

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



Mei 2024

May 2024

ISSN No.1858-4233

KATA PENGANTAR *FOREWORD*

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

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

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

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

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

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

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

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

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

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

Jakarta, Juli 2024
Jakarta, July 2024

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Juni 2024 akan diterbitkan pada minggu ke III bulan Agustus 2024.

Tanda, Simbol dan Sumber Data

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

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

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

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

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

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

Sangkalan

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

Departemen Pengelolaan Data dan Statistik
Otoritas Jasa Keuangan
Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: layanan.data@ojk.go.id
Telepon: (021) 157
Fax: (021) 386 6032

Advance Release Calender (ARC)

June 2024 edition will be released on the 3rd week of August 2024.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

Disclaimer

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

Department of Data Management and Statistics
Indonesia Financial Services Authority
Radius Prawiro Tower
Jl. MH Thamrin No. 2, North Jakarta
Email: layanan.data@ojk.go.id
Telephone: +62-21-157
Fax: +62-21-386 6032

DAFTAR ISI TABLE OF CONTENT

KATA PENGANTAR	i	FOREWORD	i
HALAMAN KETERANGAN	ii	PAGE OF REFERENCE	ii
DAFTAR ISI	iii	TABLE OF CONTENT	iii
DAFTAR SINGKATAN	iv	LIST OF ABBREVIATIONS	iv
DAFTAR TABEL	v	LIST OF TABLES	v
DAFTAR TABEL TAMBAHAN DAN PERUBAHAN NAMA TABEL	ix	LIST OF ADDITIONAL TABLE AND CHANGE OF TABLES NAME	ix
DATA BANK UMUM	1	COMMERCIAL BANK DATA	1
DATA BANK UMUM BERDASARKAN MODAL INTI (KBMI)	3	COMMERCIAL BANK BASED ON GROUP OF CORE CAPITAL	3
DATA BANK UMUM BERDASARKAN KEPEMILIKAN	42	COMMERCIAL BANK DATA BASED ON OWNERSHIP	42
DATA BANK PERKREDITAN RAKYAT	86	RURAL BANK DATA	86
DATA PERKREDITAN	103	CREDIT DATA	103

DAFTAR SINGKATAN *LIST OF ABBREVIATIONS*

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

DAFTAR TABEL LIST OF TABLES

NO.	NO. TABEL	JUDUL	HAL	TABELS	TOPIC	PAGES
DATA PERBANKAN			BANKING DATA			
1.	1.0	Kegiatan Usaha Perbankan	2	1.0	<i>Bank Industries Operation</i>	2
DATA BANK UMUM BERDASARKAN MODAL INTI			COMMERCIAL BANK DATA BASED ON GROUP OF CORE CAPITAL			
2.	1.1 – 1.5	Kegiatan Usaha Bank Umum berdasarkan Modal Inti	4	1.1 – 1.5	<i>Commercial Banks Group of Core Capital</i>	4
3.	1.6 – 1.10	Laporan Laba/Rugi Bank Umum berdasarkan Modal Inti	9	1.7 – 1.12	<i>Commercial Banks Group of Core Capital - Income Statements</i>	9
4.	1.11 - 1.15	Rekening Administratif Bank Umum berdasarkan Modal Inti	14	1.13 - 1.18	<i>Commercial Banks Group of Core Capital - Off-Balance Sheet</i>	14
5.	1.16 - 1.20	Kinerja Bank Umum berdasarkan Modal Inti	19	1.16 - 1.20	<i>Performance of Commercial Banks based on Group of Core Capital</i>	19
6.	1.21	Perkembangan Aset Bank Umum Berdasarkan Modal Inti	24	1.21	<i>Growth of Commercial Banks Assets based on Group of Core Capital</i>	24
7.	1.22	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	25	1.22	<i>Total of Commercial Banks Based on Total Assets</i>	25
8.	1.23 – 1.27	Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum Kepada Bank Lain – Modal Inti	26	1.27 – 1.32	<i>Earning Assets and Credit Quality of Commercial Banks to Other Bank</i>	26
9.	1.28 - 1.32	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana – Modal Inti	31	1.28 - 1.32	<i>Composition of Third Party Funds of Commercial Banks Group of Core Capital</i>	31
10.	1.33 – 1.37	Suku Bunga Rata-rata DPK Bank Umum – Modal Inti	36	1.33 – 1.37	<i>Average of Interest Rate of Third Party Funds of Commercial Conventional Banks Group of Core Capital</i>	36
11.	1.38	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Modal Inti	41	1.38	<i>Growth of Total Commercial Banks and Bank Offices based on Group of Core Capital</i>	41
DATA BANK UMUM BERDASARKAN KEPEMILIKAN			COMMERCIAL BANK DATA BASED ON OWNERSHIP			
12.	1.1.a. s.d 1.5.a.	Kegiatan Usaha Bank Umum	43	1.1.a. s.d 1.5.a.	<i>Commercial Banks Operation</i>	43
13.	1.6.a s.d 1.10.a.	Laporan Laba/Rugi Bank Umum	48	1.6.a s.d 1.10.a.	<i>Commercial Banks Income Statement</i>	48
14.	1.11.a s.d 1.15.a.	Rekening Administratif Bank Umum	53	1.11.a s.d 1.15.a.	<i>Commercial Banks Off-Balance Sheet</i>	53
15.	1.16.a s.d 1.29.a.	Kinerja Bank Umum Konvensional	58	1.16.a s.d 1.29.a.	<i>Conventional Commercial Banks Performance</i>	58
16.	1.21.a.	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	63	1.21.a.	<i>Growth of Commercial Banks Asset Based Group Bank</i>	63
17.	1.22.a.	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	64	1.22.a.	<i>Total of Commercial Banks Based on Total Assets</i>	64

NO.	NO. TABEL	JUDUL	HAL	TABLES	TOPIC	PAGES
18.	1.23.a. s.d 1.27.a.	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain	65	1.23.a. s.d 1.27.a.	<i>Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank</i>	65
19.	1.28.a. s.d 1.32.a.	Komposisi Dana Pihak Ketiga Bank Umum	70	1.28.a. s.d 1.32.a.	<i>Composition of Third Party Funds of Commercial Banks</i>	70
20.	1.33.a.	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana	75	1.33.a.	<i>Composition of Third Party Funds of Commercial Banks Based on Bank Location Month (...) Year (...)</i>	75
21.	1.34.a.	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpunan Dana	76	1.34.a.	<i>Third Party Funds of Commercial Banks Based on Bank Location of Deposits</i>	76
22.	1.35.a. s.d. 1.39.a.	Suku Bunga Rata-rata DPK Bank Umum	77	1.35.a. s.d. 1.39.a.	<i>Average of Interest Rate of Third Party Fund of Commercial Banks</i>	77
23.	1.40.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	82	1.40.a.	<i>Average of Credit Interest Rates of Commercial Bank to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients</i>	82
24.	1.41.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	83	1.41.a.	<i>Average of Credit Interest Rate of Commercial Based on Types and Orientation of Use</i>	83
25.	1.42.a.	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	84	1.42.a.	<i>Growth of Total Commercial Banks and Bank Offices</i>	84
26.	1.43.a.	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	85	1.43.a.	<i>Growth of Total Branch offices Based on Location</i>	85
DATA BANK PERKREDITAN RAKYAT			RURAL BANK DATA			
27.	2.1	Kegiatan Usaha Bank Perkreditan Rakyat	87	2.1	<i>Rural Bank Operations</i>	87
28.	2.2	Kinerja Bank Perkreditan Rakyat	88	2.2	<i>Rural Bank Performance</i>	88
29.	2.3	Perkembangan Aset BPR Berdasarkan Lokasi BPR	89	2.3	<i>Growth of Assets Based Rural Bank Data</i>	89
30.	2.4	Jumlah BPR Berdasarkan Total Aset	90	2.4	<i>Rural Banks Based on Total Assets</i>	90
31.	2.5	Non Performing Loan (NPL) Bank Perkreditan Rakyat	91	2.5	<i>NPL of Rural Bank</i>	91
32.	2.6	NPL BPR Berdasarkan Lokasi	92	2.6	<i>NPL of Rural Banks Based On Location</i>	92
33.	2.7	Komposisi DPK Bank Perkreditan Rakyat	93	2.7	<i>Composition of Third Party Funds of Rural Bank</i>	93
34.	2.8	Komposisi DPK Berdasarkan Lokasi Penghimpunan	94	2.8	<i>Composition of Third Party Funds Based on Location</i>	94
35.	2.9	DPK BPR Berdasarkan Lokasi Penghimpun	95	2.9	<i>Third Party Funds of Rural Banks Based on Location</i>	95
36.	2.10	Suku Bunga Rata-rata DPK BPR	96	2.10	<i>Average of Third Party Interest Rates of Rural Banks</i>	96
37.	2.11	Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi	97	2.11	<i>Average of Credit Interest Rates of Rural Banks</i>	97
38.	2.12	Suku Bunga rata-rata Kredit BPR Berdasarkan Jenis Penggunaan	98	2.12	<i>Average of Credit Interest Rates of Rural Banks Based on Type of Use</i>	98
39.	2.13	Perkembangan Jumlah BPR	99	2.13	<i>Growth of Total Rural Bank</i>	99

NO.	NO. TABEL	JUDUL	HAL	TABLES	TOPIC	PAGES
40.	2.14	Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi	100	2.14	<i>Growth of Total Rural Bank Offices Based on Location</i>	100
41.	2.15	Kegiatan Usaha BPR Syariah	101	2.15	<i>Syariah Rural Bank</i>	101
42.	2.16	Aset dan Pembiayaan BPR Syariah	102	2.16	<i>Asset and Financing of Sharia Rural Bank)</i>	102
DATA PERKREDITAN			CREDIT DATA			
43.	3.1 – 3.6	Kredit dan NPL Bank Umum Konvensional – Modal Inti Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	104	3.1 – 3.6	<i>Credit and NPL Credit of Commercial Banks Group of Core Capital to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary</i>	104
44.	3.7 s.d 3.12	Kredit dan NPL Bank Umum Konvensional – Modal Inti Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	109	3.7 s.d 3.12	<i>Credit and NPL of Commercial Conventional Banks Group of Core Capital to Non Bank Third Party Based on Types and Orientation of Use</i>	109
45.	3.13	Kredit dan NPL Bank Umum berdasarkan Modal Inti Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu	114	3.13	<i>Credit and Non Performing Loan (NPL) of Commercial Banks based on Group of Core Capital to Non Bank Third Party Withdrawn By Card</i>	114
46.	3.1.a s.d 3.5.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	115	3.1.a s.d 3.5.a	<i>Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary</i>	115
47.	3.6a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit	120	3.6a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Location</i>	120
48.	3.7.a s.d 3.11.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	121	3.7.a s.d 3.11.a	<i>Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use</i>	121
49.	3.12.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit	126	3.12.a	<i>Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for [month] [year]</i>	126
50.	3.13.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	127	3.13.a	<i>Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location</i>	127
51.	3.14.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	128	3.14.a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary</i>	128
52.	3.15.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	129	3.15.a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank</i>	129
53.	3.16.a	Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit	130	3.16.a	<i>Credit Channeling (Off-Balance Sheet) and NPL of Commercial Banks Based on Industries Sector and non Industries Sector of Credit Channeling Beneficiary</i>	130

NO.	NO. TABEL	JUDUL	HAL	TABLES	TOPIC	PAGES
54.	3.17.a	Penerusan Kredit (Off-Balance Sheet) dan Non Performing Loan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	131	3.17.a	<i>Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers</i>	131
55.	3.18.a	Kredit BPR Berdasarkan Sektor Ekonomi	132	3.18.a	<i>Credit of Rural Banks Based on Economic Sector</i>	132
56.	3.19.a	Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan	133	3.19.a	<i>Credit of Rural Banks Based on Type of Use</i>	133
57.	3.20.a	Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur	134	3.20.a	<i>Credit of Rural Bank Based on Location</i>	134
58.	3.21.a	Kredit dan NPL MKM dan UMKM Berdasarkan Sektor Ekonomi	135	3.21.a	<i>Credit & NPL of MSMEs and SMEs Based on Economic Sector</i>	135
59.	3.22.a	Kredit dan NPL MKM dan UMKM Berdasarkan Jenis Penggunaan	136	3.22.a	<i>Credit & NPL of MSMEs and SMEs Based on Type Use</i>	136
60.	3.23.a	Kredit dan NPL Rincian Kredit MKM dan UMKM Menurut Kelompok Bank	137	3.23.a	<i>Credit & NPL of MSMEs and SMEs Based on Group of Bank</i>	137
61.	2.24.a	Kredit UMKM dan MKM Menurut Lokasi Proyek per Daerah Tingkat I	138	2.24.a	<i>Credit & NPL of MSMEs and SMEs Based on Project Location</i>	138

Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei ¹⁾	Jun ¹⁾	Jul ¹⁾	Agt ¹⁾	Sep ¹⁾	Okt ¹⁾	Nov ¹⁾	Des ¹⁾	Jan ¹⁾	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei
Penyaluran Dana / Distribution of Funds																
Bank Umum / Commercial Banks	9.098.135	10.114.135	11.065.740	10.859.185	10.962.167	10.968.054	11.004.378	11.169.976	11.260.502	11.337.259	11.621.114	11.553.744	11.589.528	11.714.942	11.730.845	11.801.256
Bank Perkreditan Rakyat / Rural Banks	148.709	161.831	175.631	177.095	178.188	179.829	181.735	183.052	184.363	186.291	188.212	187.662	186.986	186.777	187.588	187.730
SBI dan SBIS ¹⁾	18.785	12.420	2.866	2.257	2.266	2.276	764	19	20	-	-	-	-	-	-	-
Sumber Dana / Source of Funds																
Bank Umum / Commercial Banks	7.406.325	8.129.720	8.925.471	8.710.641	8.813.114	8.792.308	8.801.237	8.929.901	8.999.379	9.042.451	9.347.078	9.253.893	9.290.752	9.486.068	9.538.974	9.586.274
Bank Perkreditan Rakyat / Rural Banks	127.522	139.648	151.607	154.182	155.063	156.497	157.995	158.996	159.879	161.430	163.564	163.355	162.685	162.934	163.883	163.891
Jumlah Aset / Total Assets																
Bank Umum / Commercial Banks	9.177.894	10.112.304	11.113.314	10.888.888	11.052.100	11.030.031	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366
Bank Perkreditan Rakyat / Rural Banks	155.075	168.443	182.302	184.477	185.702	187.124	188.874	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006
Jumlah Bank / Total Banks																
Bank Umum / Commercial Banks	109	107	106	105	105	105	105	105	105	105	105	106	106	106	106	106
Bank Perkreditan Rakyat / Rural Banks	1.506	1.468	1.441	1.413	1.413	1.413	1.412	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388
Jumlah Kantor / Total Bank Offices																
Bank Umum / Commercial Banks	30.733	32.366	25.377	24.843	24.784	24.741	24.642	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150
Bank Perkreditan Rakyat / Rural Banks	5.913	5.871	6.044	6.033	6.044	6.049	6.055	6.054	6.043	6.049	6.047	6.047	6.050	6.041	6.026	6.007

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2022	2023								2024				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	6.497.620	6.644.325	6.723.224	6.751.633	6.804.986	6.907.547	6.975.423	7.038.547	7.186.935	7.150.426	7.188.333	7.336.880	7.398.760	7.460.641
- Kepada Pihak Ketiga / To Third Party	6.423.564	6.577.076	6.656.016	6.685.506	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114
Rupiah	5.475.409	5.643.064	5.722.366	5.753.546	5.790.232	5.862.323	5.887.747	5.962.973	6.082.640	6.038.236	6.087.081	6.181.036	6.206.709	6.254.871
Valas / Foreign Exchange	948.155	934.012	933.649	931.960	949.164	974.973	1.015.236	1.002.926	1.007.604	1.019.322	1.007.433	1.063.601	1.103.974	1.121.243
- Kepada Bank Lain / Inter Bank Credit/Financing	74.057	67.249	67.208	66.127	65.591	70.251	72.440	72.648	96.692	92.867	93.819	92.243	88.077	84.527
Rupiah	57.685	53.931	53.119	52.940	51.063	51.158	51.777	50.821	65.332	64.108	63.605	62.642	61.124	58.608
Valas / Foreign Exchange	16.371	13.318	14.089	13.187	14.528	19.094	20.663	21.826	31.360	28.760	30.214	29.601	26.953	25.919
b. Penempatan pada Bank Lain / Interbank Placement	245.442	242.412	232.940	230.154	213.546	245.278	233.968	248.040	258.375	269.217	288.631	294.873	278.392	281.345
- Giro / Demand Deposit	144.978	146.502	129.915	120.231	108.384	134.548	116.032	128.664	149.694	160.847	176.952	165.838	154.294	160.118
- Inter Bank Call Money / Inter Bank Call Money	85.345	79.443	88.168	94.969	85.031	93.610	91.374	96.950	89.153	90.788	89.930	104.935	102.809	92.888
- Deposito Berjangka / Time Deposits	8.596	9.965	10.320	11.493	14.557	11.014	18.116	16.220	14.565	11.538	14.076	17.128	13.580	19.164
- Lainnya / Others	6.523	6.503	4.538	3.460	5.573	6.106	8.447	6.206	4.963	6.043	7.673	6.972	7.710	9.174
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1.293.578	946.654	968.781	924.596	934.424	915.868	935.260	913.822	1.047.750	894.750	888.257	892.628	852.950	890.173
- Giro / Demand Deposit	753.482	628.502	614.616	619.598	616.533	620.555	587.110	597.207	649.718	574.751	553.521	513.561	571.780	544.568
- Fine Tune Operation (FTO)	398.999	217.809	174.801	178.974	201.151	155.302	198.415	164.552	231.117	185.908	200.277	174.099	146.623	185.904
- Fasbi	140.952	97.432	177.662	118.535	107.531	129.796	135.518	147.077	154.566	126.375	124.952	202.901	126.316	154.012
- Lainnya / Others	145	2.911	1.702	7.489	9.209	10.215	14.217	4.987	12.349	7.716	9.534	2.067	8.231	5.689
d. Surat Berharga / Securities	1.863.495	1.835.865	1.835.591	1.869.946	1.868.821	1.889.069	1.924.828	1.970.342	1.987.800	2.144.721	2.202.478	2.164.719	2.154.009	2.170.643
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.866	2.257	2.266	2.276	764	19	20	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	39.081	34.010	31.446	30.676	31.730	29.990	27.891	25.484	25.976	26.016	22.795	22.549	21.450	19.824
- Obligasi / Bonds	1.557.913	1.545.491	1.538.654	1.569.916	1.568.578	1.498.907	1.489.677	1.496.944	1.468.745	1.541.600	1.539.942	1.497.135	1.475.342	1.447.818
- Lainnya / Others	263.635	254.107	262.225	267.709	267.750	360.153	407.241	447.914	493.079	577.105	639.741	645.036	657.217	703.001
e. Penyertaan / Equity Investment	111.145	112.507	112.739	113.050	113.780	114.099	115.635	116.878	117.607	117.963	112.963	124.236	124.694	127.052
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	358.264	364.527	357.417	355.495	356.516	356.253	354.523	353.469	342.397	343.934	345.753	344.689	346.766	346.251
- Kredit & Pembiayaan yang diberikan / Credit & Financing	349.526	356.616	348.269	346.136	346.966	346.514	345.202	344.011	333.040	334.645	337.020	336.020	339.232	338.767
- Surat Berharga / Securities	2.024	2.689	3.335	3.443	3.680	3.119	3.638	3.982	3.838	3.838	3.207	2.917	2.014	2.046
- Lainnya / Others	6.715	5.222	6.446	6.024	6.106	6.059	6.202	5.820	5.375	5.451	5.527	5.752	5.520	5.438
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	28.582	21.756	18.091	17.551	19.048	24.485	35.244	22.518	19.530	27.364	20.809	23.286	37.198	32.215
h. Tagihan Lainnya / Other claims	667.613	691.140	713.384	705.630	693.256	717.376	685.621	674.586	661.649	605.726	537.304	533.631	538.075	492.935
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	8.153.590	8.007.690	8.042.101	8.064.492	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703
Rupiah	6.907.838	6.837.944	6.877.179	6.875.935	6.884.367	6.933.458	6.947.044	6.952.161	7.144.439	7.077.879	7.097.285	7.249.311	7.287.663	7.286.378
Giro / Demand Deposit	1.839.473	1.698.711	1.732.591	1.732.430	1.711.835	1.770.331	1.789.448	1.767.724	1.869.826	1.809.550	1.806.068	1.851.919	1.854.437	1.867.598
Tabungan / Saving	2.422.410	2.386.881	2.413.767	2.414.389	2.403.650	2.395.550	2.401.469	2.429.696	2.488.350	2.465.490	2.459.334	2.507.458	2.525.121	2.512.623
Simpanan Berjangka / Time Deposits	2.645.955	2.752.352	2.730.821	2.729.115	2.768.882	2.767.577	2.756.127	2.754.741	2.786.262	2.802.840	2.831.883	2.889.933	2.908.105	2.906.517
Valas / Foreign Exchange	1.245.752	1.169.746	1.164.922	1.188.557	1.198.503	1.213.711	1.251.766	1.264.046	1.313.490	1.337.403	1.343.559	1.351.910	1.365.351	1.412.325
Giro / Demand Deposit	706.687	664.053	682.769	691.483	698.314	701.367	743.517	759.026	792.724	806.309	812.217	811.896	830.543	862.098
Tabungan / Saving	192.775	186.090	179.047	179.174	178.303	181.074	179.511	180.702	180.833	185.266	185.112	185.951	191.454	194.383
Simpanan Berjangka / Time Deposits	346.290	319.603	303.105	317.900	321.886	331.270	328.738	324.319	339.933	345.828	346.231	354.062	343.354	355.844
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.127	6.895	17.387	12.649	9.138	11.490	9.200	10.080	17.579	16.113	14.186	15.276	11.143	16.929
c. Kewajiban kepada Bank lain / Interbank Liabilities	173.399	172.111	183.223	178.362	179.955	200.371	206.897	192.472	198.381	189.065	183.420	215.990	206.298	199.668
d. Surat Berharga yang diterbitkan / Issued Securities	115.117	105.921	108.267	103.232	102.483	97.947	98.399	97.655	99.040	104.030	103.599	99.904	95.242	94.406
e. Pinjaman yang Diterima / Loans received	293.291	256.521	262.494	257.779	259.593	264.895	274.876	280.175	308.328	308.021	304.945	304.258	314.338	318.871
Rupiah	88.881	85.285	83.515	84.650	84.254	84.050	85.088	83.856	98.029	99.044	99.025	97.470	97.625	96.820
Valas / Foreign Exchange	204.410	171.236	178.980	173.129	175.338	180.845	189.788	196.319	210.299	208.978	205.919	206.787	216.714	222.051
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	27.589	20.104	18.612	18.715	20.506	24.925	37.032	24.777	21.519	28.525	23.167	26.057	41.694	35.699
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	156.076	137.710	177.257	153.322	142.618	178.725	170.097	216.571	239.371	188.259	215.635	218.884	213.142	217.666
h. Setoran Jaminan / Guarantee Deposits	4.283	3.689	3.773	3.756	4.074	4.378	4.069	4.515	4.932	4.597	4.956	4.480	4.103	4.342
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	282.879	291.823	305.320	306.124	306.435	306.444	307.992	308.309	312.788	314.422	314.963	315.092	315.086	315.727
b. Cadangan / Reserves	88.915	94.592	97.497	97.677	97.677	97.675	97.667	97.667	97.664	98.326	100.460	100.767	100.767	104.449
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	675.740	762.798	758.028	757.661	757.322	757.349	757.375	757.399	738.593	983.116	979.316	856.640	849.440	843.320
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	201.817	98.665	119.973	141.113	160.704	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467
e. Tambahan modal disetor / Additional Paid In Capital	282.024	289.731	285.754	284.078	281.147	276.706	268.980	286.555	288.231	290.899	291.296	298.644	292.397	296.830
f. Modal Pinjaman / Loan Capital	78.111	75.335	73.953	74.304	74.641	75.288	82.620	80.391	78.930	74.003	71.980	69.979	71.085	71.068

