b>	<b>478.446</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.139	22.264	27.776	32.589	33.857	33.679	43.138	42.825	42.200	43.018	42.405	44.102	45.138	44.198
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	365.623	356.524	408.559	396.937	404.513	387.469	406.672	392.817	409.182	378.455	409.658	444.765	454.360	436.698	431.039
- Lainnya / <i>Others</i>	594	1.813	3.629	4.552	4.789	3.827	2.142	2.700	3.125	1.600	3.361	4.285	2.224	3.509	3.210
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>1.347.495</b>	<b>1.356.751</b>	<b>1.469.574</b>	<b>1.466.090</b>	<b>1.507.243</b>	<b>1.499.876</b>	<b>1.510.621</b>	<b>1.512.653</b>	<b>1.502.328</b>	<b>1.480.366</b>	<b>1.519.095</b>	<b>1.544.058</b>	<b>1.544.790</b>	<b>1.550.575</b>	<b>1.539.824</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	895.509	907.865	922.596	938.564	965.817	980.597	987.216	1.001.629	995.244	990.205	1.011.540	1.004.175	1.006.036	1.007.846	1.005.656
- <i>Committed</i>	261.417	264.313	282.025	286.532	288.126	295.796	298.365	301.289	309.509	306.028	315.307	309.493	300.748	305.044	304.396
- <i>Uncommitted</i>	634.092	643.552	640.571	652.033	677.691	684.801	688.851	700.340	685.734	684.176	696.234	694.682	705.288	702.801	701.259
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	8.944	9.125	7.399	6.085	6.831	7.535	7.008	7.083	8.444	9.616	9.083	9.471	12.626	12.593	12.024
- <i>Committed</i>	1.762	2.852	2.463	1.244	1.934	2.433	2.019	1.730	1.726	2.495	1.330	2.285	3.563	2.076	1.961
- <i>Uncommitted</i>	7.183	6.273	4.936	4.841	4.897	5.102	4.989	5.353	6.718	7.122	7.754	7.187	9.063	10.517	10.063
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.902	30.167	21.617	20.819	21.941	24.056	24.532	26.472	27.725	31.550	31.719	31.898	32.982	32.448	31.918
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	400.542	404.490	514.053	496.177	507.021	482.544	488.491	473.356	467.262	446.205	462.858	492.684	490.146	493.688	484.757
- Lainnya / <i>Others</i>	1.597	5.104	3.908	4.445	5.633	5.142	3.373	4.112	3.653	2.790	3.894	5.829	3.001	4.000	5.470
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>177.132</b>	<b>166.396</b>	<b>172.261</b>	<b>167.063</b>	<b>173.372</b>	<b>170.406</b>	<b>159.897</b>	<b>156.742</b>	<b>153.670</b>	<b>153.744</b>	<b>125.290</b>	<b>153.745</b>	<b>157.114</b>	<b>152.956</b>	<b>153.038</b>
- Garansi yang diterima / <i>Received guarantees</i>	165.746	148.732	157.342	152.606	157.061	155.263	145.968	143.198	140.574	140.667	111.890	140.054	142.339	137.803	137.872
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	11.274	17.540	14.389	13.858	15.591	14.347	13.143	12.686	12.122	11.971	12.238	12.454	12.995	13.106	13.273
- Lainnya / <i>Others</i>	112	124	530	599	720	797	786	858	973	1.106	1.162	1.237	1.780	2.047	1.893
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>111.557</b>	<b>103.901</b>	<b>98.578</b>	<b>95.662</b>	<b>96.191</b>	<b>94.351</b>	<b>92.578</b>	<b>91.056</b>	<b>88.876</b>	<b>89.493</b>	<b>85.548</b>	<b>86.034</b>	<b>85.370</b>	<b>83.790</b>	<b>82.788</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	110.581	102.663	97.238	94.465	94.951	93.156	91.352	89.728	87.452	88.320	84.166	84.898	84.212	82.652	81.820
- Lainnya / <i>Others</i>	976	1.238	1.340	1.197	1.240	1.195	1.226	1.329	1.423	1.173	1.382	1.136	1.157	1.138	968
<b>Lainnya / Others</b>	<b>174.882</b>	<b>197.442</b>	<b>208.450</b>	<b>213.045</b>	<b>216.100</b>	<b>218.693</b>	<b>217.338</b>	<b>225.597</b>	<b>225.301</b>	<b>236.336</b>	<b>237.887</b>	<b>239.565</b>	<b>240.681</b>	<b>242.495</b>	<b>244.623</b>
- Penerusan Kredit / <i>Channelling</i>	5.043	7.245	6.931	6.909	6.823	6.764	6.665	6.665	6.664	6.663	6.662	6.570	6.469	6.412	6.135
- Aset produktif yang dihapusbukan / <i>Written off earning assets</i>	132.216	146.669	156.590	160.928	163.815	166.139	164.252	172.105	171.709	181.268	181.265	182.875	184.833	184.538	185.894
- Kredit yang diberikan / <i>Credit disbursed</i>	127.493	141.263	151.121	155.358	158.120	160.451	157.769	165.522	165.046	174.514	174.544	176.135	178.070	177.626	179.004
- Lainnya / <i>Others</i>	4.724	5.407	5.469	5.569	5.695	5.688	6.483	6.583	6.664	6.754	6.722	6.740	6.763	6.912	6.890
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	37.623	43.528	44.929	45.208	45.462	45.790	46.422	46.827	46.928	48.406	49.960	50.121	49.379	51.545	52.594
- Kredit yang diberikan / <i>Credit disbursed</i>	30.151	36.200	37.583	37.851	38.125	38.452	39.080	39.463	39.597	41.076	42.630	42.788	42.042	44.210	45.261
- Lainnya / <i>Others</i>	7.472	7.328	7.346	7.357	7.338	7.337	7.342	7.364	7.331	7.330	7.330	7.333	7.337	7.336	7.333



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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Tagihan Komitmen / Committed Claims</b>	<b>325.317</b>	<b>347.635</b>	<b>494.156</b>	<b>487.936</b>	<b>490.249</b>	<b>422.800</b>	<b>456.076</b>	<b>407.309</b>	<b>400.825</b>	<b>395.393</b>	<b>427.773</b>	<b>477.720</b>	<b>522.679</b>	<b>460.111</b>	<b>456.757</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	325.300	347.635	494.156	487.936	490.249	422.800	456.076	407.309	400.825	395.393	427.773	477.720	522.679	460.111	456.757
- Lainnya / <i>Others</i>	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>590.431</b>	<b>639.512</b>	<b>717.837</b>	<b>712.103</b>	<b>719.802</b>	<b>668.382</b>	<b>691.460</b>	<b>665.670</b>	<b>668.806</b>	<b>658.731</b>	<b>692.264</b>	<b>735.841</b>	<b>755.974</b>	<b>709.205</b>	<b>708.456</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	264.862	284.421	284.157	276.400	285.118	278.322	283.618	290.033	282.687	281.694	284.653	287.884	277.025	278.425	270.941
- <i>Committed</i>	60.058	60.574	63.896	62.995	62.497	62.696	61.286	61.048	59.028	54.046	54.260	55.422	55.808	57.073	53.194
- <i>Uncommitted</i>	204.804	223.847	220.261	213.405	222.621	215.625	222.332	228.985	223.659	227.649	230.392	232.462	221.217	221.353	217.747
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	701	2.840	4.930	4.422	3.028	5.487	5.284	4.757	4.919	4.708	4.832	6.764	6.173	3.872	5.963
- <i>Committed</i>	83	-	-	-	-	437	372	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	618	2.840	4.930	4.422	3.028	5.050	4.912	4.757	4.919	4.708	4.832	6.764	6.173	3.872	5.963
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	6.102	2.855	3.104	2.126	3.062	3.072	2.913	2.835	2.789	2.269	3.174	3.735	3.128	2.906	4.620
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	318.739	349.386	425.648	429.156	428.593	381.497	399.646	368.045	378.405	370.059	399.606	437.458	469.343	424.001	426.932
- Lainnya / <i>Others</i>	28	10	-	-	-	5	-	-	5	-	-	-	306	-	-
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>42.788</b>	<b>32.390</b>	<b>33.652</b>	<b>31.548</b>	<b>37.815</b>	<b>24.730</b>	<b>24.061</b>	<b>22.791</b>	<b>29.605</b>	<b>28.396</b>	<b>28.005</b>	<b>28.297</b>	<b>28.547</b>	<b>28.672</b>	<b>24.789</b>
- Garansi yang diterima / <i>Received guarantees</i>	42.117	31.854	33.051	30.913	37.139	24.013	23.336	22.129	28.954	27.925	27.528	27.806	28.052	28.196	24.275
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	656	518	584	615	654	693	705	644	636	459	466	480	485	466	504
- Lainnya / <i>Others</i>	16	17	17	20	22	24	20	17	15	13	12	11	10	10	10
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>34.546</b>	<b>32.374</b>	<b>31.590</b>	<b>29.813</b>	<b>30.090</b>	<b>30.257</b>	<b>30.878</b>	<b>29.137</b>	<b>27.342</b>	<b>27.316</b>	<b>25.918</b>	<b>23.773</b>	<b>24.235</b>	<b>23.958</b>	<b>23.576</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	34.546	32.374	31.590	29.813	30.090	30.257	30.878	29.137	27.342	27.316	25.918	23.773	24.235	23.958	23.576
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Lainnya / Others</b>	<b>15.887</b>	<b>15.568</b>	<b>16.352</b>	<b>16.394</b>	<b>16.487</b>	<b>16.570</b>	<b>16.827</b>	<b>17.012</b>	<b>17.265</b>	<b>18.376</b>	<b>18.441</b>	<b>18.526</b>	<b>18.600</b>	<b>18.669</b>	<b>18.757</b>
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	12.012	12.762	13.518	13.562	13.649	13.731	13.981	14.165	14.186	14.273	14.336	14.404	14.457	14.527	14.621
- Kredit yang diberikan / <i>Credit disbursed</i>	11.860	12.611	13.367	13.411	13.498	13.579	13.829	14.014	14.035	14.122	14.185	14.253	14.306	14.376	14.470
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3.875	2.806	2.834	2.831	2.838	2.839	2.846	2.846	3.079	4.103	4.105	4.123	4.143	4.142	4.136
- Kredit yang diberikan / <i>Credit disbursed</i>	3.783	2.806	2.834	2.831	2.838	2.839	2.846	2.846	3.079	4.053	4.055	4.072	4.092	4.091	4.085
- Lainnya / <i>Others</i>	92	-	-	-	-	-	-	-	-	50	50	51	51	51	51

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>22,97</b>	<b>23,40</b>	<b>22,20</b>	<b>22,55</b>	<b>23,03</b>	<b>23,50</b>	<b>23,52</b>	<b>23,83</b>	<b>24,25</b>	<b>23,89</b>	<b>24,50</b>	<b>24,53</b>	<b>24,04</b>	<b>24,21</b>	<b>24,27</b>
- Modal / Capital	1.269.616	1.377.558	1.298.772	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	1.360.376	1.382.814	1.390.028	1.366.971	1.375.479	1.382.507
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>21,29</b>	<b>21,86</b>	<b>20,53</b>	<b>20,89</b>	<b>21,36</b>	<b>21,76</b>	<b>21,83</b>	<b>22,06</b>	<b>22,48</b>	<b>22,24</b>	<b>22,85</b>	<b>22,85</b>	<b>22,24</b>	<b>22,43</b>	<b>22,55</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	1.176.700	1.286.968	1.201.551	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	1.266.316	1.289.360	1.294.822	1.264.765	1.274.290	1.284.448
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.851.639	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,55</b>	<b>2,47</b>	<b>2,06</b>	<b>1,94</b>	<b>1,90</b>	<b>1,90</b>	<b>1,76</b>	<b>1,70</b>	<b>1,64</b>	<b>1,59</b>	<b>2,17</b>	<b>1,97</b>	<b>1,87</b>	<b>1,86</b>	<b>1,80</b>
- Laba sebelum pajak / Profit	186.912	194.916	169.888	160.578	156.907	157.796	146.649	142.368	138.082	134.529	186.723	170.801	163.622	162.703	158.137
- Rata-rata total aset / Average total assets	7.329.250	7.880.981	8.246.434	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	8.440.183	8.611.498	8.669.166	8.740.538	8.761.188	8.782.870
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>77,86</b>	<b>79,39</b>	<b>84,96</b>	<b>84,94</b>	<b>85,09</b>	<b>84,97</b>	<b>86,15</b>	<b>86,27</b>	<b>86,04</b>	<b>86,58</b>	<b>84,55</b>	<b>85,24</b>	<b>86,44</b>	<b>85,61</b>	<b>85,61</b>
- Biaya Operasional / Operating Expenses	638.990	735.429	385.347	437.488	503.612	564.889	640.844	709.898	763.058	849.954	84.673	159.602	248.187	317.345	390.956
- Pendapatan Operasional / Operating Income	820.646	926.303	453.579	515.035	591.889	664.792	743.833	822.880	886.882	981.650	100.149	187.227	287.117	370.706	456.693
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,14</b>	<b>4,91</b>	<b>4,50</b>	<b>4,46</b>	<b>4,44</b>	<b>4,43</b>	<b>4,41</b>	<b>4,41</b>	<b>4,41</b>	<b>4,45</b>	<b>4,66</b>	<b>4,55</b>	<b>4,62</b>	<b>4,64</b>	<b>4,66</b>
- Pendapatan bunga bersih / Interest income net	360.412	370.095	356.916	354.497	353.357	354.022	355.126	356.551	357.911	361.932	388.250	381.243	391.160	393.802	395.974
- Rata-rata total aset produktif / Average total earning assets	7.016.192	7.538.955	7.928.274	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	8.136.641	8.326.281	8.387.937	8.465.132	8.482.892	8.504.956
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,78</b>	<b>94,43</b>	<b>90,94</b>	<b>89,10</b>	<b>88,09</b>	<b>85,38</b>	<b>83,46</b>	<b>83,07</b>	<b>82,33</b>	<b>82,54</b>	<b>82,44</b>	<b>81,80</b>	<b>80,93</b>	<b>80,83</b>	<b>80,89</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.092.584	5.391.846	5.355.885	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	5.235.027	5.151.035	5.173.219	5.248.238	5.231.717	5.263.579
- Total Dana Pihak Ketiga / Total Third Party Funds	5.372.841	5.709.670	5.889.605	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	6.342.538	6.248.385	6.324.490	6.485.237	6.472.494	6.507.221
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>14,96</b>	<b>15,51</b>	<b>17,42</b>	<b>17,66</b>	<b>19,80</b>	<b>19,41</b>	<b>19,45</b>	<b>18,69</b>	<b>18,89</b>	<b>18,91</b>	<b>18,64</b>	<b>19,51</b>	<b>19,76</b>	<b>20,53</b>	<b>19,67</b>
- Aset Likuid Primer / Primary Liquid Asset	899.937	902.889	950.187	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	1.009.045	942.998	1.008.211	1.069.942	1.093.931	1.062.914
- Aset Likuid Sekunder / Secondary Liquid assets	259.472	370.524	489.835	542.765	573.795	606.611	626.541	638.319	656.787	651.176	662.402	694.026	685.806	717.215	682.047
- Total Aset / Total Assets	7.751.621	8.212.586	8.267.632	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	8.780.681	8.611.498	8.726.834	8.883.280	8.823.139	8.869.600

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>20,88</b>	<b>21,18</b>	<b>18,37</b>	<b>18,65</b>	<b>18,84</b>	<b>19,31</b>	<b>19,10</b>	<b>19,21</b>	<b>19,67</b>	<b>18,82</b>	<b>19,27</b>	<b>19,56</b>	<b>18,86</b>	<b>19,18</b>	<b>19,28</b>
- Modal / Capital	472.797	526.961	449.711	454.010	460.433	472.209	468.902	473.285	478.697	462.629	471.945	481.487	468.757	475.208	479.814
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	2.458.280	2.448.960	2.462.199	2.484.982	2.477.204	2.488.321
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>19,67</b>	<b>20,09</b>	<b>17,01</b>	<b>17,31</b>	<b>17,50</b>	<b>17,84</b>	<b>17,77</b>	<b>17,74</b>	<b>18,21</b>	<b>17,52</b>	<b>18,00</b>	<b>18,28</b>	<b>17,30</b>	<b>17,63</b>	<b>17,75</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	445.335	499.910	416.580	421.337	427.811	436.234	436.325	437.114	443.069	430.786	440.718	450.150	429.994	436.760	441.668
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.448.691	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	2.458.280	2.448.960	2.462.199	2.484.982	2.477.204	2.488.321
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>3,08</b>	<b>2,81</b>	<b>2,19</b>	<b>1,94</b>	<b>1,80</b>	<b>1,80</b>	<b>1,63</b>	<b>1,51</b>	<b>1,45</b>	<b>1,43</b>	<b>2,16</b>	<b>2,16</b>	<b>2,06</b>	<b>2,05</b>	<b>1,99</b>
- Laba sebelum pajak / Profit	94.103	94.489	76.754	68.264	63.766	63.961	58.443	54.355	52.502	51.975	79.013	80.003	77.276	77.033	74.828
- Rata-rata total aset / Average total assets	3.052.601	3.364.528	3.510.126	3.526.239	3.541.414	3.562.473	3.585.963	3.601.076	3.609.619	3.626.978	3.661.356	3.699.955	3.748.457	3.762.396	3.767.840
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>71,24</b>	<b>76,39</b>	<b>81,01</b>	<b>82,33</b>	<b>83,54</b>	<b>83,33</b>	<b>85,16</b>	<b>86,53</b>	<b>86,19</b>	<b>86,62</b>	<b>85,82</b>	<b>84,59</b>	<b>84,77</b>	<b>84,64</b>	<b>84,81</b>
- Biaya Operasional / Operating Expenses	231.407	306.618	136.957	160.255	189.050	213.575	251.238	291.883	306.453	342.975	39.965	71.555	103.633	138.483	172.737
- Pendapatan Operasional / Operating Income	324.842	401.394	169.065	194.661	226.300	256.314	295.012	337.317	355.549	395.943	46.566	84.589	122.256	163.605	203.667
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,70</b>	<b>5,26</b>	<b>4,60</b>	<b>4,52</b>	<b>4,47</b>	<b>4,49</b>	<b>4,50</b>	<b>4,52</b>	<b>4,56</b>	<b>4,63</b>	<b>5,14</b>	<b>5,03</b>	<b>5,10</b>	<b>5,13</b>	<b>5,17</b>
- Pendapatan bunga bersih / Interest income net	166.316	169.488	156.778	155.006	153.848	155.877	157.395	158.692	160.580	163.746	184.859	182.962	187.952	189.772	191.553
- Rata-rata total aset produktif / Average total earning assets	2.919.454	3.224.071	3.407.347	3.427.589	3.444.773	3.467.988	3.494.688	3.510.451	3.521.685	3.539.589	3.596.926	3.636.294	3.685.860	3.697.571	3.702.623
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>92,83</b>	<b>94,17</b>	<b>91,96</b>	<b>88,94</b>	<b>87,78</b>	<b>85,51</b>	<b>83,82</b>	<b>85,30</b>	<b>85,46</b>	<b>85,13</b>	<b>87,61</b>	<b>86,80</b>	<b>85,21</b>	<b>85,86</b>	<b>86,71</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.239.600	2.430.773	2.408.097	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032
- Total Dana Pihak Ketiga / Total Third Party Funds	2.412.453	2.581.349	2.618.522	2.712.265	2.744.356	2.817.509	2.890.488	2.826.349	2.814.055	2.873.149	2.756.021	2.804.144	2.915.664	2.885.529	2.876.176
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>13,08</b>	<b>14,48</b>	<b>16,01</b>	<b>16,39</b>	<b>18,88</b>	<b>18,39</b>	<b>18,70</b>	<b>17,55</b>	<b>18,04</b>	<b>17,53</b>	<b>17,10</b>	<b>18,20</b>	<b>19,01</b>	<b>19,80</b>	<b>18,40</b>
- Aset Likuid Primer / Primary Liquid Asset	329.235	363.560	383.266	388.552	469.809	440.656	447.628	398.447	402.997	414.449	358.706	400.942	453.885	477.456	426.767
- Aset Likuid Sekunder / Secondary Liquid assets	107.960	153.929	182.607	202.547	216.009	241.732	257.918	257.346	263.435	254.901	267.269	279.313	277.162	275.739	270.358
- Total Aset / Total Assets	3.342.995	3.574.105	3.534.560	3.606.799	3.632.466	3.709.883	3.773.886	3.737.095	3.695.044	3.818.584	3.661.356	3.738.553	3.845.461	3.804.214	3.789.619

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>22,05</b>	<b>21,19</b>	<b>20,54</b>	<b>20,64</b>	<b>20,64</b>	<b>20,67</b>	<b>20,93</b>	<b>20,94</b>	<b>21,83</b>	<b>22,11</b>	<b>22,56</b>	<b>22,01</b>	<b>21,74</b>	<b>21,26</b>	<b>21,36</b>
- Modal / Capital	77.296	81.327	79.129	80.310	81.167	82.008	83.101	83.626	87.688	89.468	91.008	90.278	88.955	87.675	87.842
- ATMR / Risk Weighted Assets	350.627	383.759	385.324	389.080	393.224	396.722	397.082	399.444	401.771	404.641	403.371	410.077	409.157	412.371	411.231
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>20,51</b>	<b>19,71</b>	<b>18,94</b>	<b>19,05</b>	<b>19,06</b>	<b>19,09</b>	<b>19,35</b>	<b>19,39</b>	<b>20,17</b>	<b>20,43</b>	<b>20,89</b>	<b>20,34</b>	<b>20,08</b>	<b>19,60</b>	<b>19,69</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	71.899	75.623	72.967	74.106	74.929	75.733	76.838	77.439	81.028	82.670	84.269	83.408	82.156	80.843	80.959
- ATMR / Risk Weighted Assets	350.627	383.759	385.324	389.080	393.224	396.722	397.082	399.444	401.771	404.641	403.371	410.077	409.157	412.371	411.231
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,38</b>	<b>2,15</b>	<b>2,08</b>	<b>2,27</b>	<b>2,21</b>	<b>2,21</b>	<b>2,17</b>	<b>2,12</b>	<b>2,05</b>	<b>2,04</b>	<b>2,08</b>	<b>1,98</b>	<b>2,26</b>	<b>2,01</b>	<b>2,03</b>
- Laba sebelum pajak / Profit	14.564	14.267	13.808	15.168	14.778	14.979	14.920	14.822	14.475	14.433	14.963	14.431	16.666	15.025	15.228
- Rata-rata total aset / Average total assets	612.053	663.919	664.065	667.260	669.337	677.633	687.309	697.919	705.013	706.917	717.888	728.741	736.373	745.720	749.811
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>77,88</b>	<b>79,56</b>	<b>81,17</b>	<b>79,25</b>	<b>79,77</b>	<b>79,45</b>	<b>79,66</b>	<b>79,66</b>	<b>80,17</b>	<b>80,60</b>	<b>79,37</b>	<b>79,68</b>	<b>77,10</b>	<b>79,49</b>	<b>79,19</b>
- Biaya Operasional / Operating Expenses	51.514	55.777	24.714	28.776	33.787	38.403	43.690	48.320	53.621	59.823	4.774	9.393	14.030	19.485	24.344
- Pendapatan Operasional / Operating Income	66.142	70.109	30.446	36.312	42.354	48.337	54.847	60.658	66.886	74.224	6.014	11.788	18.197	24.514	30.741
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>6,32</b>	<b>5,95</b>	<b>5,98</b>	<b>5,94</b>	<b>5,97</b>	<b>5,89</b>	<b>5,81</b>	<b>5,74</b>	<b>5,71</b>	<b>5,72</b>	<b>5,64</b>	<b>5,49</b>	<b>5,61</b>	<b>5,61</b>	<b>5,61</b>
- Pendapatan bunga bersih / Interest income net	36.880	37.730	38.082	38.053	38.321	38.280	38.370	38.513	38.682	38.826	38.778	38.386	39.691	40.137	40.419
- Rata-rata total aset produktif / Average total earning assets	583.671	634.080	636.780	640.243	642.309	650.378	660.049	670.604	677.664	678.925	687.938	698.843	707.299	715.727	719.910
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>88,86</b>	<b>88,10</b>	<b>84,95</b>	<b>82,61</b>	<b>83,20</b>	<b>75,99</b>	<b>73,64</b>	<b>71,17</b>	<b>74,72</b>	<b>83,15</b>	<b>81,68</b>	<b>79,32</b>	<b>77,70</b>	<b>75,56</b>	<b>76,66</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	403.549	444.489	446.479	447.193	449.616	451.597	456.059	458.490	464.622	466.977	462.462	464.325	468.499	470.983	473.248
- Total Dana Pihak Ketiga / Total Third Party Funds	454.162	504.517	525.552	541.317	540.430	594.297	619.336	644.220	621.815	561.619	566.170	585.361	602.948	623.363	617.322
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>17,79</b>	<b>16,16</b>	<b>15,22</b>	<b>16,84</b>	<b>18,38</b>	<b>17,85</b>	<b>20,71</b>	<b>16,35</b>	<b>16,17</b>	<b>16,12</b>	<b>14,11</b>	<b>16,24</b>	<b>15,37</b>	<b>16,33</b>	<b>15,60</b>
- Aset Likuid Primer / Primary Liquid Asset	99.854	95.947	77.882	95.995	95.983	100.344	123.128	93.337	90.347	92.289	71.107	85.369	78.332	84.778	77.244
- Aset Likuid Sekunder / Secondary Liquid assets	11.424	14.558	23.272	19.073	29.319	30.955	35.225	36.407	35.145	25.053	30.180	34.730	37.223	41.571	42.279
- Total Aset / Total Assets	625.658	683.617	664.470	683.240	681.793	735.561	764.717	793.408	775.957	727.860	717.888	739.593	751.637	773.761	766.175

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>21,28</b>	<b>22,12</b>	<b>21,83</b>	<b>22,53</b>	<b>23,20</b>	<b>23,67</b>	<b>23,93</b>	<b>24,47</b>	<b>24,92</b>	<b>25,48</b>	<b>26,03</b>	<b>25,85</b>	<b>25,54</b>	<b>25,72</b>	<b>25,74</b>
- Modal / Capital	532.831	579.652	569.880	590.543	604.051	610.233	614.962	624.050	628.856	644.848	651.711	647.262	639.040	644.021	646.819
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.610.119	2.621.423	2.604.045	2.578.069	2.569.376	2.550.387	2.523.386	2.531.202	2.503.923	2.503.842	2.502.082	2.504.100	2.512.820
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>19,03</b>	<b>20,05</b>	<b>19,75</b>	<b>20,48</b>	<b>21,11</b>	<b>21,54</b>	<b>21,78</b>	<b>22,28</b>	<b>22,73</b>	<b>23,39</b>	<b>23,91</b>	<b>23,68</b>	<b>23,38</b>	<b>23,59</b>	<b>23,73</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	476.443	525.392	515.618	536.851	549.650	555.434	559.482	568.150	573.607	591.966	598.811	592.909	585.000	590.596	596.329
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.610.119	2.621.423	2.604.045	2.578.069	2.569.376	2.550.387	2.523.386	2.531.202	2.503.923	2.503.842	2.502.082	2.504.100	2.512.820
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,08</b>	<b>2,11</b>	<b>1,76</b>	<b>1,71</b>	<b>1,76</b>	<b>1,80</b>	<b>1,66</b>	<b>1,67</b>	<b>1,61</b>	<b>1,56</b>	<b>2,18</b>	<b>1,80</b>	<b>1,68</b>	<b>1,73</b>	<b>1,65</b>
- Laba sebelum pajak / Profit	65.594	70.316	61.305	61.029	62.826	64.150	59.401	59.976	57.914	56.525	82.433	68.417	64.019	65.841	63.141
- Rata-rata total aset / Average total assets	3.161.126	3.325.506	3.484.070	3.558.990	3.561.587	3.567.883	3.577.456	3.588.505	3.600.301	3.615.981	3.789.349	3.793.302	3.804.876	3.804.829	3.816.993
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>81,12</b>	<b>81,39</b>	<b>85,37</b>	<b>84,93</b>	<b>84,07</b>	<b>84,18</b>	<b>85,49</b>	<b>84,56</b>	<b>84,23</b>	<b>84,66</b>	<b>78,81</b>	<b>81,27</b>	<b>83,09</b>	<b>80,98</b>	<b>81,03</b>
- Biaya Operasional / Operating Expenses	265.373	292.003	137.783	158.944	181.329	204.984	229.632	249.369	269.703	298.258	25.402	47.780	73.535	94.132	114.796
- Pendapatan Operasional / Operating Income	327.126	358.791	161.402	187.148	215.697	243.517	268.620	294.888	320.197	352.287	32.229	58.791	88.501	116.248	141.666
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>4,55</b>	<b>4,45</b>	<b>4,29</b>	<b>4,32</b>	<b>4,32</b>	<b>4,28</b>	<b>4,26</b>	<b>4,25</b>	<b>4,23</b>	<b>4,24</b>	<b>4,26</b>	<b>4,14</b>	<b>4,21</b>	<b>4,23</b>	<b>4,22</b>
- Pendapatan bunga bersih / Interest income net	137.897	141.370	142.673	146.787	146.643	145.582	145.297	145.515	145.151	146.132	154.168	150.047	153.403	153.912	154.053
- Rata-rata total aset produktif / Average total earning assets	3.032.983	3.180.038	3.323.149	3.395.501	3.398.289	3.403.681	3.413.541	3.424.027	3.435.513	3.449.883	3.618.158	3.624.784	3.640.439	3.640.879	3.653.434
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,60</b>	<b>93,68</b>	<b>89,07</b>	<b>88,50</b>	<b>86,84</b>	<b>85,00</b>	<b>83,19</b>	<b>81,35</b>	<b>79,35</b>	<b>78,76</b>	<b>77,16</b>	<b>77,09</b>	<b>76,94</b>	<b>76,48</b>	<b>75,61</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.158.798	2.235.355	2.215.700	2.226.539	2.207.778	2.191.563	2.180.228	2.148.356	2.127.985	2.144.164	2.105.146	2.103.710	2.119.335	2.111.758	2.123.060
- Total Dana Pihak Ketiga / Total Third Party Funds	2.281.929	2.386.043	2.487.605	2.516.004	2.542.314	2.578.225	2.620.844	2.640.749	2.681.822	2.722.257	2.728.311	2.728.893	2.754.420	2.761.347	2.807.949
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>14,88</b>	<b>14,71</b>	<b>17,09</b>	<b>16,99</b>	<b>19,06</b>	<b>18,60</b>	<b>17,63</b>	<b>18,19</b>	<b>17,89</b>	<b>19,08</b>	<b>18,69</b>	<b>19,21</b>	<b>19,15</b>	<b>20,09</b>	<b>19,65</b>
- Aset Likuid Primer / Primary Liquid Asset	381.483	342.842	355.277	320.445	394.387	380.847	355.580	373.112	358.515	406.531	387.827	393.829	402.376	410.253	434.862
- Aset Likuid Sekunder / Secondary Liquid assets	104.447	160.777	240.454	280.144	287.394	291.124	288.784	297.656	306.569	318.331	320.438	335.592	330.702	354.293	324.841
- Total Aset / Total Assets	3.264.610	3.423.793	3.485.021	3.534.810	3.577.171	3.611.954	3.654.390	3.687.949	3.718.258	3.798.635	3.789.349	3.797.254	3.828.025	3.804.687	3.865.647

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>47,87</b>	<b>50,38</b>	<b>50,98</b>	<b>51,98</b>	<b>54,11</b>	<b>54,91</b>	<b>55,51</b>	<b>56,91</b>	<b>56,29</b>	<b>54,61</b>	<b>58,52</b>	<b>58,71</b>	<b>58,53</b>	<b>58,45</b>	<b>59,21</b>
- Modal / Capital	175.308	175.942	184.012	181.254	187.230	190.633	188.213	187.355	182.541	163.432	168.150	171.001	170.219	168.575	168.033
- ATMR / Risk Weighted Assets	366.229	349.253	360.936	348.729	346.025	347.157	339.064	329.225	324.266	299.293	287.331	291.271	290.845	288.394	283.768
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>47,00</b>	<b>49,50</b>	<b>50,08</b>	<b>51,06</b>	<b>53,20</b>	<b>53,99</b>	<b>54,56</b>	<b>55,99</b>	<b>55,38</b>	<b>53,76</b>	<b>57,62</b>	<b>57,80</b>	<b>57,63</b>	<b>57,59</b>	<b>58,32</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	172.123	172.885	180.773	178.059	184.091	187.442	184.987	184.325	179.580	160.894	165.563	168.355	167.615	166.091	165.493
- ATMR / Risk Weighted Assets	366.229	349.253	360.936	348.729	346.025	347.157	339.064	329.225	324.266	299.293	287.331	291.271	290.845	288.394	283.768
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,67</b>	<b>3,27</b>	<b>3,40</b>	<b>3,19</b>	<b>3,10</b>	<b>2,94</b>	<b>2,78</b>	<b>2,66</b>	<b>2,66</b>	<b>2,37</b>	<b>2,33</b>	<b>1,78</b>	<b>1,26</b>	<b>1,07</b>	<b>1,10</b>
- Laba sebelum pajak / Profit	11.837	14.989	17.307	16.117	15.538	14.707	13.885	13.215	13.191	11.596	10.314	7.949	5.660	4.804	4.940
- Rata-rata total aset / Average total assets	442.694	457.719	508.417	505.199	501.823	500.435	499.688	497.138	495.280	490.307	442.905	447.169	450.832	448.243	448.226
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>88,43</b>	<b>83,86</b>	<b>92,72</b>	<b>92,36</b>	<b>92,47</b>	<b>92,54</b>	<b>92,76</b>	<b>92,55</b>	<b>92,40</b>	<b>93,53</b>	<b>94,74</b>	<b>96,30</b>	<b>97,98</b>	<b>98,35</b>	<b>98,09</b>
- Biaya Operasional / Operating Expenses	84.285	73.162	82.274	89.513	99.445	107.927	116.283	120.325	133.280	148.897	14.533	30.874	56.989	65.244	79.079
- Pendapatan Operasional / Operating Income	95.307	87.243	88.730	96.914	107.538	116.624	125.354	130.017	144.249	159.196	15.339	32.059	58.163	66.339	80.619
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>3,76</b>	<b>4,09</b>	<b>3,11</b>	<b>3,04</b>	<b>3,04</b>	<b>2,99</b>	<b>2,94</b>	<b>2,91</b>	<b>2,85</b>	<b>2,83</b>	<b>2,47</b>	<b>2,30</b>	<b>2,34</b>	<b>2,33</b>	<b>2,32</b>
- Pendapatan bunga bersih / Interest income net	15.864	17.756	15.068	14.651	14.545	14.284	14.063	13.830	13.497	13.228	10.445	9.848	10.114	9.981	9.948
- Rata-rata total aset produktif / Average total earning assets	421.973	434.478	484.430	481.712	479.048	478.292	477.893	475.225	473.371	468.244	423.258	428.017	431.535	428.715	428.989
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>138,99</b>	<b>126,46</b>	<b>115,78</b>	<b>116,65</b>	<b>122,76</b>	<b>115,86</b>	<b>110,94</b>	<b>113,49</b>	<b>101,76</b>	<b>95,91</b>	<b>85,29</b>	<b>83,11</b>	<b>82,88</b>	<b>84,75</b>	<b>84,19</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	244.994	230.266	233.783	230.391	234.934	233.897	230.881	219.966	204.382	177.922	168.778	171.286	175.885	171.413	173.239
- Total Dana Pihak Ketiga / Total Third Party Funds	176.261	182.088	201.922	197.502	191.382	201.879	208.106	193.821	200.845	185.513	197.882	206.092	212.205	202.254	205.774
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>25,24</b>	<b>29,01</b>	<b>32,88</b>	<b>32,94</b>	<b>34,33</b>	<b>35,43</b>	<b>36,69</b>	<b>35,59</b>	<b>37,84</b>	<b>34,13</b>	<b>38,35</b>	<b>38,20</b>	<b>38,43</b>	<b>37,93</b>	<b>37,62</b>
- Aset Likuid Primer / Primary Liquid Asset	79.021	90.845	125.700	120.101	124.261	131.074	136.531	121.861	128.771	95.776	125.358	128.071	135.350	121.444	124.042
- Aset Likuid Sekunder / Secondary Liquid assets	34.966	40.128	39.864	41.001	41.073	42.800	44.614	46.909	51.637	52.892	44.515	44.391	40.719	45.612	44.569
- Total Aset / Total Assets	451.661	451.514	503.500	489.112	481.568	490.717	493.715	474.180	476.705	435.602	442.905	451.433	458.157	440.477	448.159

<b>Tabel 1.21.a.</b>															
<b>Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank</b>															
<i>(Growth of Commercial Banks Assets Based Group Bank)</i>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Kelompok Bank / Group of Banks</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>								<b>2021</b>				
			<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>
- Bank Persero / State Owned Banks	3.342.996	3.574.130	3.534.659	3.606.921	3.632.558	3.710.001	3.773.886	3.737.095	3.695.044	3.818.584	3.661.356	3.738.553	3.845.461	3.804.214	3.789.790
- BPD / Regional Development Banks	655.963	717.518	695.979	717.621	714.268	772.582	802.423	831.622	813.135	763.879	753.071	776.004	787.736	812.592	804.139
- Bank Swasta Nasional / Domestic Private Banks	3.617.727	3.819.813	3.880.701	3.856.759	3.897.519	3.933.665	3.991.840	4.031.581	4.068.563	4.159.829	4.149.642	4.155.705	4.185.095	4.165.742	4.231.866
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.661	451.514	503.500	489.112	481.568	490.717	493.715	474.180	476.705	435.602	442.905	451.433	458.157	440.477	448.159
<b>Total</b>	<b>8.068.346</b>	<b>8.562.974</b>	<b>8.614.839</b>	<b>8.670.413</b>	<b>8.725.913</b>	<b>8.906.965</b>	<b>9.061.864</b>	<b>9.074.478</b>	<b>9.053.446</b>	<b>9.177.894</b>	<b>9.006.974</b>	<b>9.121.696</b>	<b>9.276.449</b>	<b>9.223.025</b>	<b>9.273.954</b>

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

Kelompok Bank / Group of Banks	Desember 2018				Desember 2019				Mei 2020				Desember 2020				Mei 2021			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	8	15	4	-	7	16	4	-	7	17	3	-	5	18	4	-	4	19	4
Bank Swasta Nasional / Domestic Private Banks	4	27	25	19	2	25	26	18	2	25	27	17	1	22	27	20	-	21	29	18
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	5	3	-	-	5	3	-	-	4	4	-	1	4	3	-	1	4	3
<b>Total</b>	<b>4</b>	<b>36</b>	<b>45</b>	<b>30</b>	<b>2</b>	<b>32</b>	<b>47</b>	<b>29</b>	<b>2</b>	<b>32</b>	<b>48</b>	<b>28</b>	<b>1</b>	<b>28</b>	<b>49</b>	<b>31</b>	<b>-</b>	<b>26</b>	<b>52</b>	<b>29</b>



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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>6.668.813</b>	<b>7.109.042</b>	<b>7.303.374</b>	<b>7.336.597</b>	<b>7.304.998</b>	<b>7.472.773</b>	<b>7.571.936</b>	<b>7.705.343</b>	<b>7.670.590</b>	<b>7.720.284</b>	<b>7.683.312</b>	<b>7.750.658</b>	<b>7.867.525</b>	<b>7.804.154</b>	<b>7.818.411</b>
a. Lancar / Current	6.317.761	6.692.948	6.793.005	6.876.104	6.870.007	7.037.159	7.145.198	7.277.077	7.246.313	7.319.912	7.234.866	7.289.096	7.434.682	7.340.542	7.342.241
b. Dalam Perhatian Khusus / Special Mention	226.493	275.482	345.710	290.977	259.686	260.427	255.337	258.222	254.382	235.325	280.461	291.065	262.066	290.649	293.954
c. Kurang Lancar / Sub-Standard	21.216	22.411	25.320	26.715	23.453	19.161	18.130	16.530	20.299	27.704	27.488	26.307	24.355	27.266	32.014
d. Diragukan / Doubtful	15.858	28.481	24.763	27.246	30.640	26.775	22.926	18.991	16.894	13.637	15.771	20.393	22.712	21.204	25.995
e. Macet / Loss	87.486	89.719	114.575	115.555	121.211	129.250	130.345	134.524	132.701	123.706	124.725	123.798	123.710	124.493	124.207
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>2.001.032</b>	<b>2.041.716</b>	<b>2.023.012</b>	<b>2.006.670</b>	<b>2.056.069</b>	<b>2.039.590</b>	<b>2.063.005</b>	<b>2.101.969</b>	<b>2.086.955</b>	<b>2.061.121</b>	<b>2.439.955</b>	<b>2.077.922</b>	<b>2.081.974</b>	<b>2.083.518</b>	<b>2.069.394</b>
a. Lancar / Current	1.971.636	2.012.694	1.989.173	1.971.903	2.022.366	2.004.729	2.024.579	2.068.185	2.051.101	2.028.854	2.403.561	2.040.279	2.049.463	2.049.905	2.032.629
b. Dalam Perhatian Khusus / Special Mention	26.377	25.970	30.461	30.800	29.760	30.711	35.003	30.323	31.816	27.927	33.413	34.713	28.879	29.941	32.680
c. Kurang Lancar / Sub-Standard	1.254	1.294	1.694	1.581	1.300	1.185	1.131	1.216	1.860	1.968	1.036	853	990	994	1.474
d. Diragukan / Doubtful	281	450	302	714	1.015	908	397	262	335	228	253	303	988	960	960
e. Macet / Loss	1.485	1.309	1.383	1.672	1.628	2.057	1.896	1.982	1.843	2.144	1.692	1.774	1.654	1.717	1.651
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>127.579</b>	<b>143.664</b>	<b>168.037</b>	<b>173.483</b>	<b>179.248</b>	<b>179.337</b>	<b>174.824</b>	<b>173.505</b>	<b>173.933</b>	<b>169.387</b>	<b>170.965</b>	<b>173.427</b>	<b>174.409</b>	<b>176.635</b>	<b>186.300</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>63.130</b>	<b>66.766</b>	<b>65.554</b>	<b>68.473</b>	<b>71.131</b>	<b>72.239</b>	<b>71.440</b>	<b>73.368</b>	<b>69.414</b>	<b>66.058</b>	<b>63.875</b>	<b>62.909</b>	<b>60.535</b>	<b>61.187</b>	<b>61.225</b>
a. Lancar / Current	63.029	66.697	65.402	68.376	71.060	72.178	71.349	73.276	69.324	65.963	63.764	62.734	60.448	61.152	61.192
b. Dalam Perhatian Khusus / Special Mention	9	6	90	36	6	6	35	36	31	35	42	105	23	19	21
c. Kurang Lancar / Sub-Standard	1	0	1	-	0	0	-	-	4	-	11	11	-	-	1
d. Diragukan / Doubtful	-	0	-	-	-	0	0	0	-	-	-	-	-	-	-
e. Macet / Loss	91	63	62	61	65	55	56	55	54	59	58	59	65	16	12
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>92</b>	<b>63</b>	<b>62</b>	<b>61</b>	<b>65</b>	<b>56</b>	<b>56</b>	<b>56</b>	<b>58</b>	<b>59</b>	<b>69</b>	<b>70</b>	<b>65</b>	<b>16</b>	<b>13</b>

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

Indikator / Indicator	2018	2019	2020					2021							
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>2.893.140</b>	<b>3.107.085</b>	<b>3.172.325</b>	<b>3.204.382</b>	<b>3.189.964</b>	<b>3.290.462</b>	<b>3.330.005</b>	<b>3.383.463</b>	<b>3.351.855</b>	<b>3.416.538</b>	<b>3.358.173</b>	<b>3.387.510</b>	<b>3.462.659</b>	<b>3.404.341</b>	<b>3.424.593</b>
a. Lancar / Current	2.740.308	2.917.689	2.930.852	2.979.515	2.980.983	3.080.331	3.120.231	3.175.570	3.140.759	3.220.311	3.130.640	3.152.764	3.246.520	3.169.789	3.181.586
b. Dalam Perhatian Khusus / Special Mention	98.144	122.566	164.875	144.130	125.998	126.322	124.269	121.270	124.361	108.285	137.761	143.821	125.777	143.008	150.451
c. Kurang Lancar / Sub-Standard	12.039	14.108	15.039	14.658	12.142	10.998	10.708	9.778	11.220	16.956	16.557	15.288	14.842	17.007	13.812
d. Diragukan / Doubtful	7.669	14.914	12.803	14.878	16.062	13.330	10.641	9.951	9.001	7.277	8.576	12.343	14.236	13.358	17.425
e. Macet / Loss	34.980	37.808	48.755	51.201	54.778	59.481	64.156	66.894	66.513	63.709	64.639	63.295	61.284	61.179	61.319
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>613.343</b>	<b>642.058</b>	<b>626.904</b>	<b>611.230</b>	<b>622.314</b>	<b>594.272</b>	<b>608.748</b>	<b>629.886</b>	<b>630.113</b>	<b>606.341</b>	<b>965.179</b>	<b>605.949</b>	<b>615.930</b>	<b>621.210</b>	<b>615.667</b>
a. Lancar / Current	605.260	631.493	614.591	595.241	607.187	578.197	589.123	616.910	614.202	595.211	951.182	591.373	602.959	607.827	599.116
b. Dalam Perhatian Khusus / Special Mention	7.237	9.566	10.944	14.147	13.066	13.987	18.176	11.553	13.753	8.859	12.764	13.502	11.201	11.610	14.351
c. Kurang Lancar / Sub-Standard	391	346	742	685	556	249	261	298	964	965	159	138	136	147	632
d. Diragukan / Doubtful	172	292	172	515	922	798	288	186	261	177	165	205	909	880	875
e. Macet / Loss	282	361	454	642	582	1.041	899	938	933	1.129	909	731	725	746	692
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>55.533</b>	<b>67.830</b>	<b>77.966</b>	<b>82.579</b>	<b>85.042</b>	<b>85.897</b>	<b>86.953</b>	<b>88.045</b>	<b>88.892</b>	<b>90.213</b>	<b>91.005</b>	<b>91.998</b>	<b>92.132</b>	<b>93.317</b>	<b>94.756</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>5.188</b>	<b>7.499</b>	<b>7.490</b>	<b>7.416</b>	<b>9.172</b>	<b>9.101</b>	<b>9.324</b>	<b>9.726</b>	<b>9.451</b>	<b>10.240</b>	<b>9.672</b>	<b>10.493</b>	<b>10.536</b>	<b>10.175</b>	<b>10.335</b>
a. Lancar / Current	5.112	7.444	7.434	7.361	9.113	9.051	9.270	9.672	9.398	10.187	9.619	10.440	10.477	10.171	10.331
b. Dalam Perhatian Khusus / Special Mention	0	0	0	0	0	-	4	4	-	-	-	0	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	0	0	-	-	4	-	-	-	-	-	0
d. Diragukan / Doubtful	-	0	-	-	-	-	0	0	-	-	-	-	-	-	-
e. Macet / Loss	76	54	56	55	59	49	50	49	48	53	52	53	59	4	4
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>76</b>	<b>54</b>	<b>56</b>	<b>55</b>	<b>59</b>	<b>49</b>	<b>50</b>	<b>49</b>	<b>52</b>	<b>53</b>	<b>52</b>	<b>53</b>	<b>59</b>	<b>4</b>	<b>4</b>

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>516.071</b>	<b>581.246</b>	<b>596.774</b>	<b>609.930</b>	<b>589.571</b>	<b>627.532</b>	<b>634.993</b>	<b>695.631</b>	<b>666.293</b>	<b>624.946</b>	<b>638.236</b>	<b>656.653</b>	<b>671.032</b>	<b>693.072</b>	<b>678.200</b>
a. Lancar / Current	493.329	557.420	563.077	580.561	561.988	600.944	608.887	668.600	639.981	601.918	605.562	626.439	645.725	666.988	652.089
b. Dalam Perhatian Khusus / Special Mention	11.213	11.559	18.481	14.018	12.451	11.605	10.763	12.272	11.454	9.539	18.783	16.321	11.125	11.611	11.417
c. Kurang Lancar / Sub-Standard	754	690	1.236	1.466	1.317	806	1.177	564	617	373	690	530	529	833	758
d. Diragukan / Doubtful	793	918	1.507	1.424	1.492	1.658	1.276	715	804	675	804	851	908	823	1.053
e. Macet / Loss	9.981	10.659	12.474	12.462	12.323	12.519	12.890	13.479	13.438	12.442	12.396	12.511	12.746	12.817	12.884
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>31.458</b>	<b>33.298</b>	<b>29.921</b>	<b>29.504</b>	<b>29.746</b>	<b>29.824</b>	<b>28.564</b>	<b>27.671</b>	<b>27.601</b>	<b>26.782</b>	<b>27.177</b>	<b>26.907</b>	<b>26.465</b>	<b>24.959</b>	<b>24.587</b>
a. Lancar / Current	30.880	32.762	29.019	28.829	29.080	29.185	27.904	26.953	26.929	26.051	26.467	26.247	25.835	24.320	23.906
b. Dalam Perhatian Khusus / Special Mention	194	136	261	103	98	83	96	156	109	71	174	121	86	81	120
c. Kurang Lancar / Sub-Standard	8	1	10	13	26	3	5	2	5	4	0	0	2	10	8
d. Diragukan / Doubtful	4	1	38	7	18	40	26	7	3	2	22	22	22	25	33
e. Macet / Loss	371	399	593	551	524	512	533	554	555	653	513	516	520	523	520
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>11.912</b>	<b>12.667</b>	<b>15.858</b>	<b>15.922</b>	<b>15.700</b>	<b>15.538</b>	<b>15.907</b>	<b>15.321</b>	<b>15.421</b>	<b>14.149</b>	<b>14.426</b>	<b>14.431</b>	<b>14.726</b>	<b>15.030</b>	<b>15.255</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>4.396</b>	<b>5.096</b>	<b>3.616</b>	<b>4.434</b>	<b>4.585</b>	<b>4.595</b>	<b>5.252</b>	<b>5.291</b>	<b>5.352</b>	<b>4.756</b>	<b>4.521</b>	<b>4.341</b>	<b>4.144</b>	<b>4.064</b>	<b>4.067</b>
a. Lancar / Current	4.381	5.094	3.589	4.423	4.583	4.593	5.239	5.278	5.339	4.743	4.508	4.327	4.128	4.046	4.064
b. Dalam Perhatian Khusus / Special Mention	-	-	27	11	2	2	13	13	13	13	2	2	15	16	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	11	11	-	-	1
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	0	0	0	0	0	0	0	0	0	0	0	2	2
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>15</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>2</b>	<b>3</b>

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

Indikator / Indicator	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset Produktif Neraca / Earning Assets</b>	<b>2.880.930</b>	<b>3.050.485</b>	<b>3.148.921</b>	<b>3.136.450</b>	<b>3.145.815</b>	<b>3.170.252</b>	<b>3.222.685</b>	<b>3.255.089</b>	<b>3.283.729</b>	<b>3.343.329</b>	<b>3.358.532</b>	<b>3.372.525</b>	<b>3.407.837</b>	<b>3.386.723</b>	<b>3.394.687</b>
a. Lancar / Current	2.718.599	2.861.593	2.927.510	2.944.005	2.960.989	2.984.662	3.045.261	3.075.249	3.109.768	3.173.789	3.182.193	3.187.676	3.227.127	3.195.556	3.200.169
b. Dalam Perhatian Khusus / Special Mention	108.208	131.270	152.384	122.888	111.680	113.317	110.890	115.156	109.310	108.345	114.403	121.534	117.772	127.486	124.286
c. Kurang Lancar / Sub-Standard	7.901	7.100	8.498	9.960	9.284	6.689	5.607	5.629	7.936	9.807	9.722	9.965	8.562	8.814	15.323
d. Diragukan / Doubtful	7.071	11.608	9.897	10.749	12.821	11.411	10.656	7.865	6.782	5.504	6.186	7.016	7.225	6.862	7.372
e. Macet / Loss	39.151	38.913	50.632	48.847	51.041	54.174	50.271	51.191	49.934	45.885	46.029	46.333	47.150	48.006	47.536
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>1.050.022</b>	<b>1.043.870</b>	<b>1.042.408</b>	<b>1.053.176</b>	<b>1.082.711</b>	<b>1.098.356</b>	<b>1.103.001</b>	<b>1.117.650</b>	<b>1.111.503</b>	<b>1.112.010</b>	<b>1.129.022</b>	<b>1.122.909</b>	<b>1.129.016</b>	<b>1.128.187</b>	<b>1.124.039</b>
a. Lancar / Current	1.039.016	1.035.262	1.030.873	1.044.035	1.073.598	1.089.170	1.093.167	1.106.924	1.101.289	1.100.809	1.117.169	1.110.170	1.118.543	1.116.262	1.111.999
b. Dalam Perhatian Khusus / Special Mention	9.670	7.404	10.896	8.342	8.356	8.493	9.228	10.062	9.706	10.639	11.432	12.062	9.897	11.268	11.392
c. Kurang Lancar / Sub-Standard	437	571	247	168	199	166	114	153	139	206	141	127	162	204	209
d. Diragukan / Doubtful	92	108	78	175	57	46	56	50	48	30	46	59	42	41	36
e. Macet / Loss	806	525	313	457	501	481	437	462	323	326	235	492	372	412	403
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>55.458</b>	<b>58.825</b>	<b>69.666</b>	<b>70.357</b>	<b>73.903</b>	<b>72.967</b>	<b>67.140</b>	<b>65.349</b>	<b>65.161</b>	<b>61.758</b>	<b>62.358</b>	<b>63.992</b>	<b>63.513</b>	<b>64.340</b>	<b>70.879</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>39.947</b>	<b>42.987</b>	<b>44.989</b>	<b>47.287</b>	<b>47.422</b>	<b>48.113</b>	<b>50.488</b>	<b>51.771</b>	<b>50.287</b>	<b>46.923</b>	<b>46.185</b>	<b>44.523</b>	<b>43.322</b>	<b>44.428</b>	<b>44.330</b>
a. Lancar / Current	39.937	42.975	44.921	47.257	47.412	48.103	50.464	51.746	50.263	46.894	46.139	44.414	43.309	44.415	44.304
b. Dalam Perhatian Khusus / Special Mention	9	6	63	24	4	4	18	19	19	23	41	103	7	3	21
c. Kurang Lancar / Sub-Standard	1	0	1	-	0	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	0	0	0	-	-	-	-	-	-	-
e. Macet / Loss	0	7	6	6	6	6	6	6	6	6	6	6	6	10	6
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>1</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>10</b>	<b>6</b>

<b>Tabel 1.27.a.</b>															
<b>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</b>															
<b>(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)</b>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Indikator / Indicator</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>								<b>2021</b>				
			<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>
<b>Aset Produktif Neraca / Earning Assets</b>	<b>378.671</b>	<b>370.226</b>	<b>385.354</b>	<b>385.836</b>	<b>379.648</b>	<b>384.527</b>	<b>384.253</b>	<b>371.161</b>	<b>368.713</b>	<b>335.470</b>	<b>328.371</b>	<b>333.971</b>	<b>325.996</b>	<b>320.018</b>	<b>320.931</b>
a. Lancar / Current	365.524	356.246	371.567	372.023	366.046	371.223	370.820	357.658	355.805	323.894	316.471	322.217	315.310	308.209	308.396
b. Dalam Perhatian Khusus / Special Mention	8.928	10.086	9.970	9.942	9.556	9.183	9.414	9.525	9.257	9.156	9.515	9.389	7.392	8.544	7.800
c. Kurang Lancar / Sub-Standard	522	514	547	631	710	669	638	559	526	569	519	524	422	613	2.122
d. Diragukan / Doubtful	324	1.041	556	195	266	375	353	459	308	182	205	183	343	162	145
e. Macet / Loss	3.373	2.339	2.713	3.045	3.069	3.077	3.028	2.960	2.817	1.670	1.661	1.658	2.530	2.491	2.469
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>306.210</b>	<b>322.489</b>	<b>323.779</b>	<b>312.760</b>	<b>321.298</b>	<b>317.137</b>	<b>322.692</b>	<b>326.762</b>	<b>317.738</b>	<b>315.988</b>	<b>318.577</b>	<b>322.157</b>	<b>310.562</b>	<b>309.161</b>	<b>305.100</b>
a. Lancar / Current	296.479	313.177	314.689	303.799	312.501	308.177	314.386	317.398	308.682	306.784	308.743	312.489	302.125	301.496	297.608
b. Dalam Perhatian Khusus / Special Mention	9.275	8.863	8.359	8.207	8.240	8.148	7.503	8.552	8.248	8.358	9.043	9.028	7.694	6.982	6.817
c. Kurang Lancar / Sub-Standard	418	376	694	714	519	767	750	763	752	793	736	588	690	633	624
d. Diragukan / Doubtful	13	49	15	18	18	23	27	20	24	19	19	16	15	14	16
e. Macet / Loss	25	23	22	22	21	22	27	29	33	35	35	36	37	36	35
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>4.675</b>	<b>4.342</b>	<b>4.547</b>	<b>4.625</b>	<b>4.603</b>	<b>4.933</b>	<b>4.823</b>	<b>4.789</b>	<b>4.459</b>	<b>3.267</b>	<b>3.175</b>	<b>3.006</b>	<b>4.037</b>	<b>3.948</b>	<b>5.410</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>13.598</b>	<b>11.184</b>	<b>9.458</b>	<b>9.336</b>	<b>9.952</b>	<b>10.431</b>	<b>6.376</b>	<b>6.580</b>	<b>4.325</b>	<b>4.139</b>	<b>3.498</b>	<b>3.552</b>	<b>2.534</b>	<b>2.520</b>	<b>2.492</b>
a. Lancar / Current	13.598	11.184	9.458	9.336	9.952	10.431	6.376	6.580	4.325	4.139	3.498	3.552	2.534	2.520	2.492
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

Keterangan	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>1.315.034</b>	<b>23,36</b>	<b>1.465.848</b>	<b>24,44</b>	<b>1.538.575</b>	<b>24,91</b>	<b>1.687.135</b>	<b>25,31</b>	<b>1.782.379</b>	<b>26,07</b>
Rupiah	997.007	17,71	1.100.040	18,34	1.117.397	18,09	1.262.734	18,94	1.312.055	19,19
Valas / Foreign Exchange	318.027	5,65	365.808	6,10	421.178	6,82	424.401	6,37	470.325	6,88
<b>Tabungan / Saving</b>	<b>1.825.259</b>	<b>32,42</b>	<b>1.945.185</b>	<b>32,43</b>	<b>1.973.964</b>	<b>31,97</b>	<b>2.173.501</b>	<b>32,61</b>	<b>2.206.988</b>	<b>32,28</b>
Rupiah	1.690.086	30,02	1.813.949	30,24	1.826.631	29,58	2.014.663	30,23	2.052.172	30,02
Valas / Foreign Exchange	135.173	2,40	131.236	2,19	147.333	2,39	158.837	2,38	154.816	2,26
<b>Simpanan Berjangka / Time Deposits</b>	<b>2.490.155</b>	<b>44,23</b>	<b>2.587.615</b>	<b>43,14</b>	<b>2.662.818</b>	<b>43,12</b>	<b>2.804.755</b>	<b>42,08</b>	<b>2.847.596</b>	<b>41,65</b>
Rupiah	2.138.035	37,97	2.250.784	37,52	2.333.810	37,79	2.478.610	37,19	2.522.642	36,90
Valas / Foreign Exchange	352.120	6,25	336.831	5,62	329.008	5,33	326.145	4,89	324.955	4,75
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.032.674	18,34	989.554	16,50	1.106.127	17,91	1.147.144	17,21	1.148.742	16,80
Valas / Foreign Exchange	169.841	3,02	163.018	2,72	176.212	2,85	157.535	2,36	162.361	2,37
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715.403	12,71	762.015	12,70	767.718	12,43	820.131	12,30	773.111	11,31
Valas / Foreign Exchange	79.879	1,42	82.261	1,37	63.867	1,03	69.582	1,04	64.824	0,95
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210.895	3,75	247.039	4,12	230.619	3,73	275.986	4,14	285.133	4,17
Valas / Foreign Exchange	57.066	1,01	43.932	0,73	42.738	0,69	59.675	0,90	59.668	0,87
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179.064	3,18	252.177	4,20	229.345	3,71	235.349	3,53	315.657	4,62
Valas / Foreign Exchange	45.334	0,81	47.620	0,79	46.190	0,75	39.353	0,59	38.102	0,56
<b>Total DPK / Total Third Party Funds</b>	<b>5.630.448</b>	<b>100,00</b>	<b>5.998.648</b>	<b>100,00</b>	<b>6.175.356</b>	<b>100,00</b>	<b>6.665.390</b>	<b>100,00</b>	<b>6.836.964</b>	<b>100,00</b>
Rupiah	4.825.128	85,70	5.164.773	86,10	5.277.838	85,47	5.756.007	86,36	5.886.868	86,10
Valas / Foreign Exchange	805.320	14,30	833.875	13,90	897.519	14,53	909.383	13,64	950.096	13,90

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

Keterangan	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>591.681</b>	<b>24,53</b>	<b>655.766</b>	<b>25,40</b>	<b>650.098</b>	<b>24,83</b>	<b>760.676</b>	<b>26,48</b>	<b>775.100</b>	<b>26,95</b>
Rupiah	459.295	19,04	487.231	18,88	456.294	17,43	555.777	19,34	531.540	18,48
Valas / Foreign Exchange	132.385	5,49	168.535	6,53	193.803	7,40	204.899	7,13	243.560	8,47
<b>Tabungan / Saving</b>	<b>911.346</b>	<b>37,78</b>	<b>948.189</b>	<b>36,73</b>	<b>922.909</b>	<b>35,25</b>	<b>1.051.845</b>	<b>36,61</b>	<b>1.047.294</b>	<b>36,41</b>
Rupiah	864.259	35,82	910.783	35,28	882.886	33,72	1.005.489	35,00	1.003.087	34,88
Valas / Foreign Exchange	47.087	1,95	37.406	1,45	40.024	1,53	46.356	1,61	44.207	1,54
<b>Simpanan Berjangka / Time Deposits</b>	<b>909.427</b>	<b>37,70</b>	<b>977.393</b>	<b>37,86</b>	<b>1.045.514</b>	<b>39,93</b>	<b>1.060.628</b>	<b>36,92</b>	<b>1.053.782</b>	<b>36,64</b>
Rupiah	764.481	31,69	810.719	31,41	879.200	33,58	898.563	31,27	902.358	31,37
Valas / Foreign Exchange	144.946	6,01	166.674	6,46	166.314	6,35	162.065	5,64	151.424	5,26
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	342.753	14,21	308.147	11,94	367.702	14,04	361.895	12,60	363.612	12,64
Valas / Foreign Exchange	60.130	2,49	71.814	2,78	85.351	3,26	65.756	2,29	70.522	2,45
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	346.798	14,38	365.210	14,15	386.851	14,77	420.599	14,64	364.553	12,67
Valas / Foreign Exchange	35.595	1,48	39.825	1,54	30.487	1,16	35.652	1,24	24.860	0,86
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36.315	1,51	52.783	2,04	52.129	1,99	58.915	2,05	76.448	2,66
Valas / Foreign Exchange	30.475	1,26	27.968	1,08	21.376	0,82	35.154	1,22	34.083	1,18
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38.615	1,60	84.579	3,28	72.518	2,77	57.154	1,99	97.745	3,40
Valas / Foreign Exchange	18.745	0,78	27.068	1,05	29.100	1,11	25.503	0,89	21.959	0,76
<b>Total DPK / Total Third Party Funds</b>	<b>2.412.453</b>	<b>100,00</b>	<b>2.581.349</b>	<b>100,00</b>	<b>2.618.522</b>	<b>100,00</b>	<b>2.873.149</b>	<b>100,00</b>	<b>2.876.176</b>	<b>100,00</b>
Rupiah	2.088.035	86,55	2.208.733	85,57	2.218.380	84,72	2.459.829	85,61	2.436.985	84,73
Valas / Foreign Exchange	324.418	13,45	372.615	14,43	400.141	15,28	413.319	14,39	439.191	15,27

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

Keterangan	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>116.814</b>	<b>24,47</b>	<b>141.388</b>	<b>26,56</b>	<b>151.082</b>	<b>27,40</b>	<b>131.340</b>	<b>22,24</b>	<b>158.613</b>	<b>24,46</b>
Rupiah	116.439	24,39	141.049	26,50	150.907	27,37	131.204	22,22	157.927	24,36
Valas / Foreign Exchange	375	0,08	339	0,06	175	0,03	136	0,02	686	0,11
<b>Tabungan / Saving</b>	<b>165.828</b>	<b>34,73</b>	<b>182.031</b>	<b>34,20</b>	<b>170.102</b>	<b>30,85</b>	<b>188.222</b>	<b>31,87</b>	<b>177.537</b>	<b>27,38</b>
Rupiah	165.748	34,71	181.965	34,19	170.027	30,83	188.112	31,85	177.419	27,36
Valas / Foreign Exchange	80	0,02	66	0,01	75	0,01	110	0,02	118	0,02
<b>Simpanan Berjangka / Time Deposits</b>	<b>194.831</b>	<b>40,80</b>	<b>208.839</b>	<b>39,24</b>	<b>230.229</b>	<b>41,75</b>	<b>271.040</b>	<b>45,89</b>	<b>312.231</b>	<b>48,16</b>
Rupiah	193.298	40,48	206.808	38,85	229.787	41,67	270.147	45,74	310.514	47,89
Valas / Foreign Exchange	1.533	0,32	2.032	0,38	442	0,08	892	0,15	1.717	0,26
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	84.649	17,73	87.105	16,37	109.472	19,85	106.916	18,10	114.522	17,66
Valas / Foreign Exchange	1.346	0,28	1.794	0,34	183	0,03	485	0,08	470	0,07
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	44.550	9,33	46.047	8,65	52.360	9,50	48.671	8,24	65.315	10,07
Valas / Foreign Exchange	17	0,00	42	0,01	38	0,01	284	0,05	431	0,07
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	26.733	5,60	29.906	5,62	28.053	5,09	52.552	8,90	42.341	6,53
Valas / Foreign Exchange	71	0,01	108	0,02	55	0,01	19	0,00	252	0,04
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	37.366	7,83	43.750	8,22	39.903	7,24	62.008	10,50	88.335	13,62
Valas / Foreign Exchange	100	0,02	88	0,02	166	0,03	105	0,02	563	0,09
<b>Total DPK / Total Third Party Funds</b>	<b>477.473</b>	<b>100,00</b>	<b>532.258</b>	<b>100,00</b>	<b>551.413</b>	<b>100,00</b>	<b>590.602</b>	<b>100,00</b>	<b>648.381</b>	<b>100,00</b>
Rupiah	475.485	99,58	529.822	99,54	550.721	99,87	589.463	99,81	645.860	99,61
Valas / Foreign Exchange	1.988	0,42	2.436	0,46	693	0,13	1.139	0,19	2.521	0,39



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

Keterangan	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>499.282</b>	<b>19,47</b>	<b>545.216</b>	<b>20,17</b>	<b>603.349</b>	<b>21,52</b>	<b>668.529</b>	<b>22,17</b>	<b>698.112</b>	<b>22,47</b>
Rupiah	370.394	14,44	411.752	15,23	449.096	16,02	507.027	16,81	542.197	17,45
Valas / Foreign Exchange	128.888	5,03	133.464	4,94	154.253	5,50	161.502	5,35	155.915	5,02
<b>Tabungan / Saving</b>	<b>735.759</b>	<b>28,69</b>	<b>801.966</b>	<b>29,67</b>	<b>865.959</b>	<b>30,89</b>	<b>918.021</b>	<b>30,44</b>	<b>968.010</b>	<b>31,16</b>
Rupiah	655.060	25,55	716.016	26,49	767.544	27,38	814.929	27,02	865.246	27,85
Valas / Foreign Exchange	80.699	3,15	85.950	3,18	98.415	3,51	103.092	3,42	102.764	3,31
<b>Simpanan Berjangka / Time Deposits</b>	<b>1.329.219</b>	<b>51,84</b>	<b>1.355.772</b>	<b>50,16</b>	<b>1.334.192</b>	<b>47,59</b>	<b>1.429.576</b>	<b>47,40</b>	<b>1.440.511</b>	<b>46,37</b>
Rupiah	1.140.952	44,49	1.199.174	44,37	1.183.759	42,22	1.274.202	42,25	1.276.537	41,09
Valas / Foreign Exchange	188.267	7,34	156.598	5,79	150.433	5,37	155.375	5,15	163.975	5,28
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	587.533	22,91	578.501	21,40	604.948	21,58	659.713	21,87	652.876	21,02
Valas / Foreign Exchange	97.828	3,82	83.116	3,07	84.373	3,01	87.429	2,90	86.909	2,80
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	316.570	12,35	343.694	12,72	322.107	11,49	343.028	11,37	337.038	10,85
Valas / Foreign Exchange	41.138	1,60	39.830	1,47	30.459	1,09	31.408	1,04	37.500	1,21
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	135.634	5,29	155.731	5,76	142.341	5,08	157.125	5,21	159.252	5,13
Valas / Foreign Exchange	24.277	0,95	14.223	0,53	19.639	0,70	23.788	0,79	24.814	0,80
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	101.216	3,95	121.248	4,49	114.363	4,08	114.335	3,79	127.371	4,10
Valas / Foreign Exchange	25.024	0,98	19.429	0,72	15.961	0,57	12.749	0,42	14.751	0,47
<b>Total DPK / Total Third Party Funds</b>	<b>2.564.260</b>	<b>100,00</b>	<b>2.702.953</b>	<b>100,00</b>	<b>2.803.500</b>	<b>100,00</b>	<b>3.016.126</b>	<b>100,00</b>	<b>3.106.633</b>	<b>100,00</b>
Rupiah	2.166.406	84,48	2.326.941	86,09	2.400.399	85,62	2.596.157	86,08	2.683.979	86,40
Valas / Foreign Exchange	397.854	15,52	376.012	13,91	403.101	14,38	419.969	13,92	422.654	13,60

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

Keterangan	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
<b>Giro / Demand Deposits</b>	<b>107.257</b>	<b>60,85</b>	<b>123.479</b>	<b>67,81</b>	<b>134.046</b>	<b>66,39</b>	<b>126.589</b>	<b>68,24</b>	<b>150.555</b>	<b>73,17</b>
Rupiah	50.880	28,87	60.009	32,96	61.100	30,26	68.725	37,05	80.391	39,07
Valas / Foreign Exchange	56.378	31,99	63.471	34,86	72.946	36,13	57.864	31,19	70.164	34,10
<b>Tabungan / Saving</b>	<b>12.326</b>	<b>6,99</b>	<b>12.999</b>	<b>7,14</b>	<b>14.993</b>	<b>7,43</b>	<b>15.413</b>	<b>8,31</b>	<b>14.147</b>	<b>6,88</b>
Rupiah	5.019	2,85	5.184	2,85	6.174	3,06	6.134	3,31	6.420	3,12
Valas / Foreign Exchange	7.308	4,15	7.815	4,29	8.819	4,37	9.279	5,00	7.727	3,76
<b>Simpanan Berjangka / Time Deposits</b>	<b>56.678</b>	<b>32,16</b>	<b>45.610</b>	<b>25,05</b>	<b>52.882</b>	<b>26,19</b>	<b>43.511</b>	<b>23,45</b>	<b>41.072</b>	<b>19,96</b>
Rupiah	39.304	22,30	34.084	18,72	41.063	20,34	35.698	19,24	33.233	16,15
Valas / Foreign Exchange	17.374	9,86	11.527	6,33	11.819	5,85	7.813	4,21	7.839	3,81
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	17.739	10,06	15.801	8,68	24.005	11,89	18.620	10,04	17.732	8,62
Valas / Foreign Exchange	10.537	5,98	6.295	3,46	6.306	3,12	3.865	2,08	4.460	2,17
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.485	4,25	7.064	3,88	6.401	3,17	7.834	4,22	6.205	3,02
Valas / Foreign Exchange	3.129	1,78	2.564	1,41	2.883	1,43	2.238	1,21	2.032	0,99
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	12.213	6,93	8.618	4,73	8.097	4,01	7.393	3,99	7.091	3,45
Valas / Foreign Exchange	2.242	1,27	1.633	0,90	1.668	0,83	714	0,38	519	0,25
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.867	1,06	2.601	1,43	2.560	1,27	1.852	1,00	2.206	1,07
Valas / Foreign Exchange	1.465	0,83	1.035	0,57	962	0,48	996	0,54	828	0,40
<b>Total DPK / Total Third Party Funds</b>	<b>176.261</b>	<b>100,00</b>	<b>182.088</b>	<b>100,00</b>	<b>201.922</b>	<b>100,00</b>	<b>185.513</b>	<b>100,00</b>	<b>205.774</b>	<b>100,00</b>
Rupiah	95.202	54,01	99.276	54,52	108.338	53,65	110.557	59,60	120.044	58,34
Valas / Foreign Exchange	81.059	45,99	82.812	45,48	93.584	46,35	74.956	40,40	85.730	41,66

**Tabel 1.33.a.**  
**Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Mei 2021**  
**(Composition of Third Party Funds of Commercial Banks Based on Location - May 2021)**  
**Miliar Rp (Billion Rp)**

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	Valas		Valas		Valas		Valas		Total	
	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)		
1. Jawa Barat	90.961	13.287	247.710	10.873	203.656	16.057	542.327	40.217	582.544	8,52
2. Banten	49.689	8.457	80.593	4.160	80.721	3.881	211.003	16.498	227.501	3,33
3. DKI Jakarta	797.746	387.485	509.432	92.906	1.451.652	244.002	2.758.830	724.393	3.483.224	50,95
4. D.I Yogyakarta	8.841	500	40.008	831	19.931	426	68.780	1.757	70.537	1,03
5. Jawa Tengah	40.273	5.475	186.868	5.062	107.002	5.941	334.143	16.478	350.620	5,13
6. Jawa Timur	95.848	17.731	266.398	13.045	231.765	22.820	594.011	53.596	647.607	9,47
7. Bengkulu	2.305	107	9.243	36	3.168	6	14.715	148	14.864	0,22
8. Jambi	5.485	200	20.445	359	13.755	114	39.684	673	40.357	0,59
9. Aceh	7.858	246	19.428	50	11.592	30	38.879	327	39.205	0,57
10. Sumatera Utara	35.799	5.708	109.989	7.013	97.568	17.122	243.356	29.843	273.199	4,00
11. Sumatera Barat	7.210	232	26.745	305	13.784	215	47.739	752	48.491	0,71
12. Riau	14.088	1.041	50.525	1.088	27.265	1.102	91.877	3.231	95.108	1,39
14. Sumatera Selatan	14.129	696	44.288	1.261	29.004	1.150	87.422	3.107	90.529	1,32
15. Bangka Belitung	2.997	673	10.833	368	6.552	309	20.382	1.350	21.732	0,32
13. Kepulauan Riau	14.486	4.402	24.084	3.540	13.924	1.971	52.494	9.913	62.407	0,91
16. Lampung	8.932	243	28.415	560	10.595	266	47.942	1.068	49.010	0,72
17. Kalimantan Selatan	10.352	447	30.679	518	14.798	551	55.828	1.516	57.344	0,84
18. Kalimantan Barat	8.641	559	37.219	799	19.085	369	64.944	1.726	66.670	0,98
19. Kalimantan Timur	20.444	4.186	54.081	2.079	35.051	2.674	109.576	8.940	118.516	1,73
20. Kalimantan Tengah	6.397	227	16.859	69	7.768	380	31.025	676	31.701	0,46
21. Sulawesi Tengah	5.052	248	14.485	140	6.439	46	25.976	434	26.410	0,39
22. Sulawesi Selatan	14.493	742	62.692	1.200	26.652	681	103.837	2.623	106.460	1,56
23. Sulawesi Utara	4.007	244	13.867	615	8.960	165	26.834	1.023	27.857	0,41
24. Gorontalo	1.139	113	3.310	40	1.234	4	5.683	157	5.840	0,09
25. Sulawesi Barat	1.276	1	3.992	2	538	0	5.805	4	5.809	0,08
26. Sulawesi Tenggara	4.580	152	14.525	89	7.220	31	26.325	273	26.598	0,39
27. Nusa Tenggara Barat	3.525	4.734	17.827	210	9.282	36	30.634	4.980	35.614	0,52
28. Bali	11.392	1.586	46.185	3.840	35.372	530	92.948	5.956	98.905	1,45
29. Nusa Tenggara Timur	5.115	23	17.038	138	9.312	38	31.465	199	31.664	0,46
30. Maluku	2.247	19	8.332	90	3.596	29	14.175	138	14.313	0,21
31. Papua	10.464	638	22.842	339	10.589	167	43.895	1.144	45.039	0,66
32. Maluku Utara	1.587	3	5.269	22	1.713	31	8.568	57	8.625	0,13
33. Papua Barat	4.685	22	7.946	47	3.089	19	15.720	88	15.809	0,23
34. Lainnya	14	9.897	21	3.122	9	3.789	45	16.808	16.853	0,25
<b>Total</b>	<b>1.312.055</b>	<b>470.325</b>	<b>2.052.172</b>	<b>154.816</b>	<b>2.522.642</b>	<b>324.955</b>	<b>5.886.868</b>	<b>950.096</b>	<b>6.836.964</b>	<b>100</b>