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

Keterangan	2022	2023								2024				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	772.695	735.086	749.546	753.551	759.401	771.082	779.328	755.144	754.649	746.379	750.266	718.795	757.536	763.934
- Kepada Pihak Ketiga / To Third Party	769.034	732.539	746.944	750.995	756.827	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937
Rupiah	702.104	674.564	686.895	691.666	696.925	704.977	710.581	689.336	692.030	683.679	687.870	654.331	686.724	692.761
Valas / Foreign Exchange	66.930	57.975	60.049	59.329	59.901	63.256	66.229	63.279	59.506	59.650	58.988	61.177	66.917	67.176
- Kepada Bank Lain / Inter Bank Credit/Financing	3.662	2.547	2.602	2.556	2.575	2.849	2.518	2.529	3.113	3.050	3.398	3.287	3.896	3.997
Rupiah	3.176	2.186	2.381	2.411	2.382	2.456	2.428	2.439	3.006	2.919	2.937	2.795	3.366	3.412
Valas / Foreign Exchange	486	361	221	146	193	393	91	90	107	131	461	491	530	585
b. Penempatan pada Bank Lain / Interbank Placement	33.491	34.664	36.667	44.492	42.934	46.504	54.336	44.324	41.517	36.958	37.314	44.321	44.671	44.259
- Giro / Demand Deposit	13.967	13.844	12.177	13.404	11.641	14.304	11.617	11.025	14.110	11.950	10.872	13.365	14.273	15.425
- Inter Bank Call Money / Inter Bank Call Money	15.091	13.149	17.419	22.833	19.931	24.167	26.035	22.924	22.056	20.130	18.582	21.183	24.414	18.795
- Deposito Berjangka / Time Deposits	2.826	5.243	4.542	6.534	7.717	4.933	12.170	8.685	4.917	4.209	6.289	8.615	5.639	9.435
- Lainnya / Others	1.608	2.628	2.529	1.721	3.645	3.100	4.515	1.691	434	668	1.571	1.157	345	603
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	192.738	134.662	148.763	132.428	144.248	143.569	142.644	126.915	142.047	111.945	118.269	121.956	125.161	122.110
- Giro / Demand Deposit	102.611	84.642	91.875	84.050	89.568	84.382	83.451	80.645	83.653	71.033	69.327	67.527	73.896	74.035
- Fine Tune Operation (FTO)	48.397	25.077	22.897	20.557	28.137	26.202	28.396	12.987	16.506	15.045	20.081	15.773	19.697	16.388
- Fasi	41.601	24.839	34.010	27.820	26.542	32.985	30.796	33.282	41.878	25.858	28.851	38.647	31.558	31.439
- Lainnya / Others	129	105	1	0	0	0	1	0	10	10	10	10	10	247
d. Surat Berharga / Securities	227.226	222.224	219.622	220.628	220.561	225.005	227.976	232.474	241.420	241.308	245.386	243.853	266.880	276.963
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.990	-	-	-	-	19	20	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.774	4.856	4.759	4.949	4.055	4.516	4.269	4.481	5.499	3.076	3.273	3.198	3.580	3.764
- Obligasi / Bonds	190.174	188.478	184.052	187.983	189.807	186.693	183.972	184.958	183.677	182.180	179.490	170.234	189.598	188.499
- Lainnya / Others	29.288	28.890	30.811	27.696	26.699	33.776	39.715	43.035	52.244	56.053	62.623	70.421	73.702	84.700
e. Penyertaan / Equity Investment	1.845	859	859	860	860	860	861	811	809	795	796	796	3.071	3.079
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	24.024	24.379	24.001	24.308	24.651	24.921	25.519	24.774	24.370	25.495	25.731	24.853	28.391	28.442
- Kredit & Pembiayaan yang diberikan / Credit & Financing	23.341	23.713	23.289	23.598	23.938	24.191	24.770	24.082	23.568	24.717	24.938	24.049	27.577	27.652
- Surat Berharga / Securities	110	89	86	84	86	103	117	125	182	165	165	155	135	122
- Lainnya / Others	572	577	626	626	627	627	632	567	619	614	628	650	679	668
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.011	3.098	2.692	2.646	2.668	3.873	5.913	3.868	3.456	2.234	2.024	1.992	3.203	2.920
h. Tagihan Lainnya / Other claims	108.446	145.266	127.996	143.634	134.667	131.661	152.779	114.988	99.097	101.360	98.917	84.961	96.647	76.639
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	989.871	967.201	969.717	988.580	985.353	990.574	1.028.641	941.793	918.307	907.720	918.647	901.854	954.253	952.452
Rupiah	917.158	902.020	906.410	916.875	912.630	915.173	955.838	873.932	852.264	842.364	853.431	831.761	882.441	879.007
Giro / Demand Deposit	184.697	200.215	192.425	202.095	195.532	205.997	246.402	197.010	162.639	174.429	181.053	184.103	191.841	187.297
Tabungan / Saving	220.436	202.260	205.625	207.576	206.283	205.006	206.527	199.173	214.755	202.837	198.283	194.117	206.402	205.192
Simpanan Berjangka / Time Deposits	512.026	499.545	508.359	507.204	510.816	504.170	502.909	477.749	474.870	465.098	474.095	453.541	484.198	486.518
Valas / Foreign Exchange	72.713	65.181	63.307	71.706	72.723	75.401	72.803	67.861	66.043	65.356	65.216	70.093	71.811	73.445
Giro / Demand Deposit	30.274	24.960	24.149	28.264	29.148	30.062	30.145	26.131	27.384	27.652	26.707	31.694	30.356	31.596
Tabungan / Saving	4.969	4.189	4.713	4.523	4.363	4.967	4.713	4.692	4.375	4.512	4.724	4.609	4.239	4.383
Simpanan Berjangka / Time Deposits	37.470	36.032	34.444	38.919	39.213	40.372	37.944	37.038	34.283	33.192	33.785	33.789	37.217	37.465
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	436	1	572	1.490	2.110	1	2.959	4.074	5.183	3.988	2.822	3.132	2.040	1.809
c. Kewajiban kepada Bank lain / Interbank Liabilities	57.215	39.288	39.902	34.515	42.353	47.330	41.882	40.921	52.434	41.576	39.221	36.070	44.832	41.325
d. Surat Berharga yang diterbitkan / Issued Securities	16.863	14.048	14.471	15.018	14.456	15.114	14.191	13.941	16.034	14.449	14.146	12.665	12.417	12.584
e. Pinjaman yang Diterima / Loans received	35.748	23.837	23.623	23.838	24.422	24.915	25.839	25.679	26.636	27.793	27.531	22.596	34.782	33.474
Rupiah	22.804	14.430	14.517	14.755	15.326	15.916	16.589	16.649	17.906	18.803	19.051	13.881	21.637	21.721
Valas / Foreign Exchange	12.944	9.407	9.106	9.083	9.096	8.999	9.249	9.030	8.730	8.990	8.480	8.715	13.145	11.754
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.475	3.870	3.429	3.479	3.742	4.391	6.498	4.475	4.086	3.510	3.320	3.392	4.851	4.522
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	15.521	8.181	9.025	7.378	7.414	7.415	6.931	10.165	15.820	11.893	14.685	14.619	11.220	8.070
h. Setoran Jaminan / Guarantee Deposits	368	208	190	174	212	220	222	227	278	248	240	224	198	189
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	132.897	135.081	136.578	137.530	137.841	138.144	139.823	135.079	135.200	135.358	135.804	135.062	154.073	154.615
b. Cadangan / Reserves	24.230	26.761	26.986	27.136	27.136	27.133	27.131	26.487	26.562	27.223	27.223	27.223	28.053	28.438
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(14.366)	(7.127)	(7.560)	(7.727)	(7.994)	(7.991)	(7.991)	(8.544)	(7.973)	3.077	481	(6.466)	(20.728)	(22.723)
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	6.494	6.322	7.511	8.303	9.562	10.887	11.869	12.703	13.156	1.286	2.856	3.358	728	2.390
e. Tambahan modal disetor / Additional Paid In Capital	69.167	53.083	51.960	51.017	50.502	51.096	49.384	48.625	48.900	48.640	49.784	49.020	56.655	56.643
f. Modal Pinjaman / Loan Capital	16.040	9.384	9.384	9.396	9.417	9.448	9.506	9.456	8.979	9.019	9.013	9.028	13.065	13.065

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

Keterangan	2022	2023								2024				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	720.129	774.175	780.191	768.663	774.536	792.110	793.688	829.875	864.422	851.088	858.449	925.745	883.865	888.160
- Kepada Pihak Ketiga / To Third Party	703.766	759.933	765.958	755.214	761.245	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789
Rupiah	566.378	624.516	628.477	624.932	628.989	635.839	635.029	664.788	683.825	676.017	679.819	735.748	700.878	706.327
Valas / Foreign Exchange	137.389	135.417	137.481	130.283	132.256	139.436	140.725	146.856	150.967	148.727	151.024	164.438	159.165	157.462
- Kepada Bank Lain / Inter Bank Credit/Financing	16.362	14.242	14.233	13.448	13.292	16.835	17.933	18.231	29.630	26.344	27.606	25.560	23.821	24.371
Rupiah	13.282	12.006	11.266	11.218	11.039	10.755	10.572	9.275	12.833	12.277	12.246	11.141	10.578	10.323
Valas / Foreign Exchange	3.080	2.235	2.967	2.230	2.253	6.080	7.361	8.956	16.797	14.067	15.360	14.419	13.243	14.047
b. Penempatan pada Bank Lain / Interbank Placement	40.804	48.400	47.794	56.372	58.287	52.714	55.474	57.414	53.296	51.388	53.872	56.544	56.103	58.458
- Giro / Demand Deposit	9.725	12.387	15.407	11.655	15.836	14.696	16.167	12.440	14.505	15.410	16.395	17.045	12.925	17.386
- Inter Bank Call Money / Inter Bank Call Money	28.455	34.276	30.175	43.540	40.620	36.383	38.124	42.893	37.043	34.732	34.854	36.638	41.462	37.512
- Deposito Berjangka / Time Deposits	1.353	656	2.207	1.170	1.771	1.281	1.094	1.899	1.526	1.122	2.502	2.638	1.270	3.112
- Lainnya / Others	1.271	1.082	4	6	60	355	90	183	223	124	122	223	447	448
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	198.509	164.082	169.538	157.810	169.792	167.872	175.298	179.795	187.861	183.648	181.673	188.817	182.910	182.587
- Giro / Demand Deposit	82.287	78.058	77.015	78.836	76.827	74.019	77.154	85.377	95.471	79.006	79.058	72.258	83.037	81.291
- Inter Bank Call Money / Inter Bank Call Money	79.641	69.747	58.281	73.997	73.997	63.359	69.013	61.917	57.622	79.014	81.815	76.855	74.925	71.185
- Fasbi	36.574	16.234	34.241	19.266	15.278	29.747	29.091	32.251	34.307	25.628	20.799	39.703	23.524	29.203
- Lainnya / Others	6	43	-	410	3.690	748	41	250	461	-	1	1	1.424	908
d. Surat Berharga / Securities	218.064	237.737	243.352	250.159	246.399	252.689	253.406	274.351	270.620	304.824	309.787	308.556	292.515	305.245
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3.961	3.546	3.374	3.536	3.539	3.769	2.932	3.312	5.070	7.627	6.249	5.672	5.025	4.306
- Obligasi / Bonds	189.389	209.136	215.508	221.917	216.985	208.702	208.700	221.058	206.032	225.929	228.491	225.232	207.972	205.948
- Lainnya / Others	24.714	25.055	24.470	24.706	25.874	40.218	41.773	49.980	59.518	71.268	75.047	77.652	79.518	94.992
e. Penyertaan / Equity Investment	2.422	3.371	3.373	3.373	3.373	3.373	4.645	4.669	4.669	5.193	5.192	5.379	3.181	3.180
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	22.490	24.808	25.280	25.765	26.182	26.665	26.756	27.344	25.737	25.817	26.017	27.010	24.371	24.556
- Kredit & Pembiayaan yang diberikan / Credit & Financing	22.196	24.529	24.997	25.478	25.886	26.369	26.450	27.032	25.491	25.550	25.752	26.734	24.130	24.320
- Surat Berharga / Securities	20	19	17	18	18	16	16	17	15	20	20	23	20	20
- Lainnya / Others	275	260	266	269	278	280	289	295	231	247	245	253	221	216
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.995	6.264	5.943	5.643	6.319	8.281	12.483	6.581	5.116	10.369	7.645	8.641	14.102	11.510
h. Tagihan Lainnya / Other claims	107.048	124.026	117.265	118.049	115.091	117.145	104.505	115.793	92.830	102.416	101.652	117.648	107.364	103.783
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	888.107	927.335	921.540	924.830	921.385	926.219	936.907	985.231	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913
Rupiah	717.343	769.762	764.792	757.892	752.955	760.974	767.286	809.864	810.144	812.279	822.576	885.055	851.759	855.686
Giro / Demand Deposit	197.171	187.293	192.176	193.616	193.551	201.243	202.282	220.320	212.134	225.046	226.645	231.634	230.784	223.549
Tabungan / Saving	136.714	135.646	137.533	141.142	137.215	136.745	137.142	151.352	163.352	156.218	155.678	167.797	161.678	160.160
Simpanan Berjangka / Time Deposits	383.458	446.823	435.083	423.134	422.189	422.986	427.863	438.192	434.658	431.015	440.253	485.623	459.297	471.977
Valas / Foreign Exchange	170.764	157.573	158.748	166.938	168.430	165.245	169.621	175.367	179.139	191.016	188.523	191.760	186.567	195.227
Giro / Demand Deposit	104.215	96.732	98.808	105.885	105.756	104.834	106.286	114.938	110.490	117.387	118.139	119.980	121.952	121.682
Tabungan / Saving	14.362	12.070	11.465	11.536	11.109	10.993	10.765	7.627	7.719	9.420	9.246	8.393	8.075	8.725
Simpanan Berjangka / Time Deposits	52.186	48.771	46.476	49.516	51.565	49.418	52.570	52.802	60.930	64.209	61.138	63.386	56.539	64.820
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	0	198	0	0	0	1.032	0	0	659	431	559	0	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	41.206	45.907	51.098	46.966	46.298	56.421	51.377	57.546	56.468	60.051	60.215	75.598	58.349	57.987
d. Surat Berharga yang diterbitkan / Issued Securities	2.071	2.870	2.870	2.870	2.871	2.007	1.957	1.977	2.382	1.982	1.958	4.956	2.832	2.982
e. Pinjaman yang Diterima / Loans received	32.585	37.237	37.675	36.853	37.918	39.345	41.102	40.486	44.290	44.794	47.108	49.690	38.962	40.293
Rupiah	22.433	27.426	27.005	26.907	25.912	26.313	26.785	26.511	31.414	31.598	31.432	34.588	28.230	28.268
Valas / Foreign Exchange	10.152	9.811	10.670	9.945	12.005	13.032	14.316	13.975	12.876	13.196	15.676	15.102	10.732	12.025
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	9.576	6.265	5.821	5.753	5.970	7.395	11.637	8.043	6.951	9.540	7.923	8.882	13.991	11.980
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	16.136	9.260	20.071	11.619	16.635	19.007	10.837	17.157	25.028	19.227	25.616	19.767	19.344	18.371
h. Setoran Jaminan / Guarantee Deposits	849	902	738	714	732	1.022	891	908	1.115	956	1.091	994	693	847
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	44.691	51.691	63.691	63.691	63.691	63.691	63.691	68.551	72.940	74.328	74.384	75.203	56.216	56.216
b. Cadangan / Reserves	12.967	14.557	14.564	14.585	14.585	14.585	15.224	15.140	15.140	15.140	15.978	16.092	16.092	16.092
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	71.458	73.212	72.809	72.585	72.586	72.588	72.591	73.143	71.634	93.113	91.618	89.917	101.736	101.736
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	17.562	8.464	8.441	8.855	11.627	13.028	14.673	17.099	17.948	1.651	3.345	5.297	8.407	10.704
e. Tambahan modal disetor / Additional Paid In Capital	33.768	45.731	42.907	42.739	42.378	41.417	40.541	50.316	47.967	50.228	50.372	51.998	44.947	45.827
f. Modal Pinjaman / Loan Capital	11.622	16.822	16.824	16.855	16.908	16.985	17.136	17.006	16.453	16.581	14.709	14.752	10.854	10.852

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

Keterangan	2022	2023								2024				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	1.708.709	1.741.274	1.759.290	1.761.709	1.769.305	1.783.327	1.800.003	1.821.321	1.860.582	1.844.972	1.859.031	1.899.337	1.912.208	1.917.887
- Kepada Pihak Ketiga / To Third Party	1.687.209	1.722.053	1.740.297	1.743.092	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870
Rupiah	1.434.709	1.474.996	1.496.018	1.503.658	1.502.555	1.514.207	1.518.011	1.542.579	1.572.046	1.553.747	1.565.694	1.584.175	1.587.571	1.593.356
Valas / Foreign Exchange	252.500	247.057	244.279	239.434	247.606	250.682	261.389	257.977	262.861	265.914	268.509	290.636	302.064	301.514
- Kepada Bank Lain / Inter Bank Credit/Financing	21.499	19.221	18.993	18.617	19.144	18.438	20.603	20.765	25.675	25.311	24.828	24.526	22.574	23.017
Rupiah	14.752	14.089	14.169	14.155	13.469	12.461	14.050	14.368	18.001	17.458	17.120	16.725	15.545	15.991
Valas / Foreign Exchange	6.747	5.133	4.824	4.462	5.675	5.977	6.553	6.397	7.673	7.853	7.708	7.801	7.028	7.027
b. Penempatan pada Bank Lain / Interbank Placement	40.018	40.021	45.727	42.254	36.449	46.266	40.151	44.574	35.215	40.262	44.351	51.145	39.884	43.389
- Giro / Demand Deposit	28.369	28.579	28.534	29.187	21.929	27.618	26.027	29.016	23.141	23.395	25.946	28.053	24.442	27.858
- Inter Bank Call Money / Inter Bank Call Money	9.705	10.526	16.441	12.311	12.233	16.328	11.504	12.662	9.117	13.651	14.590	18.925	10.978	11.219
- Deposito Berjangka / Time Deposits	1.868	750	750	754	2.285	2.318	2.383	2.792	2.771	2.840	3.614	3.964	4.065	4.063
- Lainnya / Others	76	166	2	2	2	2	238	104	185	376	201	203	399	249
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	299.217	229.139	219.533	231.639	223.183	217.488	202.526	205.484	244.679	203.339	199.709	198.235	188.440	184.126
- Giro / Demand Deposit	147.389	142.270	148.474	136.936	146.294	138.547	128.319	128.175	125.155	137.306	121.979	116.721	119.806	116.405
- Fine Tune Operation (FTO)	109.994	62.579	40.902	58.158	54.000	38.526	39.924	47.214	54.257	34.900	40.369	32.048	38.426	24.562
- Fasbi	41.834	21.532	28.463	29.473	17.376	30.956	20.113	25.364	53.396	23.432	27.838	47.421	23.411	38.625
- Lainnya / Others	-	2.758	1.694	7.073	5.513	9.458	14.169	4.731	11.871	7.701	9.523	2.045	6.797	4.534
d. Surat Berharga / Securities	422.327	414.279	395.923	408.363	407.966	398.607	417.481	427.980	430.995	508.180	525.879	521.026	522.304	540.108
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	20.088	16.709	14.132	13.632	12.954	11.746	11.704	8.040	6.288	5.097	4.827	4.920	3.584	4.303
- Obligasi / Bonds	352.358	345.174	332.682	344.452	346.458	317.241	329.425	335.591	314.897	360.145	356.831	349.794	346.483	329.847
- Lainnya / Others	49.881	52.396	49.108	50.280	48.554	69.620	76.352	84.349	109.810	142.938	164.221	166.312	172.238	205.958
e. Penyertaan / Equity Investment	18.430	18.449	18.579	18.617	18.989	19.151	19.317	19.504	19.636	19.765	19.898	25.671	25.800	27.957
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	83.476	85.781	87.191	86.355	86.480	87.555	88.517	89.325	87.807	88.393	87.142	87.574	88.371	87.088
- Kredit & Pembiayaan yang diberikan / Credit & Financing	81.985	84.184	85.507	84.679	84.903	86.060	86.907	87.767	86.045	86.620	85.437	85.804	86.759	85.640
- Surat Berharga / Securities	121	214	311	319	333	333	336	390	582	595	535	539	374	388
- Lainnya / Others	1.369	1.383	1.372	1.357	1.243	1.162	1.273	1.169	1.181	1.170	1.231	1.238	1.060	1.060
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	9.628	7.584	5.604	5.616	6.075	7.614	10.974	7.542	6.871	8.102	6.610	7.425	12.050	10.980
h. Tagihan Lainnya / Other claims	137.418	159.884	193.677	182.701	178.334	201.761	180.048	165.013	193.407	125.931	112.612	118.004	105.337	100.895
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	1.992.606	1.985.756	1.957.973	1.992.488	1.992.819	1.984.073	1.978.115	1.994.825	2.070.642	2.056.903	2.068.855	2.108.243	2.112.419	2.115.651
Rupiah	1.654.644	1.665.040	1.647.160	1.661.399	1.661.396	1.652.741	1.646.001	1.648.518	1.712.137	1.710.735	1.723.245	1.746.086	1.751.468	1.752.902
Giro / Demand Deposit	425.604	419.377	413.057	413.378	407.768	409.055	401.820	413.211	436.747	434.026	438.067	440.558	435.334	444.111
Tabungan / Saving	429.721	419.437	431.079	431.628	431.002	428.812	426.282	430.973	440.174	441.789	439.705	447.274	448.417	444.266
Simpanan Berjangka / Time Deposits	799.318	826.226	803.023	816.393	822.626	814.873	817.899	804.334	835.217	834.920	845.472	858.253	867.717	864.524
Valas / Foreign Exchange	337.963	320.716	310.814	331.089	331.423	331.332	332.115	346.307	358.505	346.169	345.610	362.158	360.951	362.749
Giro / Demand Deposit	119.042	107.937	108.445	117.630	120.285	113.825	122.543	135.794	135.244	133.937	133.244	138.294	138.761	135.713
Tabungan / Saving	97.330	98.529	92.615	91.804	93.195	95.477	92.446	96.761	96.791	97.036	97.587	99.571	102.969	105.152
Simpanan Berjangka / Time Deposits	121.591	114.250	109.753	121.656	117.942	122.030	117.126	113.752	118.540	113.889	114.087	124.293	119.221	121.884
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	933	6.283	16.032	10.773	6.567	11.029	4.748	5.552	11.900	11.016	10.490	11.131	8.671	14.692
c. Kewajiban kepada Bank lain / Interbank Liabilities	25.479	32.604	38.237	50.783	41.342	49.812	61.355	46.373	39.931	44.986	37.844	51.486	44.679	48.096
d. Surat Berharga yang diterbitkan / Issued Securities	18.967	10.600	11.914	11.717	11.174	10.814	11.151	11.508	11.132	11.200	11.241	11.065	12.103	10.962
e. Pinjaman yang Diterima / Loans received	113.766	99.723	97.527	95.345	92.763	93.537	95.530	94.720	107.652	111.282	110.215	112.380	114.906	116.749
Rupiah	41.996	41.740	40.737	41.213	41.208	40.017	39.829	38.761	46.756	46.698	46.612	47.078	45.653	44.651
Valas / Foreign Exchange	71.771	57.983	56.790	54.131	51.555	53.520	55.702	55.960	60.896	64.584	63.602	65.302	69.253	72.098
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7.445	6.262	6.051	5.875	6.650	7.735	10.867	7.378	6.513	8.784	7.671	8.598	13.808	11.827
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	54.201	37.524	67.505	47.960	46.977	72.453	61.220	81.822	98.344	52.865	72.951	72.112	57.882	67.075
h. Setoran Jaminan / Guarantee Deposits	1.499	1.247	1.117	1.211	1.243	1.244	1.204	1.548	1.401	1.377	1.492	1.222	1.338	1.414
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	77.653	78.230	78.230	78.230	78.230	78.232	78.293	78.553	78.602	78.691	78.729	78.780	78.783	78.783
b. Cadangan / Reserves	40.756	41.904	44.579	44.586	44.588	44.588	44.589	44.589	44.593	44.593	44.594	44.757	44.767	48.061
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	142.364	164.886	160.752	160.775	160.703	160.726	160.748	160.772	160.801	199.776	200.067	193.495	188.738	184.614
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	34.417	17.487	20.732	24.323	27.832	30.457	33.296	35.462	38.700	3.332	6.624	10.707	13.239	16.631
e. Tambahan modal disetor / Additional Paid In Capital	73.526	77.223	77.367	77.071	76.307	74.519	72.456	76.475	77.507	77.581	77.371	83.742	80.542	82.326
f. Modal Pinjaman / Loan Capital	31.602	30.930	30.042	30.161	30.357	30.648	31.295	29.660	29.353	29.843	29.771	27.556	28.073	28.070

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

Keterangan	2022	2023								2024				
		Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	3.296.088	3.393.791	3.434.197	3.467.710	3.501.743	3.561.029	3.602.405	3.632.206	3.707.282	3.707.987	3.720.597	3.793.003	3.845.151	3.890.660
- Kepada Pihak Ketiga / To Third Party	3.263.554	3.362.552	3.402.816	3.436.205	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518
Rupiah	2.772.217	2.868.988	2.910.976	2.933.290	2.961.763	3.007.301	3.024.126	3.066.270	3.134.739	3.124.793	3.153.698	3.206.782	3.231.536	3.262.426
Valas / Foreign Exchange	491.337	493.563	491.840	502.914	509.400	521.599	546.893	534.814	534.269	545.032	528.913	547.350	575.828	595.092
- Kepada Bank Lain / Inter Bank Credit/Financing	32.533	31.239	31.381	31.505	30.580	32.129	31.386	31.123	38.274	38.162	37.987	38.871	37.787	33.142
Rupiah	26.475	25.650	25.303	25.157	24.173	25.486	24.727	24.739	31.491	31.453	31.302	31.981	31.635	28.881
Valas / Foreign Exchange	6.058	5.588	6.077	6.349	6.407	6.643	6.659	6.383	6.783	6.709	6.684	6.890	6.152	4.261
b. Penempatan pada Bank Lain / Interbank Placement	131.128	119.328	102.753	87.035	75.875	99.794	84.007	101.727	128.346	140.609	153.094	142.864	137.733	135.239
- Giro / Demand Deposit	92.917	91.892	73.796	65.984	58.978	77.930	62.222	76.183	97.938	110.093	123.740	107.375	102.653	99.449
- Inter Bank Call Money / Inter Bank Call Money	32.094	21.492	24.132	16.286	12.246	16.733	15.711	18.471	20.936	22.275	21.905	28.189	25.955	25.362
- Deposito Berjangka / Time Deposits	2.548	3.317	2.821	3.034	2.785	2.482	2.469	2.844	5.351	3.367	1.671	1.911	2.606	2.555
- Lainnya / Others	3.569	2.628	2.003	1.731	1.867	2.649	3.605	4.229	4.120	4.875	5.779	5.389	6.519	7.874
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	603.115	418.770	430.927	402.720	397.201	386.939	414.793	401.629	473.163	395.818	388.607	383.620	356.438	401.351
- Giro / Demand Deposit	421.195	323.532	297.252	319.776	303.845	323.606	298.186	303.009	345.438	287.406	283.156	257.055	295.040	272.836
- Fine Tune Operation (FTO)	160.967	60.406	52.720	40.962	45.016	27.216	61.082	42.434	102.733	56.948	58.012	49.423	13.575	73.769
- Fasbi	20.943	34.827	80.948	41.976	48.334	36.109	55.519	56.180	24.985	51.458	47.439	77.131	47.823	54.745
- Lainnya / Others	10	6	7	6	6	8	6	6	7	6	0	11	0	0
d. Surat Berharga / Securities	995.878	961.625	976.694	990.796	993.895	1.012.769	1.025.966	1.035.537	1.044.765	1.090.409	1.121.427	1.091.284	1.072.310	1.048.327
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	876	2.257	2.266	2.276	764	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.258	8.900	9.180	8.559	11.182	9.959	8.985	9.651	9.119	10.216	8.446	8.758	9.261	7.451
- Obligasi / Bonds	825.992	802.703	807.411	815.564	815.327	786.271	767.580	755.337	764.138	773.346	775.131	751.875	731.289	723.524
- Lainnya / Others	159.753	147.766	157.837	164.398	166.622	216.539	249.400	270.549	271.507	306.847	337.850	330.651	331.759	317.351
e. Penyertaan / Equity Investment	88.448	89.827	89.928	90.000	90.558	90.716	90.812	90.952	91.563	92.077	92.389	92.642	92.836	92.836
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	228.275	229.558	220.945	219.067	219.203	217.112	213.731	212.025	204.483	204.229	206.863	205.251	205.633	206.166
- Kredit & Pembiayaan yang diberikan / Credit & Financing	222.004	224.191	214.476	212.380	212.240	209.893	207.075	205.129	197.936	197.758	200.892	199.433	200.765	201.155
- Surat Berharga / Securities	1.772	2.366	2.287	2.914	3.006	3.229	2.649	3.107	3.203	3.059	2.486	2.200	1.486	1.517
- Lainnya / Others	4.498	3.001	4.182	3.772	3.957	3.990	4.007	3.788	3.344	3.412	3.484	3.619	3.382	3.495
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3.948	4.810	3.852	3.645	3.986	4.716	5.873	4.527	4.088	6.658	4.531	5.228	7.843	6.805
h. Tagihan Lainnya / Other claims	314.702	261.965	274.446	261.245	265.164	266.809	248.290	278.793	276.315	276.019	224.124	213.018	228.728	211.617
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	4.283.006	4.127.398	4.192.871	4.158.594	4.183.313	4.246.303	4.255.147	4.294.358	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687
Rupiah	3.618.693	3.501.121	3.558.817	3.539.769	3.557.387	3.604.570	3.577.919	3.619.847	3.769.893	3.712.502	3.698.034	3.786.410	3.801.995	3.798.783
Giro / Demand Deposit	1.032.001	891.826	934.932	923.342	914.984	954.035	938.944	937.183	1.058.307	976.049	960.303	995.624	996.479	1.012.641
Tabungan / Saving	1.635.539	1.629.539	1.639.530	1.634.043	1.629.151	1.624.986	1.631.518	1.648.198	1.670.070	1.664.646	1.665.668	1.698.270	1.708.624	1.702.645
Simpanan Berjangka / Time Deposits	951.153	979.757	984.355	982.384	1.013.252	1.025.549	1.007.456	1.034.466	1.041.517	1.071.807	1.072.063	1.092.515	1.096.893	1.083.497
Valas / Foreign Exchange	664.313	626.276	634.053	618.825	625.927	641.733	677.228	674.511	709.803	734.862	744.209	727.899	746.022	780.905
Giro / Demand Deposit	453.155	434.424	451.368	439.705	443.124	452.646	484.543	482.163	511.675	526.027	533.433	521.928	539.473	573.107
Tabungan / Saving	76.114	71.303	70.253	71.311	69.637	69.636	71.586	71.621	71.947	74.297	73.555	73.377	76.171	76.122
Simpanan Berjangka / Time Deposits	135.043	120.550	112.432	107.809	113.166	119.451	121.099	120.726	126.180	134.538	137.220	132.594	130.378	131.675
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	757	611	585	385	460	460	461	454	496	450	443	453	432	427
c. Kewajiban kepada Bank lain / Interbank Liabilities	49.498	54.312	53.987	46.098	49.962	46.808	52.283	47.632	49.547	42.452	46.139	52.836	58.438	52.261
d. Surat Berharga yang diterbitkan / Issued Securities	77.216	78.403	79.012	73.627	73.983	70.013	71.100	70.229	69.492	76.399	76.255	71.217	67.891	67.878
e. Pinjaman yang Diterima / Loans received	111.191	95.723	103.670	101.744	104.491	107.099	112.405	119.290	129.750	124.152	120.091	119.591	125.689	128.355
Rupiah	1.648	1.689	1.255	1.775	1.809	1.805	1.884	1.936	1.953	1.945	1.931	1.923	2.105	2.180
Valas / Foreign Exchange	109.543	94.035	102.414	99.969	102.682	105.294	110.521	117.354	127.797	122.208	118.161	117.669	123.584	126.175
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.092	3.707	3.311	3.608	4.143	5.404	8.031	4.881	3.969	6.691	4.254	5.185	9.044	7.369
g. Kewajiban Lainnya (mencakup Tagihan Aseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	70.217	82.744	80.656	86.365	71.591	79.851	91.108	107.426	100.179	104.274	102.383	112.387	124.696	124.139
h. Setoran Jaminan / Guarantee Deposits	1.567	1.332	1.728	1.658	1.887	1.892	1.753	1.831	2.137	2.016	2.133	2.039	1.873	1.892
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	27.638	26.821	26.821	26.673	26.673	26.377	26.186	26.126	26.046	26.046	26.046	26.046	26.014	26.113
b. Cadangan / Reserves	10.961	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.369	11.855	11.855	11.855
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	476.284	532.026	532.027	532.028	532.027	532.027	532.028	532.029	514.130	687.150	687.150	579.694	579.694	579.694
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	143.344	66.391	83.288	98.632	111.683	126.093	141.494	156.362	173.521	14.610	26.537	42.510	56.971	71.736
e. Tambahan modal disetor / Additional Paid In Capital	105.563	113.694	113.521	113.251	111.961	109.674	106.599	111.139	113.857	114.450	113.768	113.884	110.253	112.033
f. Modal Pinjaman / Loan Capital	18.846	18.200	17.703	17.892	17.958	18.207	24.684	24.269	24.144	18.560	18.488	18.643	19.092	19.081