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

Lokasi / Location	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	464.519	502.909	516.915	533.438	521.807	532.873	542.214	546.205	556.772	561.231	557.881	554.764	561.560	574.690	582.544
2. Banten	181.261	197.033	200.240	198.486	198.969	207.349	210.718	212.633	214.704	221.887	218.493	219.000	223.297	225.737	227.501
3. DKI Jakarta	2.853.010	3.006.175	3.125.388	3.140.192	3.200.244	3.282.926	3.384.732	3.344.117	3.342.082	3.392.262	3.333.615	3.401.477	3.511.293	3.461.519	3.483.224
4. D.I Yogyakarta	58.946	62.794	63.961	65.405	64.851	68.108	68.963	68.513	70.146	69.846	69.965	69.645	70.380	71.011	70.537
5. Jawa Tengah	285.670	305.631	317.469	324.086	324.580	333.741	343.888	344.576	344.105	341.042	337.489	338.269	345.439	351.639	350.620
6. Jawa Timur	542.050	581.975	593.351	606.741	606.857	617.265	625.698	629.348	635.460	633.322	626.943	628.725	641.074	639.654	647.607
7. Bengkulu	12.639	12.429	12.991	13.463	13.412	14.131	14.607	14.514	14.505	13.729	13.709	14.206	14.120	14.890	14.864
8. Jambi	31.129	33.506	34.473	34.954	34.814	36.213	36.790	37.467	38.090	38.203	37.684	38.131	39.187	39.428	40.357
9. Aceh	39.673	42.244	37.819	40.231	39.126	43.704	43.394	43.298	41.987	41.793	39.563	39.177	38.400	40.619	39.205
10. Sumatera Utara	220.694	235.436	241.872	248.995	250.883	256.597	262.278	262.511	264.040	261.975	258.504	263.278	268.103	268.865	273.199
11. Sumatera Barat	41.291	44.096	44.801	46.301	45.747	46.988	48.032	47.777	47.962	46.928	45.852	46.183	46.695	47.824	48.491
12. Riau	76.706	82.430	84.454	86.554	85.476	89.024	90.916	91.672	92.503	91.590	89.760	90.606	94.905	94.838	95.108
13. Sumatera Selatan	80.113	85.621	86.461	88.698	86.332	89.149	91.984	93.148	90.583	89.085	87.205	87.826	89.622	90.650	90.529
14. Bangka Belitung	18.407	18.774	19.405	19.536	19.608	20.129	20.136	20.009	19.742	19.196	19.549	20.376	20.510	21.434	21.732
15. Kepulauan Riau	48.796	52.739	57.278	58.407	58.304	59.474	61.225	60.938	61.441	61.254	60.916	61.324	62.105	62.012	62.407
16. Lampung	41.433	43.425	44.560	45.810	45.235	46.626	47.600	48.109	48.254	46.781	46.308	46.681	47.289	48.758	49.010
17. Kalimantan Selatan	50.654	51.761	54.129	54.905	55.245	55.986	56.810	56.506	55.892	55.405	56.063	56.137	57.351	57.816	57.344
18. Kalimantan Barat	55.092	59.759	61.567	63.145	63.184	65.183	66.558	66.224	66.247	65.138	64.152	64.671	65.269	65.660	66.670
19. Kalimantan Timur	99.916	107.776	111.477	112.531	112.655	118.064	119.151	120.375	119.827	117.244	115.092	114.572	116.629	119.971	118.516
20. Kalimantan Tengah	25.374	26.743	28.473	29.304	29.493	30.220	30.761	31.055	30.775	29.982	30.273	30.669	30.713	31.624	31.701
21. Sulawesi Tengah	20.234	24.041	23.839	24.699	24.258	25.474	26.150	26.009	25.736	25.803	25.256	25.038	25.061	25.899	26.410
22. Sulawesi Selatan	93.605	98.138	98.475	101.271	100.762	103.612	106.439	104.986	106.835	105.535	103.844	104.031	104.786	106.040	106.460
23. Sulawesi Utara	24.180	25.405	25.955	27.002	27.031	29.130	30.117	29.926	29.477	28.621	28.040	27.789	28.074	27.960	27.857
24. Gorontalo	5.177	5.296	5.472	5.638	5.538	6.066	6.355	6.159	5.988	5.312	5.322	5.501	5.670	5.829	5.840
25. Sulawesi Barat	4.412	4.707	4.909	5.244	5.333	6.063	6.265	6.139	6.004	5.207	5.373	5.421	5.531	5.746	5.809
26. Sulawesi Tenggara	19.170	21.914	22.072	22.891	23.005	25.102	25.880	26.363	24.875	25.940	25.728	26.271	25.483	26.759	26.598
27. Nusa Tenggara Barat	28.874	31.111	29.951	30.893	30.267	29.648	32.361	31.971	33.298	33.364	34.416	33.962	34.668	35.012	35.614
28. Bali	93.605	101.758	99.260	98.583	98.011	98.816	98.764	98.540	99.102	100.217	99.821	99.613	99.308	100.192	98.905
29. Nusa Tenggara Timur	25.098	29.497	30.192	31.154	31.125	32.416	33.605	32.920	32.038	30.085	29.662	29.788	30.739	31.519	31.664
30. Maluku	12.684	13.538	13.547	14.097	14.171	15.044	15.543	15.292	15.076	13.977	13.832	14.336	14.240	14.377	14.313
31. Papua	41.179	46.654	42.157	43.439	43.837	49.536	50.441	50.980	51.299	46.639	45.126	46.198	44.509	46.058	45.039
32. Maluku Utara	7.141	8.215	8.200	8.496	8.460	9.350	9.274	9.222	8.999	8.190	8.066	8.477	8.332	8.389	8.625
33. Papua Barat	14.852	18.866	16.555	17.555	18.378	21.861	21.494	21.806	20.512	18.068	16.802	16.164	16.047	15.154	15.809
34. Lainnya / Others	12.865	16.251	17.688	18.317	21.127	21.982	21.738	20.573	20.640	20.541	19.378	17.603	18.175	20.921	16.853
<b>Total</b>	<b>5.630.448</b>	<b>5.998.648</b>	<b>6.175.356</b>	<b>6.260.462</b>	<b>6.308.128</b>	<b>6.487.846</b>	<b>6.650.876</b>	<b>6.619.881</b>	<b>6.634.998</b>	<b>6.665.390</b>	<b>6.569.684</b>	<b>6.645.911</b>	<b>6.804.564</b>	<b>6.798.491</b>	<b>6.836.964</b>

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	2,20	2,27	2,20	2,20	2,15	2,10	2,07	2,00	1,97	1,91	1,92	1,89	1,85	1,80	1,82
Valas / Foreign Exchange	0,50	0,78	0,56	0,54	0,63	0,57	0,57	0,50	0,44	0,42	0,39	0,38	0,35	0,35	0,33
<b>Tabungan / Saving</b>															
Rupiah	1,31	1,17	1,03	1,03	0,98	0,96	0,95	0,90	0,87	0,86	0,84	0,83	0,83	0,80	0,80
Valas / Foreign Exchange	0,45	0,43	0,40	0,39	0,37	0,36	0,36	0,30	0,28	0,28	0,26	0,26	0,23	0,22	0,21
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,92	6,02	5,61	5,49	5,36	5,17	4,90	4,66	4,45	4,22	4,05	3,88	3,74	3,68	3,55
Valas / Foreign Exchange	2,11	2,09	1,62	1,69	1,59	1,42	1,26	0,93	0,80	0,72	0,67	0,63	0,62	0,59	0,55
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,84	6,32	5,87	5,75	5,67	5,54	5,14	4,79	4,57	4,39	4,34	4,25	3,96	3,81	3,76
Valas / Foreign Exchange	2,61	2,44	1,91	2,04	1,99	1,85	1,61	1,35	1,17	1,00	0,91	0,73	0,65	0,63	0,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,00	6,79	6,19	6,13	6,07	5,95	5,57	5,41	5,31	5,12	4,92	4,82	4,55	4,41	4,30
Valas / Foreign Exchange	2,26	2,37	2,18	2,52	2,07	2,00	1,93	1,72	1,60	1,38	1,22	1,20	1,10	1,02	0,98
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	6,92	6,56	6,50	6,40	6,37	6,23	6,15	5,98	5,80	5,64	5,50	5,22	5,05	4,92
Valas / Foreign Exchange	1,75	2,17	2,10	2,04	1,92	1,85	1,81	1,72	1,59	1,44	1,34	1,27	1,21	1,18	1,13

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

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

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	2,02	2,03	2,01	2,06	2,03	2,04	2,04	2,00	2,01	1,93	2,04	2,02	2,04	2,01	1,95
Valas / Foreign Exchange	0,37	0,28	0,28	0,28	0,29	0,29	0,30	0,30	0,29	0,29	0,28	0,27	0,26	0,26	0,26
<b>Tabungan / Saving</b>															
Rupiah	1,69	1,62	1,40	1,41	1,35	1,31	1,28	1,27	1,28	1,28	1,26	1,21	1,20	1,17	1,13
Valas / Foreign Exchange	0,22	0,21	0,23	0,22	0,22	0,22	0,22	0,22	0,21	0,21	0,20	0,20	0,20	0,20	0,21
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,29	6,89	6,48	6,48	6,49	6,41	6,19	5,92	5,65	5,37	5,00	4,80	4,65	4,43	4,31
Valas / Foreign Exchange	3,17	2,84	1,13	1,31	1,96	2,00	1,87	1,78	1,48	1,16	1,27	1,14	1,20	0,96	0,80
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,58	7,10	6,87	6,87	6,82	6,85	6,68	6,49	6,13	5,85	5,99	5,54	4,41	4,44	4,38
Valas / Foreign Exchange	1,04	1,38	1,03	0,86	0,94	1,20	0,66	0,55	1,09	1,23	1,17	0,74	0,63	0,75	0,81
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,80	7,45	7,01	6,86	6,91	5,80	5,77	5,54	5,52	5,30	5,16	5,31	5,11	5,01	4,77
Valas / Foreign Exchange	1,27	0,99	1,48	1,64	1,59	1,31	1,55	1,08	0,93	0,56	0,55	0,77	0,81	0,90	0,78
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,33	7,29	6,85	6,82	6,70	6,78	6,66	6,60	6,52	6,42	6,29	6,17	5,85	5,72	5,61
Valas / Foreign Exchange	1,54	1,13	0,87	1,33	0,88	1,32	1,04	1,01	0,98	0,99	0,97	0,92	0,35	0,30	0,29

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	1,97	2,01	2,05	2,02	1,98	1,96	1,93	1,92	1,86	1,77	1,73	1,66	1,60	1,55	1,60
Valas / Foreign Exchange	0,58	0,75	0,45	0,39	0,44	0,44	0,47	0,43	0,43	0,38	0,35	0,32	0,29	0,28	0,24
<b>Tabungan / Saving</b>															
Rupiah	1,37	1,15	0,96	0,94	0,89	0,87	0,85	0,82	0,79	0,78	0,74	0,74	0,75	0,72	0,71
Valas / Foreign Exchange	0,46	0,45	0,39	0,37	0,35	0,33	0,33	0,30	0,28	0,27	0,25	0,24	0,22	0,21	0,20
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,95	5,94	5,40	5,33	5,20	5,09	4,91	4,69	4,53	4,35	4,16	4,02	3,89	3,82	3,70
Valas / Foreign Exchange	2,10	1,72	1,06	1,09	1,05	1,01	0,92	0,84	0,84	0,79	0,72	0,64	0,58	0,58	0,55
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,16	6,34	5,83	5,77	5,68	5,60	5,47	5,28	5,11	4,97	4,77	4,59	4,29	4,13	4,13
Valas / Foreign Exchange	2,47	2,08	1,37	1,38	1,23	1,16	1,10	1,08	1,05	0,98	0,93	0,80	0,72	0,71	0,75
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,81	6,14	6,07	5,97	6,12	5,65	5,53	5,41	5,32	5,15	4,98	4,81	4,63	4,53
Valas / Foreign Exchange	2,24	1,94	1,76	2,70	1,72	1,68	1,69	1,61	1,51	1,45	1,30	1,26	1,08	1,02	0,95
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,40	6,68	6,27	6,11	5,99	5,91	5,79	5,68	5,58	5,44	5,28	5,19	5,09	4,93	4,83
Valas / Foreign Exchange	1,69	2,26	2,11	2,12	1,86	1,79	1,72	1,61	1,50	1,40	1,35	1,24	1,18	1,16	1,12



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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Giro / Demand Deposits</b>															
Rupiah	2,52	2,30	2,00	2,06	1,90	1,99	1,73	1,79	2,15	1,72	1,74	1,72	1,65	1,46	1,69
Valas / Foreign Exchange	0,48	0,78	0,46	0,45	0,39	0,32	0,32	0,27	0,23	0,25	0,21	0,17	0,17	0,14	0,14
<b>Tabungan / Saving</b>															
Rupiah	1,28	1,54	1,59	1,37	1,39	1,32	1,22	1,34	1,42	1,45	1,50	1,53	1,44	1,43	1,41
Valas / Foreign Exchange	0,20	0,15	0,17	0,18	0,11	0,17	0,20	0,23	0,25	0,25	0,11	0,11	0,11	0,10	0,10
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,15	4,82	4,51	4,27	3,99	3,69	3,68	3,58	3,22	2,98	2,85	2,72	2,59	2,50	2,27
Valas / Foreign Exchange	2,07	1,38	0,23	0,25	0,17	0,18	0,20	0,21	0,15	0,13	0,12	0,14	0,13	0,11	0,08
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,90	6,07	5,45	5,24	4,98	4,79	4,68	4,66	4,44	4,04	3,93	3,79	3,68	3,48	3,34
Valas / Foreign Exchange	1,97	1,40	1,22	1,21	0,93	0,91	0,67	0,51	0,37	0,37	0,37	0,34	0,29	0,18	0,21
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,50	5,68	5,52	5,43	5,23	5,06	4,96	4,82	4,50	4,46	4,39	4,02	3,93	3,80
Valas / Foreign Exchange	2,16	1,58	1,47	1,31	1,29	1,23	1,21	1,22	1,22	0,40	0,43	0,50	0,49	0,49	0,41
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,61	6,97	6,47	6,37	6,07	5,91	5,73	5,63	5,51	4,71	4,54	4,46	4,24	4,21	4,16
Valas / Foreign Exchange	2,00	1,99	1,52	1,44	1,36	1,10	1,07	1,02	0,89	0,84	0,59	0,55	0,53	0,53	0,51



**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	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>1. Jenis Penggunaan / Type of Use</b>															
<b>- Modal Kerja / Working Capital</b>															
Rupiah	10,37	10,09	9,60	9,48	9,47	9,44	9,44	9,38	9,32	9,21	9,27	9,23	9,12	9,08	9,02
Valas / Foreign Exchange	4,34	4,35	3,85	3,70	3,52	3,41	3,40	3,40	3,39	3,45	3,42	3,39	3,32	3,31	3,28
<b>- Investasi / Investments</b>															
Rupiah	10,38	9,90	9,32	9,30	9,21	9,16	9,06	9,01	8,96	8,88	8,83	8,77	8,73	8,68	8,64
Valas / Foreign Exchange	5,30	4,85	4,26	4,08	3,95	3,83	3,78	3,75	3,71	3,74	3,73	3,71	3,75	3,74	3,67
<b>- Konsumsi / Consumption</b>															
Rupiah	11,73	11,62	11,22	11,20	11,16	11,13	11,10	11,05	11,00	10,97	10,95	10,94	10,90	10,87	10,87
Valas / Foreign Exchange	3,59	6,36	5,47	5,61	5,57	5,26	4,34	4,40	6,42	4,06	4,04	4,05	3,98	4,12	4,10
<b>2. Orientasi Penggunaan / User Orientation</b>															
<b>- Ekspor / Export</b>															
Rupiah	9,88	8,99	8,53	8,47	8,40	8,29	8,32	8,24	8,30	8,34	8,34	8,44	8,60	8,64	8,76
Valas / Foreign Exchange	4,44	4,16	3,47	3,18	3,05	2,92	2,84	2,88	2,83	2,70	2,73	2,73	2,83	2,78	2,76
<b>- Impor / Import</b>															
Rupiah	9,50	9,72	9,43	9,38	9,26	9,26	9,20	9,07	9,06	9,03	9,05	9,17	8,84	9,06	9,01
Valas / Foreign Exchange	5,01	4,67	4,35	4,07	3,91	3,83	3,67	3,82	4,03	3,87	3,98	3,85	3,61	3,82	3,74
<b>- Lainnya / Other</b>															
Rupiah	10,84	10,56	10,08	10,01	9,98	9,95	9,91	9,87	9,81	9,73	9,74	9,70	9,63	9,60	9,55
Valas / Foreign Exchange	4,72	4,60	4,07	3,91	3,78	3,66	3,65	3,62	3,61	3,67	3,65	3,62	3,58	3,58	3,53

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

Kelompok Bank / Group of Bank	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Bank Persero / State Owned Banks</b>															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.853	17.621	17.571	17.564	17.526	17.502	17.434	17.356	17.331	17.307	16.971	16.799	16.772	16.722	16.648
<b>BPD / Regional Development Banks</b>															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.288	4.396	4.401	4.403	4.396	4.399	4.397	4.398	4.405	4.421	4.349	4.355	4.371	4.367	4.365
<b>Bank Swasta Nasional / Domestic Private Banks</b>															
Jumlah Bank / Total Banks	75	71	71	71	71	71	71	71	71	70	70	68	68	68	68
Jumlah Kantor / Total Bank Offices	9.430	9.074	8.987	8.968	8.935	8.900	8.896	8.901	8.983	8.969	8.776	8.765	8.716	8.661	8.646
<b>Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks</b>															
Jumlah Bank / Total Banks	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	38	36	36	36	36	36	36	36	36	36	32	30	30	30	30
<b>Total</b>															
Jumlah Bank / Total Banks	115	110	110	110	110	110	110	110	110	109	109	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.609	31.127	30.995	30.971	30.893	30.837	30.763	30.691	30.755	30.733	30.128	29.949	29.889	29.780	29.689

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

Lokasi / Location	2018	2019	2020										2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		
1. Jawa Barat	416	406	403	403	401	401	401	401	401	401	401	402	402	401	399	399	399
2. Banten	105	102	101	101	101	101	101	101	101	102	102	102	106	106	105	105	105
3. DKI Jakarta	527	471	469	469	468	468	468	469	469	468	467	465	465	463	463	463	463
4. D.I. Yogyakarta	63	61	61	61	61	61	61	61	61	61	61	61	61	61	60	61	61
5. Jawa Tengah	345	332	330	330	330	330	330	330	330	330	332	332	332	332	332	332	332
6. Jawa Timur	433	409	409	409	408	407	407	407	407	409	409	408	407	408	408	408	408
7. Bengkulu	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
8. Jambi	61	61	61	61	61	61	61	61	61	61	61	62	62	63	63	63	63
9. Aceh	76	77	87	87	87	87	87	87	87	87	87	87	87	86	89	87	87
10. Sumatera Utara	212	208	208	208	207	207	207	207	207	208	208	207	207	207	207	207	207
11. Sumatera Barat	86	87	88	88	88	88	88	88	88	87	87	87	87	87	87	87	87
12. Riau	92	90	90	90	90	90	90	90	90	90	90	90	90	91	91	91	91
13. Sumatera Selatan	107	106	106	106	106	106	106	106	106	106	106	105	105	105	105	105	105
14. Bangka Belitung	29	30	30	30	30	30	30	30	30	30	30	31	31	31	31	31	31
15. Kepulauan Riau	62	60	60	60	60	60	61	61	61	61	61	61	61	61	61	61	61
16. Lampung	65	65	64	65	65	65	65	65	65	65	65	65	65	65	65	65	65
17. Kalimantan Selatan	74	74	74	74	73	73	73	73	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	78	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
19. Kalimantan Timur	114	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117	117
20. Kalimantan Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	137	135	135	135	136	136	136	136	136	136	136	136	136	136	136	136	136
23. Sulawesi Utara	64	64	64	64	64	64	64	64	64	64	64	63	63	63	63	63	63
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
26. Sulawesi Tenggara	43	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
27. Nusa Tenggara Barat	54	53	53	54	55	55	55	55	55	55	55	55	55	55	55	55	55
28. Bali	94	91	92	92	92	92	92	92	92	92	92	91	90	90	90	90	90
29. Nusa Tenggara Timur	58	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
30. Maluku	35	36	36	36	36	36	36	36	36	36	36	35	35	35	35	35	35
31. Papua	61	61	61	61	61	61	61	61	61	61	61	61	63	63	63	63	63
32. Maluku Utara	22	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	26	27	27	27	27	27	27	27	27	27	27	27	28	28	28	28	28
34. Lainnya / Others	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
<b>Total</b>	<b>3.717</b>	<b>3.609</b>	<b>3.613</b>	<b>3.615</b>	<b>3.611</b>	<b>3.610</b>	<b>3.612</b>	<b>3.612</b>	<b>3.612</b>	<b>3.614</b>	<b>3.616</b>	<b>3.614</b>	<b>3.614</b>	<b>3.610</b>	<b>3.614</b>	<b>3.612</b>	<b>3.612</b>

## Data Bank Perkreditan Rakyat (BPR)

### Sumber Data:

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

### Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2018	2019	2020										2021		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penyaluran Dana / Fund Disbursements</b>															
a. Kredit / Credits	98.220	108.784	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349
b. Antar Bank Aktiva / Inter-Bank Assets	32.504	35.052	28.820	30.375	31.375	32.422	33.307	34.536	36.021	37.938	37.926	38.099	38.299	36.174	37.687
<b>Sumber Dana / Source of Funds</b>															
a. DPK / Third Party Funds	91.956	102.538	99.443	100.063	100.908	101.245	102.113	102.986	104.519	106.151	106.653	107.589	107.988	107.737	109.437
Deposito / Time Deposits	62.465	70.406	69.369	69.686	70.232	70.309	70.946	71.573	72.500	73.389	74.424	75.285	75.536	76.240	77.427
Tabungan / Savings Deposits	29.491	32.132	30.073	30.376	30.677	30.936	31.167	31.413	32.019	32.763	32.229	32.305	32.452	31.497	32.010
b. Antar Bank Pasiva / Inter-Bank Liabilities	5.111	6.386	5.647	5.901	5.913	6.075	6.130	6.273	6.400	6.656	13.133	7.060	7.376	7.464	7.642
c. Pinjaman yang Diterima / Loans received	13.809	13.412	13.701	13.795	13.981	13.948	13.853	13.738	13.746	13.707	6.844	12.741	13.030	12.562	12.333
d. Kewajiban Segera / Immediate Liabilities	802	892	1.145	1.109	1.115	1.056	944	960	945	1.008	989	1.069	1.036	1.113	1.138
<b>Beberapa Komponen Modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	12.921	13.989	14.427	14.435	14.518	14.630	14.707	14.769	14.912	15.008	15.058	15.101	15.162	15.227	15.348
b. Cadangan / Reserves	3.015	3.435	3.631	3.662	3.672	3.668	3.634	3.648	3.635	3.629	3.657	3.699	3.754	3.807	3.878
c. L/R Tahun Berjalan / Current Earnings	3.371	3.456	1.231	1.452	1.682	1.920	2.187	2.400	2.650	2.901	244	431	732	851	1.068
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2.467	2.905	4.214	4.043	3.847	3.815	3.690	3.619	3.567	3.495	6.192	5.970	5.530	5.031	4.293

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

Indikator / Indicator	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>LDR (%)</b>	<b>76,54</b>	<b>79,09</b>	<b>79,87</b>	<b>79,09</b>	<b>78,45</b>	<b>77,89</b>	<b>77,72</b>	<b>76,92</b>	<b>76,29</b>	<b>75,44</b>	<b>74,43</b>	<b>81,60</b>	<b>79,81</b>	<b>83,20</b>	<b>81,46</b>
- Total Kredit / Total Credit	98.220	108.784	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349
- Penghimpunan Dana / Funds collected	108.627	115.912	116.433	117.281	118.523	118.890	119.234	120.539	122.214	123.745	123.967	112.088	116.487	112.535	115.915
- Modal Inti / Core Capital	19.696	21.636	22.328	22.394	22.384	22.558	22.697	22.822	22.911	23.079	24.864	24.593	24.307	23.794	23.236
<b>NPL (%)</b>	<b>6,37</b>	<b>6,81</b>	<b>8,63</b>	<b>8,44</b>	<b>8,34</b>	<b>8,29</b>	<b>8,09</b>	<b>8,07</b>	<b>7,81</b>	<b>7,22</b>	<b>7,41</b>	<b>7,44</b>	<b>7,29</b>	<b>7,42</b>	<b>7,65</b>
- Kredit Non Lancar / Non Current Credits	6.261	7.405	9.562	9.319	9.218	9.135	8.921	8.894	8.649	7.995	8.206	8.293	8.197	8.420	8.668
- Total Kredit / Total Credit	98.220	108.784	110.830	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349
<b>ROA (%)</b>	<b>2,48</b>	<b>2,31</b>	<b>2,03</b>	<b>1,98</b>	<b>1,95</b>	<b>1,94</b>	<b>1,95</b>	<b>1,91</b>	<b>1,89</b>	<b>1,87</b>	<b>1,89</b>	<b>1,66</b>	<b>1,87</b>	<b>1,64</b>	<b>1,63</b>
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.371	3.456	1.231	1.452	1.682	1.920	2.187	2.400	2.650	2.901	244	431	732	851	1.068
- Total Aktiva / Total Aktiva	135.693	149.623	145.802	146.866	148.048	148.771	149.814	151.064	153.315	155.075	154.967	155.874	156.905	156.020	157.399
<b>ROE (%)</b>	<b>22,24</b>	<b>21,00</b>	<b>17,27</b>	<b>16,94</b>	<b>16,77</b>	<b>16,64</b>	<b>16,77</b>	<b>16,49</b>	<b>16,43</b>	<b>16,40</b>	<b>16,44</b>	<b>14,51</b>	<b>16,33</b>	<b>14,16</b>	<b>14,07</b>
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.371	3.456	1.231	1.452	1.682	1.920	2.187	2.400	2.650	2.901	244	431	732	851	1.068
- Modal Disetor / Paid In Capital	12.921	13.989	14.427	14.435	14.518	14.630	14.707	14.769	14.912	15.008	15.058	15.101	15.162	15.227	15.348
- Cadangan Umum / General Reserve	2.241	2.473	2.675	2.705	2.683	2.682	2.687	2.696	2.690	2.686	2.720	2.748	2.779	2.808	2.859



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

Lokasi / Location	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	18.593	20.474	19.321	19.323	19.414	19.401	19.561	19.643	19.893	20.370	20.446	20.260	20.436	20.303	20.504
2. Banten	4.383	5.328	4.874	4.877	4.911	4.887	4.906	4.937	5.020	5.152	5.001	5.207	5.320	5.362	5.451
3. DKI Jakarta	2.737	3.118	3.042	3.059	3.137	3.134	3.176	3.250	3.481	3.459	3.498	3.531	3.609	3.658	3.701
4. D.I Yogyakarta	6.389	7.135	7.069	7.194	7.280	7.278	7.354	7.426	7.448	7.607	8.988	8.231	8.094	8.226	8.198
5. Jawa Tengah	31.269	35.523	35.338	35.782	36.090	36.450	36.822	36.979	37.410	37.675	36.405	37.408	37.712	37.215	37.752
6. Jawa Timur	14.002	15.467	14.986	15.147	15.235	15.365	15.558	15.644	15.835	16.242	16.223	16.413	16.649	16.387	16.518
7. Bengkulu	91	106	104	100	104	105	102	111	105	106	111	107	105	108	107
8. Jambi	909	1.047	1.021	1.026	1.044	1.045	1.062	1.073	1.086	1.091	1.110	1.113	1.111	1.128	1.130
9. Aceh	262	297	241	241	239	242	243	242	241	242	242	244	243	241	239
10. Sumatera Utara	1.642	1.798	1.792	1.791	1.816	1.831	1.852	1.883	1.902	1.901	1.999	2.012	1.999	1.988	2.000
11. Sumatera Barat	1.768	1.835	1.735	1.774	1.777	1.797	1.818	1.836	1.855	1.902	1.878	1.871	1.858	1.821	1.851
12. Riau	1.340	1.401	1.352	1.365	1.362	1.377	1.405	1.425	1.456	1.473	1.462	1.496	1.510	1.507	1.551
13. Kepulauan Riau	6.926	7.407	7.089	7.090	7.182	7.246	7.352	7.410	7.432	7.453	7.476	7.493	7.521	7.525	7.597
14. Sumatera Selatan	1.526	1.706	1.790	1.819	1.826	1.810	1.812	1.817	1.839	1.826	1.846	1.858	1.871	1.869	1.892
15. Bangka Belitung	158	176	176	179	179	183	185	184	190	190	190	192	191	193	191
16. Lampung	11.890	12.251	11.986	12.141	12.321	12.398	12.410	12.418	12.525	12.851	12.779	12.780	12.789	12.831	12.893
17. Kalimantan Selatan	609	705	661	661	656	661	666	696	695	761	738	736	727	723	730
18. Kalimantan Barat	1.266	1.284	1.323	1.353	1.391	1.430	1.458	1.481	1.518	1.470	1.549	1.577	1.585	1.581	1.597
19. Kalimantan Timur	455	396	380	382	384	382	385	394	394	400	400	401	407	399	402
20. Kalimantan Tengah	615	627	690	732	721	682	645	626	664	694	675	694	677	684	674
21. Kalimantan Utara	-	87	84	83	83	84	86	86	85	86	87	87	86	86	86
22. Sulawesi Tengah	2.559	2.621	2.613	2.622	2.632	2.617	2.584	2.668	2.693	2.677	2.621	2.658	2.776	2.762	2.705
23. Sulawesi Selatan	2.622	2.854	2.773	2.762	2.771	2.770	2.800	2.854	2.840	2.843	2.774	2.810	2.822	2.843	2.874
24. Sulawesi Utara	1.286	1.670	1.638	1.643	1.667	1.665	1.694	1.733	1.749	1.798	1.813	1.817	1.839	1.807	1.821
25. Sulawesi Tenggara	290	333	292	296	295	317	303	306	310	334	326	323	320	329	336
26. Sulawesi Barat	7	8	8	9	9	9	9	9	9	9	111	111	112	134	107
27. Gorontalo	33	34	31	31	33	34	34	38	43	54	26	26	27	25	26
28. Nusa Tenggara Barat	1.466	1.583	1.517	1.536	1.564	1.570	1.596	1.609	1.624	1.617	1.608	1.593	1.587	1.583	1.645
29. Bali	15.571	17.130	16.794	16.767	16.811	16.876	16.839	17.023	17.312	17.074	17.156	17.260	17.352	17.153	17.294
30. Nusa Tenggara Timur	727	800	783	796	806	827	852	854	859	867	879	888	883	891	898
31. Maluku	1.987	2.123	2.070	2.070	2.077	2.086	2.042	2.133	2.154	2.177	2.161	2.177	2.270	2.215	2.175
32. Papua	1.394	1.353	1.339	1.335	1.338	1.333	1.321	1.381	1.418	1.429	1.436	1.458	1.464	1.486	1.490
33. Maluku Utara	165	219	230	232	235	239	246	252	252	252	254	255	259	259	260
34. Papua Barat	753	727	657	649	656	641	637	643	978	993	699	699	696	698	705
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>135.693</b>	<b>149.623</b>	<b>145.802</b>	<b>146.866</b>	<b>148.048</b>	<b>148.771</b>	<b>149.814</b>	<b>151.064</b>	<b>153.315</b>	<b>155.075</b>	<b>154.967</b>	<b>155.784</b>	<b>156.905</b>	<b>156.020</b>	<b>157.399</b>

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

Total Aset / Total Asset	2018	2019	2020										2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Total Aset BPR / Total Asset Rural bank < 1 Miliar / < 1 Billion	10	9	9	7	7	7	8	8	8	8	8	8	7	7	6	7
Total Aset BPR / Total Asset Rural bank 1 s.d 5 Miliar / 1 up to 5 Billion	90	66	61	54	55	55	54	52	53	49	50	50	48	48	46	
Total Aset BPR / Total Asset Rural bank 5 s.d 10 Miliar / 5 up to 10 Billion	173	146	144	140	134	130	127	121	122	123	110	106	109	114	115	
Total Aset BPR / Total Asset Rural bank > 10 Miliar / > 10 Billion	1.324	1.325	1.319	1.325	1.324	1.325	1.323	1.330	1.326	1.326	1.335	1.337	1.334	1.329	1.328	
<b>Total</b>	<b>1.597</b>	<b>1.546</b>	<b>1.533</b>	<b>1.526</b>	<b>1.520</b>	<b>1.517</b>	<b>1.512</b>	<b>1.511</b>	<b>1.509</b>	<b>1.506</b>	<b>1.503</b>	<b>1.500</b>	<b>1.498</b>	<b>1.497</b>	<b>1.496</b>	

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

Kolektibilitas / <i>Collectibility</i>	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Kredit / <i>Credit</i></b>	<b>98.220</b>	<b>108.784</b>	<b>110.830</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>110.770</b>	<b>111.529</b>	<b>112.364</b>	<b>113.425</b>	<b>113.349</b>
a. Lancar / <i>Current</i>	91.959	101.379	101.268	101.149	101.327	101.037	101.384	101.375	102.069	102.775	92.664	92.954	93.626	95.188	94.478
b. Dalam Perhatian Khusus / <i>Spesial Mention</i>			-	-	-	-	-	-	-	-	9.900	10.282	10.541	9.817	10.203
c. Kurang Lancar / <i>Sub-Standard</i>	1.137	1.373	2.390	1.948	1.757	1.610	1.385	1.319	1.160	923	1.127	1.187	1.144	1.239	1.409
d. Diragukan / <i>Doubtful</i>	1.287	1.512	1.786	1.839	1.846	1.837	1.778	1.692	1.528	1.292	1.164	1.084	978	1.042	1.017
e. Macet / <i>Lost</i>	3.837	4.520	5.386	5.531	5.614	5.687	5.758	5.883	5.962	5.780	5.915	6.022	6.075	6.139	6.242
<b>Non Performing Loan (Nominal) / Non Performing Loan (Nominal)</b>	<b>6.261</b>	<b>7.405</b>	<b>9.562</b>	<b>9.319</b>	<b>9.218</b>	<b>9.135</b>	<b>8.921</b>	<b>8.894</b>	<b>8.649</b>	<b>7.995</b>	<b>8.206</b>	<b>8.293</b>	<b>8.197</b>	<b>8.420</b>	<b>8.668</b>
<b>Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)</b>	<b>6,37</b>	<b>6,81</b>	<b>8,63</b>	<b>8,44</b>	<b>8,34</b>	<b>8,29</b>	<b>8,09</b>	<b>8,07</b>	<b>7,81</b>	<b>7,22</b>	<b>7,41</b>	<b>7,44</b>	<b>7,29</b>	<b>7,42</b>	<b>7,65</b>

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

Lokasi / Location	2018	2019	2020										2021		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	1.004	1.153	1.502	1.475	1.503	1.488	1.446	1.445	1.397	1.316	1.332	1.347	1.325	1.338	1.382
2. Banten	170	221	314	302	286	291	290	298	281	266	272	275	270	277	283
3. DKI Jakarta	91	108	158	157	148	149	145	133	126	116	130	133	155	154	154
4. D.I Yogyakarta	228	252	344	333	326	313	326	325	317	292	421	401	351	362	369
5. Jawa Tengah	1.611	1.917	2.469	2.378	2.319	2.286	2.248	2.257	2.200	2.035	1.988	2.045	2.081	2.173	2.253
6. Jawa Timur	722	827	1.055	1.027	1.020	1.015	1.005	1.002	1.004	936	962	983	989	992	1.031
7. Bengkulu	5	5	6	6	6	7	7	7	7	6	6	7	7	7	7
8. Jambi	69	93	123	120	116	113	113	112	111	106	106	106	107	107	109
9. Aceh	19	21	27	25	24	25	24	24	24	22	22	22	21	23	23
10. Sumatera Utara	80	91	138	134	135	131	116	116	107	100	106	107	103	102	102
11. Sumatera Barat	89	94	144	140	139	139	133	135	128	105	110	111	109	111	113
12. Riau	100	127	163	165	161	162	152	148	146	128	131	131	129	129	130
13. Kepulauan Riau	303	397	524	528	544	527	495	488	459	383	390	387	364	373	375
14. Sumatera Selatan	102	93	135	128	130	125	123	120	115	103	109	109	105	106	109
15. Bangka Belitung	5	8	10	9	9	9	10	10	10	9	10	10	10	10	10
16. Lampung	115	170	263	235	228	234	223	227	217	201	201	201	198	221	246
17. Kalimantan Selatan	39	40	50	51	53	56	53	53	52	43	45	48	49	49	51
18. Kalimantan Barat	84	90	94	93	95	94	93	92	91	76	79	79	78	81	83
19. Kalimantan Timur	23	22	26	31	31	33	31	30	30	29	27	27	26	27	28
20. Kalimantan Tengah	18	43	41	47	50	71	55	50	46	39	43	39	39	44	46
21. Kalimantan Utara	-	1	3	3	3	3	2	2	2	2	3	3	2	2	2
22. Sulawesi Tengah	44	39	44	44	44	44	39	42	41	34	37	33	32	34	36
23. Sulawesi Selatan	39	46	70	71	71	65	66	73	71	62	58	56	56	57	55
24. Sulawesi Utara	90	94	123	127	109	104	100	102	103	100	102	117	100	122	126
25. Sulawesi Tenggara	42	36	44	45	45	44	43	43	40	35	36	36	35	36	36
26. Sulawesi Barat	0	0	1	1	1	1	1	1	1	1	2	2	1	2	2
27. Gorontalo	5	4	1	2	2	2	2	2	2	1	1	1	1	1	1
28. Nusa Tenggara Barat	162	149	178	173	175	175	172	170	168	159	159	159	161	173	175
29. Bali	846	856	1.015	992	961	949	947	932	906	863	874	867	852	878	898
30. Nusa Tenggara Timur	20	21	53	37	39	37	30	35	31	28	36	42	40	47	51
31. Maluku	4	3	7	6	7	6	7	6	6	5	5	6	6	8	9
32. Papua	38	49	55	53	53	50	47	43	40	36	37	37	37	37	39
33. Maluku Utara	1	2	3	3	4	4	4	4	4	4	5	5	5	5	4
34. Papua Barat	92	332	380	378	381	383	372	368	364	355	360	359	355	335	329
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>6.261</b>	<b>7.405</b>	<b>9.562</b>	<b>9.319</b>	<b>9.218</b>	<b>9.135</b>	<b>8.921</b>	<b>8.894</b>	<b>8.649</b>	<b>7.995</b>	<b>8.206</b>	<b>8.293</b>	<b>8.197</b>	<b>8.420</b>	<b>8.668</b>

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

Indikator / Indicator	Desember 2018		Desember 2019		Mei 2020		Desember 2020		Mei 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	62.465	67,93	70.406	68,66	69.369	69,76	73.389	69,14	77.427	70,75
Tabungan / Saving	29.491	32,07	32.132	31,34	30.073	30,24	32.763	30,86	32.010	29,25
<b>Total DPK / Total Third Party Funds</b>	<b>91.956</b>	<b>100,00</b>	<b>102.538</b>	<b>100,00</b>	<b>99.443</b>	<b>100,00</b>	<b>106.151</b>	<b>100,00</b>	<b>109.437</b>	<b>100,00</b>

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

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4.136	9.890	14.026	12,82%
2. Banten	662	2.534	3.196	2,92%
3. DKI Jakarta	151	2.680	2.831	2,59%
4. D.I Yogyakarta	2.019	4.450	6.469	5,91%
5. Jawa Tengah	11.888	16.539	28.427	25,98%
6. Jawa Timur	3.416	7.713	11.129	10,17%
7. Bengkulu	27	33	60	0,05%
8. Jambi	130	692	822	0,75%
9. Aceh	53	85	138	0,13%
10. Sumatera Utara	772	795	1.567	1,43%
11. Sumatera Barat	841	587	1.428	1,30%
12. Riau	447	667	1.114	1,02%
13. Kepulauan Riau	664	5.610	6.274	5,73%
14. Sumatera Selatan	291	915	1.206	1,10%
15. Bangka Belitung	32	115	147	0,13%
16. Lampung	995	5.749	6.744	6,16%
17. Kalimantan Selatan	177	247	425	0,39%
18. Kalimantan Barat	348	917	1.265	1,16%
19. Kalimantan Timur	85	122	207	0,19%
20. Kalimantan Tengah	234	192	427	0,39%
21. Kalimantan Utara	15	21	36	0,03%
22. Sulawesi Tengah	111	941	1.051	0,96%
23. Sulawesi Selatan	262	1.739	2.001	1,83%
24. Sulawesi Utara	253	1.187	1.440	1,32%
25. Sulawesi Tenggara	72	69	141	0,13%
26. Sulawesi Barat	50	15	65	0,06%
27. Gorontalo	6	8	13	0,01%
28. Nusa Tenggara Barat	585	549	1.134	1,04%
29. Bali	2.654	9.887	12.541	11,46%
30. Nusa Tenggara Timur	185	480	665	0,61%
31. Maluku	155	831	986	0,90%
32. Papua	168	646	814	0,74%
33. Maluku Utara	19	79	97	0,09%
34. Papua Barat	105	444	550	0,50%
35. Lainnya / Others	-	-	-	0,00%
<b>Total</b>	<b>32.010</b>	<b>77.427</b>	<b>109.437</b>	<b>100,00%</b>

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

Lokasi / Location	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	12.472	13.665	12.849	12.824	12.977	12.977	13.099	13.205	13.504	13.847	13.918	13.861	13.876	13.805	14.026
2. Banten	2.763	3.377	2.977	2.956	3.000	2.993	2.985	3.023	3.067	3.161	2.961	3.068	3.099	3.138	3.196
3. DKI Jakarta	1.910	2.159	2.134	2.153	2.211	2.229	2.251	2.309	2.533	2.495	2.584	2.627	2.699	2.769	2.831
4. D.I Yogyakarta	4.883	5.453	5.379	5.433	5.489	5.418	5.524	5.593	5.610	5.732	6.939	6.522	6.412	6.498	6.469
5. Jawa Tengah	23.726	26.738	26.434	26.784	27.029	27.313	27.632	27.789	28.144	28.422	27.354	28.078	28.309	27.788	28.427
6. Jawa Timur	9.304	10.144	9.789	9.913	10.037	10.118	10.248	10.342	10.509	10.787	10.907	11.043	11.243	10.991	11.129
7. Bengkulu	47	54	55	52	56	58	55	64	58	58	63	59	56	60	60
8. Jambi	654	766	742	738	751	751	766	773	783	788	804	806	802	821	822
9. Aceh	149	149	135	134	133	135	137	135	135	138	138	141	140	140	138
10. Sumatera Utara	1.254	1.361	1.375	1.386	1.407	1.418	1.431	1.455	1.469	1.476	1.557	1.563	1.567	1.556	1.567
11. Sumatera Barat	1.391	1.425	1.326	1.363	1.369	1.389	1.405	1.418	1.434	1.475	1.452	1.448	1.436	1.402	1.428
12. Riau	979	1.012	972	984	979	987	1.003	1.011	1.036	1.045	1.040	1.066	1.070	1.070	1.114
13. Kepulauan Riau	5.521	5.980	5.741	5.713	5.780	5.845	5.931	5.996	6.013	6.006	6.084	6.119	6.164	6.218	6.274
14. Sumatera Selatan	916	1.021	1.100	1.122	1.136	1.125	1.116	1.121	1.145	1.143	1.159	1.173	1.177	1.181	1.206
15. Bangka Belitung	123	136	142	143	143	145	143	141	145	146	145	145	142	147	147
16. Lampung	5.704	6.205	6.189	6.177	6.215	6.242	6.289	6.313	6.367	6.539	6.519	6.557	6.597	6.638	6.744
17. Kalimantan Selatan	362	424	369	367	362	369	373	400	398	461	440	433	420	417	425
18. Kalimantan Barat	1.009	1.001	1.035	1.062	1.094	1.125	1.147	1.164	1.197	1.151	1.225	1.251	1.258	1.258	1.265
19. Kalimantan Timur	228	211	202	202	204	202	205	206	209	209	203	204	210	206	207
20. Kalimantan Tengah	460	426	470	506	487	440	405	384	420	448	414	418	402	417	427
21. Kalimantan Utara	-	31	29	28	28	30	31	30	30	31	37	37	36	36	36
22. Sulawesi Tengah	905	959	1.043	1.027	959	936	951	958	983	985	953	963	983	999	1.051
23. Sulawesi Selatan	1.607	1.858	1.784	1.787	1.801	1.813	1.846	1.903	1.904	1.879	1.887	1.928	1.936	1.970	2.001
24. Sulawesi Utara	1.076	1.331	1.317	1.303	1.317	1.310	1.329	1.334	1.353	1.395	1.419	1.417	1.417	1.430	1.440
25. Sulawesi Tenggara	119	155	125	124	124	140	126	127	132	151	133	129	125	139	141
26. Sulawesi Barat	13	11	19	19	20	12	19	18	14	20	71	71	71	93	65
27. Gorontalo	18	17	15	14	16	17	17	21	25	37	13	13	12	13	13
28. Nusa Tenggara Barat	1.003	1.100	1.019	1.035	1.055	1.059	1.083	1.099	1.113	1.114	1.102	1.087	1.077	1.079	1.134
29. Bali	10.921	12.568	11.852	11.740	11.705	11.655	11.567	11.664	11.749	11.920	12.045	12.249	12.253	12.410	12.541
30. Nusa Tenggara Timur	555	591	578	591	600	615	630	628	630	640	646	652	647	658	665
31. Maluku	773	834	906	966	990	987	965	962	985	936	912	928	955	969	986
32. Papua	496	688	684	740	748	711	736	727	754	844	835	831	762	780	814
33. Maluku Utara	94	107	116	133	133	136	141	138	112	103	108	111	93	96	97
34. Papua Barat	521	581	543	545	554	545	527	537	559	567	589	590	544	545	550
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>91.956</b>	<b>102.538</b>	<b>99.443</b>	<b>100.063</b>	<b>100.908</b>	<b>101.245</b>	<b>102.113</b>	<b>102.986</b>	<b>104.519</b>	<b>106.151</b>	<b>106.653</b>	<b>107.589</b>	<b>107.988</b>	<b>107.737</b>	<b>109.437</b>

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

Indikator / Indicator	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tabungan / Saving	3,44	3,33	3,23	3,21	3,17	3,15	3,14	3,11	3,09	3,08	3,03	3,03	2,87	2,83	2,82
Deposito / Time Deposits	8,14	8,16	7,97	7,86	7,80	7,68	7,67	7,51	7,41	7,16	7,07	6,98	6,83	6,68	6,60



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

Sektor Ekonomi / <i>Economic Sector</i>	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	29,48	28,78	28,06	27,82	27,62	27,87	27,80	27,70	27,75	27,60	27,66	27,62	27,47	27,44	27,69
2 Perikanan / <i>Fisheries</i>	26,13	25,45	24,69	24,70	24,51	24,97	24,27	23,99	24,11	23,93	24,10	23,99	24,30	24,22	24,56
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	24,76	21,13	24,10	23,64	22,91	22,56	22,41	22,44	22,72	22,79	22,50	21,88	22,32	22,08	22,23
4 Industri Pengolahan / <i>Processing industry</i>	23,26	21,55	21,82	21,48	21,51	21,41	21,46	21,54	21,45	21,40	21,28	21,26	21,45	21,45	21,36
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	24,06	22,14	22,22	21,90	22,13	22,08	21,01	21,05	21,48	21,31	21,79	22,52	21,99	21,72	22,16
6 Konstruksi / <i>Construction</i>	24,31	23,33	22,46	22,17	22,31	22,41	22,50	22,66	22,53	22,43	22,46	22,32	22,50	22,52	22,62
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25,84	25,36	24,87	24,81	24,80	24,65	24,58	24,50	24,48	24,41	24,39	24,37	24,47	24,45	24,43
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	22,00	20,84	21,37	20,46	20,45	20,67	20,56	20,70	20,75	20,70	20,70	20,64	20,66	20,59	20,61
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	23,54	22,17	22,35	22,12	22,12	22,12	21,94	21,96	22,01	21,85	21,87	21,69	21,81	21,73	22,23
10 Perantara Keuangan / <i>Transitional finance</i>	17,12	17,53	17,60	16,76	16,63	17,16	16,45	16,81	16,65	16,99	16,42	16,28	16,14	16,09	15,74
11 Real Estate / <i>Real estate, rental business, and services company</i>	20,05	18,44	17,43	17,20	17,15	17,28	17,20	17,34	17,28	17,30	17,28	17,34	17,37	17,24	17,23
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	25,75	23,63	24,05	23,68	22,74	22,88	22,92	22,84	23,09	23,00	23,02	22,95	22,89	22,85	23,72
13 Jasa Pendidikan / <i>Education services</i>	23,90	23,34	22,60	22,39	22,07	21,73	21,85	21,47	21,48	21,51	21,53	21,33	21,42	21,72	21,68
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	24,40	23,53	23,02	22,42	22,27	22,20	22,29	21,98	22,11	22,07	22,13	22,04	22,12	22,36	22,17
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	25,15	23,20	23,56	23,28	23,23	23,25	23,19	23,18	23,25	23,14	23,15	23,09	23,09	23,14	23,17
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	26,90	25,73	25,28	24,81	24,47	24,72	24,90	25,18	25,15	25,21	25,33	25,49	25,23	25,69	25,22
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,29	25,85	26,42	26,28	26,04	25,73	25,65	25,43	24,99	25,34	25,26	25,29	25,27	25,08	24,95
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	23,32	19,72	20,45	20,04	19,97	19,87	19,80	19,55	18,95	18,52	18,40	18,36	18,29	18,23	18,67
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	23,21	22,86	22,34	21,97	21,96	21,92	21,92	21,89	22,02	22,02	22,05	22,07	22,04	22,05	21,97

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

Jenis Penggunaan / <i>Type of Use</i>	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Modal Kerja / <i>Working Capital</i>	25,73	24,65	24,45	24,10	24,04	24,00	23,95	23,90	23,85	23,79	23,77	23,73	23,77	23,75	23,79
Investasi / <i>Investment</i>	23,58	22,67	22,13	21,83	21,80	21,67	21,61	21,63	21,61	21,57	21,60	21,57	21,70	21,70	21,62
Konsumsi / <i>Consumption</i>	23,22	22,38	21,93	21,56	21,53	21,47	21,45	21,37	21,28	21,13	21,11	21,11	21,05	21,04	21,09

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

Keterangan / Information	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jumlah BPR / Total Rural Banks	1.597	1.545	1.533	1.526	1.520	1.517	1.512	1.511	1.509	1.506	1.503	1.500	1.498	1.497	1.496
Jumlah Kantor / Total Bank Offices	6.273	5.939	5.949	5.955	5.942	5.936	5.933	5.935	5.933	5.913	5.885	5.894	5.880	5.880	5.877

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	235	392	337	964
2. Banten	56	59	47	162
3. DKI Jakarta	24	14	5	43
4. D.I Yogyakarta	65	65	160	290
5. Jawa Tengah	237	540	725	1.502
6. Jawa Timur	277	274	837	1.388
7. Bengkulu	5	5	2	12
8. Jambi	19	8	4	31
9. Aceh	5	14	19	38
10. Sumatera Utara	53	49	43	145
11. Sumatera Barat	84	41	85	210
12. Riau	27	12	15	54
13. Kepulauan Riau	44	29	13	86
14. Sumatera Selatan	24	15	12	51
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	16	73
17. Kalimantan Selatan	15	19	3	37
18. Kalimantan Barat	20	5	5	30
19. Kalimantan Timur	13	10	23	46
20. Kalimantan Tengah	6	6	4	16
21. Kalimantan Utara	2	1	3	6
22. Sulawesi Tengah	8	21	16	45
23. Sulawesi Selatan	21	13	7	41
24. Sulawesi Utara	16	26	10	52
25. Sulawesi Tenggara	17	4	5	26
26. Sulawesi Barat	2	1	1	4
27. Gorontalo	3	4	3	10
28. Nusa Tenggara Barat	28	48	33	109
29. Bali	133	59	112	304
30. Nusa Tenggara Timur	12	4	11	27
31. Maluku	1	9	8	18
32. Papua	8	16	4	28
33. Maluku Utara	3	5	-	8
34. Papua Barat	5	3	1	9
35. Lainnya / Others	-	-	-	-
<b>Total</b>	<b>1.496</b>	<b>1.807</b>	<b>2.574</b>	<b>5.877</b>

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

Indikator / Indicator	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penyaluran Dana iB / Disbursement of Fund iB</b>	<b>11.766</b>	<b>12.807</b>	<b>12.658</b>	<b>12.728</b>	<b>12.898</b>	<b>12.888</b>	<b>13.098</b>	<b>13.245</b>	<b>13.631</b>	<b>14.025</b>	<b>14.007</b>	<b>14.021</b>	<b>13.960</b>	<b>13.885</b>	<b>14.111</b>
Pembiayaan iB / Financing iB	9.084	9.943	10.531	10.503	10.536	10.526	10.601	10.605	10.690	10.681	10.659	10.765	10.934	11.105	11.085
Antar Bank Aktiva iB / Interbank Assets iB	2.682	2.864	2.127	2.225	2.363	2.362	2.498	2.640	2.941	3.343	3.348	3.257	3.026	2.780	3.026
<b>Sumber Dana iB / Source of Funds iB</b>	<b>10.538</b>	<b>11.535</b>	<b>11.473</b>	<b>11.614</b>	<b>11.816</b>	<b>11.831</b>	<b>11.995</b>	<b>12.140</b>	<b>12.460</b>	<b>12.862</b>	<b>12.851</b>	<b>12.911</b>	<b>12.839</b>	<b>12.823</b>	<b>13.019</b>
Dana Pihak Ketiga / Third Party Funds	8.135	8.732	8.864	8.890	9.005	9.005	9.119	9.265	9.517	9.819	9.845	-	9.821	9.817	10.071
Tabungan iB Wadiah / Wadiah Savings iB	1.739	1.874	1.666	1.646	1.776	1.737	1.749	1.782	1.864	1.993	1.904	1.841	1.775	1.749	1.881
Tabungan iB Mudharabah / Mudharabah Savings iB	1.260	1.329	1.228	1.228	1.210	1.229	1.250	1.268	1.290	1.379	1.359	1.333	1.329	1.311	1.331
Deposito iB Mudharabah / Deposit Mudharabah iB	5.137	5.529	5.970	6.016	6.020	6.039	6.121	6.216	6.363	6.447	6.582	6.684	6.717	6.756	6.859
Antar Bank Passiva / Interbank Liabilities	2.160	2.423	2.127	2.225	2.363	2.362	2.398	2.416	2.419	2.513	2.491	2.666	2.637	2.623	2.590
Pinjaman yang Diterima / Loan received	124	291	171	200	200	202	203	197	212	187	182	176	182	177	166
Kewajiban Lainnya / Other Liabilities	119	89	311	299	248	262	275	262	312	342	334	211	199	205	192
<b>Beberapa Komponen Modal / Some Components of Capital</b>	<b>1.508</b>	<b>1.671</b>	<b>1.736</b>	<b>1.749</b>	<b>1.785</b>	<b>1.804</b>	<b>1.877</b>	<b>1.881</b>	<b>1.913</b>	<b>1.972</b>	<b>1.979</b>	<b>1.950</b>	<b>1.926</b>	<b>1.926</b>	<b>1.939</b>
Modal Disetor / Paid-In Capital	1.177	1.183	1.317	1.327	1.353	1.360	1.410	1.420	1.434	1.457	1.460	1.462	1.484	1.503	1.511
Cadangan / Reserves	200	206	243	246	248	248	248	247	248	249	251	258	267	275	272
L/R Tahun berjalan / Current Earnings (Profit/Loss)	174	262	95	110	124	140	162	166	187	224	16	30	50	66	85
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	(43)	20	81	65	59	55	56	48	45	42	251	201	124	82	70

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

Indikator / Indicator	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Aset / Assets</b>	<b>12.362</b>	<b>13.758</b>	<b>13.547</b>	<b>13.608</b>	<b>13.767</b>	<b>13.802</b>	<b>14.007</b>	<b>14.160</b>	<b>14.554</b>	<b>14.950</b>	<b>14.950</b>	<b>14.988</b>	<b>14.936</b>	<b>14.907</b>	<b>15.115</b>
<b>Pembiayaan iB / Financing iB</b>	<b>9.084</b>	<b>9.943</b>	<b>10.531</b>	<b>10.503</b>	<b>10.536</b>	<b>10.526</b>	<b>10.601</b>	<b>10.605</b>	<b>10.690</b>	<b>10.681</b>	<b>10.659</b>	<b>10.765</b>	<b>10.934</b>	<b>11.105</b>	<b>11.085</b>
<i>Lancar / Current</i>	8.239	9.243	9.568	9.543	9.559	9.552	9.688	9.685	9.810	9.908	9.838	9.919	10.052	10.204	10.156
<i>Kurang Lancar / Sub Standard</i>	148	141	277	246	229	213	186	192	166	125	160	185	201	176	179
<i>Diragukan / Doubtful</i>	146	124	173	190	215	222	194	172	155	126	114	110	124	116	124
<i>Macet / Lost</i>	551	135	514	525	533	538	532	556	558	522	547	551	557	609	626
<b>Non Performing Financing (Nominal) / Non Performing Financing (Nominal)</b>	<b>845</b>	<b>700</b>	<b>963</b>	<b>960</b>	<b>977</b>	<b>973</b>	<b>912</b>	<b>920</b>	<b>879</b>	<b>773</b>	<b>821</b>	<b>846</b>	<b>882</b>	<b>901</b>	<b>929</b>
<b>Non Performing Financing (%) / Non Performing Financing (%)</b>	<b>9,30</b>	<b>7,04</b>	<b>9,15</b>	<b>9,14</b>	<b>9,27</b>	<b>9,25</b>	<b>8,60</b>	<b>8,67</b>	<b>8,23</b>	<b>7,24</b>	<b>7,70</b>	<b>7,86</b>	<b>8,07</b>	<b>8,11</b>	<b>8,38</b>

## 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:

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

### Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354.878	369.903	377.036	378.182	375.091	378.779	386.281	383.139	382.421	385.586	381.697	386.046	390.498	390.736	393.922
NPL	4.672	5.642	5.618	6.706	6.832	7.084	7.785	7.668	7.682	7.480	6.974	6.838	6.940	7.099	8.188
2. Perikanan / <i>Fishery</i>	12.137	14.115	13.950	14.268	14.707	15.030	15.346	15.546	15.812	16.032	16.046	16.203	16.502	16.612	16.834
NPL	221	750	811	790	768	770	756	751	784	886	936	941	912	945	1.015
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137.912	134.315	147.415	147.051	152.018	156.036	149.080	141.326	129.583	124.618	124.309	124.414	125.409	124.805	128.664
NPL	6.423	4.808	7.409	7.292	8.857	8.537	8.142	8.058	9.213	9.049	9.115	9.323	9.423	9.559	8.597
4. Industri Pengolahan / <i>Processing Industry</i>	899.088	931.727	933.269	913.107	916.574	910.487	916.260	897.899	881.020	893.642	865.303	871.568	893.584	885.147	891.004
NPL	22.724	36.191	40.965	41.727	42.378	42.424	41.537	40.959	40.982	40.898	41.410	42.515	42.229	41.713	47.776
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170.190	198.255	213.069	212.884	203.495	197.115	192.246	172.241	170.049	168.881	165.766	165.385	170.345	166.847	167.528
NPL	2.259	1.770	1.875	1.720	1.749	1.787	2.035	1.901	1.893	2.091	2.140	2.147	2.148	2.140	2.110
6. Konstruksi / <i>Construction</i>	316.097	362.271	360.526	363.687	365.045	365.665	370.879	374.226	373.621	376.473	370.737	370.590	373.467	370.429	373.947
NPL	9.919	12.863	14.092	13.949	14.225	13.815	13.704	13.846	13.510	12.973	13.385	13.655	13.015	13.321	13.458
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975.995	1.006.069	960.548	947.590	939.542	938.110	940.905	941.240	936.117	942.188	920.781	924.307	940.703	941.945	941.555
NPL	35.285	34.739	41.249	43.509	44.423	44.612	43.065	43.154	42.731	41.784	43.081	43.510	42.484	43.167	43.646
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	99.751	109.842	112.757	112.153	113.646	114.990	116.436	116.973	117.471	116.183	116.233	117.171	118.748	118.188	118.209
NPL	5.516	6.111	7.001	6.601	7.146	7.328	7.361	7.438	7.341	6.258	6.303	6.950	7.118	7.138	7.097
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217.323	246.935	249.865	255.643	258.299	256.134	258.541	261.913	261.514	266.189	262.371	266.255	277.333	275.990	283.407
NPL	5.825	4.047	5.298	5.229	5.189	5.203	5.334	5.259	5.484	5.739	5.927	5.366	6.896	7.054	7.029
10. Perantara Keuangan / <i>Financial intermediaries</i>	244.486	249.782	253.227	241.269	237.528	231.089	220.049	215.133	214.928	216.297	207.929	205.614	209.749	206.185	210.944
NPL	2.863	1.247	1.229	1.164	1.196	1.197	1.168	1.228	1.368	1.089	1.028	1.053	2.200	2.246	2.100
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248.218	269.360	266.507	263.607	264.511	263.302	264.874	262.135	260.732	259.978	256.045	256.034	258.015	256.780	257.749
NPL	4.606	6.190	6.243	6.456	7.325	6.987	6.820	7.779	8.497	8.048	8.309	8.407	8.549	8.922	9.314
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.068	28.901	29.664	29.627	31.558	31.772	29.703	28.431	28.082	30.887	31.610	31.715	31.394	31.179	31.328
NPL	3	7	11	10	10	13	3	4	4	4	8	4	4	4	4
13. Jasa Pendidikan / <i>Education Services</i>	12.322	14.194	13.842	13.932	13.930	13.899	13.378	13.437	13.485	13.594	13.499	13.514	13.533	13.541	13.575
NPL	100	119	260	172	261	257	254	255	246	244	250	259	242	246	238
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22.698	33.576	28.931	28.970	28.463	28.874	28.870	28.940	28.632	28.262	28.276	28.093	28.278	26.949	27.263
NPL	381	413	363	434	418	419	415	399	400	382	265	265	255	251	258
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79.914	82.543	82.073	83.798	84.993	84.644	83.506	85.192	87.608	89.457	88.990	91.955	92.303	92.902	93.329
NPL	1.474	1.839	2.161	2.346	2.309	2.393	2.363	2.780	2.921	2.902	3.012	3.133	2.822	2.969	3.007
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.715	3.415	3.127	3.155	3.134	3.167	3.192	3.157	3.134	2.989	2.965	2.962	2.998	3.059	3.071
NPL	59	64	73	69	67	69	69	68	65	55	61	67	68	72	70
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	315	317	442	327	335	331	321	358	357	364	371	371	367
NPL	0	-	0	0	0	0	-	0	0	0	-	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.257	1.976	1.968	2.492	2.550	2.621	2.540	2.479	2.537	2.490	2.399	2.262	2.164	2.076	2.949
NPL	282	130	187	270	268	255	158	134	147	138	150	172	143	146	139
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445.196	479.928	481.796	482.032	484.657	487.134	485.013	488.760	493.302	496.603	496.135	498.591	503.012	508.363	511.791
NPL	10.274	12.120	15.303	15.421	15.391	15.123	14.409	14.045	13.599	12.760	13.046	13.223	12.976	13.080	13.272
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	19.913	22.309	22.424	22.257	22.386	22.434	22.413	22.490	22.667	22.826	22.907	22.957	23.138	23.403	23.658
NPL	364	348	591	636	616	619	585	558	548	507	576	554	576	584	637
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25.548	24.340	23.245	22.888	22.742	22.598	22.435	22.300	22.101	22.004	21.788	21.618	21.499	21.412	21.294
NPL	1.227	1.353	1.467	1.449	1.459	1.403	1.352	1.250	1.190	1.073	1.106	1.145	1.100	1.086	1.096
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.449	140.399	133.361	128.111	124.271	119.814	115.021	110.602	108.077	105.772	105.297	103.889	101.735	100.614	100.081
NPL	1.919	1.904	3.197	3.694	3.715	3.391	2.966	2.551	2.313	2.167	2.194	2.184	2.072	2.285	2.760
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606.712	652.364	649.223	655.149	649.013	649.245	662.551	663.745	666.035	673.005	670.025	672.869	675.472	677.615	676.136
NPL	5.856	6.490	8.932	9.172	9.583	9.685	9.453	9.045	8.770	8.229	8.690	9.117	9.100	9.542	9.842
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	235.841	240.193	227.790	227.068	227.571	228.600	230.738	228.635	228.241	227.246	225.655	224.967	226.171	227.022	225.797
NPL	3.011	2.690	3.381	3.738	4.213	4.364	4.163	3.697	3.285	2.949	2.907	2.946	2.891	2.912	2.893



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

Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	27.120	30.380	30.164	30.185	30.387	30.709	31.018	30.856	31.000	29.938	30.608	30.225	30.445	30.609	30.721
NPL	865	1.593	1.653	1.842	1.855	1.784	1.875	1.814	1.836	1.591	1.598	1.551	1.576	1.605	1.621
2. Perikanan / <i>Fishery</i>	1.702	2.018	1.515	1.476	1.476	1.498	1.505	1.492	1.516	1.461	1.536	1.349	1.234	1.248	1.259
NPL	34	55	66	64	62	63	61	56	56	51	52	56	98	100	100
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	8.116	11.500	9.465	9.178	9.382	9.776	9.939	9.794	7.372	4.742	4.739	4.341	4.347	4.179	4.552
NPL	261	220	443	496	415	405	395	378	377	300	327	326	327	332	293
4. Industri Pengolahan / <i>Processing Industry</i>	86.056	83.469	82.479	81.538	80.789	82.412	83.470	80.852	78.686	68.153	68.385	58.307	60.657	60.487	60.599
NPL	2.964	3.560	3.414	3.132	3.107	3.039	2.847	2.638	2.533	2.403	2.435	2.258	2.199	2.027	3.216
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	8.579	10.501	6.891	6.984	6.747	6.591	6.597	6.531	6.393	4.477	4.535	4.272	4.292	4.227	4.198
NPL	54	46	99	101	100	100	110	109	108	106	106	108	109	109	108
6. Konstruksi / <i>Construction</i>	26.289	33.404	30.951	31.724	31.677	31.776	32.281	32.765	33.283	31.027	30.123	29.212	28.954	28.853	28.793
NPL	1.862	2.251	2.929	3.097	2.959	2.969	3.023	3.070	3.174	2.447	2.692	2.668	2.317	2.456	2.447
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	81.999	85.648	81.354	80.524	81.525	80.836	82.456	82.272	81.226	79.993	80.064	76.665	77.579	77.643	77.493
NPL	4.130	5.038	5.031	4.453	4.610	4.531	4.528	4.470	4.129	3.798	4.027	3.901	3.839	3.988	3.925
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	18.260	20.477	20.941	20.690	20.902	20.835	21.140	21.309	21.230	19.320	19.663	19.051	19.172	19.263	19.334
NPL	1.302	1.339	1.635	1.567	1.631	1.622	1.551	1.582	1.406	1.163	1.181	1.187	1.318	1.345	1.369
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	15.409	18.642	16.500	16.141	16.453	16.267	16.545	16.432	15.687	14.094	14.286	13.727	13.440	12.735	12.841
NPL	456	354	614	556	560	552	552	553	506	375	456	429	439	502	513
10. Perantara Keuangan / <i>Financial intermediaries</i>	23.015	24.486	20.193	19.975	20.374	19.875	19.782	20.172	19.533	19.134	18.617	18.832	19.127	19.232	18.970
NPL	394	464	443	432	455	495	481	524	522	195	202	208	201	224	204
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	29.683	30.296	31.586	31.421	31.489	30.785	31.504	30.945	30.225	27.713	27.117	25.008	24.401	24.579	24.970
NPL	1.162	1.393	2.263	2.013	1.994	1.723	1.703	1.711	1.961	1.362	1.298	1.309	1.319	1.371	1.316
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1.547	1.793	1.611	1.333	1.220	1.180	1.088	1.120	1.195	2.036	1.898	1.842	1.625	1.584	1.518
NPL	-	0	1	0	0	0	0	-	0	0	5	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.067	1.004	1.043	1.041	1.077	1.061	1.028	1.026	1.003	1.076	1.097	1.063	1.059	1.054	1.031
NPL	18	28	40	64	66	64	61	61	60	51	51	51	50	50	50
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.760	2.800	2.925	2.934	2.927	2.917	2.909	2.883	2.703	2.243	2.257	1.991	1.940	1.939	2.072
NPL	25	72	33	34	33	32	29	35	28	28	25	24	24	23	27
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	13.317	12.323	12.219	12.271	12.578	12.608	11.956	11.924	12.267	11.703	11.852	11.145	11.212	11.147	11.258
NPL	307	380	480	477	512	495	474	477	449	352	399	432	414	423	418
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	355	580	660	674	688	697	712	728	738	753	793	814	841	898	932
NPL	13	7	9	10	10	9	9	9	8	7	8	9	9	8	7
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	914	352	336	336	341	382	307	257	298	298	293	178	119	119	119
NPL	35	25	103	103	101	101	26	25	25	25	25	13	13	13	13
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	14.589	15.204	15.760	16.001	16.057	16.305	16.517	16.789	17.007	16.521	16.593	16.804	17.184	17.539	17.827
NPL	1.004	978	1.133	1.105	1.089	1.044	997	991	958	825	856	840	828	835	846
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	2.245	2.294	2.198	2.068	2.074	2.074	2.076	2.073	2.073	1.851	1.846	1.861	1.873	1.886	1.892
NPL	17	24	34	34	38	35	37	38	37	27	30	32	28	29	30
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.023	1.025	994	980	968	958	967	980	969	786	797	805	805	797	796
NPL	98	118	131	129	128	127	129	123	125	84	84	78	75	77	83
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	8.531	9.107	8.625	8.270	7.945	7.656	7.352	7.137	6.895	6.658	6.531	6.239	6.051	5.923	5.649
NPL	257	193	381	313	236	236	239	229	222	219	230	194	193	248	276
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	97.086	108.830	117.736	117.973	118.579	118.747	121.170	121.859	126.807	129.074	130.222	129.606	130.432	130.625	131.152
NPL	786	832	1.143	1.213	1.216	1.195	1.224	1.195	1.199	1.156	1.247	1.223	1.317	1.526	1.498
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	47.469	55.192	56.286	56.610	56.737	57.323	58.104	58.365	64.396	63.760	69.121	60.476	61.159	61.795	61.386
NPL	380	379	444	466	473	472	477	474	525	495	544	416	421	419	427

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

Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55.650	46.591	45.548	43.621	41.421	40.664	44.892	41.748	41.166	40.267	36.283	35.951	37.153	38.056	38.010
NPL	919	616	639	617	596	610	592	593	588	446	444	451	427	430	860
2. Perikanan / <i>Fishery</i>	2.145	2.389	2.186	2.139	2.275	2.337	2.302	2.277	2.289	2.374	2.141	2.291	2.325	2.264	2.294
NPL	76	51	57	57	61	59	37	34	57	169	203	190	96	54	99
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62.483	51.312	59.521	59.320	64.558	68.291	61.855	54.340	48.503	42.240	36.110	36.703	35.196	36.185	39.084
NPL	2.580	2.023	1.954	1.874	3.120	2.818	1.842	1.789	1.753	1.752	1.604	1.617	1.647	1.669	813
4. Industri Pengolahan / <i>Processing Industry</i>	327.804	318.840	308.817	304.559	309.668	309.393	307.004	298.738	292.277	293.775	255.894	268.587	269.256	266.175	271.041
NPL	6.808	9.093	9.456	8.878	8.994	8.822	7.796	7.673	8.322	6.824	5.854	6.248	6.592	6.855	8.454
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	40.958	42.871	51.984	51.203	50.255	50.904	49.755	46.199	44.752	46.248	44.563	44.772	45.149	45.025	44.323
NPL	328	290	361	357	356	357	355	242	244	240	238	238	233	236	236
6. Konstruksi / <i>Construction</i>	145.610	148.575	135.639	136.218	136.883	138.958	140.807	140.016	139.056	140.981	132.230	132.879	132.902	133.298	134.311
NPL	3.672	7.579	8.133	7.744	8.136	7.967	7.898	7.750	7.525	7.381	7.573	7.756	7.650	7.762	7.942
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	263.634	239.627	193.877	188.848	182.689	180.736	179.832	179.869	174.927	174.758	154.206	157.629	161.078	160.437	160.993
NPL	11.921	10.857	11.250	11.449	11.405	11.560	10.926	11.184	11.052	10.903	10.119	9.698	10.060	10.003	10.093
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	27.539	21.468	20.229	20.128	20.099	20.031	20.167	20.037	19.850	20.804	18.846	19.657	19.828	19.679	19.451
NPL	1.776	1.154	927	925	1.290	1.304	1.356	1.347	1.355	1.269	1.261	1.876	1.820	1.820	1.819
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	76.449	77.672	73.504	74.240	75.476	72.511	72.942	75.672	75.048	76.593	68.467	67.591	70.365	68.990	68.865
NPL	1.565	1.049	1.105	1.134	1.119	1.224	1.467	1.424	1.571	1.644	1.557	1.514	1.480	1.447	1.426
10. Perantara Keuangan / <i>Financial intermediaries</i>	145.714	123.152	120.097	116.684	115.502	113.585	106.832	103.906	104.768	105.087	96.056	93.977	93.459	91.019	94.385
NPL	597	381	311	291	283	263	267	277	319	415	392	404	1.467	1.473	1.482
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	105.670	86.364	83.128	80.061	80.142	80.014	81.183	80.303	79.532	82.887	75.708	76.922	76.533	76.378	76.105
NPL	1.696	1.430	1.923	1.946	2.027	2.194	1.895	1.860	2.269	2.478	2.285	2.281	2.224	2.226	2.439
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1.292	1.084	864	653	651	651	607	508	417	538	663	637	615	483	593
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	3.086	3.202	3.235	3.228	3.187	3.197	3.210	3.252	3.239	3.259	3.043	3.049	3.044	3.002	3.008
NPL	42	53	169	52	152	153	151	149	145	145	144	144	146	142	143
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	5.512	4.370	4.762	4.651	4.512	4.499	4.453	4.389	4.351	4.656	4.420	4.441	4.404	4.373	4.283
NPL	66	48	41	45	43	45	43	42	38	27	29	27	22	22	22
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	11.827	9.507	7.738	7.890	7.361	7.248	7.464	7.819	7.911	9.328	8.593	9.319	9.067	9.284	9.429
NPL	429	437	368	358	352	609	604	609	610	595	596	589	323	331	333
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	112	242	174	167	157	143	134	125	108	110	107	105	114	120	118
NPL	2	0	7	6	6	6	6	6	6	6	6	6	6	6	6
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	7	0	0	0	0	0	1	1	1	1	1	1	1	1
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	755	1.214	1.088	942	950	949	973	982	1.006	967	853	837	828	765	1.756
NPL	22	36	29	29	29	29	29	30	31	32	28	40	33	32	32
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	242.140	247.874	243.249	243.690	244.879	246.130	247.476	249.807	252.620	255.073	238.898	240.349	242.495	244.470	245.590
NPL	5.241	6.262	7.465	7.503	7.570	7.517	7.301	7.143	6.946	6.637	6.234	6.123	6.070	6.031	6.011
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8.338	8.846	8.609	8.606	8.631	8.658	8.752	8.814	8.889	9.210	7.153	7.186	7.208	7.245	7.279
NPL	193	194	290	325	312	318	295	281	270	238	223	222	224	221	236
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	11.098	7.764	6.774	6.666	6.582	6.569	6.548	6.552	6.537	6.725	4.740	4.686	4.643	4.625	4.613
NPL	502	429	442	488	523	505	485	451	426	417	377	366	367	360	370
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	48.363	42.716	23.078	21.394	20.581	19.395	17.573	16.359	15.694	14.814	9.196	9.452	9.186	8.256	7.997
NPL	663	626	483	535	619	570	554	487	425	390	264	258	265	275	278
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	137.423	152.466	147.452	147.363	146.682	146.161	146.527	146.672	147.115	148.181	141.799	144.987	144.802	144.939	144.496
NPL	2.258	2.432	2.882	3.030	3.245	3.421	3.344	3.106	3.051	2.855	2.775	3.013	2.919	2.923	3.019
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	1.116	1.008	1.217	1.343	1.606	1.712	1.590	1.307	1.054	953	887	966	890	890	910