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

Keterangan	2021	2022	2023							2024					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses															
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	773.902	811.458	397.543	477.070	559.611	642.865	725.997	809.188	890.058	977.001	97.181	179.011	267.816	354.546	442.901
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	13.904	9.436	11.066	12.664	14.258	15.809	17.468	19.063	20.916	1.694	3.155	4.733	6.121	7.831
b. Dari Penempatan pada bank lain / From interbank placement	2.691	5.409	4.471	5.498	6.588	7.637	8.663	9.739	10.985	12.037	1.207	2.252	3.467	4.656	5.942
c. Dari surat berharga / From securities	87.345	94.584	45.536	54.568	63.637	72.669	81.597	90.745	100.275	110.038	10.665	20.849	31.650	42.005	52.008
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	487.587	523.468	247.684	297.798	349.708	401.893	454.043	505.822	554.888	608.443	61.035	112.742	169.046	222.865	277.131
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	520.202	245.748	295.480	347.027	398.621	450.585	501.840	550.457	603.518	60.098	111.227	166.924	220.154	273.822
- kepada bank lain / To other Bank	2.643	3.267	1.936	2.319	2.682	3.271	3.458	3.983	4.431	4.925	937	1.515	2.123	2.711	3.309
e. Lainnya / Others	186.539	174.093	90.415	108.140	127.013	146.407	165.885	185.413	204.848	225.568	22.581	40.013	58.919	78.899	99.989
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	342.699	323.610	181.608	216.813	253.115	290.709	329.498	368.262	405.167	447.336	52.601	91.585	134.040	177.114	220.623
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	484	240	280	343	460	420	455	477	553	27	68	130	208	293
b. Kewajiban pada Bank lain / Interbank Liabilities	5.618	6.833	4.415	5.534	6.705	7.738	8.839	10.943	11.156	12.374	1.203	2.351	3.575	4.789	4.737
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	129.628	77.391	93.420	110.114	127.055	143.897	161.802	179.720	199.055	20.256	39.200	59.672	79.838	100.937
- Giro / Demand Deposit	24.161	27.740	16.997	20.471	24.211	27.927	31.750	35.916	40.416	45.132	5.110	9.703	14.699	19.485	25.034
- Tabungan / Saving	17.181	15.492	7.105	8.521	9.998	11.477	12.943	14.451	16.001	17.834	1.599	3.109	4.679	6.248	7.838
- Simpanan Berjangka / Time deposits	99.502	86.396	53.290	64.428	75.906	87.652	99.204	111.434	123.303	136.088	13.547	26.388	40.294	54.105	68.064
d. Surat Berharga / Securities	9.797	10.297	3.714	4.428	5.192	5.955	6.700	7.489	8.451	9.397	944	1.534	2.529	3.300	4.663
e. Pinjaman yang diterima / Loans received	6.908	13.077	6.995	8.227	9.599	10.731	12.388	13.528	14.859	16.115	3.981	4.220	5.566	7.140	8.712
f. Lainnya / Others	174.872	163.291	88.852	104.925	121.161	138.771	157.254	174.045	190.504	209.843	26.191	44.212	62.567	81.840	101.281
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	431.203	487.848	215.935	260.257	306.495	352.155	396.499	440.925	484.892	529.665	44.581	87.425	133.775	177.431	222.278
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	460.019	522.998	227.838	275.999	335.295	363.684	373.255	419.070	478.808	664.976	147.813	433.677	171.204	223.705	271.224
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	20.448	10.408	6.327	11.257	12.866	13.364	13.410	14.864	15.706	16.855	1.644	2.781	4.034	4.528	6.144
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	0	2	0	0	57	3	-	0	5.074	1
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	60	276	549	577	659	848	979	1.063	1.159	1.360	316	371	570	789	917
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	318.768	137.661	161.192	198.855	208.732	201.675	226.491	266.718	426.023	122.175	392.520	107.302	136.903	167.153
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	87.234	97.515	40.711	50.294	59.243	67.772	76.291	85.779	93.735	103.364	8.061	16.277	25.901	35.023	46.588
f. Lainnya / Others	143.612	96.030	42.590	52.678	63.673	72.969	80.898	90.873	101.489	117.317	15.615	21.729	33.397	41.388	50.421
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	716.871	762.897	320.195	386.129	464.923	514.917	543.838	608.179	687.763	889.851	166.316	475.558	228.828	304.133	369.019
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	2.341	701	4.578	5.269	5.388	6.275	6.681	6.581	6.403	569	845	1.372	1.797	1.564
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	454	632	197	237	237	238	237	237	237	715	-	-	-	4	1
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	158	77	68	94	94	227	229	230	234	225	222	501	668	747
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	307.170	131.855	154.525	191.373	200.557	192.235	216.498	255.793	413.583	121.759	390.462	104.780	133.722	163.027
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	171.698	73.677	88.932	105.125	120.304	132.394	145.799	161.156	174.447	19.008	36.533	51.234	69.503	83.810
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.404	5.196	2.355	2.854	3.512	4.113	4.583	5.195	5.683	6.097	523	1.151	1.380	1.813	2.470
g. Lainnya / Others	268.059	275.703	111.332	134.936	159.314	184.221	207.889	233.540	258.083	288.372	24.232	46.344	69.562	96.625	117.400
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	174.352	247.949	123.578	150.126	176.868	200.923	225.915	251.816	275.936	304.790	26.078	45.545	76.151	97.004	124.483
E. Pendapatan non-operasional / Non Operational Income	20.216	38.631	21.133	24.919	29.134	33.065	36.205	41.069	48.023	52.221	6.027	13.860	16.033	23.159	28.305
F. Beban non-operasional / Non Operational Expenses	20.411	34.081	22.034	25.762	30.143	33.662	36.969	42.130	47.863	52.567	5.764	10.301	15.243	21.679	26.900
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4.550	(901)	(843)	(1.009)	(597)	(765)	(1.061)	160	(346)	264	3.559	790	1.481	1.404
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	174.271	252.499	122.677	149.283	175.860	200.326	225.150	250.755	276.097	304.445	26.341	49.104	76.941	98.484	125.887
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	125.725	(158)	(190)	(216)	(242)	(298)	(329)	(368)	146.960	(28)	(59)	(99)	(129)	(166)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.586	125.715	(158)	(190)	(215)	(242)	(298)	(329)	(368)	146.908	(28)	(59)	(99)	(129)	(166)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	201.817	98.665	119.973	141.113	160.704	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467

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

Keterangan	2021	2022	2023							2024					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses															
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	136.178	141.972	67.050	80.699	95.889	110.646	124.979	140.199	148.225	161.325	14.655	28.826	41.800	59.070	74.366
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.297	2.543	1.224	1.448	1.669	1.864	2.100	2.347	2.497	2.874	205	387	592	807	1.018
b. Dari Penempatan pada bank lain / From interbank placement	873	964	786	953	1.172	1.386	1.616	1.893	2.002	2.059	217	457	706	951	1.206
c. Dari surat berharga / From securities	11.759	12.673	6.421	7.864	9.257	10.623	11.952	13.030	14.110	15.244	1.394	2.803	4.019	5.788	7.363
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	64.408	71.646	32.257	38.818	46.728	53.840	60.896	68.358	70.887	77.252	6.773	13.282	18.919	26.258	32.935
- kepada pihak ketiga bukan bank / To Third Party non Bank	64.218	71.570	32.220	38.775	46.677	53.782	60.830	68.286	70.808	77.163	6.760	13.256	18.879	26.205	32.869
- kepada bank lain / To other Bank	190	76	37	44	51	59	66	72	79	89	13	26	39	53	66
e. Lainnya / Others	56.840	54.146	26.363	31.615	37.062	42.932	48.415	54.571	58.729	63.897	6.066	11.897	17.563	25.266	31.844
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86.768	83.805	40.421	48.700	57.184	66.162	76.207	85.594	90.476	98.313	9.635	18.735	27.054	39.264	49.461
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	137	114	63	72	78	169	86	96	97	117	8	20	34	52	60
b. Kewajiban pada Bank lain / Interbank Liabilities	895	1.566	993	1.188	1.403	1.606	1.879	2.079	2.283	2.567	310	583	851	1.242	1.504
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28.410	26.515	13.328	16.062	18.982	21.879	24.660	27.667	29.409	32.059	2.985	5.797	8.333	11.876	14.993
- Giro / Demand Deposit	3.207	2.847	1.363	1.634	1.921	2.186	2.457	2.767	2.800	3.131	280	563	874	1.174	1.491
- Tabungan / Saving	2.801	3.403	1.297	1.552	1.817	2.082	2.345	2.622	2.793	3.044	282	556	804	1.177	1.481
- Simpanan Berjangka / Time deposits	22.401	20.265	10.668	12.877	15.244	17.611	19.859	22.278	23.816	25.884	2.423	4.678	6.655	9.525	12.021
d. Surat Berharga / Securities	1.403	1.801	515	615	717	816	903	1.026	1.270	1.447	105	204	261	434	536
e. Pinjaman yang diterima / Loans received	515	1.169	521	626	736	843	953	1.070	1.181	1.325	134	262	316	749	948
f. Lainnya / Others	55.389	52.640	25.001	30.136	35.268	40.849	47.725	53.655	56.236	60.798	6.094	11.869	17.259	24.912	31.420
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	49.410	58.167	26.630	31.999	38.705	44.483	48.773	54.605	57.749	63.012	5.020	10.091	14.746	19.806	24.905
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	105.924	55.502	25.256	26.275	35.113	36.768	39.054	44.580	45.389	52.565	4.359	6.478	8.820	14.066	18.228
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.418	1.012	506	613	702	743									
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	718	893	1.285	1.354	75	141	175	379	455
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	136	304	285	303	420	491	534	580	727	191	222	416	562	668
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86.289	36.694	18.771	18.590	26.298	26.703	27.871	32.002	31.617	37.085	2.133	3.099	4.013	6.596	9.120
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	5.778	5.810	2.247	2.698	3.176	3.842	4.438	5.022	5.447	6.034	479	960	1.450	2.104	2.669
f. Lainnya / Others	11.415	11.850	3.427	4.089	4.634	5.060	5.535	6.128	6.460	7.365	1478	2.057	2.767	4.426	5.316
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147.717	102.965	43.881	48.446	62.721	68.519	73.322	83.268	86.092	97.805	7.625	12.897	19.219	33.008	40.150
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	510	322	350	388	379	534	734	1019	976	51	74	93	217	206
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	1	12	0	40	40	40	40	40	40	40	-	-	-	4	1
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	143	55	55	77	77	208	208	208	208	149	149	426	577	633
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83.510	35.598	18.289	17.957	25.590	25.979	26.718	30.765	30.165	35.368	2.004	2.510	3.740	6.284	8.706
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23.825	24.620	8.589	10.064	12.592	14.265	14.345	16.194	17.221	19.199	2.288	3.690	5.249	12.018	13.299
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	904	859	301	412	644	796	884	965	1.042	1.149	62	103	147	198	251
g. Lainnya / Others	38.159	41.223	16.325	19.568	23.390	26.984	30.593	34.363	36.397	40.865	3.071	6.371	9.564	13.710	17.054
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	7.616	10.704	8.005	9.828	11.097	12.732	14.505	15.916	17.046	17.773	1.754	3.672	4.347	865	2.983
E. Pendapatan non - operasional / Non Operational Income	6.062	9.328	4.563	5.395	6.260	7.062	7.889	9.301	10.084	11.259	1.583	2.913	4.133	6.220	7.409
F. Beban non - operasional / Non Operational Expenses	6.038	9.684	4.755	5.697	6.597	7.402	8.280	9.770	10.517	11.634	1.686	2.999	4.308	6.247	7.513
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(356)	(192)	(302)	(337)	(340)	(391)	(469)	(433)	(375)	(103)	(86)	(175)	(27)	(105)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	7.640	10.348	7.813	9.526	10.759	12.392	14.114	15.447	16.613	17.398	1.651	3.585	4.172	838	2.879
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.306	4.804	-	-	-	-	-	-	-	5.154	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.031	4.804	-	-	1	-	-	-	-	5.154	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4.510	6.494	6.322	7.511	8.303	9.562	10.887	11.869	12.703	13.156	1.286	2.856	3.358	728	2.390

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

Keterangan	2021	2022	2023							2024					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	104.090	107.720	57.914	69.697	81.946	94.259	106.632	119.509	137.185	152.752	13.762	26.627	42.584	54.443	68.890
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.022	3.184	2.167	2.582	3.001	3.434	3.872	4.381	4.915	5.405	475	919	1.462	1.963	2.496
b. Dari Penempatan pada bank lain / From interbank placement	383	766	877	1.071	1.286	1.500	1.724	1.945	2.400	2.632	240	421	639	840	1.056
c. Dari surat berharga / From securities	9.637	11.684	6.584	8.097	9.281	10.683	12.087	13.523	15.523	17.151	1.701	3.305	5.324	6.685	8.458
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53.880	57.640	28.850	34.856	41.003	47.052	53.138	59.470	67.770	75.311	6.577	12.740	20.661	26.831	33.852
- kepada pihak ketiga bukan bank / To Third Party non Bank	53.720	57.303	28.540	34.480	40.571	46.562	52.593	58.844	67.071	74.542	6.473	12.532	20.356	26.432	33.364
- kepada bank lain / To other Bank	160	337	311	376	433	490	545	625	698	769	105	208	305	399	488
e. Lainnya / Others	38.168	34.445	19.436	23.091	27.374	31.590	35.811	40.191	46.578	52.252	4.769	9.244	14.497	18.123	23.027
2. Beban Bunga / Interest Expenses	61.091	54.300	33.258	39.933	46.906	53.979	60.962	68.315	78.089	87.521	8.363	16.024	25.481	31.644	40.077
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	0	0	0	0	10	1	2	4	16	18
b. Kewajiban pada Bank lain / Interbank Liabilities	835	900	977	1.212	1.446	1.690	1.922	2.201	2.515	2.767	280	541	871	1.005	1.242
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	20.716	19.046	12.421	14.900	17.429	19.899	22.312	24.845	28.448	31.505	2.959	5.666	9.162	11.716	14.880
- Giro / Demand Deposit	2.171	2.675	1.383	1.673	1.996	2.313	2.625	2.971	3.615	3.974	415	802	1.198	1.593	2.022
- Tabungan / Saving	1.660	1.669	776	939	1.104	1.266	1.427	1.595	1.855	2.120	218	412	649	783	996
- Simpanan Berjangka / Time deposits	16.885	14.702	10.262	12.287	14.329	16.320	18.260	20.279	22.978	25.411	2.326	4.452	7.315	9.339	11.861
d. Surat Berharga / Securities	1.310	1.013	560	668	784	899	1.012	1.118	1.220	1.357	273	204	591	628	735
e. Pinjaman yang diterima / Loans received	1.116	960	1.008	1.220	1.435	1.648	1.860	2.086	2.310	2.520	259	501	838	814	1.017
f. Lainnya / Others	37.032	32.382	18.291	21.933	25.812	29.843	33.854	38.064	43.596	49.362	4.591	9.110	14.015	17.465	22.184
g. Koreksi atas pendapatan bunga / Corrections	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42.998	53.420	24.656	29.764	35.039	40.280	45.670	51.194	59.097	65.231	5.399	10.603	17.102	22.798	28.813
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83.649	214.590	96.623	126.246	160.904	170.203	156.185	181.463	203.769	223.674	31.911	365.909	71.093	84.150	96.717
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.750	1.364	702	4.661	5.400	5.406	5.418	5.461	5.614	5.708	558	481	816	609	975
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	0	0	0	0	57	-	-	0	1	1
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	140	235	280	342	415	463	504	553	607	125	148	154	227	248
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65.579	201.538	90.268	114.175	147.025	154.794	139.675	163.812	184.837	202.502	29.633	362.943	65.802	79.126	90.336
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	6.026	7.259	3.089	3.677	4.318	4.977	5.572	6.180	7.100	7.795	589	1.174	1.818	2.306	2.928
f. Lainnya / Others	10.259	4.288	2.328	3.454	3.819	4.610	5.058	5.506	5.664	7.006	1.005	1.163	2.503	1.881	2.228
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113.549	246.170	110.987	145.782	183.716	196.103	185.407	213.876	242.647	266.862	35.259	372.324	81.792	96.469	112.204
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	709	217	4.040	4.544	4.587	4.837	4.858	4.994	4.819	275	409	752	457	625
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	-	0	0	1	-	-	-	444	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	22	12	16	17	18	21	22	26	77	74	75	91	114
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62.517	197.839	89.258	112.964	145.628	153.008	137.305	161.205	182.264	199.797	29.412	362.112	64.826	77.904	88.818
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17.787	11.280	5.596	9.763	11.073	12.729	14.077	15.338	17.233	19.532	2.298	3.064	5.840	4.668	5.794
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1.029	1.369	743	873	1.055	1.194	1.319	1.601	1.715	1.686	138	367	397	522	655
g. Lainnya / Others	31.634	34.973	15.151	18.131	21.400	24.568	27.851	30.853	36.420	40.558	3.059	6.298	9.901	12.826	16.197
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	13.098	21.840	10.291	10.228	12.228	14.380	16.448	18.782	20.218	22.043	2.051	4.188	6.403	10.479	13.325
E. Pendapatan non - operasional / Non Operational Income	2.057	1.465	1.594	1.811	1.792	1.782	1.450	1.339	3.316	3.193	573	370	817	1.238	1.361
F. Beban non - operasional / Non Operational Expenses	1.940	1.123	958	1.088	1.047	1.006	906	1.023	1.296	1.025	468	294	367	773	864
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	343	636	723	746	776	544	316	2.021	2.167	105	77	450	464	497
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13.216	22.182	10.927	10.951	12.973	15.156	16.992	19.097	22.238	24.211	2.156	4.264	6.853	10.943	13.823
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.756	2.989	(158)	(190)	(216)	(242)	(298)	(329)	(368)	1.925	(28)	(59)	(99)	(129)	(166)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.756	2.989	(158)	(190)	(216)	(242)	(298)	(329)	(368)	1.925	(28)	(59)	(99)	(129)	(166)
K. Jumlah labarugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11.034	17.562	8.464	8.441	9.855	11.627	13.028	14.673	17.099	17.948	1.651	3.345	5.297	8.407	10.704

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

Keterangan	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	208.880	208.189	100.885	121.232	141.919	162.960	183.889	204.847	225.576	247.683	22.213	43.176	65.829	87.665	110.003
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.887	4.209	3.351	3.907	4.490	5.139	5.715	6.314	6.910	7.523	564	1.022	1.497	1.916	2.313
b. Dari Penempatan pada bank lain / From interbank placement	370	532	442	538	649	759	873	963	1.068	1.174	111	227	364	472	592
c. Dari surat berharga / From securities	25.630	24.785	11.075	13.193	15.417	17.621	19.773	22.093	24.349	26.852	2.698	5.335	8.174	10.971	13.694
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115.366	122.977	57.690	69.581	81.528	93.645	105.788	118.013	130.082	142.711	12.566	24.709	38.016	50.602	63.275
- kepada pihak ketiga bukan bank / To Third Party non Bank	114.457	122.091	57.134	68.913	80.750	92.756	104.792	116.907	128.862	141.365	12.412	24.408	37.555	49.993	62.513
- kepada bank lain / To other Bank	909	886	557	667	778	888	996	1.106	1.221	1.346	153	301	461	609	762
e. Lainnya / Others	64.628	55.687	28.327	34.013	39.834	45.796	51.741	57.464	63.165	69.424	6.275	11.883	17.778	23.704	30.129
2. Beban Bunga / Interest Expenses	112.375	100.834	55.527	66.665	78.308	90.180	101.974	113.781	125.515	138.494	13.185	25.435	38.501	51.515	64.924
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	369	178	206	265	289	332	357	378	423	18	46	90	135	201
b. Kewajiban pada Bank lain / Interbank Liabilities	479	712	379	570	741	890	1.081	1.289	1.498	1.714	175	352	521	707	877
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41.875	38.499	23.808	28.763	33.903	39.198	44.346	49.673	54.911	60.651	6.006	11.642	17.727	23.712	29.778
- Giro / Demand Deposit	6.390	7.522	4.585	5.544	6.553	7.544	8.549	9.546	10.540	11.757	1.258	2.386	3.630	4.828	6.043
- Tabungan / Saving	5.566	5.166	2.722	3.292	3.888	4.496	5.087	5.668	6.251	6.865	624	1.229	1.841	2.444	3.033
- Simpanan Berjangka / Time deposits	29.919	25.810	16.501	19.928	23.462	27.158	30.710	34.459	38.120	42.029	4.124	8.027	12.256	16.441	20.702
d. Surat Berharga / Securities	4.252	2.967	1.161	1.358	1.569	1.787	2.014	2.273	2.557	2.870	263	533	779	991	1.202
e. Pinjaman yang diterima / Loans received	3.291	4.288	2.856	3.424	4.013	4.584	5.138	5.702	6.234	6.831	641	1.246	1.884	2.540	3.212
f. Lainnya / Others	62.388	54.000	27.146	32.344	37.818	43.431	49.064	54.487	59.937	66.005	6.083	11.615	17.500	23.430	29.654
g. Koreksi atas pendapatan bunga / Corrections	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96.505	107.355	45.358	54.567	63.612	72.780	81.915	91.065	100.061	109.189	9.028	17.742	27.328	36.151	45.079
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55.850	54.586	26.738	31.280	35.783	39.788	44.090	48.098	55.429	62.282	6.559	11.111	16.830	22.657	29.044
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6.476	3.185	2.664	3.140	3.512	3.504	3.414	4.059	3.649	4.176	489	868	1.223	1.203	1.617
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	0	-	10	12	15	13	25	25	26	26	0	1	0	0	1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.770	17.694	7.607	9.073	9.910	10.832	11.684	13.485	17.473	19.553	2.413	2.996	4.533	7.150	10.337
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	17.130	18.693	8.715	10.499	12.078	13.716	15.391	17.057	18.729	20.706	1.598	3.418	5.772	7.381	9.028
f. Lainnya / Others	13.473	15.014	7.743	8.556	10.268	11.723	13.576	15.473	17.821	19.553	2.059	3.828	5.301	6.922	8.061
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119.625	118.467	50.580	60.500	69.483	78.590	88.814	98.412	111.736	122.761	11.826	21.339	31.697	43.768	54.755
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	957	55	82	196	192	545	730	212	250	148	234	354	904	519
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	0,8	15,1	-	1	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15.451	13.012	6.425	7.855	8.306	9.259	10.212	11.659	15.239	16.565	2.855	3.540	5.041	7.801	10.796
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43.455	37.955	16.320	19.198	22.007	24.251	27.413	29.444	33.301	35.555	2.837	5.530	7.778	10.493	12.367
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1.733	2.107	899	1.085	1.270	1.476	1.677	1.863	2.075	2.333	264	524	700	923	1.226
g. Lainnya / Others	58.497	64.422	26.882	32.279	37.705	43.412	48.966	54.718	60.910	68.057	5.722	11.511	17.824	23.647	29.847
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	32.729	43.474	21.516	25.347	29.911	33.978	37.191	40.751	43.753	48.710	3.761	7.513	12.461	15.040	19.368
E. Pendapatan non-operasional / Non Operational Income	10.817	21.721	14.570	17.209	20.500	23.592	26.185	29.625	33.710	36.670	3.742	7.177	10.763	15.109	18.907
F. Beban non-operasional / Non Operational Expenses	10.362	21.746	14.131	16.530	19.881	22.632	25.083	28.568	32.966	36.677	3.277	6.326	9.773	13.603	17.390
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	(25)	438	679	619	960	1.102	1.057	744	(6)	465	851	990	1.506	1.517
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	33.298	43.449	21.954	26.027	30.531	34.938	38.293	41.808	44.497	48.704	4.226	8.364	13.451	16.545	20.885
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12.158	15.391	-	-	-	-	-	-	-	16.369	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12.158	15.380	-	-	-	-	-	-	-	16.317	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26.279	34.417	17.487	20.732	24.323	27.832	30.457	33.296	35.462	38.700	3.332	6.624	10.707	13.239	16.637