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

Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	263.317	283.218	291.209	293.841	292.507	295.178	298.544	298.756	298.600	303.708	303.868	308.597	311.930	311.113	314.021
NPL	2.695	3.011	2.924	3.874	4.007	4.298	4.870	4.820	4.816	5.003	4.499	4.631	4.643	4.761	5.399
2. Perikanan / <i>Fishery</i>	7.123	8.405	8.750	8.898	9.136	9.357	9.673	9.869	10.090	10.263	10.520	10.781	11.139	11.290	11.491
NPL	79	615	645	622	607	603	611	612	612	616	627	643	658	723	743
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	64.060	68.491	75.238	74.364	73.717	73.583	72.871	72.864	69.565	73.751	79.509	79.443	81.864	80.345	81.018
NPL	3.548	2.495	4.962	4.904	5.304	5.277	5.825	5.816	6.982	6.901	7.110	7.302	7.462	7.396	
4. Industri Pengolahan / <i>Processing Industry</i>	465.498	509.827	522.196	507.655	506.857	499.435	506.118	498.746	490.144	511.553	522.209	526.973	545.081	539.853	540.672
NPL	11.988	21.457	25.817	27.865	28.425	28.660	29.001	28.884	28.396	29.940	31.417	32.290	31.476	30.845	34.157
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	112.395	137.631	146.394	146.993	138.768	132.985	128.990	112.577	111.855	111.210	109.776	109.527	114.095	110.806	112.070
NPL	1.049	899	835	810	841	871	1.102	1.090	1.062	1.269	1.321	1.322	1.325	1.318	1.296
6. Konstruksi / <i>Construction</i>	127.393	161.638	175.160	177.390	178.081	176.316	178.115	181.092	181.144	183.988	189.282	190.060	193.513	190.493	193.190
NPL	3.833	2.419	2.318	2.399	2.351	2.097	2.048	2.291	2.095	2.532	2.681	2.812	2.705	2.749	2.677
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	597.682	648.318	650.904	645.301	642.382	643.535	647.107	647.392	648.303	655.557	656.693	659.785	671.088	672.803	671.833
NPL	17.071	17.196	23.188	25.769	26.600	26.822	25.923	25.801	25.807	25.448	27.282	28.105	26.850	27.425	27.827
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	50.491	64.198	68.063	67.613	68.899	70.226	71.234	71.764	72.565	72.343	74.312	75.047	76.343	75.835	75.976
NPL	2.343	3.440	4.251	3.919	4.031	4.209	4.268	4.327	4.402	3.658	3.695	3.718	3.807	3.798	3.735
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	117.179	143.119	152.193	157.324	158.403	158.583	160.212	161.045	162.058	166.709	171.096	176.482	184.849	185.734	193.215
NPL	3.463	2.513	3.378	3.312	3.287	3.205	3.104	3.066	3.077	3.468	3.674	3.209	4.751	4.880	4.873
10. Perantara Keuangan / <i>Financial intermediaries</i>	62.095	88.790	101.440	93.190	90.584	88.139	83.532	81.949	81.505	83.321	84.882	84.290	88.284	87.412	89.226
NPL	1.700	239	322	269	264	236	230	234	362	247	246	256	369	358	219
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	102.866	143.219	142.320	142.576	143.306	142.900	142.707	141.529	141.649	140.514	144.698	145.609	148.729	147.550	148.827
NPL	1.512	3.210	1.924	2.356	3.163	2.933	3.093	4.077	4.087	4.037	4.566	4.657	4.836	5.151	5.350
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22.199	25.978	27.172	27.625	29.672	29.924	27.991	26.785	26.451	28.294	29.034	29.221	29.140	29.098	29.205
NPL	3	7	10	10	9	12	3	3	3	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	3.436	4.164	4.056	4.093	4.072	4.064	3.509	3.524	3.508	3.518	3.687	3.667	3.707	3.681	3.706
NPL	14	17	22	23	14	14	9	13	13	14	18	20	21	29	27
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	9.982	19.688	15.362	15.638	15.474	15.977	15.950	16.038	15.783	16.265	16.399	16.323	16.631	15.245	15.407
NPL	209	247	267	258	243	246	243	223	219	218	104	105	102	97	100
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	49.684	54.863	57.281	59.088	60.542	61.157	60.515	61.853	63.857	64.957	65.344	68.278	68.695	69.182	69.372
NPL	517	705	1.086	1.281	1.208	1.068	1.093	1.500	1.653	1.802	1.891	1.977	1.902	2.042	2.090
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.857	1.687	1.573	1.591	1.597	1.647	1.682	1.645	1.636	1.485	1.450	1.428	1.420	1.403	1.375
NPL	33	42	34	31	29	33	31	31	31	23	29	33	36	41	40
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	314	315	439	324	333	327	317	355	356	361	368	368	364
NPL	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	138	73	118	130	134	135	134	134	118	121	159	154	129	125	98
NPL	2	2	5	8	8	8	5	3	1	0	16	18	17	20	17
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	154.921	180.181	185.709	184.926	186.128	186.623	182.206	182.838	183.924	185.517	201.133	201.832	203.689	205.790	207.581
NPL	3.146	3.966	5.690	5.639	5.608	5.485	5.056	4.875	4.685	4.317	4.915	5.215	5.031	5.125	5.310
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8.416	10.338	10.864	10.831	10.931	10.948	10.830	10.848	10.943	10.983	13.123	13.119	13.255	13.462	13.681
NPL	96	107	235	234	234	239	225	214	211	189	261	264	261	277	321
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12.213	14.286	14.245	13.998	13.839	13.718	13.574	13.430	13.259	13.172	14.945	14.827	14.775	14.721	14.639
NPL	553	714	786	724	698	663	631	573	534	472	539	598	548	540	548
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	78.836	82.474	95.804	92.705	90.253	87.415	84.818	81.968	80.418	79.328	84.704	83.253	81.874	81.843	81.897
NPL	954	1.032	2.264	2.760	2.780	2.503	2.090	1.753	1.584	1.466	1.599	1.629	1.543	1.662	2.134
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjamannya multiguna) / <i>Others</i>	322.086	333.120	331.339	335.043	327.694	326.865	336.640	335.850	335.135	337.011	340.186	339.745	341.022	340.923	338.878
NPL	2.265	2.718	4.345	4.384	4.562	4.495	4.322	4.156	3.965	3.652	4.140	4.333	4.327	4.503	4.736
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	65.820	74.402	65.931	66.248	66.975	67.930	68.669	68.220	67.557	68.755	68.235	68.284	69.246	69.687	69.682
NPL	1.312	1.096	1.531	1.762	1.965	2.011	1.932	1.750	1.589	1.382	1.405	1.461	1.486	1.508	1.472

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

Keterangan / Items	2018	2019	2020						2021						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.474	5.156	5.530	5.246	4.692	4.695	4.632	4.582	1.728	1.807	1.769	2.129	1.830	1.820	2.093
NPF	82	331	355	323	301	303	302	293	262	264	27	26	26	27	25
2. Perikanan / <i>Fishery</i>	986	1.155	1.350	1.578	1.607	1.620	1.650	1.690	581	583	585	494	477	480	482
NPF	26	25	40	43	33	39	32	34	3	2	2	2	2	2	2
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.752	1.685	1.926	2.604	2.407	2.483	2.486	2.471	2.383	2.407	2.526	2.524	2.599	2.693	2.660
NPF	20	26	18	12	11	11	12	11	10	10	10	10	12	34	34
4. Industri Pengolahan / <i>Processing Industry</i>	13.282	14.325	14.405	14.138	11.906	11.608	11.827	11.873	8.083	8.743	8.394	7.893	8.274	8.115	7.995
NPF	399	1.220	1.237	987	655	769	764	638	251	256	279	279	481	476	477
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	3.710	3.760	4.140	4.188	2.767	2.679	2.684	2.735	2.536	2.592	2.894	2.935	2.957	2.935	2.922
NPF	3	2	12	11	1	12	12	12	10	67	66	66	20	20	20
6. Konstruksi / <i>Construction</i>	7.990	9.022	8.636	8.771	6.551	6.651	6.763	6.941	4.532	5.037	4.939	4.890	4.737	4.805	4.744
NPF	228	309	311	293	309	310	311	309	218	269	312	299	275	274	299
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	20.892	23.456	25.479	17.598	15.312	15.288	15.158	15.026	7.272	7.598	8.715	9.169	9.269	9.129	9.145
NPF	1.463	1.103	1.170	1.142	1.014	977	971	971	673	663	900	968	911	895	929
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.700	1.998	2.179	2.217	2.017	2.041	2.059	2.068	1.326	1.374	1.608	1.605	1.599	1.602	1.664
NPF	23	141	156	145	137	136	137	134	116	118	129	129	128	127	127
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4.531	4.312	4.450	4.703	3.978	4.935	4.991	4.979	2.686	3.169	3.381	3.347	3.493	3.518	3.562
NPF	205	88	160	158	138	136	135	141	128	130	175	143	143	140	140
10. Perantara Keuangan / <i>Financial intermediaries</i>	4.779	5.765	5.390	5.211	3.518	3.424	3.130	3.081	2.385	2.453	2.716	2.810	2.954	2.969	2.833
NPF	20	49	56	38	42	41	36	38	23	40	32	33	23	42	45
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	5.084	5.404	5.584	5.712	5.057	5.020	4.977	4.926	4.240	4.307	5.252	5.273	5.297	5.221	5.062
NPF	129	87	74	69	27	31	33	33	24	90	113	114	111	110	107
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	3	15	14	13	13	12	14	14	1	1	1	1	1	1	1
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2.001	2.941	2.958	3.033	1.679	1.695	1.699	1.712	1.500	1.675	2.129	2.230	2.133	2.167	2.198
NPF	16	16	20	24	13	8	10	10	8	13	18	18	7	6	7
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	1.414	1.836	1.893	1.919	1.257	1.235	1.238	1.245	760	1.037	1.425	1.484	1.505	1.464	1.468
NPF	9	32	9	8	6	4	4	4	1	6	8	8	8	9	9
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3.072	4.446	3.970	3.645	3.519	2.690	2.658	2.652	1.331	1.387	1.437	1.438	1.531	1.476	1.473
NPF	132	230	177	175	164	147	135	136	100	78	67	73	120	108	97
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	865	629	96	88	86	84	83	5	5	6	6	6	6	6
NPF	6	10	21	2	2	2	3	3	1	1	1	1	1	1	1
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	0	-	2	2	2	2	2	-	-	-	-	-	-	-
NPF	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	445	331	423	1.082	1.123	1.153	1.125	1.106	21	23	21	21	20	21	21
NPF	223	65	49	130	128	116	96	75	1	3	3	18	0	1	-
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.844	24.577	25.004	25.314	13.759	13.891	14.132	14.234	7.155	8.107	8.126	8.103	8.103	8.093	8.093
NPF	553	734	800	954	525	514	520	499	323	332	346	318	346	321	356
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	554	501	482	474	440	436	430	428	337	381	412	410	400	403	394
NPF	17	15	26	36	25	19	20	18	14	42	54	27	54	47	41
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.066	1.113	1.056	1.067	327	327	325	328	231	244	252	250	247	244	241
NPF	71	90	103	104	28	27	26	30	21	19	24	20	25	22	18
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	2.702	2.759	2.597	2.553	2.211	2.111	2.117	2.024	1.884	1.881	1.860	1.822	1.787	1.803	1.805
NPF	36	33	44	58	50	49	52	51	48	57	64	64	34	60	32
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) /	16.258	18.676	18.863	20.599	17.622	17.721	18.262	18.408	13.434	17.345	17.939	18.102	18.335	18.544	18.562
NPF	138	196	256	265	182	181	199	205	87	131	145	149	149	172	170
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPF	4.895	4.503	6.488	5.765	5.949	6.012	6.563	6.668	4.412	3.573	3.605	3.713	3.795	3.877	3.900
NPF	77	102	125	96	96	98	94	93	72	68	40	70	59	61	56

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

Keterangan / Items	2018	2019	2020						2021						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3.472	3.898	3.862	4.564	5.371	6.810	6.420	6.409	9.243	9.178	9.170	9.143	9.140	9.137	9.077
NPF	50	98	29	34	55	70	129	131	167	170	168	177	268	276	282
2. Perikanan / <i>Fishery</i>	51	34	32	66	101	103	102	105	1.236	1.251	1.264	1.289	1.328	1.329	1.308
NPF	2	1	2	2	4	5	13	13	55	49	52	50	58	65	71
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.186	987	975	1.338	1.569	1.517	1.528	1.493	1.458	1.287	1.426	1.403	1.403	1.403	1.349
NPF	1	11	2	2	3	24	65	62	62	61	63	68	66	62	63
4. Industri Pengolahan / <i>Processing Industry</i>	3.396	3.714	3.670	3.769	5.914	6.216	6.498	6.348	10.458	10.387	10.421	9.809	10.315	10.517	10.697
NPF	463	725	724	725	1.058	1.049	1.049	1.048	1.403	1.419	1.425	1.440	1.481	1.510	1.472
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4.308	3.073	3.212	3.092	4.510	3.493	3.759	3.739	4.057	4.034	3.997	3.880	3.853	3.853	4.016
NPF	826	532	547	420	429	428	436	428	413	410	409	413	461	457	450
6. Konstruksi / <i>Construction</i>	5.443	7.378	8.284	7.909	10.138	10.193	11.185	11.787	14.381	14.646	14.163	13.550	13.361	12.980	12.908
NPF	34	23	89	86	120	121	126	125	192	117	127	121	67	80	92
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	3.446	2.810	2.556	9.510	12.057	12.044	12.378	12.752	20.613	20.929	21.104	21.059	21.689	21.933	22.091
NPF	164	94	117	289	408	339	377	389	775	719	753	839	824	855	872
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	839	1.009	668	827	1.052	1.168	1.155	1.131	1.876	1.809	1.804	1.811	1.805	1.810	1.783
NPF	11	12	8	12	17	16	17	17	37	36	37	40	46	49	47
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	2.442	2.433	2.384	2.323	3.080	2.928	2.952	2.907	5.166	5.178	5.141	5.108	5.186	5.014	4.925
NPF	75	21	20	46	61	61	61	61	72	65	65	70	82	85	77
10. Perantara Keuangan / <i>Financial intermediaries</i>	6.159	5.732	5.316	5.264	6.512	5.131	5.588	5.160	6.066	5.835	5.659	5.705	5.926	5.553	5.531
NPF	127	24	11	48	66	77	80	80	94	161	155	152	140	149	150
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2.268	1.930	2.028	2.000	2.757	2.796	2.764	2.727	3.395	3.283	3.271	3.222	3.055	3.053	2.785
NPF	44	12	2	2	50	45	45	44	45	39	47	47	60	64	102
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	1	-	-	3	2	2	16	16	14	14	14	14	12
NPF	-	-	-	-	-	-	-	-	0	1	1	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.833	2.004	1.748	1.742	3.129	3.110	3.178	3.183	3.506	3.528	3.544	3.505	3.590	3.637	3.632
NPF	4	5	8	8	15	13	16	17	19	20	20	26	18	17	12
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.401	4.121	3.274	3.116	3.571	3.523	3.598	3.651	4.298	3.690	3.774	3.855	3.797	3.928	4.033
NPF	59	1	0	75	79	79	84	85	101	100	100	101	99	101	100
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	1.284	858	408	447	543	485	472	462	1.770	1.770	1.764	1.775	1.798	1.814	1.797
NPF	38	32	27	24	46	47	29	29	70	57	59	62	63	65	69
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	25	12	65	602	579	569	554	551	622	614	609	609	617	632	640
NPF	3	1	2	20	20	19	19	19	19	18	17	18	17	17	16
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	-	2	2	-	2	2	2	2
NPF	-	-	-	-	-	-	-	-	0	0	-	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	1.094	1.082	1.075	1.072	1.068	1.047	955
NPF	-	-	-	-	-	-	-	-	89	77	79	82	79	80	76
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	9.043	10.197	10.489	10.505	22.210	22.517	22.982	23.368	30.904	31.189	31.385	31.504	31.540	32.470	32.700
NPF	179	125	156	156	535	505	488	493	647	637	694	727	702	767	750
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	210	210	212	216	246	252	259	261	357	368	373	380	402	408	411
NPF	4	4	3	4	3	4	4	4	9	8	9	9	8	10	10
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	124	120	147	146	993	994	989	979	1.075	1.062	1.053	1.050	1.028	1.025	1.004
NPF	2	1	4	3	82	81	81	72	83	80	82	84	84	87	77
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	1.948	3.285	3.205	3.137	3.230	3.187	3.116	3.070	3.143	3.083	3.006	2.922	2.836	2.790	2.733
NPF	2	13	19	21	24	26	28	28	31	32	37	40	38	40	39
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	17.447	21.331	22.852	23.435	28.097	29.325	30.768	31.910	38.407	39.119	39.878	40.429	40.882	42.584	43.047
NPF	130	103	130	120	222	239	239	254	355	382	383	398	389	418	419
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPF	-	-	-	0	1	1	1	1	2.373	2.205	2.200	2.184	2.199	2.136	2.064
NPF	-	-	-	-	-	-	-	-	21	33	32	33	35	34	28

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

Keterangan / Items	2018	2019	2020						2021						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	2.512.476	2.576.497	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565	2.465.419	2.393.802	2.411.247	2.471.661	2.463.098	2.496.244
NPL	70.785	83.081	97.767	100.194	101.422	101.424	98.880	98.503	97.450	96.687	98.719	101.066	101.145	102.154	108.193
2. Investasi / Investment	1.308.747	1.481.226	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503	1.468.687	1.461.514	1.463.207	1.473.734	1.460.647	1.459.404
NPL	31.829	33.859	37.078	38.251	42.000	41.726	42.090	43.179	45.817	43.335	43.636	43.537	44.303	44.837	45.854
3. Konsumsi / Consumption	1.473.659	1.559.269	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423	1.547.454	1.541.807	1.544.691	1.551.024	1.558.425	1.558.754
NPL	22.650	24.894	32.872	34.109	34.977	34.586	32.929	31.147	29.705	27.685	28.518	29.169	28.716	29.489	30.501
<b>Total Kredit / Total Credit</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.585.929</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>5.397.123</b>	<b>5.419.145</b>	<b>5.496.419</b>	<b>5.482.170</b>	<b>5.514.402</b>
<b>NPL</b>	<b>125.264</b>	<b>141.834</b>	<b>167.717</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>170.873</b>	<b>173.772</b>	<b>174.164</b>	<b>176.481</b>	<b>184.547</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	131.582	129.120	138.358	141.473	146.346	148.499	151.120	149.640	145.982	142.171	143.968	146.393	152.839	167.171	172.893
NPL	2.294	2.472	2.877	2.734	2.722	2.827	3.080	3.059	3.100	2.865	3.109	3.506	3.389	3.238	4.653
2. Impor / Import	77.129	84.457	81.723	80.590	78.066	77.867	73.711	69.653	65.976	65.457	63.041	63.298	77.272	69.293	71.266
NPL	1.203	2.307	2.106	2.311	2.290	2.011	2.187	2.158	2.086	1.289	1.380	1.499	1.748	1.849	3.061
3. Lainnya / Other	5.086.171	5.403.414	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533	5.273.932	5.190.114	5.209.453	5.266.308	5.245.707	5.270.243
NPL	121.766	137.055	162.733	167.509	173.387	172.898	168.633	167.612	167.785	163.553	166.384	168.767	169.027	171.393	176.834
<b>Total Kredit / Total Credit</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.585.929</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>5.397.123</b>	<b>5.419.145</b>	<b>5.496.419</b>	<b>5.482.170</b>	<b>5.514.402</b>
<b>NPL</b>	<b>125.264</b>	<b>141.834</b>	<b>167.717</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>170.873</b>	<b>173.772</b>	<b>174.164</b>	<b>176.481</b>	<b>184.547</b>

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

Keterangan / Items	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	229.186	236.769	222.415	221.087	222.232	222.389	225.834	223.237	220.166	210.821	209.041	192.788	196.800	196.655	197.440
NPL	9.327	11.970	12.290	11.733	11.806	11.765	11.766	11.667	11.430	9.642	10.195	9.962	10.096	10.292	11.244
2. Investasi / Investment	117.002	132.904	128.419	127.339	127.801	127.816	128.405	128.121	124.186	107.339	108.819	105.234	103.645	103.141	103.220
NPL	4.554	4.856	6.965	6.707	6.663	6.218	5.959	5.847	5.748	4.612	4.692	4.568	4.156	4.283	4.382
3. Konsumsi / Consumption	170.943	191.653	201.598	201.900	202.361	203.063	206.187	207.203	218.148	218.651	225.111	215.793	217.504	218.566	218.701
NPL	2.543	2.523	3.267	3.259	3.179	3.108	3.103	3.051	3.067	2.807	2.991	2.782	2.862	3.134	3.159
<b>Total Kredit / Total Credit</b>	<b>517.132</b>	<b>561.326</b>	<b>552.432</b>	<b>550.326</b>	<b>552.393</b>	<b>553.268</b>	<b>560.426</b>	<b>558.560</b>	<b>562.500</b>	<b>536.810</b>	<b>542.971</b>	<b>513.815</b>	<b>517.949</b>	<b>518.361</b>	<b>519.361</b>
<b>NPL</b>	<b>16.424</b>	<b>19.348</b>	<b>22.521</b>	<b>21.700</b>	<b>21.649</b>	<b>21.091</b>	<b>20.828</b>	<b>20.565</b>	<b>20.245</b>	<b>17.061</b>	<b>17.879</b>	<b>17.313</b>	<b>17.113</b>	<b>17.709</b>	<b>18.786</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	15.573	17.531	17.390	17.878	18.621	18.418	18.669	18.569	17.714	14.116	14.529	9.476	9.841	10.203	10.156
NPL	54	192	81	80	81	80	81	81	78	74	73	48	48	48	48
2. Impor / Import	4.642	4.492	4.188	4.207	4.233	4.296	4.269	4.347	3.926	2.430	2.404	2.332	2.348	2.354	2.325
NPL	217	206	3	6	6	7	9	9	32	31	31	27	27	34	34
3. Lainnya / Other	496.916	539.303	530.855	528.242	529.539	530.555	537.488	535.644	540.860	520.264	526.037	502.007	505.760	505.804	506.880
NPL	16.153	18.950	22.438	21.614	21.563	21.004	20.738	20.475	20.136	16.956	17.774	17.237	17.038	17.627	18.703
<b>Total Kredit / Total Credit</b>	<b>517.132</b>	<b>561.326</b>	<b>552.432</b>	<b>550.326</b>	<b>552.393</b>	<b>553.268</b>	<b>560.426</b>	<b>558.560</b>	<b>562.500</b>	<b>536.810</b>	<b>542.971</b>	<b>513.815</b>	<b>517.949</b>	<b>518.361</b>	<b>519.361</b>
<b>NPL</b>	<b>16.424</b>	<b>19.348</b>	<b>22.521</b>	<b>21.700</b>	<b>21.649</b>	<b>21.091</b>	<b>20.828</b>	<b>20.565</b>	<b>20.245</b>	<b>17.061</b>	<b>17.879</b>	<b>17.313</b>	<b>17.113</b>	<b>17.709</b>	<b>18.786</b>

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

Keterangan / Items	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	898.203	832.019	770.895	759.512	754.694	753.925	744.819	721.533	698.494	687.054	621.881	635.678	643.403	639.352	650.978
NPL	23.184	27.014	29.815	29.356	29.468	29.479	26.845	26.317	25.858	25.349	24.277	25.131	26.802	26.961	28.591
2. Investasi / Investment	378.041	346.730	341.498	335.041	341.093	340.190	339.591	338.649	340.710	357.820	316.304	319.670	317.915	316.186	317.075
NPL	9.316	8.096	6.914	6.407	8.502	8.540	8.419	8.694	10.027	8.977	8.055	7.948	7.425	7.549	7.610
3. Konsumsi / Consumption	552.468	555.432	518.763	516.674	515.756	514.754	514.783	514.077	515.626	518.218	484.279	496.969	498.104	499.057	498.740
NPL	9.973	10.940	12.779	13.224	13.875	14.041	13.569	12.775	12.173	11.490	10.760	10.949	10.734	10.702	10.825
<b>Total Kredit / Total Credit</b>	<b>1.828.712</b>	<b>1.734.182</b>	<b>1.631.156</b>	<b>1.611.226</b>	<b>1.611.543</b>	<b>1.608.869</b>	<b>1.599.194</b>	<b>1.574.259</b>	<b>1.554.829</b>	<b>1.563.092</b>	<b>1.422.464</b>	<b>1.452.317</b>	<b>1.459.423</b>	<b>1.454.596</b>	<b>1.466.793</b>
<b>NPL</b>	<b>42.473</b>	<b>46.050</b>	<b>49.508</b>	<b>48.987</b>	<b>51.844</b>	<b>52.060</b>	<b>48.832</b>	<b>47.785</b>	<b>48.059</b>	<b>45.816</b>	<b>43.092</b>	<b>44.028</b>	<b>44.961</b>	<b>45.212</b>	<b>47.025</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	77.094	79.097	84.289	86.163	88.845	88.754	88.516	86.122	83.152	80.478	76.631	81.334	75.681	83.274	83.359
NPL	851	1.085	1.326	1.206	1.200	1.191	1.234	1.214	1.250	1.209	1.199	1.584	1.782	1.614	3.032
2. Impor / Import	55.398	58.530	53.063	53.183	51.328	51.171	47.031	42.452	39.903	40.987	38.088	37.930	48.062	38.422	39.170
NPL	911	1.332	1.287	1.205	1.178	1.041	1.234	1.227	1.209	864	894	896	1.225	1.348	1.418
3. Lainnya / Other	1.696.220	1.596.555	1.493.804	1.471.881	1.471.370	1.468.944	1.463.646	1.445.685	1.431.774	1.441.626	1.307.745	1.333.053	1.335.680	1.332.899	1.344.263
NPL	40.710	43.633	46.895	46.576	49.467	49.829	46.364	45.345	45.600	43.743	41.000	41.548	41.954	42.250	42.575
<b>Total Kredit / Total Credit</b>	<b>1.828.712</b>	<b>1.734.182</b>	<b>1.631.156</b>	<b>1.611.226</b>	<b>1.611.543</b>	<b>1.608.869</b>	<b>1.599.194</b>	<b>1.574.259</b>	<b>1.554.829</b>	<b>1.563.092</b>	<b>1.422.464</b>	<b>1.452.317</b>	<b>1.459.423</b>	<b>1.454.596</b>	<b>1.466.793</b>
<b>NPL</b>	<b>42.473</b>	<b>46.050</b>	<b>49.508</b>	<b>48.987</b>	<b>51.844</b>	<b>52.060</b>	<b>48.832</b>	<b>47.785</b>	<b>48.059</b>	<b>45.816</b>	<b>43.092</b>	<b>44.028</b>	<b>44.961</b>	<b>45.212</b>	<b>47.025</b>



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

Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	1.297.434	1.417.618	1.464.593	1.459.922	1.446.306	1.439.797	1.447.486	1.449.718	1.446.574	1.482.698	1.483.051	1.504.117	1.552.175	1.547.948	1.565.875
NPL	35.142	39.768	51.072	54.789	56.043	56.119	56.098	56.452	55.909	57.605	60.423	61.998	60.227	60.826	64.185
2. Investasi / Investment	760.130	945.960	975.148	963.703	968.265	963.669	961.732	938.171	932.574	945.214	980.222	981.910	994.829	984.386	985.191
NPL	14.917	18.746	20.917	22.921	24.348	24.475	25.360	26.339	27.710	27.573	28.758	29.102	30.643	30.875	31.764
3. Konsumsi / Consumption	642.291	694.801	703.893	703.751	695.820	693.500	696.736	693.152	691.235	694.766	722.327	721.060	723.861	726.426	726.359
NPL	8.326	9.633	14.852	15.503	15.847	15.396	14.256	13.321	12.569	11.480	12.858	13.500	13.196	13.614	14.520
<b>Total Kredit / Total Credit</b>	<b>2.699.854</b>	<b>3.058.379</b>	<b>3.143.633</b>	<b>3.127.375</b>	<b>3.110.391</b>	<b>3.096.965</b>	<b>3.105.953</b>	<b>3.081.042</b>	<b>3.070.383</b>	<b>3.122.678</b>	<b>3.185.600</b>	<b>3.207.086</b>	<b>3.270.866</b>	<b>3.258.760</b>	<b>3.277.425</b>
NPL	58.384	68.147	86.841	93.213	96.239	95.989	95.713	96.112	96.188	96.659	102.039	104.600	104.067	105.316	110.470
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	38.661	31.613	35.919	36.806	38.354	40.807	43.098	43.949	44.113	46.162	51.587	54.435	66.200	72.385	77.669
NPL	1.388	1.195	1.471	1.448	1.442	1.555	1.765	1.764	1.773	1.583	1.837	1.874	1.560	1.576	1.573
2. Impor / Import	16.544	20.616	23.630	22.249	21.517	21.410	21.422	21.875	21.126	20.900	21.476	21.961	25.381	26.978	28.101
NPL	76	769	817	1.101	1.106	963	943	922	845	393	455	574	494	466	1.608
3. Lainnya / Other	2.644.649	3.006.150	3.084.084	3.068.320	3.050.520	3.034.748	3.041.434	3.015.217	3.005.143	3.055.617	3.112.538	3.130.690	3.179.285	3.159.396	3.171.654
NPL	56.920	66.183	84.553	90.664	93.691	93.471	93.006	93.426	93.570	94.682	99.747	102.151	102.013	103.274	107.289
<b>Total Kredit / Total Credit</b>	<b>2.699.854</b>	<b>3.058.379</b>	<b>3.143.633</b>	<b>3.127.375</b>	<b>3.110.391</b>	<b>3.096.965</b>	<b>3.105.953</b>	<b>3.081.042</b>	<b>3.070.383</b>	<b>3.122.678</b>	<b>3.185.600</b>	<b>3.207.086</b>	<b>3.270.866</b>	<b>3.258.760</b>	<b>3.277.425</b>
NPL	58.384	68.147	86.841	93.213	96.239	95.989	95.713	96.112	96.188	96.659	102.039	104.600	104.067	105.316	110.470

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

Keterangan / Items	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Pembiayaan kepada Pihak Ketiga / Financing to Third Party</b>															
1. Modal Kerja / Working Capital	49.531	56.697	57.374	50.731	41.377	41.369	41.074	40.949	24.555	25.641	27.122	27.194	27.105	27.452	30.009
NPF	1.580	2.418	2.490	2.282	1.879	1.956	1.950	1.838	1.081	1.229	1.483	1.526	1.622	1.604	1.671
2. Investasi / Investment	26.917	29.776	31.581	31.025	26.116	25.951	26.103	26.235	16.816	18.555	20.675	21.052	21.576	20.969	18.319
NPF	1.405	1.316	1.374	1.275	1.101	1.086	1.043	1.003	749	780	896	661	646	667	650
3. Konsumsi / Consumption	48.319	52.130	54.488	55.772	40.309	40.498	41.830	42.091	27.453	31.531	32.194	32.400	32.667	32.964	32.995
NPF	891	1.169	1.352	1.512	907	887	911	896	566	650	672	648	667	683	672
<b>Total Pembiayaan / Total Financing</b>	<b>124.766</b>	<b>138.602</b>	<b>143.444</b>	<b>137.528</b>	<b>107.802</b>	<b>107.817</b>	<b>109.007</b>	<b>109.275</b>	<b>68.823</b>	<b>75.728</b>	<b>79.992</b>	<b>80.647</b>	<b>81.348</b>	<b>81.385</b>	<b>81.324</b>
<b>NPF</b>	<b>3.876</b>	<b>4.904</b>	<b>5.216</b>	<b>5.070</b>	<b>3.887</b>	<b>3.929</b>	<b>3.904</b>	<b>3.736</b>	<b>2.396</b>	<b>2.659</b>	<b>3.052</b>	<b>2.835</b>	<b>2.935</b>	<b>2.954</b>	<b>2.993</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Pembiayaan kepada Pihak Ketiga / Financing to Third Party</b>															
1. Ekspor / Export	105	415	287	294	291	269	268	403	399	397	382	395	418	443	471
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Impor / Import	542	809	843	951	987	989	989	978	992	1.111	1.069	1.071	1.445	1.449	1.559
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Lainnya / Other	124.119	137.378	142.314	136.283	106.523	106.559	107.750	107.894	67.433	74.219	78.541	79.181	79.485	79.493	79.294
NPF	3.876	4.904	5.216	5.070	3.887	3.929	3.904	3.736	2.396	2.659	3.052	2.835	2.935	2.954	2.993
<b>Total Pembiayaan / Total Financing</b>	<b>124.766</b>	<b>138.602</b>	<b>143.444</b>	<b>137.528</b>	<b>107.802</b>	<b>107.817</b>	<b>109.007</b>	<b>109.275</b>	<b>68.823</b>	<b>75.728</b>	<b>79.992</b>	<b>80.647</b>	<b>81.348</b>	<b>81.385</b>	<b>81.324</b>
<b>NPF</b>	<b>3.876</b>	<b>4.904</b>	<b>5.216</b>	<b>5.070</b>	<b>3.887</b>	<b>3.929</b>	<b>3.904</b>	<b>3.736</b>	<b>2.396</b>	<b>2.659</b>	<b>3.052</b>	<b>2.835</b>	<b>2.935</b>	<b>2.954</b>	<b>2.993</b>

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Pembiayaan kepada Pihak Ketiga / Financing to Third Party</b>															
1. Modal Kerja / Working Capital	19.914	19.882	18.913	26.496	34.972	34.272	36.156	36.403	53.644	53.060	52.707	51.470	52.177	51.691	51.942
NPF	634	977	946	1.096	1.297	1.236	1.465	1.473	2.300	2.296	2.341	2.449	2.398	2.470	2.502
2. Investasi / Investment	18.639	20.113	19.568	20.075	25.910	25.817	25.977	26.004	35.612	35.458	35.493	35.341	35.769	35.966	35.598
NPF	1.266	616	641	698	1.134	1.156	1.080	1.074	1.315	1.224	1.234	1.257	1.433	1.463	1.448
3. Konsumsi / Consumption	28.773	35.143	36.904	37.440	54.777	56.275	58.115	59.589	76.259	77.026	77.895	78.469	78.887	81.413	81.959
NPF	317	246	312	303	865	854	840	851	1.146	1.173	1.236	1.289	1.256	1.356	1.324
<b>Total Pembiayaan / Total Financing</b>	<b>67.326</b>	<b>75.138</b>	<b>75.386</b>	<b>84.010</b>	<b>115.659</b>	<b>116.364</b>	<b>120.248</b>	<b>121.997</b>	<b>165.516</b>	<b>165.545</b>	<b>166.095</b>	<b>165.279</b>	<b>166.833</b>	<b>169.069</b>	<b>169.499</b>
<b>NPF</b>	<b>2.217</b>	<b>1.839</b>	<b>1.898</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.760</b>	<b>4.693</b>	<b>4.812</b>	<b>4.996</b>	<b>5.088</b>	<b>5.289</b>	<b>5.274</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Pembiayaan kepada Pihak Ketiga / Financing to Third Party</b>															
1. Ekspor / Export	-	339	352	212	120	116	410	-	429	839	839	753	698	865	1.238
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Impor / Import	-	-	-	-	-	-	-	-	29	29	4	4	37	90	110
NPF	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1
3. Lainnya / Other	67.326	74.798	75.033	83.799	115.539	116.249	119.839	121.558	165.058	164.676	165.252	164.523	166.098	168.114	168.152
NPF	2.217	1.839	1.898	2.097	3.297	3.246	3.385	3.398	4.760	4.692	4.811	4.995	5.087	5.289	5.273
<b>Total Pembiayaan / Total Financing</b>	<b>67.326</b>	<b>75.138</b>	<b>75.386</b>	<b>84.010</b>	<b>115.659</b>	<b>116.364</b>	<b>120.248</b>	<b>121.997</b>	<b>165.516</b>	<b>165.545</b>	<b>166.095</b>	<b>165.279</b>	<b>166.833</b>	<b>169.069</b>	<b>169.499</b>
<b>NPF</b>	<b>2.217</b>	<b>1.839</b>	<b>1.898</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.760</b>	<b>4.693</b>	<b>4.812</b>	<b>4.996</b>	<b>5.088</b>	<b>5.289</b>	<b>5.274</b>

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

Pengelompokan Bank / Group of Banks	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. BUKU 1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. BUKU 2	617	642	617	623	634	634	634	653	630	621	616	614	592	588	573
NPL	24	27	35	35	36	40	42	39	35	34	34	34	32	31	30
3. BUKU 3	33.248	33.587	25.654	25.531	25.449	25.380	25.202	24.969	24.949	25.146	23.089	23.245	22.810	22.904	22.647
NPL	972	835	903	1.057	1.284	1.388	1.293	1.080	889	839	793	771	729	697	682
4. BUKU 4	46.431	52.314	46.459	46.365	46.733	47.330	46.607	46.411	46.248	47.187	48.785	48.803	49.295	49.704	49.283
NPL	1.001	918	1.330	1.538	1.767	1.811	1.688	1.471	1.275	1.121	1.136	1.196	1.227	1.282	1.194
5. BUKU 1 SYARIAH / BUKU 1 SHARIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. BUKU 2 SYARIAH / BUKU 2 SHARIA	332	343	316	324	-	-	-	-	-	-	-	-	-	-	-
NPF	11	10	15	18	-	-	-	-	-	-	-	-	-	-	-
7. BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	-	-	333	340	344	347	342	349	345	348	354	362	369
NPF	-	-	-	-	19	22	21	23	13	14	16	18	20	23	26
8. Bank Umum / Commercial Bank	80.628	86.886	73.046	72.843	73.149	73.683	72.786	72.379	72.169	73.303	72.836	73.010	73.051	73.558	72.872
NPL	2.009	1.790	2.283	2.649	3.106	3.261	3.044	2.613	2.212	2.009	1.980	2.019	2.009	2.033	1.932

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

Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354.878	369.903	377.036	378.182	375.091	378.779	386.281	383.139	382.421	385.586	381.697	386.046	390.498	390.736	393.922
NPL	4.672	5.642	5.618	6.706	6.832	7.084	7.785	7.668	7.682	7.480	6.974	6.838	6.940	7.099	8.188
2. Perikanan / <i>Fishery</i>	12.137	14.115	13.950	14.268	14.707	15.030	15.346	15.546	15.812	16.032	16.046	16.203	16.502	16.612	16.834
NPL	221	750	811	790	768	770	756	751	784	886	936	941	912	945	1.015
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137.912	134.315	147.415	147.051	152.018	156.036	149.080	141.326	129.583	124.618	124.309	124.414	125.409	124.805	128.664
NPL	6.423	4.808	7.409	7.292	8.857	8.537	8.142	8.058	9.213	9.049	9.115	9.323	9.423	9.559	8.597
4. Industri Pengolahan / <i>Processing Industry</i>	899.088	931.727	933.269	913.107	916.574	910.487	916.260	897.899	881.020	893.642	865.303	871.568	893.584	885.147	891.004
NPL	22.724	36.191	40.965	41.727	42.378	42.424	41.537	40.959	40.982	40.898	41.410	42.515	42.229	41.713	47.776
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170.190	198.255	213.069	212.884	203.495	197.115	192.246	172.241	170.049	168.881	165.766	165.385	170.345	166.847	167.528
NPL	2.259	1.770	1.875	1.720	1.749	1.787	2.035	1.901	1.893	2.091	2.140	2.147	2.148	2.140	2.110
6. Konstruksi / <i>Construction</i>	316.097	362.271	360.526	363.687	365.045	365.665	370.879	374.226	373.621	376.473	370.737	370.590	373.467	370.429	373.947
NPL	9.919	12.863	14.092	13.949	14.225	13.815	13.704	13.846	13.510	12.973	13.385	13.655	13.015	13.321	13.458
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975.995	1.006.069	960.548	947.590	939.542	938.110	940.905	941.240	936.117	942.188	920.781	924.307	940.703	941.945	941.555
NPL	35.285	34.739	41.249	43.509	44.423	44.612	43.065	43.154	42.731	41.784	43.081	43.510	42.484	43.167	43.646
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	99.751	109.842	112.757	112.153	113.646	114.990	116.436	116.973	117.471	116.183	116.233	117.171	118.748	118.188	118.209
NPL	5.516	6.111	7.001	6.601	7.146	7.328	7.361	7.438	7.341	6.258	6.303	6.950	7.118	7.138	7.097
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217.323	246.935	249.865	255.643	258.299	256.134	258.541	261.913	261.514	266.189	262.371	266.255	277.333	275.990	283.407
NPL	5.825	4.047	5.298	5.229	5.189	5.203	5.334	5.259	5.484	5.739	5.927	5.366	6.896	7.054	7.029
10. Perantara Keuangan / <i>Financial intermediaries</i>	244.486	249.782	253.227	241.269	237.528	231.089	220.049	215.133	214.928	216.297	207.929	205.614	209.749	206.185	210.944
NPL	2.863	1.247	1.229	1.164	1.196	1.197	1.168	1.228	1.368	1.089	1.028	1.053	2.200	2.246	2.100
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248.218	269.360	266.507	263.607	264.511	263.302	264.874	262.135	260.732	259.978	256.045	256.034	258.015	256.780	257.749
NPL	4.606	6.190	6.243	6.456	7.325	6.987	6.820	7.779	8.497	8.048	8.309	8.407	8.549	8.922	9.314
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.068	28.901	29.664	29.627	31.558	31.772	29.703	28.431	28.082	30.887	31.610	31.715	31.394	31.179	31.328
NPL	3	7	11	10	10	13	3	4	4	4	8	4	4	4	4
13. Jasa Pendidikan / <i>Education Services</i>	12.322	14.194	13.842	13.932	13.930	13.899	13.378	13.437	13.485	13.594	13.499	13.514	13.533	13.541	13.575
NPL	100	119	260	172	261	257	254	255	246	244	250	259	242	246	238
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22.698	33.576	28.931	28.970	28.463	28.874	28.870	28.940	28.632	28.262	28.276	28.093	28.278	26.949	27.263
NPL	381	413	363	434	418	419	415	399	400	382	265	265	255	251	258
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79.914	82.543	82.073	83.798	84.993	84.644	83.506	85.192	87.608	89.457	88.990	91.955	92.303	92.902	93.329
NPL	1.474	1.839	2.161	2.346	2.309	2.393	2.363	2.780	2.921	2.902	3.012	3.133	2.822	2.969	3.007
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.715	3.415	3.127	3.155	3.134	3.167	3.192	3.157	3.134	2.989	2.965	2.962	2.998	3.059	3.071
NPL	59	64	73	69	67	69	69	68	65	55	61	67	68	72	70
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	315	317	442	327	335	331	321	358	357	364	371	371	367
NPL	0	-	0	0	0	0	-	0	0	0	-	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.257	1.976	1.968	2.492	2.550	2.621	2.540	2.479	2.537	2.490	2.399	2.262	2.164	2.076	2.949
NPL	282	130	187	270	268	255	158	134	147	138	150	172	143	146	139
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445.196	479.928	481.796	482.032	484.657	487.134	485.013	488.760	493.302	496.603	496.135	498.591	503.012	508.363	511.791
NPL	10.274	12.120	15.303	15.421	15.391	15.123	14.409	14.045	13.599	12.760	13.046	13.223	12.976	13.080	13.272
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	19.913	22.309	22.424	22.257	22.386	22.434	22.413	22.490	22.667	22.826	22.907	22.957	23.138	23.403	23.658
NPL	364	348	591	636	616	619	585	558	548	507	576	554	576	584	637
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25.548	24.340	23.245	22.888	22.742	22.598	22.435	22.300	22.101	22.004	21.788	21.618	21.499	21.412	21.294
NPL	1.227	1.353	1.467	1.449	1.459	1.403	1.352	1.250	1.190	1.073	1.106	1.145	1.100	1.086	1.096
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.449	140.399	133.361	128.111	124.271	119.814	115.021	110.602	108.077	105.772	105.297	103.689	101.735	100.614	100.081
NPL	1.919	1.904	3.197	3.694	3.715	3.391	2.966	2.551	2.313	2.167	2.194	2.184	2.072	2.285	2.760
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606.712	652.364	649.223	655.149	649.013	649.245	662.551	663.745	666.035	673.005	670.025	672.869	675.472	677.615	676.136
NPL	5.856	6.490	8.932	9.172	9.583	9.685	9.453	9.045	8.770	8.229	8.690	9.117	9.100	9.542	9.842
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	235.841	240.193	227.790	227.068	227.571	228.600	230.738	228.635	228.241	227.246	225.655	224.967	226.171	227.022	225.797
NPL	3.011	2.690	3.381	3.738	4.213	4.364	4.163	3.697	3.285	2.949	2.907	2.946	2.891	2.912	2.893

Tabel 3.2.a.

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

Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	217.110	233.296	238.074	239.039	240.109	243.333	246.043	245.997	246.929	251.567	249.714	251.678	254.600	256.813	259.297
NPL	2.438	2.452	2.303	3.380	3.494	3.785	4.527	4.478	4.455	4.409	3.894	4.028	4.043	4.161	4.794
2. Perikanan / <i>Fishery</i>	5.766	6.880	7.132	7.287	7.545	7.765	8.089	8.331	8.632	8.874	8.872	9.111	9.398	9.615	9.779
NPL	81	495	519	507	491	495	504	504	517	511	522	547	551	580	601
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	58.614	62.764	67.560	67.761	67.222	67.187	66.388	66.117	62.896	67.410	66.546	66.334	68.623	67.770	67.926
NPL	3.196	2.391	4.854	4.872	5.307	5.280	5.825	5.818	6.986	6.897	6.867	7.050	7.116	7.208	7.145
4. Industri Pengolahan / <i>Processing Industry</i>	317.241	326.481	316.238	309.768	307.986	304.191	309.488	305.869	299.278	316.144	304.681	308.580	315.286	311.145	312.610
NPL	10.876	17.235	20.238	22.334	22.849	23.443	24.070	24.062	23.294	25.621	25.339	26.039	24.681	23.913	23.632
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	89.927	110.495	118.304	118.687	113.756	110.450	107.213	92.525	92.322	91.852	89.686	89.707	94.454	91.230	92.669
NPL	921	867	799	777	780	809	1.061	1.053	1.018	1.252	1.259	1.259	1.262	1.263	1.251
6. Konstruksi / <i>Construction</i>	139.135	158.369	164.671	166.909	169.445	166.785	167.820	171.130	170.450	172.158	171.764	172.455	173.644	169.883	172.582
NPL	4.675	6.556	6.798	6.866	6.962	6.876	6.712	6.942	6.808	7.103	7.308	7.605	7.464	7.706	7.739
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	450.251	466.193	437.745	437.924	439.263	444.693	450.622	452.956	453.338	457.066	447.863	452.802	465.267	468.681	468.439
NPL	13.622	13.278	15.940	17.084	17.455	17.684	17.687	17.681	17.869	17.270	18.262	18.913	18.050	18.744	19.131
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	30.296	38.120	40.728	40.699	42.133	43.703	44.637	45.320	46.336	46.245	46.481	47.098	47.777	48.129	48.405
NPL	451	1.148	2.318	1.870	2.110	2.363	2.414	2.525	2.589	1.947	1.949	1.817	1.888	1.857	1.818
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	89.258	109.308	114.850	120.110	121.412	120.534	120.130	121.481	120.768	124.042	123.838	126.267	133.964	134.894	141.927
NPL	2.305	2.048	2.728	2.637	2.615	2.614	2.546	2.548	2.567	2.979	3.055	2.620	4.151	4.233	4.270
10. Perantara Keuangan / <i>Financial intermediaries</i>	36.537	47.417	47.011	42.705	40.207	38.633	36.267	35.605	35.678	34.909	33.565	34.016	36.116	34.598	34.367
NPL	1.603	201	287	269	265	236	237	242	377	219	220	221	339	347	221
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	76.076	90.997	86.994	86.668	87.488	87.354	87.469	86.680	87.118	86.988	85.873	86.581	90.253	88.610	89.481
NPL	823	3.273	1.606	1.541	1.686	1.514	1.668	2.640	2.671	3.211	3.711	3.746	3.936	4.302	4.343
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22.199	25.977	27.171	27.624	29.671	29.923	27.990	26.784	26.450	28.293	29.033	29.220	29.139	29.097	29.204
NPL	3	7	10	10	9	12	3	3	3	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	2.836	3.108	3.001	3.002	3.005	3.005	2.468	2.493	2.476	2.447	2.447	2.433	2.493	2.474	2.478
NPL	27	46	41	44	39	39	36	42	39	41	43	45	45	45	43
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.058	15.614	10.683	10.987	10.769	11.320	11.361	11.466	11.276	11.364	11.257	11.179	11.496	10.064	10.027
NPL	223	249	257	250	244	247	245	223	221	218	104	106	101	95	98
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	41.075	44.044	45.116	46.972	48.034	48.554	48.001	49.523	51.341	52.362	52.542	54.644	55.382	56.081	56.521
NPL	526	758	784	941	940	858	909	1.313	1.433	1.557	1.620	1.691	1.720	1.848	1.877
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.837	1.671	1.555	1.574	1.580	1.630	1.666	1.626	1.619	1.469	1.433	1.411	1.403	1.386	1.357
NPL	33	42	39	36	34	38	36	37	37	28	34	38	41	46	46
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	314	315	439	324	332	327	317	355	356	361	368	366	362
NPL	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	274	227	91	112	125	129	163	171	204	194	176	102	95	92	84
NPL	22	36	29	28	28	28	28	28	28	22	28	28	21	20	20
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	268.935	290.692	292.002	291.940	294.040	295.602	292.554	294.259	297.399	299.176	298.822	300.533	303.126	305.317	306.866
NPL	4.886	6.658	7.954	7.797	7.730	7.614	7.339	7.232	6.974	6.634	6.709	6.893	6.795	6.751	6.903
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.082	7.589	7.437	7.366	7.348	7.327	7.183	7.156	7.167	7.157	7.082	7.082	7.082	7.085	7.122
NPL	138	183	278	289	276	284	271	271	264	240	245	254	260	258	298
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.921	6.833	6.464	6.393	6.329	6.275	6.197	6.119	6.023	5.955	5.897	5.804	5.766	5.664	5.589
NPL	508	581	522	525	506	490	473	449	413	375	386	421	403	373	379
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	36.275	40.210	40.467	39.356	38.624	37.649	36.468	35.454	34.497	34.096	33.787	33.400	32.787	32.563	32.585
NPL	519	514	801	1.038	1.264	1.148	910	661	543	488	481	484	431	556	611
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	289.609	293.745	287.555	292.139	285.191	284.983	295.467	294.975	294.820	297.233	295.161	295.362	297.277	296.982	295.102
NPL	2.043	2.469	3.318	3.305	3.347	3.341	3.380	3.364	3.259	3.002	3.201	3.321	3.315	3.427	3.559
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	44.116	50.471	46.932	46.919	47.404	48.005	48.901	48.577	47.569	48.607	47.747	47.738	48.723	49.022	49.252
NPL	900	740	1.047	1.236	1.408	1.485	1.446	1.349	1.253	1.086	1.073	1.035	955	951	969

<b>Tabel 3.3.a.</b>															
<b>Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit</b>															
<b>(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	11.528	13.261	13.097	13.061	13.092	13.147	13.327	13.385	13.438	13.521	13.485	13.579	13.664	13.769	13.816
NPL	1.001	918	823	797	770	770	851	836	913	899	908	915	918	926	942
2. Perikanan / <i>Fishery</i>	884	986	994	997	1.109	1.137	1.144	1.147	1.152	1.157	1.138	1.150	1.129	1.137	1.153
NPL	51	60	79	79	82	82	80	78	76	69	71	75	117	121	120
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	785	1.120	1.246	1.243	1.336	1.325	1.297	1.287	1.285	1.216	1.214	1.222	1.216	1.127	1.182
NPL	100	95	408	358	355	354	351	353	422	376	375	374	394	405	406
4. Industri Pengolahan / <i>Processing Industry</i>	9.414	11.639	12.227	12.105	12.009	12.249	11.991	12.571	14.045	14.282	14.301	14.433	15.494	16.089	16.664
NPL	443	453	602	617	596	613	610	600	615	482	487	486	508	515	528
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4.077	2.463	3.125	3.180	3.159	3.149	3.120	2.735	2.721	2.484	2.464	2.450	2.369	2.348	2.354
NPL	204	95	94	97	97	97	54	54	54	54	54	55	57	56	56
6. Konstruksi / <i>Construction</i>	29.854	35.824	33.844	34.251	35.268	35.991	37.249	37.963	38.305	36.260	34.168	34.023	34.860	35.291	35.560
NPL	2.160	2.775	3.142	3.307	3.202	3.216	3.196	3.194	3.347	2.736	2.788	2.788	2.786	2.912	2.983
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	32.163	36.022	35.921	36.197	35.879	36.053	36.894	37.196	38.045	38.295	37.589	38.182	38.206	38.644	38.799
NPL	2.637	2.754	3.235	3.313	3.276	3.260	3.209	3.185	3.128	2.897	2.948	2.968	3.026	3.043	3.088
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	6.253	7.179	7.283	7.152	7.167	7.187	7.187	7.210	7.201	7.256	7.248	7.319	7.343	7.375	7.306
NPL	630	724	1.011	1.174	1.350	1.330	1.251	1.252	1.205	1.252	1.258	1.258	1.260	1.258	1.270
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	3.393	4.427	4.448	5.223	5.453	5.485	5.954	6.204	6.273	7.513	7.406	7.446	7.410	7.601	7.776
NPL	215	150	232	238	241	237	239	250	246	219	297	263	286	286	286
10. Perantara Keuangan / <i>Financial intermediaries</i>	14.914	10.816	8.755	9.546	9.448	9.548	8.953	8.764	9.534	9.483	8.565	8.127	8.271	7.806	8.625
NPL	200	201	200	194	186	171	176	176	146	149	153	152	193	196	198
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.872	7.310	7.370	5.104	5.153	5.024	5.195	5.113	5.003	4.933	4.439	4.252	4.242	4.219	4.513
NPL	440	691	1.140	909	715	769	758	759	766	716	715	725	708	708	728
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.316	2.647	2.226	1.923	1.866	1.825	1.689	1.622	1.605	2.567	2.552	2.470	2.233	2.059	2.104
NPL	-	0	1	0	-	-	0	-	0	0	5	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.199	1.377	1.343	1.320	1.285	1.297	1.298	1.323	1.313	1.333	1.330	1.319	1.314	1.294	1.282
NPL	14	14	48	54	53	52	53	52	52	44	45	44	45	44	44
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.454	2.611	2.269	2.281	2.284	2.293	2.296	2.258	2.309	2.464	2.413	2.344	2.343	2.322	2.318
NPL	26	69	21	26	26	29	28	27	27	23	24	21	20	21	22
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3.095	4.708	4.763	4.652	4.625	4.661	4.928	5.180	5.455	5.676	5.565	5.663	5.602	5.704	5.796
NPL	293	352	398	408	433	433	417	417	413	334	342	336	344	352	352
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	222	329	280	270	259	250	243	233	220	214	212	209	203	204	205
NPL	12	5	8	8	7	7	7	6	6	6	5	6	5	5	5
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	20	27	15	17	15	53	52	53	89	87	84	48	11	12	10
NPL	2	2	3	3	3	3	2	1	1	1	1	2	2	2	2
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	20.500	21.643	21.955	22.267	22.302	22.481	22.695	22.812	22.982	22.845	22.732	22.925	23.262	23.444	23.616
NPL	1.464	1.534	2.029	2.033	2.020	1.993	1.961	1.949	1.889	1.749	1.817	1.798	1.776	1.801	1.808
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	410	451	438	331	342	368	391	407	427	447	451	458	481	490	492
NPL	76	31	37	37	39	38	38	35	35	34	34	35	35	35	37
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	395	434	440	427	420	427	429	456	454	452	444	442	434	433	428
NPL	86	84	107	113	118	117	117	116	114	106	108	107	111	110	108
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	514	529	494	494	491	487	481	472	474	482	484	490	504	513	518
NPL	3	4	4	5	4	4	4	4	4	3	4	3	3	3	3
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	142.625	176.269	183.450	184.672	186.484	187.267	189.568	191.121	193.862	196.716	197.079	198.636	200.341	201.214	201.624
NPL	716	690	902	876	914	921	935	934	938	884	970	984	1.103	1.177	1.230
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
	127.769	122.355	120.662	120.833	120.784	120.631	120.729	120.179	119.813	118.982	118.611	118.910	119.611	120.110	119.313
NPL	518	476	582	583	567	554	537	553	532	489	540	546	548	564	577

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

Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	121.433	119.598	121.858	121.504	119.280	119.743	121.768	121.366	119.955	119.280	117.284	119.582	120.882	118.524	119.382
NPL	1.234	2.272	2.492	2.529	2.569	2.529	2.407	2.354	2.313	2.172	2.172	1.894	1.979	2.012	2.452
2. Perikanan / <i>Fishery</i>	5.478	6.206	5.799	5.958	6.036	6.110	6.094	6.046	5.992	6.001	6.036	5.942	5.975	5.860	5.902
NPL	88	196	213	204	195	194	172	169	191	306	344	319	244	244	295
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	61.794	56.629	62.336	61.529	64.968	66.222	61.686	58.179	54.712	50.554	50.494	50.962	50.578	50.409	54.385
NPL	3.003	2.146	2.074	1.991	3.123	2.831	1.892	1.813	1.734	1.707	1.803	1.828	1.843	1.878	981
4. Industri Pengolahan / <i>Processing Industry</i>	490.365	514.769	521.239	507.458	507.449	504.519	506.279	494.029	486.515	495.327	485.340	483.486	495.598	493.897	498.081
NPL	9.105	15.914	17.733	16.417	16.571	16.008	14.558	14.001	14.812	13.784	14.013	14.703	15.843	16.106	21.097
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	60.234	68.558	73.612	73.526	69.173	66.024	64.014	59.392	58.142	57.960	57.754	57.209	57.201	57.049	56.618
NPL	1.004	808	982	846	872	881	919	794	822	785	828	832	829	821	802
6. Konstruksi / <i>Construction</i>	139.261	163.697	157.376	158.134	155.914	158.508	161.340	160.734	160.681	163.696	160.418	159.833	160.890	161.201	161.769
NPL	3.083	3.532	4.152	3.776	4.041	3.695	3.768	3.698	3.347	3.134	3.308	3.263	2.764	2.703	2.736
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.211	475.728	462.478	450.316	442.994	436.571	431.696	429.370	426.924	431.213	420.140	417.625	419.604	417.333	418.105
NPL	18.001	18.152	21.294	22.341	22.916	22.894	21.392	21.416	21.058	21.105	21.358	21.113	20.889	20.854	20.897
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	60.736	62.592	62.676	62.265	62.242	61.968	62.484	62.313	61.862	61.348	61.173	61.404	62.257	61.324	61.152
NPL	4.330	4.134	3.567	3.452	3.582	3.530	3.591	3.556	3.444	2.954	2.991	3.770	3.869	3.926	3.912
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	111.121	115.721	113.894	114.056	113.904	114.731	117.664	118.626	119.063	120.464	117.938	120.299	122.664	120.981	119.456
NPL	3.264	1.850	2.338	2.354	2.331	2.351	2.548	2.461	2.671	2.541	2.575	2.483	2.459	2.534	2.473
10. Perantara Keuangan / <i>Financial intermediaries</i>	143.307	149.403	154.841	148.160	147.077	143.090	138.604	135.579	135.011	138.304	132.623	130.931	132.592	131.783	134.201
NPL	1.061	845	742	701	745	790	754	809	844	720	655	680	618	653	638
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	157.841	164.509	165.457	164.980	165.017	164.475	165.659	164.243	162.645	163.380	160.884	160.672	158.828	159.137	159.123
NPL	3.338	2.226	3.496	4.006	4.924	4.704	4.394	4.380	5.060	4.120	3.883	3.937	3.906	3.912	4.244
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	435	276	267	80	22	23	24	25	27	27	26	26	22	23	20
NPL	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	8.288	9.708	9.498	9.610	9.641	9.597	9.613	9.621	9.696	9.814	9.722	9.762	9.725	9.772	9.815
NPL	60	59	170	73	169	165	166	161	155	159	163	169	152	157	151
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	12.053	15.111	15.743	15.468	15.178	15.030	14.988	14.991	14.823	14.367	14.539	14.505	14.373	14.497	14.855
NPL	133	96	85	158	148	143	142	150	152	141	137	138	134	135	138
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	35.402	33.372	31.724	31.666	31.938	31.031	30.240	29.990	30.357	31.129	30.621	31.411	31.142	30.940	30.835
NPL	655	729	980	998	937	1.102	1.037	1.049	1.074	1.012	1.049	1.106	758	769	778
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	656	1.415	1.291	1.312	1.295	1.286	1.284	1.298	1.295	1.307	1.320	1.342	1.393	1.468	1.509
NPL	15	16	25	26	25	25	25	25	23	21	21	23	22	21	19
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	0	0	2	3	3	2	4	3	3	1	3	3	5	5
NPL	0	-	0	0	0	0	-	0	0	0	-	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.557	877	983	1.657	1.704	1.732	1.630	1.562	1.556	1.534	1.524	1.494	1.449	1.425	1.312
NPL	259	92	155	239	237	224	128	105	118	115	121	143	120	125	117
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	155.381	167.233	167.495	167.485	167.976	168.714	169.430	171.355	172.589	174.251	174.269	174.821	176.305	179.285	180.992
NPL	3.921	3.925	5.317	5.589	5.639	5.514	5.107	4.862	4.734	4.374	4.517	4.529	4.403	4.525	4.558
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	12.383	14.232	14.515	14.527	14.665	14.710	14.810	14.898	15.043	15.192	15.320	15.385	15.543	15.797	16.013
NPL	149	133	276	309	301	296	276	251	248	232	296	265	281	291	302
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	18.231	17.073	16.340	16.067	15.991	15.895	15.808	15.725	15.623	15.596	15.447	15.371	15.298	15.315	15.277
NPL	633	688	837	811	835	796	763	684	664	593	612	617	586	603	610
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	103.604	99.605	92.352	88.214	85.112	81.634	78.029	74.635	73.064	71.153	70.986	69.760	68.403	67.500	66.939
NPL	1.396	1.386	2.392	2.652	2.447	2.239	2.051	1.886	1.766	1.676	1.697	1.697	1.638	1.725	2.145
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	173.943	181.783	177.638	177.756	176.760	176.418	176.941	177.062	176.761	178.470	177.193	178.278	177.268	178.834	178.821
NPL	3.067	3.297	4.674	4.949	5.276	5.367	5.083	4.695	4.521	4.289	4.458	4.750	4.620	4.880	4.996
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48.915	53.421	47.992	47.315	47.541	48.245	49.617	48.628	49.858	48.637	48.669	47.760	47.482	47.628	47.109
NPL	1.157	1.120	1.372	1.446	1.626	1.649	1.549	1.276	1.070	990	951	1.044	1.105	1.120	1.084



<b>Tabel 3.5.a.</b>															
<b>Kredit dan NPL Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2018	2019	2020							2021					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.807	3.747	4.007	4.578	2.609	2.557	5.143	2.390	2.099	1.217	1.214	1.207	1.353	1.629	1.428
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	10	43	25	26	18	19	19	21	35	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	16.719	13.803	16.273	16.517	18.492	21.303	19.709	15.743	10.690	5.437	6.054	5.896	4.992	5.499	5.171
NPL	123	175	73	71	73	73	74	73	71	70	70	71	70	68	65
4. Industri Pengolahan / <i>Processing Industry</i>	82.068	78.838	83.565	83.776	89.130	89.527	88.502	85.430	81.184	67.889	60.981	65.069	67.206	64.016	63.649
NPL	2.299	2.590	2.392	2.360	2.360	2.360	2.300	2.296	2.261	1.293	1.287	1.287	1.198	1.178	2.519
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	15.952	16.739	18.028	17.491	17.407	17.492	17.899	17.589	16.864	16.585	15.862	16.019	16.321	16.220	15.887
NPL	131	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	7.847	4.381	4.634	4.392	4.418	4.381	4.469	4.399	4.185	4.359	4.386	4.279	4.073	4.054	4.035
NPL	-	-	-	-	20	28	28	12	8	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	27.369	28.125	24.404	23.153	21.405	20.793	21.692	21.718	17.810	15.614	15.190	15.697	17.626	17.287	16.212
NPL	1.025	555	780	770	776	775	777	871	675	513	513	516	519	525	530
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	2.466	1.950	2.071	2.037	2.105	2.132	2.147	2.130	2.073	1.334	1.332	1.350	1.371	1.361	1.346
NPL	105	105	105	105	105	105	105	105	105	105	105	105	101	97	97
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	13.550	17.479	16.673	16.255	17.530	15.385	14.792	15.601	15.409	14.170	13.190	12.244	13.295	12.515	14.248
NPL	41	-	-	-	1	1	1	0	0	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.728	42.146	42.620	40.858	40.796	39.818	36.225	35.185	34.705	33.602	33.176	32.541	32.770	31.999	33.750
NPL	-	-	-	-	-	-	-	-	-	-	-	-	1.050	1.049	1.044
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.429	6.544	6.686	6.855	6.854	6.448	6.552	6.098	5.966	4.678	4.849	4.529	4.692	4.814	4.631
NPL	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	118	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	133	240	236	235	232	231	226	225	223	67	67	65	65	65	63
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	342	419	471	508	396	397	337	499	455	290	263	237	178	177	177
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	406	846	879	706	706	706	695	694	689	675	615	617	609	546	1.543
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	379	360	344	340	339	337	335	335	333	331	311	313	319	317	317
NPL	3	2	2	2	2	2	2	2	2	2	2	2	2	3	3
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	39	37	33	34	31	30	28	29	29	29	29	32	32	31	31
NPL	0	1	0	1	0	0	1	0	1	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	1	1	1	1	1	1	1	1	1	1	1	1	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	56	55	48	46	44	44	43	42	41	41	40	40	40	38	39
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	535	568	580	582	578	577	576	587	592	586	591	592	586	584	589
NPL	29	35	38	43	46	56	54	52	52	54	61	62	63	59	58
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	15.042	13.945	12.205	12.002	11.843	11.719	11.491	11.251	11.001	11.019	10.628	10.559	10.355	10.262	10.123
NPL	436	355	380	473	613	676	630	519	430	383	344	322	282	277	264

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

Keterangan	Lapangan Usaha														Bukan Lapangan Usaha									
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perumahan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan 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	8.710	1.011	580	61.011	1.565	19.859	88.417	9.531	22.839	2.690	12.099	178	1.658	3.182	7.886	436	-	160	119.549	2.439	2.194	3.219	83.562	27.164
NPL	339	43	98	5.391	9	2.139	3.573	438	706	76	941	0	10	21	279	17	-	15	2.810	112	85	139	1.177	236
Banten	917	124	568	23.467	512	11.816	20.093	1.762	8.244	2.224	8.291	90	469	753	6.946	89	1	69	40.277	1.257	887	942	23.242	6.341
NPL	15	3	397	354	303	680	1.040	72	26	18	124	-	1	1	54	2	-	10	605	23	20	9	407	94
DKI Jakarta	170.883	3.923	94.697	515.400	146.845	259.305	301.174	53.460	192.294	193.787	190.447	10.939	4.738	11.254	38.540	355	365	1.751	122.520	14.954	6.701	82.644	109.593	78.478
NPL	3.909	620	7.156	24.855	1.546	4.330	16.251	4.126	3.197	1.809	6.429	3	131	25	1.364	8	-	8	3.653	386	276	2.206	3.048	1.725
D.J. Yogyakarta	1.163	219	49	3.582	31	1.760	10.556	2.953	1.307	556	677	40	770	614	1.867	72	-	8	4.488	169	222	204	9.288	783
NPL	10	4	0	69	0	151	252	108	36	0	22	-	1	0	38	1	-	1	102	26	11	3	81	4
Jawa Tengah	14.165	2.099	351	53.839	349	14.072	97.729	7.707	5.637	1.899	6.054	115	1.274	2.605	7.504	453	-	142	24.451	373	971	1.723	29.594	33.324
NPL	191	48	47	9.208	2	607	3.316	599	67	45	175	-	10	17	213	7	-	0	520	7	33	59	310	162
Jawa Timur	25.929	2.528	1.457	98.303	6.516	22.078	128.916	9.632	12.583	1.545	9.820	11	1.670	2.190	8.196	504	-	283	52.181	2.640	2.168	3.187	77.966	3.580
NPL	472	50	310	4.782	70	1.170	6.757	366	473	55	827	-	10	13	429	11	-	15	1.427	31	169	85	1.120	88
Bengkulu	3.676	83	14	474	11	192	4.352	268	141	16	193	-	34	104	508	22	-	16	2.579	13	99	62	5.552	4.769
NPL	34	1	1	6	0	44	125	3	2	1	2	-	0	6	6	0	-	1	41	0	5	2	28	13
Jambi	9.623	110	176	2.482	19	1.148	7.688	984	299	57	437	6	111	104	773	33	-	10	5.069	43	176	109	13.597	77
NPL	103	3	0	132	1	122	269	38	18	2	5	0	2	0	11	0	-	1	107	1	18	2	129	1
Aceh	2.100	388	67	1.921	81	679	4.913	377	178	150	147	0	25	176	549	108	2	281	3.760	54	60	290	17.432	1.229
NPL	44	24	4	28	0	91	271	21	4	-	6	-	2	2	18	2	0	8	47	1	4	1	121	18
Sumatera Utara	42.845	487	264	45.994	100	8.431	39.988	2.709	8.451	1.014	2.930	20	415	1.515	2.582	136	-	38	17.540	464	1.296	2.578	34.567	2.096
NPL	822	19	5	994	1	508	2.130	439	44	28	111	0	19	20	72	3	-	8	427	8	40	81	531	40
Sumatera Barat	8.679	258	140	2.703	15	766	13.956	867	506	111	439	1	117	165	840	39	-	14	3.920	49	153	92	8.594	13.379
NPL	134	8	23	36	0	78	553	24	26	9	9	-	2	0	17	1	-	2	79	2	6	1	88	51
Riau	16.841	143	91	5.720	120	2.441	11.938	1.399	1.175	254	1.538	7	98	614	1.060	40	-	8	10.746	85	457	243	18.793	647
NPL	332	4	4	134	2	190	482	30	31	2	53	-	2	4	28	1	-	1	364	5	21	3	197	12
Sumatera Selatan	15.067	208	208	8.841	222	3.418	16.133	1.492	1.071	120	1.831	178	391	380	1.047	43	0	13	11.272	85	585	421	23.300	1.183
NPL	535	8	26	182	1	455	988	102	16	0	66	-	0	88	25	1	-	1	328	1	64	14	244	13
Bangka Belitung	1.171	186	325	597	44	220	2.550	167	120	154	85	-	7	38	211	5	-	2	2.095	22	74	55	4.328	28
NPL	19	6	10	19	-	20	95	1	4	-	6	-	-	0	4	0	-	-	53	-	7	0	34	0
Kepulauan Riau	172	266	20	4.700	550	1.428	6.194	1.187	3.350	45	2.242	2	128	128	449	19	-	11	7.128	107	476	112	8.049	1.070
NPL	2	5	0	531	3	67	109	29	287	1	37	-	0	3	9	0	-	2	213	1	19	0	91	18
Lampung	9.830	604	114	4.072	97	928	14.657	561	2.733	129	840	-	433	292	791	52	-	15	5.215	58	202	154	6.857	5.509
NPL	53	43	5	78	1	45	1.061	9	1.617	8	19	-	2	7	14	1	-	3	128	1	9	3	80	70
Kalimantan Selatan	7.522	266	1.720	2.006	821	1.233	9.900	507	2.090	273	997	0	70	213	996	28	-	15	10.461	65	436	123	11.678	263
NPL	55	11	19	13	0	127	475	5	67	4	59	-	7	1	22	1	-	1	277	0	36	2	123	4
Kalimantan Barat	13.993	370	310	1.427	133	756	11.925	844	1.246	989	640	2	86	101	649	33	-	8	7.315	67	582	243	15.083	190
NPL	45	6	50	169	0	177	346	31	11	0	19	-	3	3	19	2	-	0	129	0	35	7	109	5
Kalimantan Timur	6.817	302	1.747	2.351	500	7.345	14.296	2.070	4.005	450	2.981	3	137	181	1.870	50	-	21	8.111	179	510	726	18.479	577
NPL	431	12	414	28	10	1.032	1.061	155	203	10	89	-	2	2	157	1	-	4	454	11	48	30	286	6
Kalimantan Tengah	7.301	105	29	2.811	79	834	5.946	308	398	232	499	-	19	78	642	23	-	2	4.113	42	64	41	10.844	179
NPL	23	2	1	14	0	37	169	10	14	-	2	-	0	31	13	1	-	-	75	0	7	0	66	1
Sulawesi Tengah	2.905	205	263	447	2.041	645	7.571	400	139	135	366	1	23	33	413	31	-	2	1.889	17	170	37	16.426	111
NPL	75	5	1	15	8	61	283	11	2	0	44	-	0	0	10	0	-	0	78	1	9	1	153	1
Sulawesi Selatan	6.846	1.055	370	4.956	594	5.054	32.787	3.260	3.242	1.488	3.154	3	376	417	2.363	139	-	34	17.137	181	1.272	1.841	24.984	11.366
NPL	64	26	17	240	0	377	1.288	61	43	12	74	0	28	2	58	2	-	3	470	3	91	81	371	63
Sulawesi Utara	835	283	2.301	662	75	1.770	7.399	885	321	5	590	44	44	67	597	52	-	4	4.464	37	178	134	10.651	8.637
NPL	44	21	4	29	2	257	355	34	35	0	8	-	0	1	41	1	-	1	239	3	18	5	274	79
Gorontalo	778	104	15	325	2.033	115	2.513	222	55	0	221	-	9	12	191	7	-	-	971	5	45	11	4.381	2.979
NPL	177	8	0	22	0	66	172	6	6	-	11	-	-	1	13	0	-	-	33	0	6	0	74	27
Sulawesi Barat	1.078	59	10	215	5	133	2.082	75	34	18	36	0	5	26	203	9	-	-	461	3	22	16	3.110	1.751
NPL	10	1	0	7	0	1	74	4	1	-	4	-	-	1	4	0	-	-	5	-	2	0	16	4
Sulawesi Tenggara	1.382	327	120	626	15	522	6.046	605	154	0	445	175	15	70	449	26	-	0	2.982	14	204	102	13.200	467
NPL	17	7	3	14	0	50	270	14	3	0	41	-	4	0	13	1	-	0	60	0	18	1	73	8
Nusa Tenggara Barat	2.905	188	11.022	899	14	970	10.394	1.257	290	26	568	0	51	169	625	42	-	33	4.998	74	193	92	13.309	4.473
NPL	29	3	0	11	0	60	237	10	6	3	15	-	0	0	7	1	-	2	57	8	5	6	85	37
Bali	3.517	282	19	3.925	140	2.081	24.711	10.099	937	296	1.200	120	344	993	2.813	96	-	7	10.177	92	397	407	18.498	1.239
NPL	73	1	0	98	1	143	723	255	44	7	46	-	3	3	24	1	-	0	249	7	9	14	184	22
Nusa Tenggara Timur	1.179	226	36	588	597	723	8.777	720	333	47	297	0	35	46	459	41	-	2	1.249	11	63	74	11.212	8.469
NPL	105	12	0	11	5	90	271	33	9	8	14	-	-	2	8	1	-	0	21	-	3	0	82	17
Maluku	301	150	0	132	7	418	2.932	295	165	1	271	-	1	16	178	36	-	0	347	6	33	21	5.184	2.581
NPL	4	5	0	2	0																			