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

Keterangan	2021	2022	2023							2024					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	324.755	353.577	171.693	205.441	239.857	275.000	310.497	344.633	379.073	415.241	46.551	80.381	117.603	153.368	189.642
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.535	3.967	2.694	3.128	3.503	3.822	4.122	4.427	4.741	5.114	450	827	1.182	1.435	2.003
b. Dari Penempatan pada bank lain / From interbank placement	1.065	3.147	2.366	2.936	3.481	3.991	4.451	4.939	5.515	6.172	639	1.147	1.758	2.392	3.087
c. Dari surat berharga / From securities	40.318	45.441	21.457	25.415	29.681	33.743	37.786	42.099	46.293	50.792	4.872	9.406	14.133	18.562	22.493
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	253.933	271.205	128.886	154.543	180.450	207.356	234.220	259.981	286.148	313.169	35.119	62.011	91.451	119.174	147.068
- kepada pihak ketiga bukan bank / To Third Party non Bank	252.549	269.237	127.854	153.312	179.029	205.521	232.369	257.802	283.715	310.448	34.453	61.031	90.134	117.524	145.076
- kepada bank lain / To other Bank	1.384	1.968	1.032	1.231	1.420	1.834	1.851	2.180	2.433	2.722	666	980	1.317	1.650	1.992
e. Lainnya / Others	26.903	29.816	16.290	19.421	22.743	26.089	29.918	33.187	36.375	39.995	5.472	6.989	9.081	11.804	14.989
2. Beban Bunga / Interest Expenses	82.464	84.671	52.402	61.515	70.717	80.388	90.356	100.572	111.087	123.008	21.418	31.391	43.005	54.691	66.161
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	1	0	2	1	2	2	2	2	2	0	0	2	5	14
b. Kewajiban pada Bank lain / Interbank Liabilities	3.409	3.655	2.066	2.563	3.115	3.552	3.957	5.375	4.860	5.326	438	875	1.332	1.835	1.113
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	49.843	45.568	27.834	33.695	39.800	46.079	52.578	59.616	66.952	74.840	8.306	16.094	24.451	32.534	41.286
- Giro / Demand Deposit	12.393	14.696	9.666	11.620	13.741	15.883	18.119	20.632	23.461	26.271	3.157	5.952	8.997	11.890	15.478
- Tabungan / Saving	7.154	5.253	2.309	2.738	3.188	3.634	4.084	4.566	5.102	5.805	474	911	1.386	1.844	2.328
- Simpanan Berjangka / Time deposits	30.296	25.619	15.859	19.337	22.871	26.562	30.375	34.418	38.388	42.764	4.675	9.231	14.068	18.800	23.480
d. Surat Berharga / Securities	2.832	4.517	1.477	1.787	2.123	2.452	2.772	3.073	3.404	3.722	303	593	899	1.248	2.191
e. Pinjaman yang diterima / Loans received	1.986	6.660	2.611	2.957	3.416	3.655	4.437	4.669	5.135	5.439	2.948	2.211	2.528	3.037	3.534
f. Lainnya / Others	20.063	24.269	18.414	20.512	22.263	24.647	26.611	27.838	30.735	33.678	9.424	11.617	13.792	16.033	18.023
g. Koreksi atas pendapatan bunga / Corrections	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242.291	268.906	119.291	143.926	169.140	194.612	220.141	244.061	267.986	292.233	25.133	48.990	74.599	98.676	123.481
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.597	198.321	79.221	92.198	103.496	116.925	133.925	144.929	174.221	326.454	104.985	50.179	74.462	102.832	127.236
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	9.804	4.848	2.455	2.843	3.251	3.710	3.860	4.452	5.158	5.617	522	1.291	1.820	2.338	3.096
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	5.073	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	38.028	62.842	21.014	19.355	15.621	16.403	22.445	17.192	32.790	166.883	87.996	23.481	32.955	44.031	57.360
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	58.300	65.753	26.661	33.421	39.671	45.236	50.890	57.519	62.459	68.829	5.395	10.726	16.861	23.232	31.964
f. Lainnya / Others	108.464	64.878	29.092	36.579	44.952	51.576	56.729	65.767	73.814	85.125	11.072	14.681	22.825	28.158	34.816
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	335.979	295.295	114.747	131.401	149.003	171.705	196.295	212.623	247.288	402.423	111.605	68.998	96.120	130.888	161.911
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	165	107	107	142	230	359	360	357	358	95	128	172	219	214
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	108	620	197	197	197	197	197	197	197	231	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	30.308	60.721	17.883	15.749	11.850	12.311	17.999	12.870	28.125	161.854	87.487	22.300	31.172	41.733	54.706
e. Penyusutan/Amortisasi / Depreciation/Amortizations	164.841	97.843	43.172	49.906	59.453	69.060	76.559	84.823	93.402	100.161	11.584	24.249	32.367	42.325	52.350
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	737	861	412	484	542	648	703	767	851	928	59	157	136	170	337
g. Lainnya / Others	139.769	135.085	52.975	64.958	76.819	89.259	100.478	113.606	124.357	138.891	12.380	22.164	32.273	46.442	54.303
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	120.909	171.932	83.766	104.722	123.633	139.832	157.771	176.367	194.919	216.264	18.512	30.171	52.940	70.620	88.806
E. Pendapatan non - operasional / Non Operational Income	1.279	6.116	407	504	581	629	681	805	913	1.099	129	3.399	320	593	628
F. Beban non - operasional / Non Operational Expenses	2.071	1.528	2.189	2.448	2.617	2.622	2.701	2.769	3.084	3.230	333	681	795	1.056	1.134
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	4.588	(1.783)	(1.944)	(2.036)	(1.993)	(2.020)	(1.965)	(2.171)	(2.132)	(204)	2.718	(475)	(462)	(505)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120.118	176.520	81.983	102.779	121.596	137.839	155.751	174.403	192.748	214.132	18.308	32.890	52.465	70.158	88.301
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	70.641	102.541	-	-	-	-	-	-	-	123.512	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	70.641	102.541	-	-	-	-	-	-	-	123.512	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98.383	143.344	66.391	83.288	98.632	111.683	126.093	141.494	156.362	173.521	14.610	28.537	42.510	56.971	71.736

Tabel 1.11.

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	1.213.629	1.447.440	1.466.140	1.419.280	1.495.454	1.560.272	1.548.378	1.703.060	1.698.518	1.591.926	1.831.800	1.678.533	1.745.457	1.844.959	1.844.355
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	41.525	32.934	44.824	53.829	56.422	60.082	59.775	62.171	60.980	59.296	57.169	57.409	54.115	53.521	54.385
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	1.163.491	1.405.654	1.408.756	1.354.661	1.427.640	1.485.944	1.473.528	1.623.230	1.622.265	1.518.870	1.652.964	1.671.849	1.671.744	1.773.448	1.772.744
- Lainnya / Others	8.613	8.851	12.561	10.789	11.392	14.245	15.074	17.658	15.273	13.760	22.238	17.275	19.598	17.990	17.226
Kewajiban Komitmen / Committed Liabilities	3.113.244	3.664.205	3.533.120	3.503.857	3.562.318	3.610.783	3.637.625	3.779.384	3.827.479	3.648.305	3.884.643	3.841.291	3.867.654	4.036.986	4.022.709
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	1.705.175	2.142.859	1.996.490	1.996.559	2.019.165	2.037.765	2.070.549	2.092.125	2.098.925	2.028.018	2.101.928	2.091.872	2.079.770	2.130.376	2.142.880
- Committed	429.072	479.975	549.901	551.987	561.961	553.939	562.344	567.574	560.593	521.916	545.584	549.334	550.996	558.271	569.269
- Uncommitted	1.276.104	1.662.883	1.446.590	1.444.572	1.457.205	1.483.826	1.508.205	1.524.552	1.538.333	1.506.102	1.556.344	1.542.538	1.526.774	1.572.105	1.573.611
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	24.251	17.762	17.645	15.800	15.173	12.508	16.030	15.261	16.446	16.978	16.406	19.277	20.141	26.288	25.215
- Committed	3.874	2.897	3.787	2.851	3.075	4.128	2.903	3.619	3.493	1.339	1.379	1.417	1.269	1.311	2.803
- Uncommitted	20.377	14.865	13.858	12.949	12.098	8.380	13.127	11.642	12.953	15.639	15.027	17.860	18.871	24.977	22.412
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	85.063	101.522	84.408	85.605	81.889	82.858	86.832	95.495	90.970	84.005	83.412	83.799	77.415	78.560	84.053
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.285.893	1.388.554	1.416.618	1.388.549	1.427.565	1.459.845	1.448.062	1.559.346	1.605.519	1.505.814	1.665.416	1.628.711	1.669.110	1.782.418	1.747.821
- Lainnya / Others	12.862	13.509	17.960	17.344	18.526	17.808	16.153	17.156	15.619	13.490	17.482	17.632	21.219	19.344	22.739
Tagihan Kontinjensi / Contingent Claims	269.045	273.728	265.017	270.845	281.373	286.833	281.350	291.047	301.384	301.337	300.915	260.885	266.624	276.716	277.867
- Garansi yang diterima / Received guarantees	204.276	249.893	239.446	244.984	255.528	260.573	254.711	262.870	273.274	275.473	274.590	235.638	239.718	251.371	251.841
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	53.711	1.811	2.028	2.084	2.142	2.170	2.197	2.251	2.284	1.591	1.616	1.489	1.475	1.504	1.520
- Lainnya / Others	11.058	22.024	23.543	23.776	23.704	24.089	24.441	25.926	25.825	24.273	24.709	23.758	25.432	23.841	24.507
Kewajiban Kontinjensi / Contingent Liabilities	348.030	388.567	359.407	368960,406	377.574	381.617	392.235	395.368	384.886	395.260	377.396	372.684	385.791	387.032	397.043
- Garansi yang diberikan / Issued guarantees	345.453	384.200	354.108	363.289	371.848	375.729	386.208	389.229	378.561	388.471	370.443	365.724	379.029	380.009	389.840
- Lainnya / Others	2.576	4.367	5.299	5670,940917	5.726	5.888	6.027	6.139	6.326	6.789	6.953	6.960	6.762	7.022	7.203
Lainnya / Others	696.230	578.345	538.012	550.784	556.983	564.785	572.357	576.101	578.394	602.308	585.820	591.613	599.706	611.791	619.322
- Penerusan Kredit/pembiayaan / Channelling	11.477	7.342	7.445	7.506	7.501	7.615	7.752	7.770	7.741	7.709	7.665	7.620	7.620	7.605	7.576
- Aset produktif yang dihapusbukkan / Written off earning assets	627.791	570.265	529.793	542.487	548.643	556.320	563.731	567.440	569.754	593.689	577.229	583.048	591.119	603.204	610.750
- Kredit/Pembiayaan yang diberikan / Credit disbursed	548.614	562.649	522.409	535.102	541.253	548.932	557.509	561.193	563.449	587.383	570.916	576.738	584.801	596.866	604.412
- Lainnya / Others	79.177	7.616	7.384	7.385	7.390	7.387	6.223	6.247	6.305	6.306	6.313	6.310	6.318	6.338	6.338
- Aset produktif yang dihapustagih / Charged off earning assets	56.962	739	774	791	839	851	873	891	899	910	927	936	967	982	996
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	49.558	739	774	791	839	851	873	891	899	910	927	936	967	982	996
- Lainnya / Others	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / <i>Committed Claims</i>	418.224	228.624	197.845	186.840	191.287	187.998	185.456	203.028	196.338	210.367	69.147	66.544	75.203	78.761	107.773
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	4.866	1.543	3.110	4.613	4.714	4.834	3.742	3.838	3.756	8.353	7.958	8.399	8.016	7.886	7.965
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	412.539	226.286	193.324	180.716	184.583	181.291	176.725	193.435	187.908	197.482	54.705	51.935	61.105	65.969	93.710
- Lainnya / <i>Others</i>	819	794	1.412	1.512	1.991	1.873	4.988	5.754	4.674	4.532	6.484	6.211	6.082	4.906	6.098
Kewajiban Komitmen / <i>Committed Liabilities</i>	538.929	375.654	341.416	338.402	343.311	343.580	344.623	360.269	348.004	349.865	171.556	167.182	176.273	193.367	225.364
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	145.539	115.563	125.711	126.112	133.369	136.544	137.843	141.374	132.769	125.341	113.579	110.646	112.600	122.065	122.630
- <i>Committed</i>	35.456	37.410	43.492	41.968	42.366	45.186	43.926	45.283	44.201	37.675	39.362	39.402	39.260	41.634	39.970
- <i>Uncommitted</i>	110.084	78.153	82.220	84.144	91.063	91.358	93.917	96.092	88.568	87.665	74.217	71.245	73.340	80.432	82.661
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	157	155	474	349	383	410	431	445	386	409	497	533	429	455	478
- <i>Committed</i>	30	64	238	114	136	144	131	135	134	104	117	112	88	149	127
- <i>Uncommitted</i>	127	91	237	235	247	265	300	310	252	305	380	421	341	306	350
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	5.633	2.212	1.827	2.130	1.911	1.567	2.073	2.137	2.248	2.238	1.962	2.166	1.590	1.774	2.181
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	384.112	254.418	208.338	204.084	201.929	199.232	201.562	213.409	209.750	220.380	52.240	50.583	57.590	64.353	96.554
- Lainnya / <i>Others</i>	3.487	3.306	5.065	5.727	5.719	5.827	2.713	2.903	2.852	1.498	3.278	3.254	4.064	4.721	3.522
Tagihan Kontinjensi / <i>Contingent Claims</i>	36.834	29.605	22.615	25.773	27.037	28.944	26.078	26.962	28.959	39.272	27.563	26.840	27.168	29.655	30.836
- Garansi yang diterima / <i>Received guarantees</i>	28.407	18.930	15.980	19.087	20.313	22.151	19.228	20.058	22.063	33.337	21.644	20.866	21.195	20.860	22.165
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	7.088	1.058	1.241	1.272	1.332	1.367	1.407	1.451	1.484	791	794	626	641	647	663
- Lainnya / <i>Others</i>	1.339	9.618	5.394	5.413	5.392	5.426	5.443	5.454	5.412	5.143	5.125	5.349	5.333	8.148	8.008
Kewajiban Kontinjensi / <i>Contingent Liabilities</i>	28.150	17.738	14.112	15.067,06153	15.711	14.238	15.196	14.982	13.934	16.620	13.166	12.506	12.548	13.042	12.905
- Garansi yang diberikan / <i>Issued guarantees</i>	27.909	17.000	13.309	14.182	14.890	13.379	14.387	14.160	13.117	15.712	12.183	11.537	11.939	12.217	11.991
- Lainnya / <i>Others</i>	241	738	803	885,4102625	821	859	808	822	816	907	983	970	609	824	913
Lainnya / <i>Others</i>	62.084	61.978	52.595	53.605	53.355	55.237	54.797	55.642	52.882	53.913	53.411	53.940	54.153	70.255	71.184
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	532	257	244	243	242	241	241	241	150	147	619	619	617	626	625
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	53.302	61.714	52.337	53.340	53.064	54.947	54.507	55.352	52.683	53.717	52.720	53.253	53.464	69.559	70.488
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	52.770	61.215	51.840	52.843	52.568	54.451	54.011	54.855	52.111	53.148	51.817	52.349	52.560	68.655	69.584
- Lainnya / <i>Others</i>	532	499	497	497	497	497	497	497	572	569	903	903	904	904	904
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	8.251	8	14	23	49	49	49	49	49	49	71	68	71	71	71
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	8.200	8	14	23	49	49	49	49	49	49	71	68	71	71	71
- Lainnya / <i>Others</i>	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / <i>Committed Claims</i>	212.427	431.775	461.034	438.532	454.724	483.015	496.376	563.921	525.014	449.645	632.876	605.561	613.315	654.698	577.458
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	7.713	5.560	8.652	8.654	8.704	8.789	8.917	9.163	8.949	5.497	5.631	5.608	5.657	4.173	4.983
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	197.606	419.051	443.762	422.401	438.467	466.504	478.886	545.655	507.097	435.708	618.623	591.338	598.839	641.471	563.914
- Lainnya / <i>Others</i>	7.108	7.164	8.619	7.478	7.554	7.721	8.572	9.104	8.969	8.441	8.622	8.614	8.820	9.055	8.561
Kewajiban Komitmen / <i>Committed Liabilities</i>	550.557	717.966	760.542	766.359	775.106	790.591	807.598	827.358	818.846	740.682	934.612	959.386	938.082	982.268	891.848
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	321.373	381.014	367.502	375.773	382.635	390.775	399.862	381.966	374.718	358.643	380.212	379.927	378.924	383.300	384.511
- <i>Committed</i>	52.557	58.917	58.564	60.419	62.378	62.928	62.386	57.567	37.341	37.678	37.358	38.631	35.650	32.875	33.994
- <i>Uncommitted</i>	268.816	322.096	314.074	315.355	320.258	327.847	337.476	324.398	337.377	320.965	342.854	341.296	343.274	350.425	350.517
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	7.964	5.266	4.346	3.935	1.818	1.054	4.904	4.723	6.439	8.092	7.152	7.981	9.424	13.029	11.236
- <i>Committed</i>	53	353	217	213	228	238	224	158	325	286	285	263	209	204	207
- <i>Uncommitted</i>	7.912	4.913	4.129	3.722	1.590	817	4.679	4.565	6.114	7.806	6.867	7.718	9.215	12.825	11.029
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	8.751	8.212	8.047	7.055	8.449	6.321	8.233	8.511	5.647	4.916	4.739	5.105	5.089	4.322	5.125
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	205.797	315.921	372.793	371.848	374.410	384.589	385.913	423.457	423.291	360.237	533.585	557.417	536.111	572.536	481.991
- Lainnya / <i>Others</i>	6.672	7.553	8.026	7.748	7.794	7.851	8.687	8.701	8.750	8.794	8.925	8.956	9.533	9.080	8.985
Tagihan Kontinjensi / <i>Contingent Claims</i>	101.202	57.426	63.344	59.122	64.393	63.952	65.410	65.620	63.744	54.165	61.138	59.545	61.641	58.074	53.855
- Garansi yang diterima / <i>Received guarantees</i>	94.855	56.671	58.021	53.736	59.274	58.716	60.009	60.054	57.617	48.743	55.401	55.007	55.799	56.910	52.684
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	6.330	81	88	87	86	93	86	87	85	83	87	88	85	86	86
- Lainnya / <i>Others</i>	17	674	5.235	5.299	5.033	5.144	5.315	5.479	6.041	5.339	5.650	4.359	5.758	1.078	1.085
Kewajiban Kontinjensi / <i>Contingent Liabilities</i>	24.515	29.329	30.502	30.059	31.429	32.489	32.871	33.519	33.400	31.205	30.829	31.542	30.840	30.635	31.491
- Garansi yang diberikan / <i>Issued guarantees</i>	24.273	28.955	30.129	29.685	31.056	32.255	32.637	33.285	33.163	30.971	30.595	31.308	30.606	30.400	31.257
- Lainnya / <i>Others</i>	242	374	374	374	374	234	234	234	237	234	234	234	234	234	234
Lainnya / <i>Others</i>	56.757	45.261	56.798	59.113	59.369	59.055	60.102	59.301	56.415	69.132	56.926	56.770	58.226	44.859	45.552
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	6.211	1.774	1.753	1.742	1.742	1.741	1.741	1.741	1.830	1.830	1.356	1.355	1.355	1.355	1.354
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	44.899	43.476	55.033	57.350	57.604	57.291	58.338	57.538	54.563	67.280	55.570	55.415	56.870	43.503	44.197
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	43.724	42.721	54.280	56.596	56.851	56.537	57.585	56.784	53.809	66.518	55.143	54.988	56.443	43.075	43.769
- Lainnya / <i>Others</i>	1.174	755	753	753	754	754	754	754	754	762	427	427	428	428	428
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	5.648	10	10	10	22	22	22	22	22	22	0	0	0	0	0
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	5.648	10	10	10	22	22	22	22	22	22	0	0	0	0	0
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	303.252	448.901	486.234	494.149	504.412	535.837	501.328	575.997	562.125	538.889	599.528	570.631	584.886	603.935	639.881
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	28.946	25.831	33.061	40.563	43.005	46.459	47.115	49.171	48.276	45.446	43.579	43.402	40.442	41.462	41.437
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	274.112	422.597	452.795	453.054	460.378	486.914	453.572	525.389	512.780	493.217	553.949	526.340	543.138	560.548	597.872
- Lainnya / Others	194	473	378	532	1.029	2.465	640	1.438	1.070	225	2.000	889	1.307	1.924	573
Kewajiban Komitmen / Committed Liabilities	938.903	1.177.302	1.221.021	1.204.254	1.218.580	1.265.263	1.236.038	1.329.880	1.345.777	1.316.953	1.422.104	1.395.014	1.399.503	1.439.563	1.467.049
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	609.276	733.622	753.205	737.552	746.132	770.107	770.011	791.056	802.843	802.050	842.648	834.316	825.915	841.149	847.619
- Committed	79.500	105.556	111.995	111.558	109.763	108.019	107.981	107.005	104.964	105.230	108.851	109.169	112.906	116.177	115.133
- Uncommitted	529.777	628.066	641.210	625.994	636.369	662.088	662.030	684.051	697.879	696.820	733.797	725.147	713.009	724.972	732.486
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	9.875	9.700	9.436	9.008	10.259	7.298	7.744	6.345	6.170	7.310	7.553	9.511	9.305	11.838	11.025
- Committed	134	36	34	34	28	26	36	20	23	20	13	32	32	31	33
- Uncommitted	9.741	9.664	9.402	8.974	10.231	7.273	7.708	6.326	6.147	7.290	7.541	9.479	9.272	11.807	10.992
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	20.575	18.586	19.838	18.698	17.914	17.771	18.281	18.888	17.402	16.619	17.179	18.394	18.407	17.993	18.015
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	296.654	413.232	435.651	436.108	440.779	466.955	437.033	509.829	516.043	488.731	551.166	528.765	542.011	564.580	584.981
- Lainnya / Others	2.523	2.163	2.890	2.888	3.496	3.131	2.969	3.762	3.318	2.244	3.556	4.028	3.865	4.003	5.410
Tagihan Kontinjensi / Contingent Claims	58.054	119.118	114.530	114.341	115.233	118.630	118.235	122.597	121.710	118.205	121.301	121.394	122.292	132.623	128.688
- Garansi yang diterima / Received guarantees	32.465	107.129	101.368	101.008	101.689	104.868	104.320	107.371	107.116	104.191	107.127	107.069	107.708	117.748	113.019
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	16.250	672	700	725	724	710	703	714	715	717	736	775	749	771	771
- Lainnya / Others	9.340	11.316	12.463	12.608	12.820	13.052	13.212	14.512	13.880	13.297	13.439	13.551	13.835	14.105	14.898
Kewajiban Kontinjensi / Contingent Liabilities	44.514	55.987	54.167	55.038	55.345	56.690	57.418	57.001	57.429	58.901	57.362	57.098	58.356	58.284	58.931
- Garansi yang diberikan / Issued guarantees	43.981	55.455	53.611	54.449	54.820	56.207	56.928	56.568	57.048	58.518	56.980	56.814	58.079	58.043	58.679
- Lainnya / Others	532	532	556	590	525	484	490	434	381	384	382	284	277	241	253
Lainnya / Others	185.306	132.256	123.310	123.884	124.939	124.751	125.329	124.128	133.772	133.734	131.283	132.074	132.797	133.738	135.263
- Penerusan Kredit/pembiayaan / Channelling	386	386	386	386	386	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukkan / Written off earning assets	148.402	131.150	122.174	122.740	123.785	123.586	124.141	122.923	132.559	132.510	130.042	130.821	131.515	132.441	133.953
- Kredit/Pembiayaan yang diberikan / Credit disbursed	141.846	129.080	120.131	120.697	121.740	121.526	123.252	122.024	131.667	131.620	129.155	129.935	130.627	131.546	133.058
- Lainnya / Others	6.556	2.070	2.043	2.043	2.045	2.060	889	899	892	890	887	886	888	896	895
- Aset produktif yang dihapustagih / Charged off earning assets	36.519	720	750	758	768	780	802	820	827	839	855	868	896	911	925
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	29.165	720	750	758	768	780	802	820	827	839	855	868	896	911	925
- Lainnya / Others	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	279.726	338.140	319.836	299.758	345.031	353.422	365.218	360.114	415.040	393.025	530.249	435.798	472.052	507.565	519.242
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	279.234	337.720	317.684	298.491	344.212	351.235	364.345	358.752	414.480	392.463	525.116	434.236	468.663	505.460	517.249
- Lainnya / Others	492	420	2.152	1.268	819	2.186	874	1.362	560	563	5.133	1.562	3.389	2.105	1.993
Kewajiban Komitmen / Committed Liabilities	1.084.855	1.393.284	1.204.832	1.194.842	1.225.321	1.211.350	1.249.366	1.261.877	1.314.852	1.240.805	1.356.371	1.319.709	1.352.796	1.421.788	1.438.447
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	628.987	912.660	744.936	757.122	757.029	740.338	762.833	777.729	788.595	741.985	765.489	766.983	762.331	783.861	788.120
- Committed	261.559	278.092	335.850	338.043	347.454	337.806	348.051	357.719	374.087	341.333	360.013	362.131	363.180	367.584	380.172
- Uncommitted	367.427	634.568	409.086	419.079	409.575	402.532	414.782	420.010	414.508	400.652	405.475	404.851	399.151	416.277	407.948
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	6.255	2.640	3.388	2.508	2.713	3.746	2.951	3.748	3.451	1.167	1.204	1.253	983	966	2.477
- Committed	3.658	2.444	3.299	2.491	2.683	3.720	2.511	3.306	3.011	929	965	1.010	940	927	2.436
- Uncommitted	2.597	197	89	17	31	25	440	442	440	238	240	243	42	39	41
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	50.104	72.512	54.695	57.722	53.614	57.199	58.244	65.959	65.673	60.233	59.531	58.135	52.328	54.472	58.732
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	399.330	404.984	399.834	376.509	410.447	409.068	423.555	412.651	456.435	436.466	528.424	491.945	533.399	580.948	584.296
- Lainnya / Others	180	487	1.979	980	1.518	999	1.784	1.789	699	955	1.723	1.393	3.756	1.540	4.822
Tagihan Kontinjensi / Contingent Claims	72.955	67.580	64.528	71.609	74.710	75.305	71.627	75.868	86.971	89.695	90.913	53.196	55.523	56.364	64.487
- Garansi yang diterima / Received guarantees	48.550	67.164	64.078	71.153	74.251	74.838	71.155	75.387	86.479	89.202	90.418	52.697	55.017	55.854	63.972
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	362	416	450	456	458	467	471	481	492	493	495	499	506	510	515
Kewajiban Kontinjensi / Contingent Liabilities	250.851	285.513	260.625	268.796	275.088	278.200	286.749	289.865	280.124	288.534	276.040	271.538	284.048	285.072	293.716
- Garansi yang diberikan / Issued guarantees	249.290	282.790	257.059	264.974	271.082	273.889	282.255	285.216	275.232	283.270	270.685	266.066	278.406	279.349	287.912
- Lainnya / Others	1.561	2.723	3.566	3.822	4.006	4.311	4.494	4.650	4.892	5.264	5.354	5.472	5.642	5.723	5.803
Lainnya / Others	392.083	338.850	305.310	314.182	319.321	325.742	332.129	337.031	335.324	345.529	344.200	348.828	354.531	362.939	367.323
- Penerusan Kredit/pembiayaan / Channelling	4.349	4.926	5.061	5.125	5.131	5.246	5.384	5.403	5.375	5.348	5.304	5.269	5.262	5.239	5.212
- Aset produktif yang dihapusbukukan / Written off earning assets	381.189	333.924	300.249	309.057	314.190	320.496	326.745	331.628	329.948	340.182	338.896	343.560	349.269	357.701	362.111
Kredit/Pembiayaan yang diberikan / Credit disbursed	310.273	329.633	296.158	304.965	310.095	316.418	322.661	327.530	325.861	336.098	334.801	339.466	345.171	353.590	358.000
- Lainnya / Others	70.915	4.291	4.091	4.092	4.094	4.078	4.084	4.098	4.087	4.084	4.095	4.093	4.098	4.111	4.111
- Aset produktif yang dihapustagih / Charged off earning assets	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,67	25,66	27,31	27,16	27,45	27,63	27,33	27,44	27,86	27,65	27,52	27,73	25,96	25,97	26,17
- Modal / Capital	1.569.939	1.721.678	1.702.705	1.731.412	1.750.704	1.771.885	1.784.447	1.806.827	1.841.577	1.854.756	1.876.930	1.895.328	1.801.162	1.809.135	1.832.172
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.234.934	6.375.815	6.376.855	6.412.371	6.529.235	6.585.517	6.610.631	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,07	24,10	25,67	25,56	25,86	26,02	25,75	25,75	26,19	26,01	26,00	26,18	24,44	24,44	24,65
- Modal Inti (Tier I) / Core Capital (Tier I)	1.472.240	1.616.687	1.600.656	1.629.869	1.648.931	1.668.286	1.681.517	1.695.564	1.731.357	1.745.174	1.772.815	1.789.346	1.695.911	1.702.467	1.725.573
- ATMR / Risk Weighted Assets	6.116.974	6.708.481	6.234.934	6.375.815	6.376.855	6.411.103	6.529.235	6.585.517	6.610.631	6.708.461	6.819.062	6.834.507	6.937.844	6.967.060	7.000.725
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,84	2,43	2,69	2,73	2,74	2,74	2,73	2,73	2,72	2,74	2,71	2,52	2,62	2,51	2,56
- Laba sebelum pajak / Profit	174.271	252.499	294.425	298.565	300.786	300.489	300.200	300.906	301.196	304.445	316.094	294.621	307.765	295.453	302.129
- Rata-rata total aset / Average total assets	9.476.690	10.391.582	10.934.368	10.953.990	10.980.384	10.973.203	11.002.289	11.036.596	11.072.174	11.129.980	11.670.488	11.689.252	11.751.444	11.783.167	11.810.693
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,58	78,65	77,55	77,34	77,55	77,15	76,34	76,38	76,80	78,92	88,27	91,48	80,05	80,62	79,85
- Biaya Operasional / Operating Expenses	889.655	933.289	425.060	510.955	609.884	679.768	730.737	816.429	915.751	1.141.734	201.152	532.258	310.028	410.509	499.894
- Pendapatan Operasional / Operating Income	1.064.432	1.186.632	548.116	660.681	786.449	881.072	957.177	1.068.934	1.192.317	1.446.744	227.871	581.819	387.310	509.187	626.072
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,51	4,71	4,79	4,80	4,84	4,87	4,85	4,85	4,83	4,81	4,54	4,49	4,59	4,56	4,56
- Pendapatan bunga bersih / Interest income net	413.942	471.396	502.935	504.635	510.098	512.430	512.585	513.015	512.723	512.914	520.229	509.234	519.876	517.093	518.316
- Rata-rata total aset produktif / Average total earning assets	9.170.121	10.018.364	10.499.042	10.505.198	10.533.256	10.530.739	10.557.984	10.588.429	10.619.572	10.669.911	11.452.630	11.352.192	11.333.258	11.348.928	11.370.906
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,13	78,78	82,13	82,76	82,90	83,38	83,92	84,19	84,78	83,83	83,87	84,05	84,23	84,49	84,80
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.768.585	6.423.563	6.577.076	6.656.016	6.694.546	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.909	7.376.114
- Total Dana Pihak Ketiga / Total Third Party Funds	7.479.463	8.153.590	8.007.690	8.042.101	8.075.763	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.652.769	8.698.703
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,57	15,90	13,85	13,88	13,66	13,42	12,84	13,11	12,83	13,29	13,07	13,24	13,24	12,27	12,46
- Aset Likuid Primer / Primary Liquid Asset	1.208.213	1.080.533	873.018	896.828	836.634	833.282	822.524	881.918	870.312	981.613	887.467	910.848	947.300	832.703	872.947
- Aset Likuid Sekunder / Secondary Liquid assets	771.178	685.951	635.568	637.340	670.443	649.869	619.630	605.985	595.572	582.144	638.365	638.948	624.555	624.473	613.043
- Total Aset / Total Assets	10.112.304	11.113.321	10.888.888	11.052.100	11.030.031	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29,11	30,93	32,34	35,77	33,29	33,03	32,58	32,47	32,97	33,44	32,91	33,15	33,14	32,35	32,31
- Modal / Capital	215.111	239.810	234.066	252.261	234.424	237.053	239.195	239.895	234.203	238.889	231.044	232.185	224.656	232.230	232.719
- ATMR / Risk Weighted Assets	738.938	775.277	723.848	705.248	704.198	717.635	734.150	738.732	710.292	714.454	702.063	700.315	677.935	717.781	720.259
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27,78	28,93	30,89	33,64	31,80	31,52	31,11	30,92	31,49	31,97	31,45	31,59	31,67	30,39	30,37
- Modal Inti (Tier I) / Core Capital (Tier I)	205.245	224.274	223.593	237.274	223.943	225.828	228.426	228.446	223.700	228.441	220.804	221.226	214.676	218.120	218.740
- ATMR / Risk Weighted Assets	738.938	775.277	723.848	705.248	704.198	716.367	734.150	738.732	710.292	714.454	702.063	700.315	677.935	717.781	720.259
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,60	0,77	1,40	0,82	1,30	1,37	1,38	1,35	1,38	1,33	1,49	1,62	1,30	0,18	0,50
- Laba sebelum pajak / Profit	7.640	10.347	18.751	11.634	17.757	18.589	18.818	18.537	18.123	17.398	19.814	21.512	16.688	2.514	6.909
- Rata-rata total aset / Average total assets	1.279.647	1.341.222	1.341.269	1.427.335	1.366.819	1.353.046	1.358.960	1.368.812	1.310.592	1.312.625	1.325.821	1.331.894	1.282.757	1.367.724	1.369.756
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95,91	92,60	88,28	92,57	88,80	88,19	87,86	88,23	87,74	88,50	87,35	84,83	87,38	98,40	95,32
- Biaya Operasional / Operating Expenses	179.569	135.166	59.817	74.753	85.898	94.660	104.400	118.093	121.183	136.195	11.545	20.223	29.478	48.095	59.020
- Pendapatan Operasional / Operating Income	187.233	145.961	67.758	80.756	96.730	107.333	118.819	133.851	138.122	153.901	13.217	23.838	33.734	48.879	61.921
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,70	4,46	4,93	4,68	5,06	5,09	4,93	4,95	4,96	4,93	4,47	4,50	4,59	4,35	4,39
- Pendapatan bunga bersih / Interest income net	44.499	55.236	61.091	61.466	63.876	63.650	61.975	62.519	59.935	59.530	56.782	56.610	55.103	55.514	56.036
- Rata-rata total aset produktif / Average total earning assets	1.201.704	1.238.396	1.240.243	1.313.341	1.261.791	1.250.509	1.256.209	1.263.934	1.208.907	1.207.106	1.270.118	1.257.069	1.199.905	1.275.379	1.276.404
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71,51	77,69	75,74	77,97	76,01	76,81	77,55	75,52	79,91	81,84	81,89	81,30	79,34	78,98	79,79
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693.732	769.034	732.539	788.652	760.035	756.827	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937
- Total Dana Pihak Ketiga / Total Third Party Funds	970.137	989.872	967.201	1.011.460	999.851	985.353	990.574	1.028.641	941.793	918.307	907.720	918.647	901.854	954.253	952.452
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,75	15,37	13,29	13,16	13,64	13,52	13,83	13,65	13,29	14,24	12,65	12,95	13,93	13,18	12,85
- Aset Likuid Primer / Primary Liquid Asset	198.540	148.428	107.049	116.939	116.931	116.233	124.740	131.689	110.658	125.064	100.000	106.107	118.082	115.490	110.049
- Aset Likuid Sekunder / Secondary Liquid assets	81.377	72.361	72.877	73.163	72.614	70.788	69.690	67.256	71.738	71.173	67.738	67.099	63.283	67.305	66.952
- Total Aset / Total Assets	1.348.864	1.436.185	1.353.675	1.445.011	1.389.977	1.383.111	1.406.269	1.457.486	1.372.439	1.377.864	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36,88	38,06	38,69	35,07	37,25	37,37	37,00	36,94	37,43	36,92	38,15	37,85	36,48	37,41	37,39
- Modal / Capital	271.808	305.933	314.989	307.265	325.087	330.128	331.906	333.786	348.268	347.986	367.365	368.275	368.942	363.590	367.538
- ATMR / Risk Weighted Assets	737.072	803.798	814.234	876.247	872.712	883.367	897.033	903.705	930.372	942.515	962.935	973.107	1.011.361	971.960	982.889
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34,55	35,68	35,91	33,02	34,68	34,69	34,46	34,39	34,96	34,58	35,84	35,41	34,22	35,47	35,47
- Modal Inti (Tier I) / Core Capital (Tier I)	254.657	286.794	292.391	289.307	302.657	306.455	309.118	310.816	325.278	325.890	345.156	344.542	346.050	344.730	348.608
- ATMR / Risk Weighted Assets	737.072	803.798	814.234	876.247	872.712	883.366	897.033	903.705	930.372	942.515	962.935	973.107	1.011.361	971.960	982.889
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,14	1,72	1,83	2,17	1,55	1,59	1,58	1,59	1,61	1,60	1,62	1,60	1,64	2,05	2,07
- Laba sebelum pajak / Profit	13.216	22.182	26.224	29.321	22.240	22.734	22.656	22.917	24.260	24.211	25.871	25.586	27.413	32.829	33.174
- Rata-rata total aset / Average total assets	1.154.798	1.288.046	1.431.214	1.350.657	1.432.066	1.433.175	1.436.926	1.440.825	1.508.715	1.516.467	1.593.490	1.598.477	1.671.656	1.598.740	1.605.189
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91,55	92,40	92,07	91,50	94,07	93,59	92,55	92,65	92,92	92,96	94,84	98,89	93,21	91,06	90,43
- Biaya Operasional / Operating Expenses	138.932	269.274	126.731	157.677	205.673	221.092	213.201	244.691	277.822	305.728	39.347	379.649	93.489	111.257	130.797
- Pendapatan Operasional / Operating Income	151.750	291.436	137.647	172.330	218.648	236.243	230.351	264.113	298.996	328.876	41.489	383.929	100.301	122.183	144.638
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,74	4,18	4,17	4,39	4,21	4,23	4,25	4,28	4,30	4,31	3,97	3,91	4,05	4,23	4,27
- Pendapatan bunga bersih / Interest income net	40.600	50.667	56.040	55.830	56.681	56.941	57.344	57.783	60.702	61.354	60.904	59.832	64.755	64.804	65.596
- Rata-rata total aset produktif / Average total earning assets	1.085.081	1.211.223	1.344.490	1.272.932	1.344.788	1.346.306	1.348.958	1.351.533	1.412.969	1.421.990	1.535.876	1.528.819	1.597.660	1.530.312	1.535.348
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81,26	79,24	81,95	82,32	81,66	82,62	83,70	82,80	82,38	84,38	82,20	82,17	83,60	82,83	82,19
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644.999	703.766	759.933	724.250	755.214	761.245	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789
- Total Dana Pihak Ketiga / Total Third Party Funds	793.773	888.106	927.335	879.797	924.830	921.385	926.219	936.907	985.231	989.283	1.003.295	1.011.099	1.076.814	1.038.326	1.050.913
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,38	22,27	20,70	22,11	21,32	22,22	20,87	21,08	20,69	19,45	20,73	20,55	20,02	19,62	19,18
- Aset Likuid Primer / Primary Liquid Asset	183.586	202.979	186.384	194.551	195.624	216.436	206.149	212.554	216.560	204.207	213.661	212.889	226.021	208.244	204.900
- Aset Likuid Sekunder / Secondary Liquid assets	83.950	98.200	108.328	106.284	108.241	103.762	100.021	98.608	102.754	98.951	116.630	116.703	114.393	108.643	107.927
- Total Aset / Total Assets	1.195.504	1.352.427	1.424.054	1.360.522	1.425.548	1.440.940	1.466.932	1.475.915	1.543.570	1.558.863	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,30	24,38	26,01	25,79	26,08	26,21	25,74	25,77	25,82	25,80	25,61	25,68	25,32	24,89	24,90
- Modal / Capital	357.409	391.103	398.887	400.212	403.840	406.256	403.655	405.814	410.027	415.037	417.134	421.029	420.188	414.980	416.549
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.533.378	1.551.970	1.548.401	1.549.755	1.568.213	1.574.975	1.588.223	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,24	22,70	24,30	24,15	24,46	24,62	24,20	24,17	24,26	24,30	24,10	24,20	23,84	23,42	23,44
- Modal Inti (Tier I) / Core Capital (Tier I)	328.286	364.092	372.657	374.797	378.806	381.479	379.559	380.701	385.232	390.825	392.611	396.696	395.641	390.427	392.129
- ATMR / Risk Weighted Assets	1.412.509	1.604.015	1.533.378	1.551.970	1.548.401	1.549.755	1.568.213	1.574.975	1.588.223	1.608.457	1.629.073	1.639.238	1.659.622	1.666.949	1.672.653
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,41	1,68	1,94	1,92	1,93	1,93	1,88	1,84	1,78	1,78	1,79	1,76	1,87	1,72	1,74
- Laba sebelum pajak / Profit	33.298	43.450	52.690	52.053	52.338	52.407	51.057	50.170	48.543	48.704	50.710	50.185	53.805	49.636	50.125
- Rata-rata total aset / Average total assets	2.357.650	2.580.085	2.714.175	2.715.051	2.717.157	2.716.970	2.720.732	2.723.399	2.727.600	2.739.812	2.839.259	2.846.495	2.872.007	2.879.883	2.887.472
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,48	79,13	78,27	78,47	78,27	78,19	78,71	79,01	79,91	79,98	81,33	80,54	79,59	81,25	81,16
- Biaya Operasional / Operating Expenses	169.751	166.148	79.417	95.309	110.476	125.883	142.355	158.384	178.211	196.352	19.034	35.393	53.089	72.405	90.732
- Pendapatan Operasional / Operating Income	203.336	209.957	101.461	121.453	141.156	160.993	180.860	200.461	223.014	245.501	23.405	43.944	66.703	89.116	111.797
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,79	3,88	3,82	3,82	3,82	3,83	3,81	3,81	3,80	3,79	3,61	3,56	3,65	3,62	3,60
- Pendapatan bunga bersih / Interest income net	86.552	96.588	99.505	99.487	99.587	99.921	99.744	99.839	99.739	99.797	100.947	98.853	101.623	100.746	100.331
- Rata-rata total aset produktif / Average total earning assets	2.284.059	2.489.948	2.603.182	2.603.202	2.607.969	2.609.906	2.614.941	2.618.770	2.623.767	2.635.698	2.797.152	2.772.919	2.783.210	2.785.040	2.790.279
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,51	84,67	86,72	88,88	87,48	87,82	88,95	89,95	90,26	88,62	88,47	88,66	88,93	89,47	89,56
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.483.010	1.687.209	1.722.053	1.740.297	1.743.092	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.861	1.894.870
- Total Dana Pihak Ketiga / Total Third Party Funds	1.865.083	1.992.606	1.985.756	1.957.973	1.992.488	1.992.819	1.984.073	1.978.115	1.994.825	2.070.642	2.056.903	2.068.855	2.108.243	2.112.174	2.115.651
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21,71	17,12	14,25	13,57	14,50	13,62	13,24	13,30	13,30	13,31	12,87	13,25	13,10	12,33	11,88
- Aset Likuid Primer / Primary Liquid Asset	315.680	284.281	212.281	198.782	219.872	196.397	200.206	200.012	197.953	229.825	183.377	194.733	200.774	173.199	168.069
- Aset Likuid Sekunder / Secondary Liquid assets	222.490	179.198	171.319	170.153	175.939	173.392	163.997	165.490	170.418	152.861	182.007	183.404	182.264	184.785	178.759
- Total Aset / Total Assets	2.478.932	2.707.159	2.692.200	2.719.433	2.729.795	2.715.661	2.750.823	2.747.407	2.769.612	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,48	22,26	23,89	23,80	24,21	24,48	24,32	24,56	25,11	24,77	24,44	24,81	21,94	22,11	22,49
- Modal / Capital	725.611	784.832	755.725	771.673	787.352	798.449	809.691	827.332	849.079	852.844	861.386	873.839	787.375	798.335	815.366
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.163.474	3.242.350	3.251.544	3.261.615	3.329.839	3.368.105	3.381.744	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,19	21,03	22,52	22,47	22,87	23,13	22,96	23,03	23,57	23,24	23,10	23,48	20,61	20,75	21,13
- Modal Inti (Tier I) / Core Capital (Tier I)	684.053	741.527	712.475	728.492	743.526	754.524	764.414	775.601	797.147	800.018	814.245	826.882	739.544	749.189	766.095
- ATMR / Risk Weighted Assets	3.228.455	3.525.391	3.163.474	3.242.350	3.251.544	3.261.615	3.329.839	3.368.105	3.381.744	3.443.036	3.524.991	3.521.847	3.588.926	3.610.370	3.624.923
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,56	3,41	3,61	3,76	3,81	3,78	3,79	3,80	3,81	3,85	3,72	3,34	3,54	3,55	3,56
- Laba sebelum pajak / Profit	120.118	176.520	196.760	205.557	208.451	206.758	207.668	209.283	210.270	214.132	219.700	197.337	209.859	210.473	211.922
- Rata-rata total aset / Average total assets	4.684.596	5.182.229	5.447.710	5.460.947	5.464.342	5.470.012	5.485.672	5.503.560	5.525.267	5.561.076	5.911.917	5.912.386	5.925.024	5.936.819	5.948.276
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,88	67,26	65,95	64,03	63,00	63,25	63,39	62,75	63,61	70,07	87,62	74,55	71,81	71,79	71,28
- Biaya Operasional / Operating Expenses	401.403	362.700	159.096	183.216	207.838	238.133	270.781	295.262	338.535	503.458	131.225	96.993	133.971	178.752	219.344
- Pendapatan Operasional / Operating Income	522.114	539.278	241.249	286.142	329.915	376.502	427.146	470.510	532.185	718.466	149.761	130.108	186.573	249.008	307.716
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,27	5,29	5,39	5,42	5,45	5,48	5,50	5,47	5,44	5,41	5,16	5,07	5,19	5,14	5,14
- Pendapatan bunga bersih / Interest income net	242.291	268.906	286.298	287.852	289.954	291.918	293.521	292.873	292.348	292.233	301.596	293.939	298.395	296.029	296.353
- Rata-rata total aset produktif / Average total earning assets	4.599.276	5.078.797	5.311.127	5.315.723	5.318.708	5.324.018	5.337.876	5.354.192	5.373.928	5.405.117	5.849.484	5.793.385	5.752.484	5.758.197	5.768.874
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,53	76,20	81,47	81,16	82,63	82,98	83,11	83,92	83,86	81,90	82,52	82,90	83,16	83,71	84,23
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.946.844	3.263.554	3.362.552	3.402.816	3.436.205	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518
- Total Dana Pihak Ketiga / Total Third Party Funds	3.850.469	4.283.006	4.127.398	4.192.871	4.158.594	4.183.313	4.246.303	4.255.147	4.294.358	4.479.696	4.447.364	4.442.243	4.514.309	4.548.017	4.579.687
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,56	13,90	12,00	12,20	11,27	11,00	10,29	10,81	10,38	11,45	11,20	11,31	11,21	10,04	10,83
- Aset Likuid Primer / Primary Liquid Asset	510.407	444.845	367.303	386.557	304.207	304.216	291.430	337.663	345.141	422.517	390.429	397.120	402.424	335.770	389.929
- Aset Likuid Sekunder / Secondary Liquid assets	383.360	336.192	283.045	287.740	313.649	301.928	285.922	274.631	250.662	259.159	271.989	271.741	264.616	263.739	259.405
- Total Aset / Total Assets	5.089.004	5.617.550	5.418.959	5.527.134	5.484.711	5.509.702	5.610.947	5.664.558	5.742.335	5.954.968	5.911.917	5.912.855	5.950.299	5.972.204	5.994.103