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	2.512.476	2.576.497	2.546.101	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565	2.465.419	2.393.802	2.411.247	2.471.661	2.463.098	2.496.244
NPL	70.785	83.081	97.767	100.194	101.422	101.424	98.880	98.503	97.450	96.687	98.719	101.066	101.145	102.154	108.193
2. Investasi / Investment	1.308.747	1.481.226	1.501.989	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503	1.468.687	1.461.514	1.463.207	1.473.734	1.460.647	1.459.404
NPL	31.829	33.859	37.078	38.251	42.000	41.726	42.090	43.179	45.817	43.335	43.636	43.537	44.303	44.837	45.854
3. Konsumsi / Consumption	1.473.659	1.559.269	1.537.838	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423	1.547.454	1.541.807	1.544.691	1.551.024	1.558.425	1.558.754
NPL	22.650	24.894	32.872	34.109	34.977	34.586	32.929	31.147	29.705	27.685	28.518	29.169	28.716	29.489	30.501
<b>Total Kredit / Total Credit</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.585.929</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>5.397.123</b>	<b>5.419.145</b>	<b>5.496.419</b>	<b>5.482.170</b>	<b>5.514.402</b>
<b>NPL</b>	<b>125.264</b>	<b>141.834</b>	<b>167.717</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>170.873</b>	<b>173.772</b>	<b>174.164</b>	<b>176.481</b>	<b>184.547</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	131.582	129.120	138.358	141.473	146.346	148.499	151.120	149.640	145.982	142.171	143.968	146.393	152.839	167.171	172.893
NPL	2.294	2.472	2.877	2.734	2.722	2.827	3.080	3.059	3.100	2.865	3.109	3.506	3.389	3.238	4.653
2. Impor / Import	77.129	84.457	81.723	80.590	78.066	77.867	73.711	69.653	65.976	65.457	63.041	63.298	77.272	69.293	71.266
NPL	1.203	2.307	2.106	2.311	2.290	2.011	2.187	2.158	2.086	1.289	1.380	1.499	1.748	1.849	3.061
3. Lainnya / Other	5.086.171	5.403.414	5.365.848	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533	5.273.932	5.190.114	5.209.453	5.266.308	5.245.707	5.270.243
NPL	121.766	137.055	162.733	167.509	173.387	172.898	168.633	167.612	167.785	163.553	166.384	168.767	169.027	171.393	176.834
<b>Total Kredit / Total Credit</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.585.929</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>5.397.123</b>	<b>5.419.145</b>	<b>5.496.419</b>	<b>5.482.170</b>	<b>5.514.402</b>
<b>NPL</b>	<b>125.264</b>	<b>141.834</b>	<b>167.717</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>170.873</b>	<b>173.772</b>	<b>174.164</b>	<b>176.481</b>	<b>184.547</b>

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	1.008.823	1.044.312	1.020.962	1.029.383	1.025.589	1.025.731	1.035.996	1.043.358	1.041.817	1.067.403	1.039.855	1.057.970	1.094.599	1.095.868	1.112.153
NPL	30.747	36.885	43.704	46.597	47.607	48.108	49.252	49.760	49.100	51.323	52.927	54.093	52.368	52.949	53.230
2. Investasi / Investment	577.838	696.920	706.278	698.759	704.600	703.783	700.153	681.044	675.611	686.337	686.272	686.010	695.160	685.061	685.364
NPL	11.078	14.197	15.847	16.850	17.699	18.214	19.255	20.380	21.813	21.684	21.572	21.664	23.044	23.423	23.801
3. Konsumsi / Consumption	652.939	689.541	680.857	684.113	678.935	679.840	686.770	686.541	687.476	692.225	688.522	689.918	694.761	696.633	696.515
NPL	8.994	11.145	13.921	14.190	14.529	14.363	13.820	13.328	12.706	11.825	12.095	12.408	12.160	12.317	12.719
<b>Total Kredit / Total Credit</b>	<b>2.239.600</b>	<b>2.430.773</b>	<b>2.408.097</b>	<b>2.412.256</b>	<b>2.409.124</b>	<b>2.409.354</b>	<b>2.422.918</b>	<b>2.410.943</b>	<b>2.404.904</b>	<b>2.445.965</b>	<b>2.414.649</b>	<b>2.433.898</b>	<b>2.484.520</b>	<b>2.477.562</b>	<b>2.494.032</b>
<b>NPL</b>	<b>50.819</b>	<b>62.226</b>	<b>73.471</b>	<b>77.637</b>	<b>79.835</b>	<b>80.685</b>	<b>82.327</b>	<b>83.468</b>	<b>83.619</b>	<b>84.831</b>	<b>86.594</b>	<b>88.164</b>	<b>87.572</b>	<b>88.689</b>	<b>89.750</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	36.001	28.376	30.610	31.840	33.297	35.273	37.614	38.594	39.400	41.544	42.583	45.251	57.026	62.747	67.926
NPL	1.371	1.192	1.237	1.217	1.202	1.323	1.533	1.533	1.541	1.377	1.617	1.642	1.532	1.555	1.553
2. Impor / Import	9.699	11.827	4.994	4.916	5.044	5.126	5.202	5.658	5.875	6.111	6.561	6.941	7.651	8.678	9.088
NPL	0	41	9	11	11	11	17	29	88	91	95	94	103	109	109
3. Lainnya / Other	2.193.900	2.390.569	2.372.492	2.375.500	2.370.784	2.368.955	2.380.101	2.366.691	2.359.629	2.398.310	2.365.505	2.381.706	2.419.843	2.406.138	2.417.017
NPL	49.448	60.993	72.225	76.409	78.623	79.351	80.777	81.907	81.990	83.363	84.882	86.428	85.936	87.025	88.087
<b>Total Kredit / Total Credit</b>	<b>2.239.600</b>	<b>2.430.773</b>	<b>2.408.097</b>	<b>2.412.256</b>	<b>2.409.124</b>	<b>2.409.354</b>	<b>2.422.918</b>	<b>2.410.943</b>	<b>2.404.904</b>	<b>2.445.965</b>	<b>2.414.649</b>	<b>2.433.898</b>	<b>2.484.520</b>	<b>2.477.562</b>	<b>2.494.032</b>
<b>NPL</b>	<b>50.819</b>	<b>62.226</b>	<b>73.471</b>	<b>77.637</b>	<b>79.835</b>	<b>80.685</b>	<b>82.327</b>	<b>83.468</b>	<b>83.619</b>	<b>84.831</b>	<b>86.594</b>	<b>88.164</b>	<b>87.572</b>	<b>88.689</b>	<b>89.750</b>

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	84.407	89.698	84.064	83.989	84.336	85.312	86.660	87.322	88.597	87.962	83.606	83.163	85.369	85.990	88.026
NPL	6.022	7.069	8.280	8.487	8.367	8.415	8.397	8.371	8.517	7.449	7.554	7.604	7.760	7.907	7.974
2. Investasi / Investment	45.035	53.056	55.143	54.535	55.070	55.367	56.138	56.923	59.398	60.781	60.568	61.074	60.542	61.016	61.440
NPL	2.405	2.287	3.165	3.094	3.027	3.006	2.886	2.870	2.900	2.809	2.901	2.865	2.909	2.945	3.054
3. Konsumsi / Consumption	292.212	321.681	327.438	329.023	330.823	331.658	334.292	335.445	338.012	339.923	339.799	341.859	344.630	346.200	345.990
NPL	2.864	2.818	3.661	3.646	3.662	3.627	3.592	3.592	3.512	3.265	3.473	3.474	3.575	3.690	3.762
<b>Total Kredit / Total Credit</b>	<b>421.655</b>	<b>464.434</b>	<b>466.646</b>	<b>467.547</b>	<b>470.229</b>	<b>472.337</b>	<b>477.090</b>	<b>479.691</b>	<b>486.006</b>	<b>488.666</b>	<b>483.974</b>	<b>486.097</b>	<b>490.541</b>	<b>493.206</b>	<b>495.456</b>
<b>NPL</b>	<b>11.291</b>	<b>12.175</b>	<b>15.106</b>	<b>15.226</b>	<b>15.055</b>	<b>15.048</b>	<b>14.876</b>	<b>14.833</b>	<b>14.928</b>	<b>13.523</b>	<b>13.928</b>	<b>13.942</b>	<b>14.244</b>	<b>14.542</b>	<b>14.791</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	6	410	378	375	387	392	399	455	469	448	437	445	96	427	430
NPL	2	1	1	1	2	1	1	1	1	1	1	1	1	1	1
2. Impor / Import	2	416	379	378	377	341	345	367	350	241	241	266	65	255	235
NPL	-	5	2	2	4	7	7	7	7	7	7	7	3	5	5
3. Lainnya / Other	421.647	463.609	465.889	466.794	469.465	471.604	476.346	478.869	485.188	487.977	483.296	485.387	490.380	492.525	494.792
NPL	11.289	12.168	15.104	15.224	15.049	15.041	14.868	14.825	14.921	13.516	13.920	13.935	14.240	14.536	14.785
<b>Total Kredit / Total Credit</b>	<b>421.655</b>	<b>464.434</b>	<b>466.646</b>	<b>467.547</b>	<b>470.229</b>	<b>472.337</b>	<b>477.090</b>	<b>479.691</b>	<b>486.006</b>	<b>488.666</b>	<b>483.974</b>	<b>486.097</b>	<b>490.541</b>	<b>493.206</b>	<b>495.456</b>
<b>NPL</b>	<b>11.291</b>	<b>12.175</b>	<b>15.106</b>	<b>15.226</b>	<b>15.055</b>	<b>15.048</b>	<b>14.876</b>	<b>14.833</b>	<b>14.928</b>	<b>13.523</b>	<b>13.928</b>	<b>13.942</b>	<b>14.244</b>	<b>14.542</b>	<b>14.791</b>

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	1.253.592	1.294.083	1.288.255	1.262.816	1.245.693	1.237.838	1.229.056	1.206.663	1.186.783	1.190.317	1.157.601	1.154.942	1.171.522	1.165.390	1.179.354
NPL	31.227	35.974	42.573	41.943	42.250	41.698	38.085	37.124	36.821	36.043	36.371	37.500	38.184	38.583	43.299
2. Investasi / Investment	622.584	664.353	672.817	664.865	668.140	662.824	666.013	660.706	662.476	675.390	670.236	671.545	673.652	670.239	667.170
NPL	17.406	17.104	17.927	18.168	21.135	20.368	19.811	19.819	20.995	18.734	19.053	18.899	18.245	18.266	18.433
3. Konsumsi / Consumption	512.457	533.082	516.332	511.364	508.046	505.616	504.636	502.302	502.938	503.300	501.885	501.377	500.300	504.360	505.151
NPL	10.324	10.537	14.868	15.756	16.124	15.861	14.829	13.654	13.003	12.154	12.542	12.902	12.632	13.144	13.694
<b>Total Kredit / Total Credit</b>	<b>2.388.632</b>	<b>2.491.518</b>	<b>2.477.403</b>	<b>2.439.045</b>	<b>2.421.878</b>	<b>2.406.278</b>	<b>2.399.705</b>	<b>2.369.671</b>	<b>2.352.198</b>	<b>2.369.008</b>	<b>2.329.722</b>	<b>2.327.864</b>	<b>2.345.474</b>	<b>2.339.988</b>	<b>2.351.675</b>
<b>NPL</b>	<b>58.956</b>	<b>63.615</b>	<b>75.369</b>	<b>75.866</b>	<b>79.508</b>	<b>77.927</b>	<b>72.724</b>	<b>70.597</b>	<b>70.820</b>	<b>66.931</b>	<b>67.966</b>	<b>69.300</b>	<b>69.062</b>	<b>69.993</b>	<b>75.427</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	60.560	71.825	77.911	78.144	80.278	81.341	82.902	81.077	79.535	77.734	78.231	77.540	77.049	80.481	82.078
NPL	573	947	1.144	1.026	1.023	1.009	1.009	994	1.040	1.003	1.010	1.387	1.407	1.197	1.278
2. Impor / Import	63.861	68.629	71.506	70.869	68.342	68.328	64.176	59.824	56.277	57.546	55.014	54.369	67.817	57.926	60.286
NPL	1.203	1.581	1.351	1.572	1.530	1.250	1.506	1.477	1.368	1.191	1.278	1.397	1.641	1.734	2.931
3. Lainnya / Other	2.264.211	2.351.064	2.327.987	2.290.032	2.273.258	2.256.609	2.252.627	2.228.770	2.216.385	2.233.728	2.196.477	2.195.954	2.200.608	2.201.581	2.209.310
NPL	57.180	61.086	72.874	73.268	76.955	75.668	70.209	68.126	68.412	64.738	65.677	66.517	66.014	67.062	71.218
<b>Total Kredit / Total Credit</b>	<b>2.388.632</b>	<b>2.491.518</b>	<b>2.477.403</b>	<b>2.439.045</b>	<b>2.421.878</b>	<b>2.406.278</b>	<b>2.399.705</b>	<b>2.369.671</b>	<b>2.352.198</b>	<b>2.369.008</b>	<b>2.329.722</b>	<b>2.327.864</b>	<b>2.345.474</b>	<b>2.339.988</b>	<b>2.351.675</b>
<b>NPL</b>	<b>58.956</b>	<b>63.615</b>	<b>75.369</b>	<b>75.866</b>	<b>79.508</b>	<b>77.927</b>	<b>72.724</b>	<b>70.597</b>	<b>70.820</b>	<b>66.931</b>	<b>67.966</b>	<b>69.300</b>	<b>69.062</b>	<b>69.993</b>	<b>75.427</b>

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

Keterangan / Items	2018	2019	2020									2021			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	165.653	148.404	152.821	152.718	155.088	154.009	153.216	143.523	134.368	119.737	112.740	115.172	120.171	115.851	116.711
NPL	2.789	3.153	3.211	3.167	3.199	3.202	3.147	3.249	3.011	1.872	1.868	1.870	2.834	2.715	3.690
2. Investasi / Investment	63.290	66.898	67.751	64.668	67.012	67.181	65.192	64.199	58.018	46.178	44.438	44.577	44.381	44.331	45.429
NPL	940	272	139	139	139	138	138	109	109	109	109	109	105	203	565
3. Konsumsi / Consumption	16.051	14.965	13.211	13.005	12.835	12.707	12.474	12.244	11.996	12.006	11.600	11.537	11.333	11.232	11.099
NPL	469	394	421	518	662	734	688	574	484	440	408	386	348	339	325
<b>Total Kredit / Total Credit</b>	<b>244.994</b>	<b>230.266</b>	<b>233.783</b>	<b>230.391</b>	<b>234.934</b>	<b>233.897</b>	<b>230.881</b>	<b>219.966</b>	<b>204.382</b>	<b>177.922</b>	<b>168.778</b>	<b>171.286</b>	<b>175.885</b>	<b>171.413</b>	<b>173.239</b>
<b>NPL</b>	<b>4.197</b>	<b>3.819</b>	<b>3.771</b>	<b>3.825</b>	<b>3.999</b>	<b>4.075</b>	<b>3.972</b>	<b>3.931</b>	<b>3.604</b>	<b>2.421</b>	<b>2.385</b>	<b>2.365</b>	<b>3.287</b>	<b>3.256</b>	<b>4.580</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	35.016	28.509	29.459	31.114	32.385	31.493	30.204	29.514	26.578	22.445	22.716	23.157	18.669	23.516	22.459
NPL	348	332	495	490	495	495	538	532	518	484	480	477	450	486	1.821
2. Impor / Import	3.567	3.585	4.845	4.428	4.302	4.072	3.988	3.804	3.474	1.559	1.225	1.722	1.740	2.435	1.656
NPL	-	680	745	727	744	742	657	645	623	0	0	0	0	0	16
3. Lainnya / Other	206.412	198.172	199.479	194.850	198.247	198.332	196.689	186.648	174.330	153.917	144.837	146.407	155.476	145.463	149.124
NPL	3.849	2.807	2.531	2.608	2.760	2.838	2.778	2.754	2.463	1.936	1.904	1.888	2.837	2.770	2.743
<b>Total Kredit / Total Credit</b>	<b>244.994</b>	<b>230.266</b>	<b>233.783</b>	<b>230.391</b>	<b>234.934</b>	<b>233.897</b>	<b>230.881</b>	<b>219.966</b>	<b>204.382</b>	<b>177.922</b>	<b>168.778</b>	<b>171.286</b>	<b>175.885</b>	<b>171.413</b>	<b>173.239</b>
<b>NPL</b>	<b>4.197</b>	<b>3.819</b>	<b>3.771</b>	<b>3.825</b>	<b>3.999</b>	<b>4.075</b>	<b>3.972</b>	<b>3.931</b>	<b>3.604</b>	<b>2.421</b>	<b>2.385</b>	<b>2.365</b>	<b>3.287</b>	<b>3.256</b>	<b>4.580</b>

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

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	180.456	61.355	238.127	8.274	1.842	469.823
NPL	11.323	2.773	4.559	269	26	18.360
2. Banten	56.145	30.289	72.947	1.553	423	157.406
NPL	2.504	596	1.158	22	0	4.236
3. DKI Jakarta	1.266.899	922.897	414.889	107.024	53.722	2.443.938
NPL	49.599	26.218	11.294	3.288	2.526	81.297
4. D.I Yogyakarta	16.362	9.863	15.154	690	114	40.576
NPL	463	231	226	5	-	915
5. Jawa Tengah	167.568	48.427	90.436	7.186	1.767	297.479
NPL	10.770	3.783	1.091	59	55	15.530
6. Jawa Timur	256.317	75.849	141.720	16.597	5.388	451.900
NPL	13.611	2.199	2.920	284	435	18.010
7. Bengkulu	6.957	3.147	13.073	436	137	22.604
NPL	170	62	89	4	0	318
8. Jambi	13.934	10.126	19.071	888	322	41.921
NPL	481	226	259	35	1	930
9. Aceh	9.523	2.619	22.825	2	3	34.962
NPL	432	94	192	-	1	717
10. Sumatera Utara	97.826	60.094	58.540	8.588	2.222	205.650
NPL	3.759	1.465	1.127	286	6	6.058
11. Sumatera Barat	21.614	8.004	26.188	1.411	163	54.231
NPL	736	186	227	21	-	1.127
12. Riau	24.413	19.073	30.971	1.065	910	72.482
NPL	851	448	602	47	3	1.852
13. Sumatera Selatan	29.719	20.943	36.847	1.086	290	86.133
NPL	1.491	1.001	664	43	1	3.112
14. Bangka Belitung	4.144	1.733	6.600	314	27	12.137
NPL	146	38	96	6	0	275
15. Kepulauan Riau	11.428	9.462	16.942	170	373	37.290
NPL	435	648	342	3	-	1.422
16. Lampung	25.728	10.420	17.995	1.389	215	52.539
NPL	1.233	1.733	291	77	-	3.180
17. Kalimantan Selatan	16.041	12.616	23.026	1.100	123	50.460
NPL	647	220	441	11	0	1.297
18. Kalimantan Barat	16.630	16.880	23.479	969	158	55.862
NPL	710	169	284	7	1	1.155
19. Kalimantan Timur	26.289	18.835	28.583	1.484	226	71.998
NPL	2.300	1.313	835	16	2	4.430
20. Kalimantan Tengah	10.274	9.033	15.283	948	124	33.517
NPL	240	77	149	5	1	461
21. Sulawesi Tengah	10.988	4.634	18.649	787	95	33.390
NPL	367	151	242	9	0	751
22. Sulawesi Selatan	49.161	16.979	56.781	3.339	300	119.282
NPL	1.740	555	1.078	47	2	3.325
23. Sulawesi Utara	10.744	5.191	24.101	718	45	39.273
NPL	674	159	617	29	-	1.422
26. Gorontalo	3.467	3.134	8.392	277	21	14.696
NPL	244	239	140	12	-	610
25. Sulawesi Barat	3.047	940	5.363	264	27	9.058
NPL	84	23	27	4	-	131
24. Sulawesi Tenggara	8.189	2.790	16.969	443	46	27.460
NPL	311	128	160	7	0	591
27. Nusa Tenggara Barat	20.939	8.516	22.539	952	60	50.981
NPL	329	55	197	8	-	573
28. Bali	29.713	21.867	30.810	1.570	105	80.715
NPL	934	489	485	32	-	1.875
29. Nusa Tenggara Timur	11.875	2.232	21.077	1.083	124	33.978
NPL	472	97	124	3	-	690
30. Maluku	4.190	713	8.172	381	47	12.648
NPL	103	16	82	0	-	201
31. Papua	9.785	4.812	16.747	1.092	182	30.070
NPL	460	112	197	10	1	758
32. Maluku Utara	2.324	605	7.198	272	24	9.830
NPL	85	10	58	1	-	153
33. Papua Barat	4.177	1.625	8.319	459	90	13.572
NPL	104	57	242	4	-	400
34. Lainnya	69.379	33.699	939	85	1.553	102.378
NPL	385	281	5	-	-	672
<b>Total</b>	<b>2.496.244</b>	<b>1.459.404</b>	<b>1.558.754</b>	<b>172.893</b>	<b>71.266</b>	<b>5.270.243</b>
<b>NPL</b>	<b>108.193</b>	<b>45.854</b>	<b>30.501</b>	<b>4.653</b>	<b>3.061</b>	<b>176.834</b>



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

Keterangan / Items	2018	2019	2020										2021		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	429.832	459.256	453.002	453.280	454.121	454.277	459.767	463.411	468.547	472.032	474.212	476.099	481.577	480.586	479.938
NPL	12.294	13.879	16.039	15.638	15.602	15.716	15.845	15.727	16.084	17.707	18.556	18.882	19.292	18.610	18.654
2. Banten	146.537	149.391	148.450	149.396	150.529	150.388	150.968	150.927	151.387	152.070	152.826	153.902	156.892	159.055	159.382
NPL	2.480	2.463	3.269	3.445	3.471	3.418	3.816	3.831	3.855	3.741	3.964	4.186	4.180	4.234	4.258
3. DKI Jakarta	2.616.299	2.780.889	2.786.099	2.751.258	2.732.695	2.713.404	2.693.560	2.641.369	2.600.801	2.608.359	2.547.135	2.555.046	2.594.441	2.575.581	2.604.684
NPL	55.968	60.128	72.755	76.741	81.825	81.617	79.757	79.597	80.071	76.761	76.961	79.335	79.552	80.195	87.111
4. D.I Yogyakarta	36.914	39.369	39.147	39.088	39.198	39.267	39.643	39.916	40.312	40.600	40.322	40.611	41.066	41.287	41.380
NPL	964	936	1.137	1.160	1.138	1.074	959	938	954	908	960	995	905	957	920
5. Jawa Tengah	278.257	297.885	293.552	294.108	294.215	295.781	299.750	300.566	301.706	303.109	300.951	303.468	305.838	306.466	306.432
NPL	6.858	12.465	15.494	15.365	15.827	15.354	14.975	14.770	14.355	14.093	15.367	15.727	15.239	15.267	15.644
6. Jawa Timur	478.778	494.118	475.476	471.589	469.780	467.544	471.785	471.908	470.837	476.988	465.399	464.001	471.287	470.020	473.885
NPL	13.869	16.160	18.799	18.809	19.031	19.727	18.119	17.746	17.895	16.922	17.693	17.594	17.063	18.277	18.729
7. Bengkulu	19.288	20.815	21.272	21.368	21.574	21.942	21.942	22.121	22.363	22.461	22.520	22.755	22.441	23.183	23.177
NPL	303	341	415	413	395	382	366	356	351	307	324	340	326	326	322
8. Jambi	36.581	40.103	39.357	39.297	40.079	40.271	41.679	41.687	42.404	42.535	42.392	42.800	43.117	43.163	43.131
NPL	963	1.102	1.210	1.176	1.151	1.142	1.087	1.154	1.197	1.083	1.159	1.151	953	980	966
9. Aceh	35.890	38.268	34.987	37.662	37.847	37.810	37.319	37.054	36.134	36.838	35.597	35.492	35.109	35.350	34.967
NPL	551	388	663	704	722	796	935	932	996	833	689	711	647	695	718
10. Sumatera Utara	218.458	226.229	220.694	218.609	216.796	216.976	219.949	218.287	217.117	216.540	214.610	214.663	215.554	215.887	216.460
NPL	5.235	6.870	8.373	8.152	8.189	8.066	7.886	7.721	7.484	7.184	7.365	6.671	6.624	6.603	6.350
11. Sumatera Barat	49.804	52.616	51.973	52.159	52.169	52.591	52.947	53.135	53.666	54.553	54.737	55.196	55.559	55.781	55.806
NPL	1.108	1.137	1.341	1.299	1.286	1.252	1.238	1.197	1.156	1.042	1.081	1.093	1.093	1.141	1.148
12. Riau	65.316	69.639	68.286	68.424	68.572	68.780	70.672	70.642	71.466	72.355	71.845	72.324	74.138	74.401	74.457
NPL	1.743	1.796	2.142	2.090	2.114	2.110	2.113	2.078	2.053	1.817	1.928	1.951	1.853	1.877	1.902
13. Sumatera Selatan	81.602	83.333	83.429	83.339	83.436	84.161	84.372	85.016	84.572	86.177	85.247	85.913	87.059	87.303	87.509
NPL	2.796	2.467	2.571	2.871	3.801	3.883	3.865	3.915	3.472	3.835	3.472	3.025	3.031	3.140	3.157
14. Bangka Belitung	12.444	13.832	12.355	12.376	12.361	12.324	12.456	12.481	12.289	12.362	12.443	12.525	12.535	12.467	12.478
NPL	171	478	511	513	533	548	550	538	328	288	304	302	288	275	281
15. Kepulauan Riau	36.704	37.971	37.363	37.196	37.363	37.380	37.720	37.567	37.462	37.771	37.261	37.537	37.898	37.866	37.832
NPL	895	1.574	1.586	1.551	1.568	1.558	1.588	1.571	1.524	1.536	1.522	1.534	1.438	1.438	1.425
16. Lampung	51.661	52.136	51.403	51.476	51.952	52.181	52.724	52.821	53.344	53.348	52.739	52.972	53.532	53.771	54.143
NPL	1.272	1.571	1.567	1.543	1.544	1.500	1.560	1.541	1.512	1.430	1.496	1.589	3.165	3.165	3.257
17. Kalimantan Selatan	51.846	54.055	51.063	50.977	51.181	51.081	51.030	51.121	51.152	50.948	50.555	50.616	50.974	51.153	51.683
NPL	1.373	1.277	1.536	1.427	1.394	1.405	1.296	1.294	1.266	1.169	1.234	1.254	1.241	1.262	1.308
18. Kalimantan Barat	49.357	53.774	52.795	52.919	53.066	53.420	53.943	54.214	54.604	55.952	55.076	55.267	55.826	56.238	56.989
NPL	901	915	1.143	1.133	1.129	1.132	1.070	1.053	1.027	960	1.000	1.074	1.079	1.144	1.163
19. Kalimantan Timur	72.625	73.982	71.433	70.736	71.611	71.125	72.234	72.639	72.780	73.372	72.373	72.094	73.247	73.497	73.708
NPL	3.814	3.361	4.174	4.381	4.711	4.667	4.556	4.499	4.656	4.039	4.148	3.921	3.894	4.097	4.448
20. Kalimantan Tengah	26.831	31.071	31.314	31.390	31.684	32.193	32.408	32.641	33.041	33.653	33.552	33.765	34.105	34.448	34.590
NPL	243	316	458	448	452	446	439	453	451	405	438	473	445	480	466
21. Sulawesi Tengah	27.708	29.615	29.586	29.869	30.101	30.310	30.636	30.759	31.009	31.086	31.081	31.435	36.283	34.196	34.272
NPL	540	581	711	694	685	696	700	691	687	565	618	677	692	755	760
22. Sulawesi Selatan	117.924	120.901	118.549	118.800	118.454	118.816	120.038	119.906	121.062	122.563	121.454	122.104	123.115	123.337	122.921
NPL	4.153	4.335	3.681	3.689	3.481	3.268	3.207	3.132	3.145	3.037	3.263	3.313	3.289	3.420	3.373
23. Sulawesi Utara	36.883	39.490	39.225	39.710	39.275	39.372	39.477	39.511	39.576	39.386	39.158	39.246	40.015	40.074	40.036
NPL	1.087	1.249	1.470	1.637	1.614	1.561	1.478	1.493	1.484	1.396	1.415	1.439	1.515	1.524	1.451
24. Gorontalo	12.179	13.611	13.970	14.034	14.075	14.181	14.414	14.474	14.563	14.590	14.599	14.725	14.989	15.042	14.994
NPL	355	370	425	396	371	356	515	528	532	514	546	570	585	605	623
25. Sulawesi Barat	7.525	8.450	8.542	8.617	8.733	8.834	8.926	8.997	9.115	9.198	9.085	9.135	9.247	9.343	9.350
NPL	114	122	125	126	121	116	114	110	119	106	117	128	132	137	135
26. Sulawesi Tenggara	22.926	25.527	25.795	25.845	26.020	26.198	26.454	26.630	26.882	27.258	27.156	27.384	27.717	27.965	27.948
NPL	502	594	655	658	632	620	601	630	614	533	553	569	572	600	598
27. Nusa Tenggara Barat	38.322	44.948	48.608	48.383	48.872	49.175	50.063	50.285	50.337	50.607	50.467	51.043	51.809	52.114	51.993
NPL	472	476	535	541	541	515	513	509	507	521	502	522	514	581	581
28. Bali	75.386	81.273	80.311	80.235	80.661	80.809	81.081	81.482	81.505	81.876	81.530	81.853	82.125	82.168	82.390
NPL	1.963	2.355	2.449	2.413	2.409	2.332	2.234	2.194	2.114	1.911	1.924	1.906	1.756	1.856	1.907
29. Nusa Tenggara Timur	28.694	32.230	32.380	32.699	32.986	33.282	33.751	33.965	34.184	34.297	34.076	34.321	34.825	34.979	35.184
NPL	565	629	565	594	598	549	628	672	654	613	659	674	672	660	693
30. Maluku	10.898	12.221	12.265	12.297	12.306	12.371	12.579	12.598	12.688	12.762	12.697	12.788	12.992	13.089	13.075
NPL	138	160	157	171	181	184	187	189	192	156	167	171	178	187	202
31. Papua	27.583	30.198	29.844	29.916	29.920	30.054	30.474	30.509	30.593	31.322	30.805	31.016	31.297	31.361	31.344
NPL	773	642	800	836	774	728	732	750	736	678	796	819	751	765	768
32. Maluku Utara	8.363	9.302	9.336	9.355	9.465	9.518	9.621	9.655	9.716	9.756	9.692	9.769	10.025	10.107	10.126
NPL	119	161	162	160	154	157	134	130	125	115	129	131	151	156	154
33. Irian Jaya Barat	11.932	13.341	13.182	13.281	13.2										

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

Keterangan / Items	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties</b>	<b>5.215.150</b>	<b>5.550.039</b>	<b>5.533.344</b>	<b>5.498.617</b>	<b>5.484.745</b>	<b>5.471.580</b>	<b>5.479.657</b>	<b>5.428.863</b>	<b>5.395.320</b>	<b>5.426.326</b>	<b>5.342.383</b>	<b>5.364.853</b>	<b>5.441.145</b>	<b>5.426.080</b>	<b>5.457.676</b>
a. Lancar / Current	4.853.549	5.124.871	5.008.410	5.023.489	5.036.777	5.023.483	5.040.425	4.988.850	4.961.784	5.017.731	4.882.342	4.891.249	4.997.972	4.950.209	4.971.792
b. DPK / Special Mention	236.528	283.382	357.403	302.775	270.854	271.311	266.287	268.158	261.719	242.207	290.503	301.340	271.604	301.755	303.958
c. Kurang Lancar / Sub-Standard	20.363	23.277	25.765	27.063	23.508	19.261	17.780	16.635	20.398	26.784	26.668	25.583	23.744	27.003	30.530
d. Diragukan / Doubtful	16.686	27.086	25.712	28.249	31.713	27.814	23.877	19.815	17.742	14.453	16.862	21.339	23.660	22.262	26.958
e. Macet / Lost	88.024	91.422	116.054	117.041	121.892	129.711	131.288	135.404	133.677	125.151	126.008	125.341	124.165	124.851	124.437
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	125.073	141.785	167.531	172.353	177.113	176.786	172.945	171.854	171.817	166.389	169.538	172.264	171.570	174.116	181.926
<b>Kredit Kepada Pihak Terkait / Loan for Connected Parties</b>	<b>79.732</b>	<b>66.953</b>	<b>52.585</b>	<b>50.622</b>	<b>51.421</b>	<b>50.287</b>	<b>50.938</b>	<b>51.409</b>	<b>52.171</b>	<b>55.234</b>	<b>54.740</b>	<b>54.292</b>	<b>55.274</b>	<b>56.090</b>	<b>56.726</b>
a. Lancar / Current	77.804	65.356	50.551	48.654	48.747	47.316	47.994	48.649	49.712	52.614	52.128	51.530	52.391	53.413	53.837
b. DPK / Special Mention	1.737	1.548	1.848	1.767	1.389	2.022	1.989	1.785	1.304	1.301	1.276	1.254	289	313	268
c. Kurang Lancar / Sub-Standard	6	4	33	42	35	35	25	40	212	396	409	566	601	369	422
d. Diragukan / Doubtful	4	24	61	12	6	16	23	13	5	4	9	23	11	15	18
e. Macet / Lost	180	21	92	147	1.244	898	906	922	937	919	917	919	1.982	1.980	2.181
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	191	49	186	201	1.285	949	955	975	1.155	1.319	1.335	1.508	2.594	2.364	2.621

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

Pengelompokan Bank / Group of Banks	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Bank Persero / State Owned Banks	25.445	28.398	25.129	24.697	24.829	25.091	24.545	24.519	24.051	24.856	25.305	25.344	25.906	26.213	26.137
NPL	609	567	779	937	1.112	1.174	1.104	993	880	768	730	675	601	621	604
2. BPD / Regional Development Banks	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	47.237	50.837	41.911	42.163	42.341	42.586	42.334	42.025	42.323	42.529	41.843	41.960	41.531	41.724	41.152
NPL	1.192	1.041	1.309	1.471	1.683	1.742	1.624	1.360	1.117	1.049	1.077	1.183	1.266	1.272	1.192
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.945	7.651	6.005	5.983	5.980	6.007	5.908	5.836	5.794	5.918	5.687	5.706	5.613	5.621	5.583
NPL	208	181	195	242	311	344	316	260	215	191	173	161	142	140	137
5. Bank Umum / Commercial Bank	80.628	86.886	73.046	72.843	73.149	73.684	72.786	72.379	72.169	73.303	72.836	73.010	73.051	73.558	72.872
NPL	2.009	1.790	2.283	2.649	3.106	3.261	3.044	2.613	2.212	2.009	1.980	2.019	2.009	2.033	1.932

Tabel 3.16.a.

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

Keterangan / Items	2018	2019	2020							2021						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
<b>Penerima Kredit Lapangan Usaha / Loan by Industrial Origin</b>																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.191	6.729	5.916	5.924	5.919	5.858	5.747	5.747	5.718	5.717	5.716	5.634	5.513	5.455	5.184	
NPL	2.271	2.463	2.518	2.525	2.530	2.532	2.519	2.524	2.526	2.529	2.529	2.530	2.576	2.577	2.583	
2. Perikanan / <i>Fishery</i>	112	86	84	81	81	80	80	78	79	79	79	78	78	78	78	
NPL	69	62	61	61	61	62	61	59	61	61	61	60	60	60	60	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2	
NPL	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	
4. Industri Pengolahan / <i>Processing Industry</i>	852	40	536	536	526	525	523	523	522	521	520	519	517	517	513	
NPL	246	39	39	39	39	39	39	39	39	38	38	39	38	38	39	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4	108	79	79	4	4	4	4	4	4	4	4	4	4	4	
NPL	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
6. Konstruksi / <i>Construction</i>	16	15	15	15	15	15	15	15	15	15	15	15	15	15	15	
NPL	16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	579	500	423	422	422	422	434	421	423	423	422	421	420	420	415	
NPL	539	464	362	362	362	362	362	361	362	361	360	360	360	361	358	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	36	46	41	41	41	41	41	41	41	41	41	41	41	41	41	
NPL	36	35	27	31	31	31	31	31	31	30	30	30	30	30	30	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	40	902	1.051	1.029	1.029	1.029	1.029	1.028	1.028	1.028	1.028	1.028	1.029	1.029	1.028	
NPL	39	39	39	39	39	39	39	39	39	39	39	39	40	40	39	
10. Perantara Keuangan / <i>Financial intermediaries</i>	540	468	412	400	400	400	401	416	413	413	413	413	416	416	412	
NPL	537	463	400	397	397	397	398	397	398	397	398	397	400	401	397	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	160	156	136	135	135	135	135	135	135	135	134	135	134	134	134	
NPL	155	153	133	133	133	133	133	133	133	133	133	133	133	133	133	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	
NPL	39	40	39	39	39	39	39	39	39	39	39	39	39	39	39	
13. Jasa Pendidikan / <i>Education Services</i>	30	38	38	38	38	38	38	38	38	38	38	38	38	38	38	
NPL	30	38	38	38	38	38	38	38	38	38	38	38	38	38	38	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	96	93	95	93	94	94	95	94	92	99	99	99	101	100	100	
NPL	95	92	94	93	94	94	95	94	92	99	99	99	101	100	100	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	525	523	522	523	522	523	523	524	522	522	523	523	522	522	522	
NPL	487	486	486	486	485	486	486	487	486	486	521	521	521	521	521	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
NPL	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	83	82	76	76	72	72	71	72	72	73	72	72	72	73	73	
NPL	81	81	75	75	71	71	70	71	71	71	71	71	71	72	72	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	4.754	4.404	4.059	4.049	3.839	3.820	3.792	3.793	3.803	3.804	3.784	3.769	3.761	3.746	3.598	
NPL	3.779	3.788	3.549	3.550	3.378	3.393	3.380	3.386	3.388	3.388	3.389	3.401	3.417	3.405	3.276	
<b>Total</b>	<b>12.072</b>	<b>14.246</b>	<b>13.535</b>	<b>13.494</b>	<b>13.189</b>	<b>13.109</b>	<b>12.980</b>	<b>12.982</b>	<b>12.960</b>	<b>12.966</b>	<b>12.942</b>	<b>12.843</b>	<b>12.714</b>	<b>12.642</b>		
<b>NPL</b>	<b>8.436</b>	<b>8.274</b>	<b>7.893</b>	<b>7.899</b>	<b>7.729</b>	<b>7.747</b>	<b>7.720</b>	<b>7.731</b>	<b>7.734</b>	<b>7.741</b>	<b>7.775</b>	<b>7.789</b>	<b>7.856</b>	<b>7.846</b>		

Tabel 3.17.a.

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

Indikator / Indicator	2018	2019	2020							2021						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
<b>Berdasarkan Jenis Kredit / Based on the type of credit</b>																
<b>1. Kredit Usaha Kecil / Small Business Loans</b>																
a. Dalam rangka penerusan kredit dari BI / Channeling Credit From BI	2.759	2.795	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.783	2.783	2.831	2.831	2.825
NPL	2.702	2.762	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.737	2.737	2.785	2.785	2.782
b. Lainnya / Other	1.287	1.332	1.330	1.331	1.329	1.329	1.329	1.329	1.338	1.329	1.315	1.313	1.315	1.316	1.326	1.325
NPL	1.128	1.248	1.246	1.247	1.245	1.245	1.230	1.232	1.233	1.231	1.265	1.266	1.268	1.268	1.268	1.268
<b>2. Bukan KUK / Not Small Business Loans</b>																
a. Kredit kelolaan / Loans	943	854	840	835	831	830	827	828	798	799	798	795	794	777	776	776
NPL	230	167	184	186	187	188	186	187	190	189	189	188	205	188	188	190
b. Dalam rangka penerusan kredit dari BI / Channeling Credit from BI	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
NPL	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
c. Bantuan Proyek / Aid Project	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Kredit Kelolaan di luar bantuan proyek / Credit Channeling	4	4	4	4	4	4	5	4	4	4	4	4	4	4	4	6
NPL	3	3	3	3	3	3	5	3	3	3	3	3	3	3	3	3
e. Lainnya / Other	7.042	9.224	8.553	8.517	8.217	8.138	8.011	8.004	8.021	8.041	8.007	7.909	7.732	7.668	7.239	7.239
NPL	4.341	4.063	3.689	3.693	3.523	3.541	3.530	3.539	3.539	3.549	3.549	3.563	3.562	3.571	3.441	3.441
<b>Berdasarkan Golongan Penyalur / Based Distribution Group</b>																
1. Koperasi / Cooperation	2.569	2.635	2.619	2.617	2.619	2.619	2.618	2.620	2.617	2.619	2.620	2.618	2.662	2.669	2.664	2.664
NPL	2.486	2.576	2.570	2.568	2.570	2.570	2.557	2.558	2.557	2.557	2.558	2.556	2.601	2.607	2.606	2.606
2. Lembaga Swadaya Masyarakat / Non-Governmental Organization	4.611	4.648	4.299	4.290	4.074	4.055	4.030	4.024	4.049	4.050	4.027	4.025	4.006	3.993	3.844	3.844
NPL	4.010	4.020	3.798	3.806	3.633	3.651	3.639	3.649	3.653	3.655	3.654	3.671	3.674	3.675	3.545	3.545
3. Swasta Lainnya / Other Private	4.893	6.962	6.617	6.586	6.496	6.435	6.332	6.339	6.294	6.298	6.294	6.200	6.046	5.980	5.700	5.700
NPL	1.940	1.678	1.525	1.524	1.526	1.526	1.524	1.524	1.524	1.529	1.563	1.563	1.581	1.564	1.565	1.565
<b>Total</b>	<b>12.072</b>	<b>14.246</b>	<b>13.535</b>	<b>13.494</b>	<b>13.189</b>	<b>13.109</b>	<b>12.980</b>	<b>12.982</b>	<b>12.960</b>	<b>12.966</b>	<b>12.942</b>	<b>12.843</b>	<b>12.714</b>	<b>12.642</b>		

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

Sektor Ekonomi / Economic Sector	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.635	5.760	6.350	6.280	6.378	6.277	6.355	6.305	6.322	6.462	6.465	6.635	6.609	6.677	6.671
2 Perikanan / Fishery	426	326	371	375	389	409	499	498	502	511	514	514	513	490	488
3 Pertambangan dan Penggalian / Mining and Quarrying	282	1.012	650	597	627	625	641	650	651	667	664	638	627	622	621
4 Industri Pengolahan / Processing industry	1.494	2.057	2.164	2.261	2.326	2.325	2.365	2.362	2.394	2.395	2.455	2.509	2.513	2.558	2.593
5 Listrik, Gas dan Air / Electricity, Gas and Water	137	117	121	121	126	121	125	128	155	155	161	141	141	151	139
6 Konstruksi / Construction	3.644	3.834	3.912	4.037	4.110	4.141	4.186	4.206	4.288	4.345	4.110	4.150	4.292	4.346	4.496
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	24.681	23.544	23.684	23.790	23.698	23.500	23.529	23.528	23.489	23.264	23.214	23.302	23.828	24.125	24.091
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.089	1.514	1.599	1.840	1.871	1.929	1.942	1.927	1.948	1.968	1.980	1.998	2.021	2.042	2.060
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.296	2.291	2.514	2.578	2.636	2.631	2.682	2.728	2.790	2.860	2.859	2.840	2.903	2.910	2.937
10 Perantara Keuangan / Financial intermediaries	379	620	688	703	714	703	702	718	726	736	713	717	741	799	782
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.693	3.403	3.318	4.094	4.093	4.223	4.159	4.213	4.317	4.337	4.441	4.480	4.421	4.378	4.431
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	148	93	92	89	94	92	92	92	89	91	90	93	93	92	98
13 Jasa Pendidikan / Education services	342	321	387	346	362	369	375	367	367	363	364	373	363	363	370
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	275	746	677	665	650	636	627	613	616	620	608	587	588	610	598
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	2.549	7.629	6.835	7.053	6.863	6.708	6.425	6.344	6.226	6.281	6.291	6.273	6.351	6.395	6.398
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.212	678	695	686	699	666	682	698	754	753	768	806	855	851	876
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	4.382	3.523	3.203	3.027	2.981	2.983	2.953	2.934	2.957	2.774	2.756	2.768	2.760	2.713	2.764
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	4.369	8.276	11.096	10.751	10.896	11.117	11.296	11.405	12.461	13.106	13.366	13.648	13.851	14.066	14.139
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	42.187	43.040	42.471	41.174	41.036	40.719	40.671	40.553	39.668	39.084	38.954	39.057	38.893	39.238	38.797
<b>Total</b>	<b>98.220</b>	<b>108.784</b>	<b>110.830</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>110.770</b>	<b>111.529</b>	<b>112.364</b>	<b>113.425</b>	<b>113.349</b>

<b>Tabel 3.19.a.</b>															
<b>Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan</b>															
<b>(Credit of Rural Banks Based on Type of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Sektor Ekonomi / <i>Economic Sector</i>	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Modal Kerja / Working Capital</b>															
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	4.878	4.920	5.468	5.421	5.520	5.415	5.485	5.441	5.460	5.587	5.574	5.753	5.727	5.794	5.786
- Perikanan / <i>Fishery</i>	383	295	337	341	355	369	452	452	447	452	456	454	457	434	436
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	229	899	516	479	517	515	523	519	521	547	544	523	519	521	520
- Industri Pengolahan / <i>Processing industry</i>	1.250	1.774	1.878	1.967	2.015	2.001	2.026	2.027	2.058	2.061	2.105	2.141	2.144	2.183	2.219
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	123	103	104	103	108	103	107	107	133	131	136	117	115	125	112
- Konstruksi / <i>Construction</i>	3.340	3.519	3.615	3.747	3.814	3.832	3.878	3.904	3.987	4.038	3.813	3.850	3.993	4.039	4.183
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	22.370	21.101	21.330	21.514	21.415	21.247	21.265	21.266	21.235	20.984	20.923	21.019	21.504	21.791	21.752
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	801	1.120	1.171	1.310	1.342	1.370	1.379	1.366	1.382	1.402	1.418	1.436	1.465	1.484	1.504
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	1.444	1.589	1.713	1.745	1.786	1.742	1.781	1.794	1.824	1.859	1.854	1.826	1.877	1.888	1.912
- Perantara Keuangan / <i>Financial intermediaries</i>	348	569	642	658	673	661	660	677	678	687	663	668	689	734	720
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2.327	2.956	2.809	3.641	3.638	3.734	3.683	3.732	3.812	3.845	3.956	3.996	3.969	3.934	3.975
- Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory Social Security</i>	114	64	62	59	65	62	62	61	61	62	61	61	62	61	62
- Jasa Pendidikan / <i>Education services</i>	201	197	240	208	215	215	221	210	211	210	214	219	212	211	221
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	183	523	490	476	464	452	443	434	435	435	424	410	407	426	415
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	2.005	6.117	5.413	5.643	5.475	5.331	5.026	4.966	4.912	4.950	4.983	4.915	4.995	5.017	5.033
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	943	513	530	518	531	498	517	530	578	571	587	621	659	660	674
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	3.340	2.884	2.530	2.401	2.352	2.352	2.329	2.315	2.341	2.243	2.229	2.236	2.219	2.154	2.212
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	-	23	45	40	35	11	14	30	16	14	14	13	13	13	10
<b>Total Modal Kerja / Total Working Capital</b>	<b>44.279</b>	<b>49.166</b>	<b>48.893</b>	<b>50.271</b>	<b>50.321</b>	<b>49.911</b>	<b>49.851</b>	<b>49.830</b>	<b>50.092</b>	<b>50.080</b>	<b>49.953</b>	<b>50.259</b>	<b>51.025</b>	<b>51.468</b>	<b>51.747</b>
<b>Investasi</b>															
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	756	839	882	860	858	862	869	864	862	875	891	883	882	883	885
- Perikanan / <i>Fishery</i>	44	31	34	34	34	40	47	46	54	59	58	60	56	56	52
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	53	113	134	118	109	110	118	131	130	120	120	115	108	101	101
- Industri Pengolahan / <i>Processing industry</i>	244	283	286	294	310	324	339	335	337	334	350	368	369	374	374
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	14	14	17	18	18	18	18	22	22	24	24	24	26	26	26
- Konstruksi / <i>Construction</i>	304	316	297	291	296	309	308	302	300	307	296	301	299	307	313
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	2.311	2.443	2.354	2.277	2.282	2.253	2.264	2.262	2.254	2.281	2.291	2.283	2.324	2.335	2.339
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	288	394	428	530	529	559	563	562	566	565	562	562	556	558	555
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	853	702	801	833	850	889	901	934	966	1.001	1.006	1.014	1.026	1.022	1.025
- Perantara Keuangan / <i>Financial intermediaries</i>	31	50	46	45	41	41	42	42	48	49	50	49	52	66	62
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and</i>	367	447	509	453	455	488	475	481	505	491	484	483	452	444	457
- Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory Social Security</i>	34	29	30	30	29	30	30	31	27	29	29	32	32	31	36
- Jasa Pendidikan / <i>Education services</i>	141	124	147	138	146	153	154	157	156	153	149	154	151	152	149
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	92	223	187	189	185	184	183	179	181	185	184	177	181	184	184
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	544	1.513	1.422	1.410	1.388	1.377	1.399	1.378	1.314	1.331	1.307	1.358	1.356	1.378	1.365
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	269	165	166	168	168	169	165	167	176	181	182	186	196	191	203
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	1.041	639	673	625	628	631	624	619	616	531	528	532	541	559	552
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	-	1	1	1	1	1	5	6	0	0	0	0	0	0	0
<b>Total Investasi / Total Investment</b>	<b>7.385</b>	<b>8.327</b>	<b>8.415</b>	<b>8.312</b>	<b>8.329</b>	<b>8.437</b>	<b>8.505</b>	<b>8.517</b>	<b>8.514</b>	<b>8.515</b>	<b>8.512</b>	<b>8.580</b>	<b>8.608</b>	<b>8.666</b>	<b>8.677</b>
<b>Konsumsi / Consumption</b>															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / <i>Housing Loan (mortgage) secured by first mortgage in order to live</i>	1.910	2.106	2.412	2.069	2.080	2.084	2.051	1.994	1.974	1.998	1.965	1.960	1.963	1.966	1.952
- Kredit pemilikan kendaraan bermotor / <i>Vehicle Loans</i>	1.069	1.190	1.161	1.128	1.117	1.103	1.094	1.077	1.058	1.043	1.034	1.027	1.026	1.035	1.033
- Kredit konsumsi lainnya / <i>Other consumer credit</i>	43.578	47.995	49.948	48.687	48.699	48.637	48.804	48.851	49.081	49.135	49.306	49.703	49.742	50.289	49.940
<b>Total Konsumsi / Total consumption</b>	<b>46.556</b>	<b>51.291</b>	<b>53.522</b>	<b>51.885</b>	<b>51.896</b>	<b>51.824</b>	<b>51.948</b>	<b>51.922</b>	<b>52.112</b>	<b>52.175</b>	<b>52.305</b>	<b>52.690</b>	<b>52.731</b>	<b>53.290</b>	<b>52.925</b>
<b>Total</b>	<b>98.220</b>	<b>108.784</b>	<b>110.830</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>110.770</b>	<b>111.529</b>	<b>112.364</b>	<b>113.425</b>	<b>113.349</b>

Tabel 3.20.a. Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2018	2019	2020								2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	12.554	13.848	13.698	13.568	13.522	13.406	13.391	13.323	13.306	13.223	13.236	13.361	13.542	13.636	13.564
2. Banten	3.393	3.991	4.037	4.007	4.006	3.985	3.986	3.967	3.981	3.982	3.867	3.925	3.969	4.009	3.986
3. DKI Jakarta	1.571	1.848	1.888	1.905	1.909	1.915	1.929	1.965	2.152	2.051	2.138	2.160	2.146	2.186	2.192
4. D.I Yogyakarta	4.724	5.263	5.467	5.507	5.556	5.573	5.607	5.638	5.655	5.679	6.990	6.539	6.388	6.488	6.376
5. Jawa Tengah	23.620	26.912	27.966	27.921	28.024	28.017	28.029	28.034	28.047	28.082	26.761	27.363	27.835	28.249	28.383
6. Jawa Timur	9.836	10.797	11.070	10.957	10.919	10.849	10.851	10.832	10.851	10.841	10.770	10.939	11.099	11.297	11.288
7. Bengkulu	71	73	76	74	75	75	74	75	74	74	76	78	78	79	78
8. Jambi	687	774	789	791	793	797	800	798	800	803	800	804	811	825	814
9. Aceh	153	152	144	142	139	136	135	134	135	135	135	137	139	140	139
10. Sumatera Utara	1.128	1.252	1.237	1.222	1.223	1.217	1.211	1.210	1.202	1.205	1.261	1.288	1.301	1.324	1.324
11. Sumatera Barat	1.238	1.331	1.350	1.342	1.349	1.346	1.349	1.353	1.352	1.355	1.357	1.367	1.378	1.390	1.379
12. Riau	939	984	981	971	968	961	959	954	954	954	938	946	960	972	965
13. Kepulauan Riau	5.094	5.379	5.290	5.271	5.245	5.214	5.209	5.199	5.196	5.152	5.160	5.135	5.124	5.133	5.137
14. Sumatera Selatan	1.206	1.436	1.465	1.445	1.428	1.408	1.422	1.431	1.447	1.457	1.432	1.440	1.424	1.445	1.439
15. Bangka Belitung	94	111	117	118	118	119	121	120	121	119	118	119	121	122	120
16. Lampung	9.111	9.664	9.815	9.803	9.820	9.799	9.807	9.797	9.968	10.096	10.134	10.211	10.270	10.338	10.324
17. Kalimantan Selatan	360	426	437	436	433	434	431	431	430	425	424	433	442	440	436
18. Kalimantan Barat	630	711	740	733	760	777	792	797	811	758	807	827	820	833	847
19. Kalimantan Timur	252	240	243	243	246	243	245	248	244	241	228	233	238	244	245
20. Kalimantan Tengah	436	518	589	605	628	491	485	486	486	561	534	539	543	548	547
21. Kalimantan Utara	-	43	40	39	39	39	41	40	39	39	50	53	53	53	53
22. Sulawesi Tengah	2.165	2.274	2.295	2.295	2.294	2.298	2.301	2.302	2.298	2.288	2.282	2.277	2.278	2.294	2.301
23. Sulawesi Selatan	2.226	2.467	2.462	2.427	2.391	2.356	2.323	2.301	2.279	2.268	2.222	2.245	2.272	2.290	2.290
24. Sulawesi Utara	977	1.221	1.256	1.253	1.253	1.287	1.309	1.329	1.334	1.329	1.328	1.336	1.343	1.334	1.323
25. Sulawesi Tenggara	226	238	235	231	231	230	231	231	228	229	234	239	242	244	243
26. Sulawesi Barat	17	23	22	22	22	23	24	24	24	25	73	72	76	77	78
27. Gorontalo	24	25	34	35	37	39	41	43	47	53	40	42	44	43	43
28. Nusa Tenggara Barat	1.056	1.150	1.152	1.120	1.110	1.112	1.134	1.155	1.179	1.194	1.195	1.211	1.216	1.212	1.197
29. Bali	10.431	11.287	11.499	11.542	11.526	11.536	11.542	11.491	11.473	11.522	11.513	11.508	11.479	11.434	11.499
30. Nusa Tenggara Timur	567	641	647	647	654	658	662	667	667	669	664	672	663	662	665
31. Maluku	1.671	1.825	1.871	1.874	1.882	1.885	1.896	1.902	1.910	1.917	1.921	1.929	1.938	1.944	1.940
32. Papua	1.048	1.130	1.162	1.169	1.185	1.197	1.220	1.231	1.241	1.241	1.254	1.265	1.290	1.292	1.292
33. Maluku Utara	115	166	181	183	188	191	194	197	199	200	204	207	212	214	212
34. Papua Barat	600	584	573	570	570	559	553	565	587	604	625	629	631	635	632
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>98.220</b>	<b>108.784</b>	<b>110.830</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>110.770</b>	<b>111.529</b>	<b>112.364</b>	<b>113.425</b>	<b>113.349</b>



Tabel 3.21.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)														
Sektor Ekonomi / Economic Sector	2018	2019	2020							2021				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>														
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry														
Baki Debet	89.560	104.989	110.273	110.977	113.153	113.403	116.335	117.828	120.687	122.350	122.149	123.644	126.187	128.701
NPL	2.073	2.325	2.499	2.358	2.349	2.587	2.602	2.465	2.443	2.321	2.376	2.519	2.534	2.688
2. Perikanan / Fishery														
Baki Debet	7.200	8.642	9.043	9.154	9.265	9.451	9.659	9.776	9.932	10.090	9.993	10.146	10.371	10.522
NPL	171	220	262	252	231	231	205	198	231	331	377	392	301	288
3. Pertambangan dan Penggalian / Mining and quarrying														
Baki Debet	6.608	7.947	7.229	7.578	7.746	7.725	7.330	7.355	7.287	7.534	7.408	7.361	7.020	7.199
NPL	272	327	365	327	1.380	1.336	1.132	1.108	1.207	1.172	1.163	1.188	1.221	1.308
4. Industri Pengolahan / Processing industry														
Baki Debet	99.028	106.936	108.672	107.341	107.444	108.019	108.040	108.853	107.622	107.409	105.865	106.460	107.489	107.946
NPL	3.292	4.396	4.972	5.211	5.602	6.198	5.337	5.218	4.568	4.661	4.873	4.954	4.980	5.190
5. Listrik, Gas dan Air / Electricity, gas and water														
Baki Debet	4.307	6.288	5.413	5.308	4.566	3.987	3.676	3.543	3.469	3.603	3.523	3.577	3.539	3.416
NPL	135	101	95	91	89	89	77	73	75	99	106	108	104	109
6. Konstruksi / Construction														
Baki Debet	62.521	65.148	57.483	55.753	55.990	56.726	57.158	56.813	55.878	52.587	50.570	49.884	49.943	49.706
NPL	3.947	5.155	5.863	5.887	5.871	5.802	5.785	5.777	5.809	5.592	5.850	6.084	5.964	6.247
7. Perdagangan Besar dan Eceran / Wholesale and retail trade														
Baki Debet	499.248	526.356	506.987	505.656	504.319	504.998	508.227	508.001	505.570	505.330	496.581	498.407	502.972	503.951
NPL	17.170	17.774	20.383	20.059	19.595	19.545	18.835	18.696	18.480	16.942	17.786	18.527	18.848	19.786
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking														
Baki Debet	37.877	43.364	45.356	45.177	46.036	46.715	47.464	47.819	48.701	48.490	48.932	49.247	49.981	49.963
NPL	1.193	1.379	1.913	1.705	1.906	1.952	1.988	1.927	1.959	1.940	2.003	2.048	2.050	2.165
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications														
Baki Debet	37.975	42.466	41.615	41.182	40.649	40.354	40.550	40.579	40.120	40.226	39.539	39.334	39.167	39.535
NPL	1.171	1.203	1.414	1.428	1.398	1.427	1.346	1.332	1.322	1.297	1.280	1.222	1.162	1.219
10. Perantara Keuangan / Financial intermediaries														
Baki Debet	16.267	14.087	13.358	14.372	12.516	12.382	12.401	12.250	11.762	11.480	11.223	11.153	10.915	10.755
NPL	336	245	470	352	366	371	368	385	418	244	217	243	200	206
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services														
Baki Debet	48.371	54.162	50.579	49.155	48.385	48.024	48.086	47.426	47.126	46.696	45.795	45.834	45.878	45.878
NPL	1.495	1.609	2.018	1.960	2.144	2.228	1.905	1.905	2.537	2.551	2.373	2.445	2.430	2.512
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security														
Baki Debet	532	142	136	95	94	89	86	102	79	88	81	78	64	55
NPL	2	1	1	1	-	3	3	3	3	3	3	3	-	-
13. Jasa Pendidikan / Education services														
Baki Debet	3.612	3.633	3.941	3.904	3.869	3.872	3.898	3.895	3.853	3.852	3.866	3.837	3.842	3.808
NPL	60	75	98	83	75	80	76	77	67	65	67	70	73	78
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities														
Baki Debet	8.131	8.654	7.739	7.663	7.640	7.782	7.842	7.760	7.777	7.801	7.711	7.747	7.859	7.899
NPL	120	200	175	169	154	158	153	157	145	139	138	138	139	132
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services														
Baki Debet	46.281	49.008	49.456	49.671	49.587	49.848	50.257	50.697	51.754	51.473	50.793	51.063	50.820	51.076
NPL	923	1.136	1.409	1.434	1.423	1.538	1.521	1.555	1.554	1.555	1.597	1.663	1.428	1.574
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households														
Baki Debet	2.199	2.209	2.183	2.216	2.261	2.321	2.395	2.387	2.376	2.249	2.241	2.239	2.262	2.309
NPL	48	51	43	41	39	41	40	40	39	30	37	41	44	47
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency														
Baki Debet	4	6	1	4	4	4	4	5	5	5	5	5	5	7
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined														
Baki Debet	252	273	261	233	226	224	228	224	266	228	231	236	227	228
NPL	12	11	15	17	18	18	14	12	11	11	12	12	10	13
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other														
Baki Debet	-	-	-	-	-	1	1	1	1	1	1	2	3	29
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / Un-identified														
Baki Debet	-	264	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	12	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>														
Baki Debet	<b>969.973</b>	<b>1.044.576</b>	<b>1.019.727</b>	<b>1.015.438</b>	<b>1.013.751</b>	<b>1.015.927</b>	<b>1.023.635</b>	<b>1.025.314</b>	<b>1.024.266</b>	<b>1.021.493</b>	<b>1.006.506</b>	<b>1.010.254</b>	<b>1.018.544</b>	<b>1.022.982</b>
NPL	<b>32.420</b>	<b>36.219</b>	<b>41.993</b>	<b>41.375</b>	<b>42.640</b>	<b>43.604</b>	<b>41.388</b>	<b>40.930</b>	<b>40.870</b>	<b>38.954</b>	<b>40.259</b>	<b>41.657</b>	<b>41.488</b>	<b>43.561</b>

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

Jenis Penggunaan / Type of Use	2018	2019	2020										2021		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>															
1. Modal Kerja / Working Capital															
Baki Debet	728.191	758.596	737.841	738.272	736.818	739.971	748.666	751.575	751.588	756.147	739.367	744.701	754.713	757.949	760.013
NPL	25.125	28.249	32.469	32.363	32.418	32.804	31.385	31.124	30.291	28.742	29.682	30.916	31.231	32.934	33.651
2. Investasi / Investment															
Baki Debet	241.781	285.979	281.887	277.166	276.933	275.956	274.968	273.739	272.677	265.345	267.140	265.553	263.830	265.034	264.393
NPL	7.296	7.969	9.524	9.012	10.222	10.800	10.002	9.806	10.578	10.212	10.577	10.741	10.256	10.627	10.079
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>															
Baki Debet	<b>969.972</b>	<b>1.044.576</b>	<b>1.019.727</b>	<b>1.015.438</b>	<b>1.013.751</b>	<b>1.015.927</b>	<b>1.023.635</b>	<b>1.025.314</b>	<b>1.024.266</b>	<b>1.021.493</b>	<b>1.006.506</b>	<b>1.010.254</b>	<b>1.018.544</b>	<b>1.022.982</b>	<b>1.024.405</b>
NPL	<b>32.421</b>	<b>36.219</b>	<b>41.993</b>	<b>41.375</b>	<b>42.640</b>	<b>43.604</b>	<b>41.388</b>	<b>40.930</b>	<b>40.870</b>	<b>38.954</b>	<b>40.259</b>	<b>41.657</b>	<b>41.488</b>	<b>43.561</b>	<b>43.730</b>

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

Kelompok Bank	2018	2019	2020									2021				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>																
<b>1. Bank Persero / State Owned Banks</b>																
Baki Debet	551.935	612.748	612.232	605.458	607.561	611.567	614.495	623.293	628.496	630.141	631.219	623.278	626.726	635.119	637.973	639.688
Mikro / Micro	202.279	230.095	236.180	233.121	225.899	218.835	212.804	207.025	201.454	195.703	189.333	182.145	176.002	170.034	168.258	165.749
Kecil / Small	215.481	236.740	236.573	235.308	236.470	237.810	241.165	246.150	247.990	248.001	250.673	249.435	251.222	255.560	265.930	271.763
Menengah / Medium	134.175	145.913	139.478	137.029	145.191	154.922	160.526	170.117	179.051	186.438	191.213	191.699	199.502	209.525	203.785	202.176
NPL	13.998	16.836	20.078	19.428	19.021	18.899	19.204	18.735	18.766	18.488	17.902	18.985	20.336	20.405	21.948	22.551
Mikro / Micro	2.719	3.279	4.000	3.537	3.204	2.982	2.831	2.932	2.892	3.014	2.416	3.039	3.508	3.649	4.552	4.624
Kecil / Small	6.619	7.559	9.369	9.213	9.039	8.739	8.735	8.495	8.649	8.486	7.730	8.105	8.716	8.886	9.170	9.516
Menengah / Medium	4.660	5.998	6.709	6.678	6.778	7.178	7.638	7.308	7.225	6.988	7.757	7.841	8.112	7.870	8.225	8.412
<b>2. BPD / Regional Development Banks</b>																
Baki Debet	70.089	75.264	71.920	71.237	71.584	69.438	70.208	71.442	72.034	71.545	70.658	68.652	69.149	69.287	70.246	70.652
Mikro / Micro	13.891	15.443	15.748	15.381	15.390	15.309	15.397	15.649	15.696	15.888	15.661	15.509	15.586	15.048	15.190	15.241
Kecil / Small	28.774	31.287	31.115	30.986	31.258	30.998	31.408	32.152	32.896	32.387	31.632	30.767	31.168	31.422	31.894	32.138
Menengah / Medium	27.423	28.534	25.057	24.870	24.936	23.131	23.403	23.640	23.443	23.270	23.365	22.377	22.395	22.818	23.162	23.273
NPL	5.603	5.933	6.801	6.956	7.146	7.142	7.207	7.112	7.054	6.994	6.426	6.534	6.563	6.699	6.732	6.802
Mikro / Micro	479	481	557	582	589	587	593	580	569	564	520	540	549	582	607	614
Kecil / Small	2.002	2.079	2.425	2.457	2.486	2.431	2.428	2.411	2.411	2.363	2.184	2.219	2.228	2.238	2.282	2.308
Menengah / Medium	3.122	3.373	3.819	3.917	4.071	4.124	4.186	4.121	4.075	4.067	3.722	3.775	3.786	3.878	3.842	3.880
<b>3. Bank Swasta Nasional / Domestic Private Banks</b>																
Baki Debet	338.455	347.783	335.693	334.439	327.818	324.365	322.911	320.624	316.591	314.509	312.080	307.204	307.033	306.937	307.731	307.142
Mikro / Micro	20.047	22.009	23.229	23.079	22.946	21.997	21.775	21.541	21.088	21.110	20.460	17.962	17.820	16.701	16.811	16.705
Kecil / Small	53.004	60.619	58.257	57.948	57.965	57.827	57.350	58.141	58.007	57.902	58.004	59.704	60.346	60.701	62.487	63.182
Menengah / Medium	265.404	265.156	254.206	253.413	246.908	244.541	243.786	240.941	237.497	235.496	233.617	229.538	228.868	229.535	228.433	227.255
NPL	11.892	12.773	13.967	14.918	14.489	15.815	16.401	14.746	14.338	14.614	14.097	14.258	14.298	13.887	14.185	13.784
Mikro / Micro	698	857	861	895	862	831	843	749	683	1.078	1.105	873	880	806	806	930
Kecil / Small	1.871	1.520	1.801	1.829	1.744	1.685	1.685	1.647	1.581	1.628	1.640	1.754	1.710	1.540	1.536	1.655
Menengah / Medium	9.324	10.396	11.306	12.194	11.883	13.300	13.874	12.350	12.074	11.908	11.352	11.631	11.707	11.542	11.842	11.200
<b>4. Bank Asing dan Campuran / Joint Venture Banks and Foreign Owned Banks</b>																
Baki Debet	9.493	8.780	8.636	8.593	8.475	8.381	8.312	8.277	8.193	8.071	7.536	7.372	7.346	7.201	7.032	6.923
Mikro / Micro	651	468	583	670	642	636	629	663	647	652	637	624	598	571	553	536
Kecil / Small	806	572	545	531	532	533	521	515	474	463	383	333	325	308	296	291
Menengah / Medium	8.037	7.740	7.508	7.392	7.301	7.212	7.162	7.099	7.072	6.955	6.516	6.415	6.423	6.322	6.183	6.097
NPL	928	677	680	692	719	784	791	795	772	774	528	482	460	497	696	592
Mikro / Micro	7	9	8	11	12	13	11	11	9	8	5	5	5	5	23	6
Kecil / Small	243	70	82	88	85	89	86	91	88	84	14	15	17	17	17	18
Menengah / Medium	678	598	589	593	623	682	694	693	674	682	509	462	438	474	656	568
<b>Jumlah / Total</b>																
Baki Debet	969.972	1.044.576	1.028.481	1.019.727	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405
NPL	32.421	36.219	41.526	41.993	41.375	42.640	43.604	41.388	40.930	40.870	38.954	40.259	41.657	41.488	43.561	43.730

**Tabel 3.24.a.**  
**Kredit UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I**  
**(SMEs Credit and MKM Credit Based on Project Location)**  
**Miliar Rp (Billion Rp)**

Lokasi / Location	2018	2019	2020									2021				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>																
1. Jawa Barat	127.799	137.712	135.468	135.164	134.278	133.846	134.312	135.631	135.585	136.175	134.732	132.927	133.576	134.508	134.770	134.369
2. Banten	42.503	45.604	43.852	43.423	43.553	43.056	42.805	43.396	43.577	43.313	43.236	42.393	42.312	41.954	41.893	41.950
3. DKI Jakarta	141.315	148.302	143.325	141.195	140.183	139.136	137.856	137.050	136.365	135.171	133.736	131.540	131.454	132.028	131.324	130.472
4. D.I Yogyakarta	14.505	15.627	15.570	15.424	15.438	15.486	15.538	15.761	15.848	16.032	16.263	16.064	16.217	16.293	16.472	16.526
5. Jawa Tengah	108.057	120.170	121.267	119.970	119.997	120.101	121.281	122.466	123.321	121.883	122.038	120.367	120.861	121.669	121.992	121.274
6. Jawa Timur	137.124	151.337	149.959	150.287	148.929	148.741	149.809	151.479	152.009	152.284	151.519	148.768	149.024	150.440	152.301	153.079
7. Bengkulu	7.474	8.332	8.587	8.517	8.505	8.618	8.648	8.790	8.917	9.021	9.061	9.011	9.148	9.238	9.308	9.333
8. Jambi	14.323	15.876	15.475	15.227	15.224	15.210	15.234	15.341	15.315	15.430	15.573	15.399	15.448	15.587	15.519	15.802
9. Aceh	9.792	9.808	7.043	5.920	4.753	4.039	3.903	3.603	3.360	3.219	2.945	2.843	2.840	2.720	2.535	2.475
10. Sumatera Utara	53.877	56.265	54.781	54.619	54.162	53.839	54.259	54.451	54.492	54.431	54.191	53.512	53.913	54.630	55.038	54.973
11. Sumatera Barat	16.554	18.150	18.069	17.820	17.834	17.938	18.016	18.275	18.316	18.266	18.291	18.132	18.329	18.677	18.738	18.770
12. Riau	24.926	27.084	27.097	26.739	26.685	26.853	26.866	27.076	27.205	27.382	27.293	26.891	27.179	27.603	27.559	27.613
13. Kepulauan Riau	9.267	9.019	8.642	8.505	8.442	8.335	8.178	8.217	8.101	8.039	8.107	7.906	7.940	8.049	8.390	8.781
14. Sumatera Selatan	26.018	26.308	25.808	25.226	25.174	25.503	25.539	25.723	25.772	26.032	25.903	25.520	25.809	25.956	26.211	26.448
15. Bangka Belitung	4.804	5.403	5.281	5.202	5.044	5.028	5.013	5.055	5.052	4.769	4.734	4.652	4.656	4.758	4.760	4.726
16. Lampung	17.602	19.148	19.495	19.381	19.512	19.358	19.490	19.755	19.732	19.755	19.721	19.288	19.336	19.457	19.463	19.598
17. Kalimantan Selatan	13.197	13.443	13.591	13.518	13.446	13.693	13.580	13.640	13.688	13.746	13.736	13.621	13.605	13.703	13.852	14.173
18. Kalimantan Barat	17.904	19.658	19.118	19.221	19.358	19.832	19.639	19.751	19.959	19.843	20.285	19.732	19.777	19.927	20.057	20.080
19. Kalimantan Timur	21.912	22.909	22.533	22.244	22.143	22.192	22.250	22.533	22.535	22.157	22.344	22.269	22.244	22.725	23.164	23.322
20. Kalimantan Tengah	10.051	11.131	10.950	10.849	10.760	10.910	11.032	11.114	10.902	11.193	11.155	10.985	10.988	11.045	11.414	11.401
21. Sulawesi Tengah	9.186	9.772	9.834	9.770	9.874	9.869	9.789	9.943	9.974	9.964	9.959	9.781	9.883	10.015	10.197	10.222
22. Sulawesi Selatan	35.803	38.799	38.382	38.128	38.504	38.094	38.391	38.935	38.850	39.241	39.374	38.870	39.085	39.579	39.742	39.916
23. Sulawesi Utara	10.290	11.188	10.699	10.603	10.676	10.618	10.698	10.644	10.670	10.757	10.618	10.376	10.412	10.557	10.587	10.582
24. Sulawesi Tenggara	7.240	8.251	8.456	8.406	8.427	8.545	8.608	8.745	8.799	8.866	8.887	8.761	8.815	8.989	9.059	9.091
25. Sulawesi Barat	4.044	4.541	4.569	4.451	4.503	4.529	4.584	4.648	4.679	4.739	4.785	4.706	4.718	4.768	4.807	4.811
26. Gorontalo	3.776	4.066	4.059	4.015	3.984	3.977	3.977	4.007	3.992	3.970	3.945	3.908	3.919	3.935	3.919	3.886
27. Nusa Tenggara Barat	11.034	12.811	13.278	13.127	13.108	13.227	13.380	13.646	13.815	14.014	14.185	14.003	14.133	14.312	14.399	14.662
28. Bali	36.015	38.251	38.242	38.007	37.916	38.099	38.452	38.607	38.900	38.920	38.952	39.093	39.290	39.493	39.332	39.680
29. Nusa Tenggara Timur	10.099	11.419	11.558	11.572	11.697	11.723	11.157	11.306	11.321	11.310	11.448	11.214	11.333	11.450	11.471	11.830
30. Maluku	3.506	3.966	4.039	4.013	4.040	4.006	4.020	4.131	4.098	4.141	4.143	4.043	4.041	4.152	4.171	4.150
31. Papua	10.313	10.455	10.028	9.907	9.901	9.936	10.015	10.115	10.151	10.107	10.197	9.953	10.014	10.080	10.094	10.039
32. Maluku Utara	2.120	2.441	2.341	2.369	2.328	2.321	2.351	2.367	2.387	2.371	2.352	2.326	2.304	2.387	2.409	2.446
33. Papua Barat	3.881	3.921	3.817	3.766	3.786	3.783	3.838	3.882	3.906	3.895	3.862	3.761	3.771	3.824	3.871	3.886
34. Lainnya / Others	578	32	12	20	21	39	18	28	18	8	18	17	18	17	32	31
35. Tidak Teridentifikasi / Un-identified	3.083	3.377	3.256	3.122	3.253	3.271	3.401	3.524	3.703	3.822	3.905	3.874	3.862	4.019	4.132	4.008
<b>Jumlah / Total</b>	<b>969.972</b>	<b>1.044.576</b>	<b>1.028.481</b>	<b>1.019.727</b>	<b>1.015.438</b>	<b>1.013.751</b>	<b>1.015.927</b>	<b>1.023.635</b>	<b>1.025.314</b>	<b>1.024.266</b>	<b>1.021.493</b>	<b>1.006.506</b>	<b>1.010.254</b>	<b>1.018.544</b>	<b>1.022.982</b>	<b>1.024.405</b>



**Departemen Perizinan  
dan Informasi Perbankan  
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