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

Kelompok Bank / Group of Bank	2021	2022	2023							2024					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
- KBMI 1	1.348.864	1.436.185	1.353.675	1.445.011	1.389.977	1.383.111	1.406.269	1.457.486	1.372.439	1.377.863	1.325.821	1.337.966	1.302.438	1.387.353	1.377.885
- KBMI 2	1.195.504	1.352.427	1.424.054	1.360.522	1.425.548	1.440.940	1.466.932	1.475.915	1.543.570	1.558.864	1.593.490	1.603.465	1.700.059	1.615.266	1.630.983
- KBMI 3	2.478.932	2.707.159	2.692.200	2.719.433	2.729.795	2.715.661	2.750.823	2.747.407	2.769.612	2.874.143	2.839.259	2.853.731	2.923.032	2.903.266	2.918.395
- KBMI 4	5.089.004	5.617.550	5.418.959	5.527.134	5.484.711	5.509.702	5.610.947	5.664.558	5.742.335	5.954.968	5.911.917	5.912.855	5.950.299	5.972.205	5.994.103
Total	10.112.304	11.113.321	10.888.888	11.052.100	11.030.031	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	Mei 2024			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	14	49	3
KBMI 2	-	-	11	12
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	14	60	32

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr r)	Mei
Aset Produktif Neraca / Earning Assets	8.665.390	9.451.430	9.534.152	9.635.779	9.701.461	9.731.139	9.896.688	9.964.979	10.054.492	10.231.028	10.605.165	10.409.759	10.538.936	10.583.877	10.612.561
a. Lancar / Current	8.244.402	9.045.096	9.063.065	9.143.665	9.206.727	9.225.036	9.406.715	9.473.981	9.567.364	9.764.748	10.079.720	9.877.845	10.012.904	10.039.739	10.078.250
b. Dalam Perhatian Khusus / Special Mention	242.194	245.638	301.457	326.000	322.799	333.729	319.454	319.759	318.533	307.279	354.897	360.814	358.178	369.817	357.624
c. Kurang Lancar / Sub-Standard	23.338	20.182	23.952	24.588	29.231	25.699	23.953	26.573	24.127	24.369	31.266	27.504	23.432	27.170	25.209
d. Diragukan / Doubtful	20.640	25.509	29.001	28.066	26.804	29.149	29.731	27.155	25.577	24.802	26.884	28.177	29.740	26.682	28.149
e. Macet / Loss	134.815	115.006	116.675	113.460	115.900	117.528	116.835	117.511	118.891	109.830	112.398	115.419	114.683	120.469	123.329
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.155.891	2.824.164	2.629.062	2.641.007	2.668.492	2.689.062	2.741.521	2.771.974	2.764.116	2.513.236	2.567.534	2.556.192	2.736.815	2.793.579	2.636.479
a. Lancar / Current	2.122.335	2.713.801	2.584.042	2.598.888	2.624.412	2.645.229	2.696.994	2.727.512	2.720.280	2.482.662	2.535.660	2.523.441	2.694.425	2.752.652	2.609.017
b. Dalam Perhatian Khusus / Special Mention	29.466	79.291	36.707	33.537	35.613	35.484	36.038	36.063	35.598	26.747	27.667	28.395	33.664	32.142	23.424
c. Kurang Lancar / Sub-Standard	881	2.104	2.498	2.996	2.654	2.745	2.852	2.704	2.574	1.365	1.605	1.819	2.954	2.784	1.387
d. Diragukan / Doubtful	213	867	975	944	984	1.037	1.135	1.248	1.235	255	262	309	919	993	310
e. Macet / Loss	2.997	28.101	4.841	4.642	4.830	4.567	4.502	4.446	4.429	2.208	2.341	2.229	4.852	5.008	2.341
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182.884	191.767	177.943	174.696	180.402	180.724	179.008	179.637	176.832	162.828	174.755	175.456	176.580	183.106	180.725
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52.051	74.029	67.235	67.198	66.118	65.561	70.222	72.407	72.635	96.692	92.867	93.819	92.243	88.077	84.527
a. Lancar / Current	52.028	73.999	67.153	67.065	66.051	65.506	70.174	72.373	72.581	96.617	92.712	93.640	92.025	87.891	84.348
b. Dalam Perhatian Khusus / Special Mention	13	23	26	90	24	13	8	0	0	9	27	58	86	50	16
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	6	-	-	-	-	19
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	4	5	0	17	25	32
e. Macet / Loss	10	7	55	43	43	41	40	33	54	57	123	121	115	111	112
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	7	55	43	43	41	40	33	54	66	129	121	132	136	163

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	1.085.516	1.148.163	1.112.206	1.129.072	1.159.033	1.160.931	1.173.789	1.209.983	1.136.996	1.129.515	1.180.301	1.143.589	1.106.250	1.181.119	1.175.749
a. Lancar / Current	1.038.654	1.100.948	1.060.898	1.077.638	1.107.522	1.109.329	1.119.720	1.155.287	1.086.543	1.083.492	1.126.711	1.091.549	1.053.853	1.121.616	1.115.257
b. Dalam Perhatian Khusus / Special Mention	26.735	26.284	32.010	32.731	31.744	31.990	34.538	34.481	31.590	28.798	35.150	33.646	33.985	35.809	36.125
c. Kurang Lancar / Sub-Standard	3.401	2.445	2.992	2.366	3.188	2.327	2.473	3.023	2.997	2.611	2.830	2.804	2.734	3.192	3.498
d. Diragukan / Doubtful	1.625	1.983	1.970	2.011	1.888	2.510	2.293	1.827	1.515	1.368	2.024	2.354	1.901	2.015	2.097
e. Macet / Loss	15.100	16.502	14.336	14.327	14.691	14.775	14.765	15.364	14.352	13.246	13.587	13.237	13.777	18.488	18.771
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	176.218	172.530	177.369	179.978	187.430	187.947	192.075	194.500	185.331	139.767	124.239	120.951	162.375	171.717	132.933
a. Lancar / Current	173.399	167.406	171.232	174.558	182.033	182.333	185.949	188.408	179.629	138.448	123.462	119.778	156.283	166.069	131.628
b. Dalam Perhatian Khusus / Special Mention	2.588	3.710	4.533	4.048	4.002	4.200	4.752	4.720	4.405	1.175	636	966	4.740	4.155	969
c. Kurang Lancar / Sub-Standard	6	95	144	130	143	157	161	153	129	4	8	66	167	140	20
d. Diragukan / Doubtful	15	105	100	92	86	84	91	104	95	13	9	15	70	86	28
e. Macet / Loss	209	1.214	1.360	1.150	1.166	1.174	1.123	1.115	1.073	127	124	126	1.114	1.268	289
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	20.357	22.344	20.901	20.076	21.162	21.026	20.905	21.587	20.161	17.369	18.582	18.601	19.763	25.189	24.703
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	4.600	3.653	2.542	2.599	2.555	2.573	2.847	2.517	2.527	3.113	3.050	3.398	3.287	3.896	3.997
a. Lancar / Current	4.594	3.652	2.530	2.599	2.555	2.573	2.847	2.517	2.527	3.112	3.049	3.397	3.285	3.894	3.995
b. Dalam Perhatian Khusus / Special Mention	0	2	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	6	-	12	-	-	-	-	-	-	2	2	2	2	2	2
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	-	12	-	-	-	-	-	-	2	2	2	2	2	2

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	935.269	1.085.851	1.173.437	1.183.544	1.182.234	1.188.157	1.203.182	1.200.502	1.258.892	1.271.780	1.352.906	1.341.008	1.426.234	1.360.599	1.374.052
a. Lancar / Current	881.124	1.044.701	1.119.763	1.115.526	1.116.086	1.111.605	1.147.772	1.141.831	1.199.366	1.214.194	1.288.117	1.278.149	1.360.849	1.300.920	1.315.142
b. Dalam Perhatian Khusus / Special Mention	32.462	26.703	34.228	47.507	44.423	54.678	33.681	36.843	37.129	36.492	41.770	39.997	41.992	40.013	38.530
c. Kurang Lancar / Sub-Standard	1.562	1.313	2.975	3.842	4.410	4.094	3.525	3.492	3.164	3.336	4.270	3.534	2.956	3.089	2.952
d. Diragukan / Doubtful	2.053	1.785	1.110	1.272	1.254	1.366	1.863	1.821	1.813	1.995	2.053	2.604	2.212	2.149	2.875
e. Macet / Loss	18.067	11.349	15.360	15.397	16.062	16.414	16.341	16.514	17.420	15.763	16.696	16.725	18.225	14.428	14.554
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362.322	434.891	427.328	428.553	436.019	442.280	457.532	440.152	431.395	402.623	422.698	424.321	434.909	441.795	431.929
a. Lancar / Current	353.871	426.221	419.205	420.330	426.698	433.778	448.411	430.873	423.443	396.685	415.637	417.107	426.522	433.756	424.128
b. Dalam Perhatian Khusus / Special Mention	7.212	7.665	6.887	6.595	7.890	7.265	7.744	7.911	6.673	4.967	6.058	6.244	7.203	7.016	7.259
c. Kurang Lancar / Sub-Standard	650	672	711	1.174	812	781	870	891	811	563	481	581	764	680	301
d. Diragukan / Doubtful	29	40	37	39	33	42	47	37	25	8	5	7	12	6	5
e. Macet / Loss	559	293	488	414	587	414	460	441	443	400	517	381	407	337	236
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.920	15.453	20.682	22.139	23.158	23.111	23.106	23.196	23.676	22.066	24.021	23.831	24.577	20.689	20.922
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6.625	16.362	14.235	14.227	13.443	13.266	16.809	17.903	18.221	29.630	26.344	27.606	25.560	23.821	24.371
a. Lancar / Current	6.625	16.352	14.200	14.188	13.410	13.255	16.798	17.903	18.201	29.592	26.242	27.483	25.401	23.690	24.247
b. Dalam Perhatian Khusus / Special Mention	-	11	26	30	24	4	4	-	-	9	10	38	79	45	15
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	5	-	-	-	-	16
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	4	5	-	-	8	16
e. Macet / Loss	0	0	9	8	8	7	7	-	20	20	87	85	79	77	76
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	9	8	8	7	7	-	20	29	92	85	79	86	108

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	2.156.140	2.347.833	2.380.868	2.415.385	2.426.292	2.418.066	2.457.923	2.468.243	2.488.945	2.554.703	2.622.646	2.576.483	2.636.021	2.623.264	2.652.526
a. Lancar / Current	2.045.055	2.224.534	2.248.758	2.278.672	2.292.307	2.280.429	2.320.607	2.328.486	2.350.255	2.422.926	2.466.606	2.417.142	2.482.318	2.463.673	2.497.013
b. Dalam Perhatian Khusus / Special Mention	64.213	76.057	85.040	89.244	86.459	90.064	91.333	92.637	92.622	88.324	108.996	112.141	109.301	114.101	109.648
c. Kurang Lancar / Sub-Standard	7.484	7.352	6.297	6.354	7.421	6.987	5.466	6.693	5.935	5.581	6.517	6.112	5.306	6.200	6.713
d. Diragukan / Doubtful	4.751	5.210	5.377	5.099	4.803	5.297	5.493	4.897	5.516	5.372	7.307	7.193	5.520	4.664	4.874
e. Macet / Loss	34.636	34.680	35.397	36.017	35.301	35.289	35.024	35.530	34.616	32.500	33.219	33.894	33.575	34.626	34.278
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682.717	946.140	964.288	950.150	960.152	983.207	984.674	1.003.693	1.013.973	883.884	923.373	918.170	1.045.484	1.061.418	934.375
a. Lancar / Current	675.840	933.146	948.966	934.717	945.435	968.261	970.719	989.377	998.181	874.314	912.990	907.216	1.031.278	1.046.283	924.308
b. Dalam Perhatian Khusus / Special Mention	6.585	9.275	11.718	11.758	10.965	11.252	10.236	10.614	12.089	8.829	9.358	9.857	10.080	11.008	9.046
c. Kurang Lancar / Sub-Standard	90	1.215	1.371	1.385	1.418	1.463	1.358	1.299	1.254	372	640	719	1.566	1.494	624
d. Diragukan / Doubtful	51	593	576	580	654	685	812	838	824	68	72	70	673	681	65
e. Macet / Loss	151	1.910	1.657	1.709	1.679	1.547	1.549	1.565	1.625	302	312	308	1.889	1.952	332
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	47.163	50.961	50.675	51.145	51.278	51.267	49.703	50.823	49.771	44.194	48.068	48.297	48.528	49.617	46.886
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	11.589	21.480	19.219	18.991	18.615	19.142	18.436	20.601	20.763	25.675	25.311	24.828	24.526	22.574	23.017
a. Lancar / Current	11.577	21.463	19.185	18.897	18.581	19.098	18.399	20.568	20.730	25.640	25.259	24.774	24.468	22.520	22.964
b. Dalam Perhatian Khusus / Special Mention	12	11	-	60	0	10	4	0	-	-	17	19	7	5	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17
e. Macet / Loss	0	7	34	34	34	34	33	33	33	35	35	35	34	32	34
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	7	34	34	34	34	33	33	33	35	35	35	50	49	53

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

Indikator / Indicator	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	4.488.465	4.869.583	4.867.642	4.907.778	4.933.902	4.963.986	5.061.795	5.086.251	5.169.659	5.275.030	5.449.311	5.348.680	5.370.431	5.418.895	5.410.234
a. Lancar / Current	4.279.569	4.674.912	4.633.648	4.671.830	4.690.812	4.723.673	4.818.617	4.848.377	4.931.201	5.044.136	5.198.285	5.091.005	5.115.884	5.153.530	5.150.838
b. Dalam Perhatian Khusus / Special Mention	118.783	116.595	150.178	156.519	160.174	156.996	159.902	155.797	157.192	153.666	168.981	175.031	172.900	179.895	173.320
c. Kurang Lancar / Sub-Standard	10.892	9.072	11.688	12.026	14.211	12.291	12.489	13.365	12.032	12.841	17.648	15.055	12.436	14.690	12.047
d. Diragukan / Doubtful	12.211	16.530	20.545	19.684	18.859	19.975	20.082	18.610	16.732	16.066	15.500	16.026	20.106	17.854	18.302
e. Macet / Loss	67.011	52.474	51.582	47.719	49.845	51.051	50.705	50.102	52.503	48.321	48.896	51.563	49.105	52.926	55.727
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	934.635	1.270.603	1.060.078	1.082.327	1.084.891	1.075.629	1.107.239	1.133.628	1.133.416	1.086.962	1.097.225	1.092.750	1.094.048	1.118.649	1.137.241
a. Lancar / Current	919.224	1.187.029	1.044.639	1.069.283	1.070.246	1.060.858	1.091.915	1.118.854	1.119.028	1.073.215	1.083.571	1.079.339	1.080.342	1.106.544	1.128.953
b. Dalam Perhatian Khusus / Special Mention	13.080	58.641	13.569	11.137	12.757	12.767	13.306	12.818	12.431	11.776	11.614	11.328	11.641	9.963	6.149
c. Kurang Lancar / Sub-Standard	135	122	272	307	280	344	463	361	380	426	476	453	458	470	442
d. Diragukan / Doubtful	118	129	262	232	210	226	186	269	290	166	175	217	164	220	212
e. Macet / Loss	2.077	24.683	1.336	1.368	1.398	1.433	1.370	1.325	1.288	1.379	1.388	1.414	1.442	1.451	1.485
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	92.444	103.009	85.685	81.336	84.804	85.320	85.295	84.032	83.224	79.199	84.084	84.727	83.711	87.612	88.215
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	29.237	32.533	31.239	31.381	31.505	30.580	32.129	31.386	31.123	38.274	38.162	37.987	38.871	37.787	33.142
a. Lancar / Current	29.232	32.533	31.239	31.381	31.505	30.580	32.129	31.386	31.123	38.274	38.162	37.986	38.871	37.787	33.142
b. Dalam Perhatian Khusus / Special Mention	-	-	0	-	-	-	0	0	0	0	0	0	-	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	0	0	0	-	-
e. Macet / Loss	4	-	-	-	-	-	-	-	-	-	-	-	0	0	0
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	-	-	-	-	-	-	-	0	0	0	0	0	0

Tabel 1.28. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Mei 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.729.696	31,38
Rupiah	1.867.598	21,47
Valas / Foreign Exchange	862.098	9,91
Tabungan / Saving	2.706.646	31,12
Rupiah	2.512.263	28,88
Valas / Foreign Exchange	194.383	2,23
Simpanan Berjangka / Time Deposits	3.262.361	37,50
Rupiah	2.906.517	33,41
Valas / Foreign Exchange	355.844	4,09
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.166.429	13,41
Valas / Foreign Exchange	162.193	1,86
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	997.984	4,25
Valas / Foreign Exchange	116.531	4,29
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	369.325	4,29
Valas / Foreign Exchange	40.749	0,42
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	372.779	4,29
Valas / Foreign Exchange	36.371	0,42
Total DPK / Total Third Party Funds	8.698.703	100
Rupiah	7.286.378	84
Valas / Foreign Exchange	1.412.325	16

Tabel 1.29. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1 (Composition of Third Party Funds of Commercial Banks - KBMI 1) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Mei 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	218.893	22,98
Rupiah	187.297	19,66
Valas / Foreign Exchange	31.596	3,32
Tabungan / Saving	209.575	22,00
Rupiah	205.192	21,54
Valas / Foreign Exchange	4.383	0,46
Simpanan Berjangka / Time Deposits	523.983	55,01
Rupiah	486.518	51,08
Valas / Foreign Exchange	37.465	3,93
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	189.372	19,88
Valas / Foreign Exchange	13.677	1,44
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	133.500	14,02
Valas / Foreign Exchange	10.794	1,13
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	70.212	7,37
Valas / Foreign Exchange	4.321	0,45
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	93.434	9,81
Valas / Foreign Exchange	8.673	0,91
Total DPK / Total Third Party Funds	952.452	100
Rupiah	879.007	92
Valas / Foreign Exchange	73.445	8

Tabel 1.30. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2 (Composition of Third Party Funds of Commercial Banks - KBMI 2) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Mei 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	345.230	32,85
Rupiah	223.549	21,27
Valas / Foreign Exchange	121.682	11,58
Tabungan / Saving	168.885	16,07
Rupiah	160.160	15,24
Valas / Foreign Exchange	8.725	0,83
Simpanan Berjangka / Time Deposits	536.798	51,08
Rupiah	471.977	44,91
Valas / Foreign Exchange	64.820	6,17
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	206.439	19,64
Valas / Foreign Exchange	34.127	3,25
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	141.791	13,49
Valas / Foreign Exchange	17.285	1,64
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	54.637	5,20
Valas / Foreign Exchange	7.107	0,68
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	69.110	6,58
Valas / Foreign Exchange	6.300	0,60
Total DPK / Total Third Party Funds	1.050.913	100
Rupiah	855.686	81
Valas / Foreign Exchange	195.227	19

Tabel 1.31. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3 (Composition of Third Party Funds of Commercial Banks - KBMI 3) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Mei 2024		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	579.824	27,41
Rupiah	444.111	20,99
Valas / Foreign Exchange	135.713	6,41
Tabungan / Saving	549.418	25,97
Rupiah	444.266	21,00
Valas / Foreign Exchange	105.152	4,97
Simpanan Berjangka / Time Deposits	986.408	46,62
Rupiah	864.524	40,86
Valas / Foreign Exchange	121.884	5,76
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	421.934	19,94
Valas / Foreign Exchange	60.340	2,85
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	248.534	11,75
Valas / Foreign Exchange	37.671	1,78
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	108.751	5,14
Valas / Foreign Exchange	14.556	0,69
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	85.304	4,03
Valas / Foreign Exchange	9.317	0,44
Total DPK / Total Third Party Funds	2.115.651	100
Rupiah	1.752.902	83
Valas / Foreign Exchange	362.749	17

Tabel 1.32. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4 (Composition of Third Party Funds of Commercial Banks - KBMI 4) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Mei 2024	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.585.748	34,63
Rupiah	1.012.641	22,11
Valas / Foreign Exchange	573.107	12,51
Tabungan / Saving	1.778.767	38,84
Rupiah	1.702.645	37,18
Valas / Foreign Exchange	76.122	1,66
Simpanan Berjangka / Time Deposits	1.215.172	26,53
Rupiah	1.083.497	23,66
Valas / Foreign Exchange	131.675	2,88
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	348.683	7,61
Valas / Foreign Exchange	54.049	1,18
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	474.159	10,35
Valas / Foreign Exchange	50.781	1,11
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	135.725	2,96
Valas / Foreign Exchange	14.765	0,32
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	124.930	2,73
Valas / Foreign Exchange	12.081	0,26
Total DPK / Total Third Party Funds	4.579.687	100,00
Rupiah	3.798.783	82,95
Valas / Foreign Exchange	780.905	17,05

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,71	1,91	1,97	1,98	1,96	2,01	2,05	2,04	2,08	2,20	2,14	2,16	2,16	2,15	2,21
Valas / Foreign Exchange	0,17	1,01	0,97	1,11	1,13	1,27	1,25	1,43	1,50	1,66	1,68	1,69	1,62	1,63	1,96
Tabungan / Saving															
Rupiah	0,69	0,67	0,67	0,67	0,67	0,66	0,66	0,67	0,67	0,69	0,68	0,67	0,68	0,68	0,67
Valas / Foreign Exchange	0,17	0,43	0,73	0,58	0,66	0,69	0,76	0,62	0,72	0,78	0,78	0,77	0,69	0,75	0,84
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,92	3,95	4,19	4,19	4,24	4,29	4,33	4,43	4,52	4,76	4,68	4,62	4,62	4,65	4,68
Valas / Foreign Exchange	0,37	2,74	3,00	3,05	3,25	3,39	3,51	3,53	3,71	3,85	3,98	3,88	3,95	3,70	3,76
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,21	4,18	4,52	4,50	4,60	4,62	4,73	4,83	5,00	5,24	5,37	5,39	5,36	5,32	5,31
Valas / Foreign Exchange	0,50	2,60	3,34	3,39	3,57	3,86	3,95	4,10	4,24	4,57	4,61	4,55	4,41	4,52	4,54
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,52	4,16	4,70	4,68	4,79	4,82	5,00	5,11	5,31	5,52	5,61	5,66	5,69	5,70	5,69
Valas / Foreign Exchange	0,60	2,45	3,26	3,29	3,36	3,47	3,61	3,73	3,84	4,19	4,36	4,41	4,33	4,42	4,33
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,99	4,68	5,07	5,06	5,13	5,12	5,12	5,22	5,32	5,66	5,78	5,71	5,74	5,79	5,81
Valas / Foreign Exchange	0,66	2,05	2,92	2,84	2,87	2,97	2,99	2,93	3,08	3,16	3,00	2,99	3,03	3,03	3,08

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,74	1,75	1,84	1,86	1,81	1,80	1,79	1,88	1,88	1,86	1,95	1,95	1,93	2,12	1,88
Valas / Foreign Exchange	0,10	0,55	0,66	0,77	0,66	0,94	0,77	0,96	0,79	1,14	1,33	1,27	1,06	1,43	1,21
Tabungan / Saving															
Rupiah	1,65	1,54	1,49	1,49	1,47	1,47	1,46	1,49	1,52	1,54	1,50	1,55	1,58	1,26	1,61
Valas / Foreign Exchange	0,17	0,63	0,64	0,78	0,78	0,82	1,16	1,09	1,05	0,94	1,10	1,18	1,19	1,04	1,11
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,74	4,76	4,72	4,79	4,81	4,78	4,81	4,94	5,04	5,33	5,23	5,17	5,13	5,21	5,24
Valas / Foreign Exchange	0,66	2,89	3,27	3,36	3,38	3,45	3,56	3,73	3,87	4,03	3,95	4,11	4,05	4,16	3,99
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,18	4,90	5,27	5,29	5,35	5,31	5,28	5,37	5,49	5,77	5,86	5,90	5,83	5,97	5,90
Valas / Foreign Exchange	0,88	2,48	3,72	3,66	3,84	3,99	3,94	4,00	4,05	4,07	4,10	4,20	4,18	4,72	4,40
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,36	4,55	5,07	5,11	5,29	5,18	5,21	5,34	5,46	5,66	5,91	5,79	5,88	6,01	5,96
Valas / Foreign Exchange	1,13	1,53	3,12	3,36	3,38	3,47	3,97	4,03	4,04	4,23	4,01	4,33	4,38	4,47	4,44
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,50	4,57	5,31	5,07	5,40	5,03	5,05	5,38	5,28	5,60	6,04	5,78	5,82	5,99	6,01
Valas / Foreign Exchange	0,95	2,66	3,68	3,93	3,96	4,02	4,05	4,06	4,05	4,12	4,39	4,34	4,38	4,59	4,59

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,56	1,83	1,82	1,87	1,81	1,81	1,90	1,89	1,94	1,96	2,05	1,95	1,91	1,90	1,98
Valas / Foreign Exchange	0,09	0,47	0,82	0,78	0,95	0,90	1,05	1,19	1,26	1,42	1,86	1,23	1,22	1,56	1,39
Tabungan / Saving															
Rupiah	1,17	1,29	1,23	1,20	1,14	1,16	1,21	1,21	1,25	1,37	1,28	1,30	1,34	1,10	1,34
Valas / Foreign Exchange	0,11	0,61	0,21	0,22	0,19	0,21	0,21	0,21	0,33	0,37	1,30	1,46	0,92	1,22	1,77
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,62	4,76	4,84	4,88	4,88	4,97	5,00	5,12	5,25	5,72	5,44	5,37	5,39	5,35	5,40
Valas / Foreign Exchange	0,56	2,83	3,38	3,32	3,48	3,69	3,55	3,75	3,84	4,25	4,45	4,25	4,44	3,98	4,44
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,83	5,20	5,25	5,11	5,21	5,25	5,35	5,49	5,63	5,90	6,07	6,14	6,09	6,01	6,05
Valas / Foreign Exchange	0,66	2,97	3,92	3,92	4,00	4,10	4,20	4,31	4,66	4,92	5,00	4,90	4,88	4,75	4,76
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,23	4,68	5,55	5,49	5,50	5,52	5,58	5,64	5,85	5,94	5,81	6,04	6,07	6,05	5,96
Valas / Foreign Exchange	1,04	2,63	3,68	3,76	3,74	3,87	3,91	4,16	4,14	4,22	4,35	4,24	4,27	4,27	4,28
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,22	5,59	5,82	5,83	5,85	5,90	5,96	6,05	6,21	6,61	6,53	6,63	6,64	6,66	6,68
Valas / Foreign Exchange	0,66	2,29	3,52	3,65	3,74	4,08	4,15	4,14	4,29	4,31	4,15	4,25	4,26	4,00	4,05

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,87	2,25	2,40	2,35	2,38	2,34	2,35	2,31	2,39	2,49	2,43	2,46	2,52	2,42	2,57
Valas / Foreign Exchange	0,25	1,17	1,55	1,62	1,74	1,94	1,90	2,21	2,55	2,72	2,38	2,56	2,80	2,70	2,66
Tabungan / Saving															
Rupiah	1,18	1,06	1,11	1,09	1,09	1,08	1,09	1,05	1,03	1,03	1,03	1,02	1,02	1,01	0,96
Valas / Foreign Exchange	0,19	0,61	1,03	0,93	1,11	1,18	1,30	1,02	1,20	1,31	1,25	1,21	1,08	1,21	1,32
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,98	4,13	4,23	4,23	4,32	4,36	4,42	4,52	4,63	4,92	4,84	4,80	4,89	4,91	4,96
Valas / Foreign Exchange	0,34	2,91	3,30	3,30	3,65	3,78	3,99	3,84	3,89	4,11	4,08	4,06	4,18	4,00	4,06
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,16	4,36	4,72	4,71	4,81	4,83	4,95	5,07	5,17	5,38	5,47	5,48	5,45	5,41	5,43
Valas / Foreign Exchange	0,38	2,61	3,43	3,52	3,78	3,77	3,87	4,28	4,15	4,42	4,36	4,37	4,46	4,45	4,49
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,25	4,10	4,72	4,72	4,76	4,77	4,77	4,85	4,99	5,39	5,43	5,45	5,52	5,54	5,59
Valas / Foreign Exchange	0,43	1,96	2,99	3,18	3,58	3,39	3,55	3,63	3,88	4,34	4,40	4,41	4,42	4,48	4,36
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,79	4,33	4,76	4,76	4,79	4,82	4,89	4,95	5,11	5,26	5,26	5,26	5,33	5,31	5,34
Valas / Foreign Exchange	0,70	2,31	2,76	2,75	2,84	2,93	2,98	3,12	3,27	3,73	3,21	3,15	3,22	3,08	3,19

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	1,68	1,82	1,83	1,87	1,86	1,97	2,03	2,01	2,05	2,19	2,09	2,13	2,12	2,15	2,19
Valas / Foreign Exchange	0,16	1,11	0,88	1,08	1,06	1,21	1,18	1,32	1,34	1,47	1,51	1,61	1,49	1,43	1,98
Tabungan / Saving															
Rupiah	0,38	0,39	0,39	0,39	0,39	0,39	0,39	0,40	0,41	0,41	0,41	0,41	0,40	0,40	0,40
Valas / Foreign Exchange	0,17	0,24	0,23	0,23	0,23	0,23	0,23	0,23	0,23	0,25	0,24	0,24	0,24	0,25	0,25
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,34	3,03	3,54	3,47	3,51	3,58	3,66	3,70	3,72	3,79	3,83	3,73	3,58	3,67	3,60
Valas / Foreign Exchange	0,27	2,52	2,46	2,60	2,63	2,76	2,90	3,02	3,44	3,34	3,63	3,51	3,47	3,19	2,96
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	2,63	3,38	3,77	3,83	3,95	4,03	4,18	4,27	4,54	4,82	4,96	4,98	4,97	4,90	4,87
Valas / Foreign Exchange	0,39	2,37	2,81	2,88	2,99	3,82	3,91	3,90	4,19	4,62	4,71	4,60	4,21	4,44	4,54
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3,02	3,78	4,01	3,93	4,19	4,35	4,80	4,92	5,22	5,38	5,55	5,61	5,56	5,52	5,52
Valas / Foreign Exchange	0,53	2,81	3,27	3,14	3,00	3,34	3,41	3,52	3,59	4,05	4,42	4,50	4,26	4,41	4,29
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3,48	4,49	4,79	4,87	4,81	4,98	4,90	4,84	5,05	5,40	5,44	5,45	5,45	5,49	5,50
Valas / Foreign Exchange	0,53	1,55	2,49	1,95	1,91	1,90	1,69	1,51	1,53	1,46	1,37	1,37	1,37	1,39	1,40

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

Kelompok Bank / Group of Bank	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
KBMI 1															
Jumlah Bank / Total Banks	75	70	68	68	68	68	68	68	66	66	66	66	65	66	66
Jumlah Kantor / Total Bank Offices	4.989	4.681	4.387	4.406	4.389	4.378	4.326	4.247	3.888	3.835	3.884	3.885	3.592	3.758	3.719
KBMI 2															
Jumlah Bank / Total Banks	16	19	20	20	20	20	20	20	22	22	22	23	24	23	23
Jumlah Kantor / Total Bank Offices	3.275	2.312	2.486	2.462	2.459	2.456	2.448	2.448	2.793	2.871	2.699	2.825	3.117	2.946	2.945
KBMI 3															
Jumlah Bank / Total Banks	12	13	13	13	13	13	13	13	13	13	14	13	13	13	13
Jumlah Kantor / Total Bank Offices	8.916	4.841	4.707	4.684	4.677	4.674	4.659	4.650	4.656	4.654	4.786	4.643	4.620	4.604	4.585
KBMI 4															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	15.186	13.543	13.242	13.232	13.216	13.134	13.026	12.979	12.943	12.916	12.917	12.915	12.914	12.901	12.901
Total															
Jumlah Bank / Total Banks	107	106	105	105	105	105	105	105	105	105	106	106	106	106	106
Jumlah Kantor / Total Bank Offices	32.366	25.377	24.822	24.784	24.741	24.642	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1.1.a. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	5.547.618	5.820.636	6.497.620	6.644.325	6.723.224	6.751.633	6.804.986	6.907.547	6.975.423	7.038.547	7.186.935	7.150.426	7.188.333	7.336.880	7.398.760	7.460.641
- Kepada Pihak Ketiga / To Third Party	5.481.560	5.768.585	6.423.564	6.577.076	6.656.016	6.685.506	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114
Rupiah	4.723.761	4.955.703	5.475.409	5.643.064	5.722.366	5.753.546	5.790.232	5.862.323	5.887.747	5.962.600	6.082.640	6.038.236	6.087.081	6.181.036	6.206.709	6.254.871
Valas / Foreign Exchange	757.798	812.883	948.155	934.012	933.649	931.960	949.164	974.973	1.015.236	1.002.926	1.007.604	1.019.322	1.007.433	1.063.601	1.103.974	1.121.243
- Kepada Bank Lain / Inter Bank Credit	67.058	67.251	67.249	67.208	67.208	66.127	65.591	70.251	72.440	72.648	96.692	92.867	93.819	92.243	88.077	84.527
Rupiah	52.401	41.608	57.685	53.931	53.119	52.940	51.063	51.158	51.777	50.821	65.332	64.108	63.605	62.642	61.124	58.608
Valas / Foreign Exchange	13.657	10.443	16.371	13.318	14.089	13.187	14.528	19.094	20.663	21.826	31.360	28.760	30.214	29.601	26.953	25.919
b. Penempatan pada Bank Lain / Interbank Placement	252.800	223.134	245.442	242.412	232.940	230.154	213.546	245.278	233.968	248.040	258.375	269.217	288.631	294.873	278.392	281.345
- Giro / Demand Deposit	123.338	122.504	144.978	146.502	129.915	120.231	108.384	134.548	116.032	128.664	149.694	160.847	176.952	165.838	154.294	160.118
- Inter Bank Call Money / Inter Bank Call Money	99.266	75.942	85.345	79.443	88.168	94.969	85.031	93.810	91.374	96.950	89.153	90.788	89.930	104.935	102.809	92.888
- Deposito Berjangka / Time Deposits	22.754	19.992	8.596	9.965	10.320	11.493	14.557	11.014	18.116	16.220	14.565	11.538	14.076	17.128	13.580	19.164
- Lainnya / Others	7.442	4.696	6.523	6.503	4.538	3.460	5.573	6.106	8.447	6.206	4.963	6.043	7.673	6.972	7.710	9.174
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	775.395	1.146.356	1.293.578	946.654	968.781	924.596	934.424	915.868	935.260	913.822	1.047.750	894.750	888.257	892.628	852.950	890.173
- Giro / Demand Deposit	491.581	753.482	628.502	614.616	619.598	616.533	620.555	587.110	597.207	649.718	574.751	553.521	513.561	571.780	544.568	544.568
- Fine Tune Operation (FTO)	288.370	398.246	398.999	217.809	174.801	178.974	201.151	155.302	198.415	164.552	231.117	185.908	200.277	174.099	146.623	185.904
- Fasbi	166.856	242.494	140.952	97.432	177.662	118.535	107.531	129.796	135.518	147.077	154.566	126.375	124.926	202.901	126.316	154.012
- Lainnya / Others	14.998	14.035	145	2.911	1.702	7.489	9.209	10.215	14.217	4.987	12.349	7.716	9.534	2.067	8.231	5.689
d. Surat Berharga / Securities	1.466.904	1.830.962	1.863.495	1.835.865	1.835.591	1.869.946	1.868.821	1.889.069	1.924.828	1.970.342	1.987.800	2.144.721	2.202.478	2.164.719	2.154.009	2.170.643
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	18.785	12.420	2.866	2.257	2.266	2.276	764	19	20	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	55.922	45.171	39.081	34.010	31.446	30.676	31.730	29.990	27.891	25.484	25.976	26.016	22.795	22.549	21.450	19.824
- Obligasi / Bonds	1.209.094	1.539.989	1.557.913	1.545.491	1.539.654	1.569.916	1.568.578	1.498.907	1.489.677	1.496.944	1.468.745	1.541.600	1.539.942	1.497.135	1.475.342	1.447.818
- Lainnya / Others	183.104	233.381	263.635	254.107	262.225	267.079	267.750	360.153	407.241	447.914	493.079	577.105	639.741	645.036	657.217	703.001
e. Penyertaan / Equity Investment	54.982	96.503	111.145	112.507	112.739	113.050	113.780	114.099	115.635	115.936	116.678	117.607	117.963	124.236	124.694	127.052
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	313.016	354.825	358.264	364.527	357.417	355.495	356.516	356.253	354.523	353.469	342.397	343.934	345.753	344.689	346.766	346.251
- Kredit yang diberikan / Credit	304.167	345.888	349.526	356.616	348.269	346.136	346.966	346.514	345.202	344.011	333.040	334.645	337.020	336.020	339.232	338.767
- Surat Berharga / Securities	2.793	2.024	2.578	2.024	2.702	3.335	3.443	3.680	3.119	3.638	3.982	3.838	3.207	2.917	2.014	2.046
- Lainnya / Others	6.056	6.360	6.715	5.222	6.446	6.024	6.106	6.059	6.202	5.820	5.375	5.451	5.527	5.752	5.520	5.438
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	30.961	18.072	28.582	21.756	18.091	17.551	19.498	24.485	35.244	22.518	19.530	27.364	20.809	23.286	37.198	32.215
h. Tagihan Lainnya / Other claims	656.458	623.647	667.613	691.140	713.384	705.630	693.256	717.376	685.621	674.586	661.649	605.726	537.304	533.631	538.075	492.935
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	6.665.390	7.479.463	8.153.590	8.007.690	8.042.101	8.064.492	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703
Rupiah	5.756.007	6.442.601	6.907.838	6.837.944	6.877.179	6.875.935	6.884.367	6.933.458	6.947.044	6.952.161	7.144.439	7.077.879	7.097.285	7.249.311	7.287.663	7.286.378
Giro / Demand Deposit	1.262.734	1.591.523	1.839.473	1.698.711	1.732.591	1.732.430	1.711.835	1.770.331	1.789.448	1.767.724	1.869.826	1.809.550	1.806.068	1.851.919	1.854.437	1.867.598
Tabungan / Saving	2.014.663	2.263.564	2.422.410	2.386.881	2.413.767	2.414.389	2.403.650	2.395.550	2.401.469	2.429.696	2.488.350	2.465.490	2.459.334	2.507.458	2.525.121	2.512.263
Simpanan Berjangka / Time Deposits	2.478.610	2.685.514	2.642.955	2.752.352	2.730.821	2.729.115	2.768.882	2.767.577	2.756.127	2.754.741	2.786.262	2.802.840	2.831.883	2.889.933	2.908.105	2.906.517
Valas / Foreign Exchange	909.363	1.036.861	1.245.752	1.169.746	1.164.922	1.188.557	1.198.503	1.213.711	1.251.766	1.264.046	1.313.490	1.337.403	1.343.559	1.351.910	1.365.351	1.412.325
Giro / Demand Deposit	424.401	551.982	706.687	664.053	682.769	691.483	698.314	701.367	743.517	759.028	792.724	806.309	812.217	811.896	830.543	862.098
Tabungan / Saving	158.837	168.696	192.775	186.090	179.047	179.174	178.303	178.303	179.511	180.702	180.833	185.266	185.112	185.951	191.454	194.383
Simpanan Berjangka / Time Deposits	326.145	316.184	346.290	319.603	303.105	317.900	321.886	331.270	328.738	324.319	339.933	345.828	346.231	354.062	343.354	355.844
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	6.011	1.672	2.127	6.895	17.387	12.649	9.138	11.490	9.200	10.080	17.579	16.113	14.186	15.276	11.143	16.929
c. Kewajiban kepada Bank lain / Interbank Liabilities	176.681	160.594	173.399	172.111	183.223	178.362	179.955	200.371	206.897	192.472	198.381	189.065	183.420	215.990	206.298	199.668
d. Surat Berharga yang diterbitkan / Issued Securities	125.079	117.684	115.117	105.921	108.267	103.232	102.483	97.947	98.399	97.655	99.040	104.030	103.599	99.904	95.242	94.406
e. Pinjaman yang Diterima / Loans received	270.036	227.554	293.291	256.521	262.494	257.779	259.593	264.895	274.876	280.175	308.328	308.021	304.945	304.258	314.338	318.871
Rupiah	71.871	62.206	86.881	85.285	83.515	84.650	84.254	84.050	85.088	83.856	98.029	99.044	99.025	97.470	97.625	96.820
Valas / Foreign Exchange	198.165	165.349	204.410	171.236	178.960	173.129	175.338	180.845	189.788	196.319	210.299	208.978	205.919	206.787	216.714	222.051
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	23.795	12.370	27.589	20.104	18.612	18.715	20.506	24.925	37.032	24.777	21.519	28.525	23.167	26.057	41.694	35.699
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repot) / Other Liabilities	134.966	125.817	156.076	137.710	177.257	153.322	142.618	178.725	170.097	216.571	239.371	188.259	215.635	218.884	213.142	217.656
h. Setoran Jaminan / Guarantee Deposits	4.367	4.565	4.283	3.689	3.773	3.756	4.074	4.378	4.069	4.515	4.932	4.597	4.956	4.480	4.103	4.342
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	229.563	261.671	282.879	291.823	305.320	306.124	306.435	306.444	307.992	308.309	312.788	314.422	314.963	315.092	315.086	315.727
b. Cadangan / Reserves	73.652	81.168	88.915	94.592	97.497	97.551	97.677	97.675	97.673	97.667	97.664	97.663	98.326	100.460	100.767	104.449
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	612.598	648.343	675.740	762.798	758.028	757.661	757.322	757.349	757.375	757.399	738.593	963.116	979.316	856.640	849.440	843.320
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	104.718	140.207	201.817	98.665	119.973	141.113	160.704	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467
e. Tambahan modal disetor / Additional Paid In Capital	192.236	273.985	282.024	289.731	285.754	284.078	281.147	276.706	268.980	286.555	288.231	290.899	291.296	298.644	292.397	296.630
f. Modal Pinjaman / Loan Capital	56.206	65.852	78.111	75.335	73.97											

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	2.456.205	2.630.961	2.903.228	2.985.206	3.027.232	3.051.584	3.086.785	3.135.495	3.173.462	3.201.667	3.253.481	3.265.192	3.269.943	3.325.693	3.372.596	3.412.336
- Kepada Pihak Ketiga / To Third Party	2.445.965	2.623.165	2.894.142	2.976.500	3.018.122	3.042.329	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123
Rupiah	2.130.279	2.250.578	2.445.933	2.517.881	2.562.265	2.583.555	2.608.955	2.646.264	2.659.316	2.698.598	2.750.459	2.745.819	2.766.080	2.806.491	2.825.167	2.846.271
Valas / Foreign Exchange	315.686	372.587	448.209	458.619	455.856	458.775	468.489	479.244	503.621	492.749	491.528	507.996	492.590	507.627	535.992	555.852
- Kepada Bank Lain / Inter Bank Credit	10.240	7.796	9.086	8.706	9.110	9.255	9.341	9.987	10.524	10.320	11.494	11.378	11.272	11.575	11.437	10.213
Rupiah	6.266	5.658	5.051	5.066	4.982	4.866	4.914	5.121	5.693	5.720	6.481	6.483	6.395	6.509	7.155	6.520
Valas / Foreign Exchange	3.974	2.138	4.034	3.640	4.128	4.388	4.427	4.866	4.832	4.600	5.012	4.895	4.877	5.067	4.282	3.692
b. Penempatan pada Bank Lain / Interbank Placement	79.290	72.637	117.187	111.448	88.923	78.980	70.157	88.489	76.514	96.400	122.295	134.061	145.970	133.680	128.080	127.679
- Giro / Demand Deposit	56.276	54.993	89.749	89.923	68.827	63.492	56.052	71.355	61.803	76.451	94.538	109.362	121.950	105.425	100.325	98.310
- Inter Bank Call Money / Inter Bank Call Money	16.143	12.635	21.321	15.431	15.272	10.723	9.453	11.983	9.033	13.072	18.484	16.657	16.770	21.157	18.833	19.144
- Deposito Berjangka / Time Deposits	3.768	4.105	2.548	3.317	2.821	3.034	2.785	2.469	2.385	2.844	5.351	3.367	1.671	1.911	2.606	2.555
- Lainnya / Others	3.102	904	3.569	2.778	2.003	1.731	1.867	2.649	3.409	4.032	3.922	4.675	5.578	5.187	6.317	7.670
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	320.000	396.875	520.124	324.543	341.192	326.161	317.962	312.169	338.193	341.031	430.537	334.478	325.323	311.995	299.134	340.490
- Giro / Demand Deposit	140.604	201.794	343.867	245.327	209.419	231.782	215.005	235.622	218.264	223.962	272.251	214.351	212.549	189.050	226.070	205.476
- Fine Tune Operation (FTO)	97.477	94.247	154.876	40.395	46801	43115	49775	31779	59494	51819	121145	61683	62020	57.673	20.407	71.056
- Fasbi	81.918	100.827	21.371	38.815	84.965	51.259	53.176	44.760	60.429	65.245	37.134	58.438	50.754	65.261	52.657	63.958
- Lainnya / Others	1	6	10	6	7	6	6	8	6	6	6	6	6	11	0	0
d. Surat Berharga / Securities	615.448	786.707	805.839	732.440	740.072	753.472	756.431	759.685	762.056	756.668	763.985	810.276	831.056	811.431	790.148	765.981
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15.483	9.815	876	2.257	2.266	2.276	764	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	40.225	29.869	28.115	23.786	22.020	20.526	22.581	19.605	18.876	14.556	11.810	11.460	9.723	10.839	10.208	9.465
- Obligasi / Bonds	499.825	676.547	621.203	563.856	566.121	579.763	579.571	562.398	544.502	530.770	540.658	549.459	542.253	528.778	510.062	502.728
- Lainnya / Others	59.915	70.477	155.644	142.541	149.666	150.907	153.515	177.882	198.678	211.342	211.517	249.357	279.080	271.814	269.878	253.787
e. Penyertaan / Equity Investment	26.197	65.030	78.186	79.566	79.666	79.739	80.296	80.454	80.551	80.691	81.302	81.593	81.816	82.058	82.311	82.505
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	186.006	210.919	209.222	210.298	201.670	199.957	200.072	198.308	195.405	194.233	186.601	186.595	189.013	187.108	186.626	186.934
- Kredit yang diberikan / Credit	180.143	205.201	203.279	205.217	195.494	193.574	193.411	191.340	189.017	187.840	180.338	180.417	183.353	181.565	182.259	182.285
- Surat Berharga / Securities	2.176	2.124	1.761	2.359	2.280	2.908	3.000	3.223	2.606	3.068	3.164	3.020	2.450	2.166	1.453	1.483
- Lainnya / Others	3.687	3.594	4.182	2.722	3.896	3.475	3.661	3.745	3.782	3.525	3.099	3.157	3.210	3.377	3.114	3.166
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5.696	2.929	3.951	4.585	3.803	3.644	3.953	4.682	5.854	4.420	3.935	6.518	4.484	5.175	7.708	6.724
h. Tagihan Lainnya / Other claims	186.428	182.009	148.643	134.840	137.848	115.919	112.143	131.613	127.120	158.306	170.773	166.640	144.700	133.694	160.340	156.411
Sumber Dana / Source of Funds			0													
a. Dana Pihak Ketiga / Third Party Funds	2.873.149	3.179.487	3.581.139	3.404.557	3.452.904	3.415.718	3.444.439	3.499.801	3.506.445	3.552.347	3.747.610	3.713.099	3.716.820	3.771.957	3.806.579	3.845.999
Rupiah	2.459.829	2.731.178	2.990.814	2.839.541	2.877.478	2.846.413	2.868.284	2.918.082	2.890.229	2.931.772	3.080.887	3.027.187	3.022.032	3.084.531	3.107.499	3.116.509
Giro / Demand Deposit	555.777	690.666	860.753	733.043	766.332	745.991	741.146	770.245	751.878	757.165	873.115	798.843	786.566	802.083	815.893	838.387
Tabungan / Saving	1.005.489	1.105.687	1.176.897	1.155.237	1.168.261	1.162.014	1.157.523	1.157.672	1.160.019	1.176.066	1.201.674	1.186.653	1.186.507	1.209.526	1.211.354	1.204.646
Simpanan Berjangka / Time Deposits	898.563	934.825	953.163	951.261	942.885	938.407	969.615	990.165	978.332	998.541	1.006.098	1.041.691	1.048.958	1.072.922	1.080.252	1.073.476
Valas / Foreign Exchange	413.319	448.310	590.326	565.016	575.426	569.305	576.154	581.720	616.216	620.575	666.723	685.912	694.788	687.426	699.081	729.490
Giro / Demand Deposit	204.899	267.918	416.370	402.550	421.387	414.363	418.985	418.357	453.873	457.208	493.774	503.611	509.335	503.415	515.269	548.134
Tabungan / Saving	46.356	46.357	56.563	52.205	51.876	52.979	51.590	51.834	53.300	53.559	54.025	56.600	55.807	55.826	58.341	58.229
Simpanan Berjangka / Time Deposits	162.065	134.035	117.393	110.261	102.164	101.963	105.579	111.528	109.043	109.809	118.923	125.702	129.646	128.185	125.470	123.127
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	537	1.671	757	610	585	384	459	459	460	453	495	449	442	453	431	427
c. Kewajiban kepada Bank lain / Interbank Liabilities	44.899	38.720	41.672	44.161	44.853	42.658	42.931	40.122	50.074	44.679	40.701	36.436	40.299	47.630	49.665	47.934
d. Surat Berharga yang diterbitkan / Issued Securities	83.796	80.309	85.968	85.047	85.949	80.391	80.020	76.449	77.531	76.661	83.229	83.086	78.027	74.696	74.886	74.886
e. Pinjaman yang Diterima / Loans received	141.994	124.731	136.000	121.772	129.364	128.171	130.791	133.580	140.142	147.931	163.464	157.772	153.621	153.102	158.915	161.425
Rupiah	24.982	23.436	25.561	27.140	26.543	27.537	27.564	27.598	29.263	29.946	34.976	34.895	34.794	34.712	34.798	34.570
Valas / Foreign Exchange	117.013	101.295	110.399	94.632	102.821	100.634	103.227	105.982	110.879	117.985	128.487	122.877	118.827	118.390	124.117	126.855
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2.345	1.351	3.709	3.402	3.122	3.426	3.986	5.218	7.732	4.757	3.848	6.511	4.157	5.018	8.715	7.202
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	66.728	62.316	60.981	77.600	77.925	83.532	67.234	77.042	90.054	104.648	93.700	93.366	95.717	107.043	117.195	119.847
h. Setoran Jaminan / Guarantee Deposits	1.383	934	1.293	1.102	1.526	1.444	1.671	1.665	1.500	1.559	1.857	1.771	1.918	1.826	1.673	1.666
Beberapa komponen modal / Several Components of Capital			-													
a. Modal Disetor / Paid In Capital	30.446	33.461	32.541	32.298	32.298	32.149	32.149	31.853	31.662	31.602	31.522	31.522	31.522	31.522	31.490	31.589
b. Cadangan / Reserves	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. LR Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	300.631	312.691	328.621	368.193	368.194	368.195	368.194	368.194	368.194	368.195	355.529	483.981	484.064	404.439	404.439	404.439
d. LR Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	37.301	69.282	106.452	48.237	60.961	72.420	82.082	93.217	103.946	115.242	128.723	104.27	18.956	31.074	40.782	51.315
e. Tambahan modal disetor / Additional Paid In Capital	49.834	119.757	103.220	112.208	111.929	111.925	110.907	108.844	106.761	111.261	113.714	114.019	113.467	113.701	110.643	112.114
f. Modal Pinjaman / Loan Capital	10.945	25.162	27.505	26.688	26.192	26.407	26.519	26.836	33.442	32.815	32.757	27.288	27.197	27.395	27.965	27.952

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	493.422	520.497	571.247	584.208	590.708	592.918	600.140	605.595	606.840	610.387	618.449	610.860	611.855	619.824	622.194	627.539
- Kepada Pihak Ketiga / To Third Party	488.666	516.091	562.847	576.065	582.323	584.584	591.913	597.637	598.777	602.144	606.680	599.641	600.650	609.927	612.310	617.795
Rupiah	488.402	514.928	561.280	574.045	580.299	582.527	589.818	595.527	597.669	601.051	605.611	598.543	599.539	608.768	611.116	616.593
Valas / Foreign Exchange	264	1.162	1.567	2.020	2.024	2.057	2.095	2.110	1.108	1.093	1.069	1.098	1.110	1.159	1.194	1.202
- Kepada Bank Lain / Inter Bank Credit	4.756	4.407	8.400	8.143	8.385	8.334	8.227	7.958	8.063	8.244	11.770	11.218	11.205	9.896	9.883	9.744
Rupiah	4.756	4.407	8.400	8.143	8.385	8.334	8.227	7.958	7.745	7.933	11.462	10.903	10.891	9.579	9.558	9.419
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	318	310	308	316	314	317	325	325
b. Penempatan pada Bank Lain / Interbank Placement	28.601	23.315	22.947	22.145	28.936	27.928	29.132	31.955	39.747	41.860	35.883	28.624	32.305	41.725	40.726	40.212
- Giro / Demand Deposit	4.317	3.678	4.429	4.547	3.453	3.578	3.378	4.363	3.401	4.015	3.931	3.975	4.307	5.048	5.050	9.553
- Inter Bank Call Money / Inter Bank Call Money	9.126	9.736	16.129	12.392	18.199	18.072	17.203	22.259	23.680	28.651	26.959	21.046	20.636	26.977	29.976	19.275
- Deposito Berjangka / Time Deposits	16.052	8.385	2.390	4.571	5.820	5.966	7.772	4.335	11.568	8.836	4.559	3.390	6.970	9.413	5.150	10.767
- Lainnya / Others	838	878	750	753	370	438	579	999	1.098	359	434	212	192	287	550	616
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71.953	110.147	117.807	78.217	89.745	75.850	84.297	82.844	88.533	90.188	103.022	72.373	73.436	75.743	73.402	72.946
- Giro / Demand Deposit	29.527	51.741	82.891	65.483	69.178	64.449	68.403	68.115	63.875	69.808	79.779	55.977	54.880	47.944	56.237	57.686
- Fine Tune Operation (FTO)	16.912	18.249	13.669	5.284	853	1.163	6.340	2.212	10.343	1.487	3.839	4.610	5.944	3.666	2.007	2.701
- Fasbi	23.928	39.582	21.247	7.450	19.714	10.238	9.553	12.518	14.314	18.893	19.404	11.786	12.613	24.133	15.158	12.559
- Lainnya / Others	1.587	575	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Surat Berharga / Securities	80.760	117.817	127.769	123.610	119.661	123.257	121.274	121.546	133.043	132.796	134.959	140.160	144.574	148.339	148.703	160.978
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	3.110	1.369	195	-	-	-	-	19	20	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.666	4.944	2.642	1.145	1.109	1.248	1.239	1.456	1.308	1.634	1.638	958	1.212	914	1.054	1.176
- Obligasi / Bonds	51.886	83.303	100.444	100.079	94.226	99.724	97.903	93.577	100.230	97.909	92.305	100.477	100.993	101.923	102.055	106.398
- Lainnya / Others	20.098	28.201	24.488	22.386	24.325	22.285	22.132	26.493	31.486	33.253	41.017	38.725	42.369	45.503	45.593	53.403
e. Penyertaan / Equity Investment	1.945	1.955	2.067	2.091	2.091	2.091	2.091	2.091	2.091	2.091	2.092	2.092	2.091	2.280	2.280	2.280
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	14.290	16.089	15.771	17.234	17.027	17.362	17.440	17.259	17.592	17.463	16.668	17.155	17.609	17.814	18.351	18.527
- Kredit yang diberikan / Credit	13.730	15.590	15.406	16.885	16.878	17.004	17.083	16.900	17.227	17.083	16.307	16.789	17.243	17.445	17.973	18.154
- Surat Berharga / Securities	226	199	41	28	31	32	34	32	34	33	42	31	30	32	33	28
- Lainnya / Others	333	299	324	321	319	326	322	327	330	347	319	336	336	337	345	346
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	11	6	19	22	4	15	10	6	13	16	5	38	12	21	19	17
h. Tagihan Lainnya / Other claims	47.769	46.175	52.866	72.988	66.283	74.502	66.194	65.198	70.240	57.452	46.726	46.295	43.541	42.833	40.748	27.150
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	590.602	681.607	723.880	730.207	729.466	741.774	736.211	735.657	777.085	751.340	730.333	712.647	727.273	752.332	754.832	756.851
Rupiah	589.463	676.637	721.844	728.365	727.677	740.053	731.962	732.367	774.829	746.921	723.757	704.130	720.858	743.416	751.111	747.466
Giro / Demand Deposit	131.204	169.986	180.745	188.664	186.219	194.236	191.406	196.573	236.263	209.021	167.905	167.257	195.536	200.558	202.233	194.477
Tabungan / Saving	188.112	208.612	201.084	201.439	205.897	212.551	207.595	205.720	239.041	213.108	219.571	219.571	211.944	216.517	220.874	220.923
Simpanan Berjangka / Time Deposits	270.147	298.039	320.016	338.263	335.560	333.266	332.860	330.073	332.972	324.792	316.811	297.302	313.378	326.341	328.004	332.066
Valas / Foreign Exchange	1.139	1.841	2.036	1.841	1.789	1.721	1.721	1.721	2.256	4.419	6.576	8.518	6.415	8.915	3.721	9.385
Giro / Demand Deposit	136	808	760	1.266	1.176	1.186	1.191	1.205	134	139	136	100	99	88	94	352
Tabungan / Saving	110	106	123	114	112	112	101	99	101	97	100	105	108	106	113	117
Simpanan Berjangka / Time Deposits	892	4.056	1.152	462	501	423	2.957	1.987	2.021	4.183	6.339	8.313	6.208	8.722	3.514	8.916
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1	1	1	1	1	1	1	1	1	581	1	1	1	1	1
c. Kewajiban kepada Bank Lain / Interbank Liabilities	23.092	20.660	29.195	19.863	23.925	17.669	22.976	22.823	19.791	27.740	32.972	24.381	19.399	24.628	21.555	22.258
d. Surat Berharga yang diterbitkan / Issued Securities	9.537	8.089	6.910	5.561	5.567	5.512	5.512	4.964	4.724	4.261	6.204	3.910	3.886	4.586	4.261	4.311
e. Pinjaman yang Diterima / Loans received	18.301	18.400	25.854	23.109	22.958	23.029	23.301	24.081	24.968	24.405	29.894	31.288	31.558	29.236	29.505	29.547
Rupiah	18.301	18.400	25.854	23.109	22.958	23.029	23.301	23.849	24.730	24.172	29.663	31.051	31.322	28.998	29.261	29.303
Valas / Foreign Exchange	-	-	-	-	-	-	-	232	238	233	231	237	236	238	244	244
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	0	3	48	18	26	7	22	37	18	1	18	18	20	58	27
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	1.501	2.765	8.877	2.797	11.390	2.682	9.192	12.025	4.059	10.562	21.013	12.727	11.796	7.524	7.289	4.629
h. Setoran Jaminan / Guarantee Deposits	323	406	436	170	163	180	206	231	222	232	497	329	277	264	201	212
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	44.615	48.206	53.424	55.317	55.903	56.118	56.209	56.247	56.247	56.367	59.919	59.934	60.438	60.601	60.624	60.721
b. Cadangan / Reserves	23.424	26.605	30.337	34.431	34.431	34.431	34.529	34.526	34.524	34.518	34.510	34.509	35.172	36.636	36.941	37.287
c. LR Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.909	3.978	2.702	4.404	4.208	4.208	3.967	3.967	3.967	3.965	20.108	15.875	10.809	8.497	7.259	7.259
d. LR Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13.002	13.776	15.300	5.722	7.207	8.151	9.464	10.821	11.905	13.244	14.519	1.255	2.277	3.500	4.093	5.379
e. Tambahan modal disetor / Additional Paid In Capital	4.269	2.698	2.625	3.497	3.166	2.942	2.658	1.987	1.408	5.657	2.765	2.841	2.759	2.984	2.159	2.692
f. Modal Pinjaman / Loan Capital	2.934	3.930	4.122	4.124	4.124	4.124	4.124	4.123	4.123	4.123	4.122	4.122	4.148	4.148	4.124	4.124

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	2.415.930	2.498.048	2.833.037	2.897.103	2.925.329	2.934.374	2.947.849	2.986.249	3.013.258	3.048.548	3.123.842	3.092.393	3.123.180	3.195.027	3.213.818	3.234.270
- Kepada Pihak Ketiga / To Third Party	2.369.008	2.461.474	2.783.624	2.851.046	2.879.700	2.889.176	2.903.177	2.941.375	2.967.772	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083
Rupiah	2.019.257	2.098.946	2.367.959	2.452.552	2.480.817	2.487.967	2.496.698	2.523.695	2.533.564	2.573.557	2.633.578	2.606.919	2.634.167	2.674.589	2.684.734	2.706.827
Valas / Foreign Exchange	349.751	362.528	415.665	398.494	398.883	401.209	406.479	417.680	434.209	429.400	433.664	428.786	432.551	463.595	475.046	476.256
- Kepada Bank Lain / Inter Bank Credit	46.923	36.574	49.413	46.057	45.629	45.198	44.671	44.874	45.485	45.591	56.601	56.689	56.461	56.843	54.038	51.187
Rupiah	41.379	31.543	39.393	37.581	37.452	37.440	35.622	35.778	36.039	36.367	46.589	45.922	45.519	45.754	43.611	42.008
Valas / Foreign Exchange	5.544	5.031	10.020	8.475	8.177	7.758	9.050	9.097	9.446	9.223	10.102	10.767	10.942	11.089	10.427	9.178
b. Penempatan pada Bank Lain / Interbank Placement	108.478	102.668	80.573	78.953	88.341	85.408	74.694	89.662	75.676	77.922	71.755	78.188	79.689	88.707	79.746	81.192
- Giro / Demand Deposit	61.068	59.506	48.853	47.789	49.713	48.845	40.764	51.599	41.943	44.600	44.808	40.347	44.779	48.523	44.893	48.036
- Inter Bank Call Money / Inter Bank Call Money	41.296	33.418	26.083	27.081	35.671	32.879	28.768	32.615	27.949	27.231	21.702	32.273	28.691	33.665	28.237	26.649
- Deposito Berjangka / Time Deposits	2.935	7.002	3.657	2.077	1.679	2.493	4.000	4.197	4.079	4.540	4.655	4.781	5.435	5.804	5.824	5.842
- Lainnya / Others	3.180	2.742	1.980	2.006	1.278	1.189	1.162	1.261	1.705	1.550	590	786	583	714	792	666
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	307.063	521.894	541.815	440.269	431.165	425.056	421.680	408.803	401.864	384.270	418.695	385.923	386.690	395.675	370.868	366.512
- Giro / Demand Deposit	101.980	188.136	301.395	292.314	313.371	297.226	311.655	296.676	282.004	280.223	273.556	282.676	264.006	256.983	267.281	259.794
- Fine Tune Operation (FTO)	148.664	239.511	165.873	106.839	60.602	78.770	69.668	51.296	64.877	53.278	53.955	53.846	61.047	42.836	52.529	44.425
- Fasbi	43.600	80.803	74.419	38.253	55.497	41.987	34.844	51.372	40.813	46.038	79.302	41.691	52.104	93.800	44.250	57.513
- Lainnya / Others	12.819	13.443	128	2.863	1.695	7.073	5.514	9.459	14.170	4.731	11.881	9.533	9.533	2.055	6.807	4.781
d. Surat Berharga / Securities	686.753	845.884	838.227	879.203	871.754	886.749	884.381	902.115	932.352	963.922	974.802	1.068.151	1.095.843	1.084.102	1.093.550	1.120.416
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	191	1.236	1.795	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7.533	8.357	3.597	5.456	4.896	5.210	5.064	6.010	4.747	5.840	7.355	6.877	5.481	4.278	3.482	2.487
- Obligasi / Bonds	580.288	705.088	752.660	787.502	781.796	791.084	790.961	747.401	759.365	767.664	744.326	793.499	795.498	776.984	774.780	756.665
- Lainnya / Others	98.740	131.203	80.175	86.245	85.062	90.455	88.357	148.704	168.239	190.419	223.120	267.775	294.863	302.840	315.288	361.264
e. Penyertaan / Equity Investment	26.768	29.445	30.819	30.834	30.965	31.203	31.376	31.538	32.977	33.137	33.267	33.906	34.039	39.881	40.086	42.250
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	106.672	121.292	128.426	132.590	134.450	133.865	134.490	135.736	136.574	137.221	135.052	136.065	135.111	135.618	137.588	136.748
- Kredit yang diberikan / Credit	104.562	110.718	126.148	130.251	131.969	131.390	132.108	133.475	134.162	134.886	132.405	133.409	132.490	132.952	135.089	134.376
- Surat Berharga / Securities	379	245	213	297	388	391	406	422	476	535	772	781	721	710	521	529
- Lainnya / Others	1.731	2.330	2.065	2.042	2.093	2.084	1.977	1.839	1.937	1.800	1.875	1.875	1.901	1.957	1.979	1.844
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	14.258	8.381	13.622	10.713	8.375	8.272	8.890	10.995	15.848	10.951	9.739	11.694	9.758	10.840	17.910	15.965
h. Tagihan Lainnya / Other claims	400.487	371.833	405.807	418.627	447.532	455.848	451.528	452.030	411.008	387.813	379.482	326.062	284.089	285.921	263.060	234.276
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	3.016.126	3.411.842	3.595.556	3.629.783	3.612.354	3.661.193	3.653.550	3.657.644	3.662.474	3.666.873	3.745.302	3.745.857	3.747.642	3.822.025	3.835.298	3.836.983
Rupiah	2.596.157	2.916.904	3.052.474	3.123.708	3.124.827	3.146.680	3.142.178	3.133.587	3.136.045	3.133.590	3.206.723	3.209.087	3.212.831	3.276.268	3.281.201	3.276.303
Giro / Demand Deposit	507.027	648.844	702.334	663.624	687.970	697.960	686.769	704.963	707.882	704.828	734.301	732.749	730.719	751.476	737.676	739.495
Tabungan / Saving	814.929	940.522	1.014.955	1.022.625	1.031.810	1.032.110	1.030.534	1.024.054	1.027.491	1.034.349	1.041.836	1.052.586	1.054.253	1.074.967	1.086.223	1.079.916
Simpanan Berjangka / Time Deposits	1.274.202	1.327.538	1.335.185	1.417.459	1.405.048	1.416.610	1.424.874	1.404.570	1.400.672	1.394.313	1.430.585	1.423.752	1.427.858	1.449.824	1.457.302	1.456.891
Valas / Foreign Exchange	419.969	494.938	543.081	506.075	487.527	514.513	511.373	524.057	526.430	533.282	538.579	536.770	534.811	545.757	554.097	560.680
Giro / Demand Deposit	161.502	209.304	208.181	187.675	184.084	199.047	196.039	202.532	208.690	216.290	215.818	218.426	216.233	217.855	226.091	222.278
Tabungan / Saving	103.092	113.357	128.274	127.790	121.351	120.501	121.252	123.843	120.801	125.067	124.618	125.087	125.771	127.521	130.462	132.699
Simpanan Berjangka / Time Deposits	155.375	172.278	206.626	190.610	182.093	194.964	194.082	197.682	196.939	191.926	198.144	193.257	192.807	200.381	197.544	205.702
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	5.473	1	1.369	6.284	16.604	12.263	8.677	11.030	9.626	16.502	15.004	13.312	14.264	10.711	16.501	16.501
c. Kewajiban kepada Bank lain / Interbank Liabilities	88.784	80.086	79.126	85.231	92.631	97.563	90.713	108.913	108.877	94.405	95.416	100.382	95.607	108.437	108.623	103.502
d. Surat Berharga yang diterbitkan / Issued Securities	31.745	29.287	22.339	15.313	17.031	17.329	16.951	16.535	16.143	16.733	16.510	16.891	16.628	17.291	16.285	15.208
e. Pinjaman yang Diterima / Loans received	106.689	84.359	131.435	111.638	110.139	106.579	105.498	107.233	109.765	107.838	114.970	118.961	119.766	121.919	125.919	127.899
Rupiah	26.588	20.369	37.366	35.034	34.013	34.083	33.386	32.601	31.094	29.737	33.389	33.097	32.909	33.760	33.566	32.947
Valas / Foreign Exchange	80.101	63.990	94.069	76.604	76.126	72.496	72.111	74.632	78.671	78.101	81.581	85.864	86.857	88.159	92.352	94.952
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13.021	6.041	11.770	9.249	8.926	8.754	9.708	11.261	16.096	10.981	9.539	12.734	11.271	12.530	19.949	16.920
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	63.128	58.334	81.791	54.264	85.823	63.594	63.919	88.374	74.556	99.828	121.198	78.731	103.047	100.629	85.993	91.857
h. Setoran Jaminan / Guarantee Deposits	2.405	2.530	2.061	1.706	1.541	1.626	1.697	1.858	1.836	2.200	2.069	2.005	2.103	1.819	1.898	1.991
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	147.188	172.692	193.293	200.587	213.498	214.235	214.456	214.722	216.461	216.718	217.725	219.345	219.382	219.347	219.350	219.795
b. Cadangan / Reserves	38.235	40.967	44.982	46.564	49.470	49.524	49.552	49.553	49.553	49.558	49.558	49.558	50.228	50.230	53.566	53.566
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	273.869	293.812	304.689	345.305	340.730	340.362	340.263	340.289	340.312	340.337	334.202	421.887	422.238	386.586	381.931	377.049
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	46.927	53.222	74.206	39.531	45.641	53.780	61.447	67.954	76.226	82.127	87.723	8.075	15.537	23.845	29.835	38.765
e. Tambahan modal disetor / Additional Paid In Capital	137.429	151.133	176.439	174.136	170.817	169.378	167.841	166.230	161.316	169.970	171.989	174.213	175.248	182.169	180.066	182.333
f. Modal Pinjaman / Loan Capital	42.327	36.760	46.484	44.524	43.637	43.773	43.997	44.330	45.056	43.353	42.051	42.592	40.636	38.436	38.996	38.993

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

Keterangan / Items	2020	2021	2022	2023							2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	182.060	171.130	190.108	177.809	179.955	172.757	170.212	180.208	181.864	177.944	191.163	183.356	196.335	190.152	186.496
- Kepada Pihak Ketiga / To Third Party	177.922	167.855	182.951	173.466	175.871	169.416	166.861	172.777	173.496	169.451	177.435	168.475	182.408	177.434	173.112
Rupiah	85.824	91.250	100.237	98.587	98.985	99.497	94.761	96.838	97.198	89.767	92.993	86.956	87.294	91.188	85.892
Valas / Foreign Exchange	92.098	76.606	82.714	74.879	76.886	69.919	72.100	75.939	76.298	79.684	81.342	81.443	91.219	91.742	87.933
- Kepada Bank Lain / Inter Bank Credit	4.139	3.274	7.157	4.343	4.084	3.341	3.351	7.431	8.368	8.493	16.828	13.582	14.881	13.928	12.719
Rupiah	-	-	4.840	3.140	2.300	2.300	2.300	2.300	2.300	800	800	800	800	800	660
Valas / Foreign Exchange	4.139	3.274	2.317	1.203	1.784	1.041	1.051	5.131	6.068	7.693	16.028	12.782	14.081	13.128	12.724
b. Penempatan pada Bank Lain / Interbank Placement	36.432	24.514	24.734	29.866	26.740	37.840	39.562	35.192	42.031	31.859	28.442	30.667	30.761	29.840	32.261
- Giro / Demand Deposit	-	-	2.687	4.369	6.828	4.447	7.980	7.418	9.980	7.418	7.063	5.915	6.026	4.006	4.006
- Inter Bank Call Money / Inter Bank Call Money	32.701	20.153	21.812	24.539	19.026	33.296	29.607	26.754	30.711	27.996	22.008	20.811	23.432	23.136	25.763
- Deposito Berjangka / Time Deposits	-	500	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	322	173	225	967	886	103	1.966	1.197	2.235	265	17	370	1.319	783	51
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	76.379	117.441	113.832	103.625	106.679	97.530	110.485	112.051	106.670	98.333	95.496	101.976	102.809	109.215	109.545
- Giro / Demand Deposit	33.061	49.910	25.329	25.377	22.648	26.142	21.469	20.142	22.966	23.214	24.132	21.747	22.086	19.583	22.191
- Fine Tune Operation (FTO)	25.316	46.238	64.581	65.290	66.544	55.927	75.368	70.015	63.701	57.968	52.178	65.769	71.266	69.924	71.680
- Fasbi	17.410	21.282	23.915	12.914	17.486	15.051	9.958	21.147	19.962	16.901	18.725	14.461	9.456	19.707	14.250
- Lainnya / Others	43	581	8	43	740	3.693	3.693	1	250	461	1	461	1	1.424	908
d. Surat Berharga / Securities	83.944	80.554	91.660	100.612	104.104	106.469	106.734	105.723	97.377	116.956	114.054	126.134	131.006	120.847	121.608
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	2.498	2.426	3.624	3.421	3.692	2.802	2.919	2.960	3.454	5.172	6.721	6.379	6.518	6.706	6.696
- Obligasi / Bonds	77.095	75.051	83.606	94.054	97.511	99.345	100.143	95.531	85.580	100.601	91.456	98.165	101.198	89.450	88.445
- Lainnya / Others	4.350	3.502	3.328	2.934	3.172	3.432	3.746	7.273	8.837	12.900	17.425	21.249	23.428	24.879	26.458
- Penyeritaan / Equity Investment	73	73	73	17	17	17	17	17	17	17	17	17	17	17	17
e. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.048	6.526	4.845	4.404	4.269	4.310	4.514	4.950	4.952	4.552	4.077	4.119	4.020	4.149	4.001
- Kredit yang diberikan / Credit	5.732	6.379	4.693	4.263	4.128	4.168	4.364	4.798	4.796	4.402	3.990	4.030	3.934	4.059	3.911
- Surat Berharga / Securities	12	9	9	5	4	3	3	4	3	3	5	6	6	9	7
- Lainnya / Others	305	138	143	137	138	139	147	148	153	147	82	82	80	82	82
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10.996	6.757	10.990	6.436	5.910	6.196	8.802	13.528	7.131	5.851	9.113	6.555	7.249	11.561	9.509
h. Tagihan Lainnya / Other claims	21.775	23.630	60.296	64.685	61.722	59.361	63.391	68.535	77.254	71.015	64.668	66.729	64.975	71.184	73.928
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	185.513	206.526	253.015	243.143	247.377	245.807	248.670	254.067	252.806	245.648	234.684	243.679	249.109	254.907	258.870
Rupiah	117.882	142.705	146.329	147.197	142.785	141.946	149.423	145.942	143.878	133.072	137.476	141.555	144.096	147.852	146.100
Giro / Demand Deposit	68.725	82.027	95.641	93.380	92.069	94.243	92.514	98.550	93.425	96.611	94.505	90.701	93.246	97.803	95.238
Tabungan / Saving	6.134	8.743	9.473	7.580	7.800	7.714	7.897	8.104	8.366	6.173	5.799	6.680	6.631	6.448	6.678
Simpanan Berjangka / Time Deposits	35.698	27.112	37.591	45.369	47.328	40.832	41.533	42.770	44.150	37.095	40.095	41.688	40.846	42.546	44.084
Valas / Foreign Exchange	74.956	88.644	110.310	96.814	100.179	103.019	106.727	104.644	106.864	105.769	101.612	106.203	107.544	109.811	108.453
Giro / Demand Deposit	57.864	73.952	81.376	72.562	76.123	76.887	82.099	79.273	80.820	85.389	82.995	84.172	86.550	90.539	89.088
Tabungan / Saving	9.279	8.876	7.815	5.982	5.708	5.582	5.298	5.078	5.308	1.879	2.090	3.474	3.425	2.499	2.538
Simpanan Berjangka / Time Deposits	7.813	5.816	21.119	18.270	18.348	20.550	19.268	20.074	20.736	16.527	16.527	17.569	16.774	16.827	18.098
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	0	196	0	0	0	1.032	1.032	659	430	558	430	558	430
c. Kewajiban kepada Bank lain / Interbank Liabilities	19.906	21.128	23.406	22.856	21.814	20.472	23.335	28.514	28.154	25.647	29.292	27.867	28.114	35.094	26.454
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	3.051	64	2	2	33	1	3	2	0	1	1	0	-	0	0
Rupiah	2.000	0	2	0	3	0	3	2	0	1	1	0	-	0	0
Valas / Foreign Exchange	1.051	64	2	-	33	0	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	8.428	4.978	12.107	7.405	6.546	6.509	6.805	8.424	13.167	9.021	8.131	9.263	7.721	8.488	12.971
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	3.608	2.402	4.427	3.049	2.119	3.514	2.273	1.284	1.428	1.533	3.460	3.435	5.074	3.688	2.664
h. Setoran Jaminan / Guarantee Deposits	256	696	493	712	543	507	501	624	511	524	509	492	657	571	330
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	7.312	7.312	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	35.190	37.862	39.728	44.896	44.896	44.897	44.898	44.899	44.901	44.899	44.899	57.140	57.139	54.806	54.573
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	7.488	3.926	5.858	5.175	6.164	6.762	7.711	8.974	9.254	11.013	12.361	1.121	2.592	3.453	4.635
e. Tambahan modal disetor / Additional Paid In Capital	704	397	(259)	(109)	(158)	(167)	(258)	(356)	(505)	(333)	(237)	(174)	(178)	(210)	(471)
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	794.091	773.902	811.458	397.543	477.070	559.611	642.865	725.997	809.188	890.058	977.001	97.181	179.011	267.816	354.546	442.901
a. Dari Bank Indonesia / From Bank Indonesia Placement	8.902	9.740	13.904	9.436	11.066	12.664	14.258	15.809	17.468	19.063	20.916	1.694	3.155	4.733	6.121	7.831
b. Dari Penempatan pada bank lain / From interbank placement	5.392	2.691	5.409	4.471	5.498	6.588	7.637	8.663	9.739	10.985	12.037	1.207	2.252	3.467	4.656	5.942
c. Dari surat berharga / From securities	75.630	87.345	94.584	45.536	54.568	63.637	72.669	81.597	90.745	100.275	110.038	10.665	20.849	31.650	42.005	52.008
d. Dari Kredit yang diberikan / From credit	508.294	487.587	523.468	247.684	297.798	349.708	401.893	454.043	505.822	554.888	608.443	61.035	112.742	169.046	222.865	277.131
- kepada pihak ketiga bukan bank / To Third Party non Bank	504.082	484.944	520.202	245.748	295.480	347.027	398.621	450.585	501.840	550.457	603.518	60.098	111.227	166.924	220.154	273.822
- kepada bank lain / To other Bank	4.212	2.643	3.267	1.936	2.319	2.682	3.271	3.458	3.983	4.431	4.925	937	1.515	2.123	2.711	3.309
e. Lainnya / Others	195.873	186.539	174.093	90.415	108.140	127.013	146.407	165.885	185.413	204.848	225.568	22.581	40.013	58.919	78.899	99.989
2. Beban Bunga / Interest Expenses	412.189	342.699	323.610	181.608	216.813	253.115	290.709	329.498	368.262	405.167	447.336	52.601	91.585	134.040	177.114	220.623
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	368	145	484	240	280	343	460	420	455	477	553	27	68	130	208	293
b. Kewajiban pada Bank lain / Interbank Liabilities	8.085	5.618	6.833	4.415	5.534	6.705	7.738	8.839	10.943	11.156	12.374	1.203	2.351	3.575	4.789	4.737
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	190.658	140.844	129.628	77.391	93.420	110.114	127.055	143.897	161.802	179.720	199.055	20.256	39.200	59.672	79.838	100.937
- Giro / Demand Deposit	27.192	24.161	27.740	16.997	20.471	24.211	27.927	31.793	35.916	40.416	45.132	5.110	9.703	14.699	19.485	25.034
- Tabungan / Saving	21.655	17.181	15.492	7.105	8.521	9.998	11.477	12.943	14.451	16.001	17.834	1.599	3.109	4.679	6.248	7.838
- Simpanan Berjangka / Time deposits	141.811	99.502	86.396	53.290	64.428	75.906	87.652	99.204	111.434	123.303	136.088	13.547	26.388	40.294	54.105	68.064
d. Surat Berharga / Securities	10.961	9.797	10.297	3.714	4.428	5.192	5.955	6.700	7.489	8.451	9.397	944	1.534	2.529	3.300	4.663
e. Pinjaman yang diterima / Loans received	10.340	6.908	13.077	6.995	8.227	9.599	10.731	12.388	13.528	14.859	16.115	3.981	4.220	5.566	7.140	8.712
f. Lainnya / Others	187.804	174.872	163.291	88.852	104.925	121.161	138.771	157.254	174.045	190.504	209.843	26.191	44.212	62.567	81.840	101.281
g. Koreksi atas pendapatan bunga / Corrections	3.972	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	381.902	431.203	487.848	215.935	260.257	306.495	352.155	396.499	440.925	484.892	529.665	44.581	87.425	133.775	177.431	222.278
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	407.621	460.019	522.998	227.838	275.999	335.295	363.684	373.255	419.070	478.808	664.976	147.813	433.677	171.204	223.705	271.224
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22.342	20.448	10.408	6.327	11.257	12.866	13.364	13.410	14.864	15.706	16.855	1.644	2.781	4.034	4.528	6.144
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	0	0	2	0	0	57	3	-	0	5.074	1
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	239	60	276	549	577	659	848	979	1.063	1.159	1.360	316	371	570	789	917
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	203.924	208.665	318.768	137.661	161.192	198.855	208.732	201.675	226.491	266.718	426.023	122.175	392.520	107.302	136.903	167.153
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	77.002	87.234	97.515	40.711	50.294	59.243	67.772	76.291	85.779	93.735	103.364	8.061	16.277	25.901	35.023	46.588
f. Lainnya / Others	104.114	143.612	96.030	42.590	52.678	63.673	72.969	80.898	90.873	101.489	117.317	15.615	21.729	33.397	41.388	50.421
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	652.690	716.871	762.897	320.195	386.129	464.923	514.917	543.838	608.179	687.763	889.851	166.316	475.558	228.828	304.133	369.019
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.595	2.082	2.341	701	4.578	5.269	5.388	6.275	6.681	6.581	6.403	569	845	1.372	1.797	1.564
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	170	454	632	197	237	237	238	237	237	237	715	-	-	-	4	1
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	184	177	158	77	68	94	94	227	229	230	234	225	222	501	668	747
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	183.116	191.785	307.170	131.855	154.525	191.373	200.557	192.235	216.498	255.793	413.583	121.759	390.462	104.780	133.722	163.027
e. Penyusutan/Amortisasi / Depreciation/Amortizations	220.212	249.910	171.698	73.677	88.932	105.125	120.304	132.394	145.799	161.156	174.447	19.008	36.533	51.234	69.503	83.810
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	4.508	4.404	5.196	2.355	2.854	3.512	4.113	4.583	5.195	5.683	6.097	523	1.151	1.380	1.813	2.470
g. Lainnya / Others	242.905	268.059	275.703	111.332	134.936	159.314	184.221	207.889	233.540	258.083	288.372	24.232	46.344	69.562	96.625	117.400
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	136.833	174.352	247.949	123.578	150.126	176.868	200.923	225.915	251.816	275.936	304.790	26.078	45.545	76.151	97.004	124.483
E. Pendapatan non - operasional / Non Operational Income																
F. Beban non - operasional / Non Operational Expenses	24.048	20.411	34.081	22.034	25.762	30.143	33.662	36.969	42.130	47.863	52.567	5.764	10.301	15.243	21.679	26.900
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.782	(195)	4.550	(901)	(843)	(1.009)	(597)	(765)	(1.061)	160	(346)	264	3.559	790	1.481	1.404
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit																
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	139.616	174.271	252.499	122.677	149.283	175.860	200.326	225.150	250.755	276.097	304.445	26.341	49.104	76.941	98.484	125.887
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	67.531	89.861	125.725	(158)	(190)	(216)	(242)	(298)	(329)	(368)	146.960	(28)	(59)	(99)	(129)	(166)
K. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	67.820	89.586	125.715	(158)	(190)	(215)	(242)	(298)	(329)	(368)	146.908	(28)	(59)	(99)	(129)	(166)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	104.718	140.206	201.817	98.665	119.973	141.113	160.704	180.465	201.332	221.626	243.326	20.878	39.361	61.872	79.345	101.467

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	277.235	284.381	310.102	150.032	179.256	209.210	239.739	270.842	300.445	330.416	361.847	42.154	71.817	104.514	135.855	167.535
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.963	1.809	2.686	2.132	2.473	2.795	3.110	3.379	3.661	3.925	4.301	465	816	1.120	1.386	1.936
b. Dari Penempatan pada bank lain / From interbank placement	2.210	1.125	2.902	2.125	2.651	3.149	3.631	4.060	4.494	5.036	5.659	603	1.084	1.659	2.250	2.910
c. Dari surat berharga / From securities	27.102	30.916	34.319	15.407	18.092	21.020	23.730	26.488	29.410	32.234	35.302	3.418	6.580	9.802	12.774	15.205
d. Dari Kredit yang diberikan / From credit	226.686	232.177	248.384	117.398	140.683	164.395	188.909	213.438	236.750	260.464	284.740	32.427	56.786	83.453	108.354	133.104
- kepada pihak ketiga bukan bank / To Third Party non Bank	225.811	232.039	247.487	116.980	140.187	163.835	188.055	212.681	235.784	259.357	283.480	31.911	56.095	82.563	107.265	131.802
- kepada bank lain / To other Bank	874	138	897	417	496	561	854	756	966	1.106	1.260	516	691	890	1.089	1.302
e. Lainnya / Others	19.276	18.354	21.811	12.971	15.357	17.851	20.360	23.477	26.129	28.757	31.845	5.240	6.551	8.480	11.091	14.382
2. Beban Bunga / Interest Expenses	113.490	84.725	88.362	55.299	64.753	74.257	84.234	94.669	105.358	116.236	128.806	22.406	33.193	45.746	58.439	71.005
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	285	5	1	0	2	1	2	2	2	2	2	0	0	0	0	1
b. Kewajiban pada Bank lain / Interbank Liabilities	4.406	3.378	3.699	2.051	2.621	3.197	3.645	4.069	5.504	5.015	5.495	450	894	1.354	1.880	1.167
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	76.575	51.596	47.778	29.281	35.277	41.492	47.878	54.566	61.785	69.190	77.439	8.705	16.905	25.744	34.327	43.538
- Giro / Demand Deposit	13.332	11.697	14.028	9.856	11.863	14.038	16.196	18.492	21.000	23.725	26.639	3.234	6.070	9.152	12.056	15.655
- Tabungan / Saving	9.647	7.674	5.735	2.411	2.859	3.324	3.787	4.255	4.757	5.310	6.032	497	971	1.483	1.983	2.501
- Simpanan Berjangka / Time deposits	53.597	32.224	28.015	17.014	20.554	24.130	27.895	31.819	36.028	40.155	44.768	4.974	9.864	15.109	20.288	25.382
d. Surat Berharga / Securities	4.018	4.055	5.358	1.719	2.069	2.446	2.815	3.170	3.507	3.875	4.230	340	667	1.010	1.395	2.375
e. Pinjaman yang diterima / Loans received	6.168	4.162	8.461	3.395	3.903	4.534	4.928	5.878	6.277	6.893	7.392	3.141	2.590	3.109	3.825	4.519
f. Lainnya / Others	18.430	17.204	23.065	18.852	20.881	22.587	24.966	26.984	28.284	31.261	34.249	9.771	12.136	14.529	17.012	19.405
g. Koreksi atas pendapatan bunga / Corrections	3.609	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	163.746	199.656	221.739	94.734	114.502	134.952	155.506	176.172	195.086	214.180	233.040	19.748	38.625	58.768	77.416	96.531
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	134.785	193.775	178.085	70.670	81.608	91.711	103.969	119.778	127.699	156.037	308.286	102.745	46.701	69.761	95.368	118.229
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	7.199	9.800	4.394	2.454	2.802	3.172	3.539	3.657	4.132	4.779	5.137	485	1.059	1.565	1.953	2.636
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.073	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.348	35.067	62.350	20.031	18.373	14.583	15.378	21.401	16.140	31.637	165.685	87.742	23.291	32.771	43.768	57.019
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	38.267	42.773	48.744	19.651	24.687	29.387	33.524	37.852	42.047	46.257	51.390	4.044	8.067	12.868	17.103	24.431
f. Lainnya / Others	70.970	106.135	62.597	28.534	35.745	44.569	51.528	56.868	65.380	73.365	86.073	10.474	14.284	22.557	27.471	34.143
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	245.562	308.199	271.058	104.142	118.955	135.391	156.098	178.543	192.389	225.845	380.265	109.047	64.542	89.499	121.608	150.645
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	708	37	28	55	106	148	123	127	157	18	35	72	144	127
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10.982	29.112	58.992	17.551	15.525	11.579	12.044	17.650	12.354	27.753	161.551	87.244	22.182	31.068	41.441	54.453
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130.834	155.562	93.842	42.241	48.493	58.826	68.630	75.890	83.798	92.521	100.234	10.859	23.425	31.270	40.382	50.031
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	810	743	866	416	488	546	652	708	773	857	935	59	158	137	171	339
g. Lainnya / Others	102.614	122.501	116.650	43.896	54.422	64.385	74.666	84.148	95.341	104.587	117.388	10.867	18.740	26.953	39.470	45.694
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	52.968	85.232	128.767	61.262	77.155	91.272	103.377	117.408	130.397	144.372	161.061	13.446	20.784	39.030	51.175	64.115
E. Pendapatan non - operasional / Non Operational Income	846	761	3.603	247	313	355	374	429	485	572	766	34	3.389	154	239	306
F. Beban non - operasional / Non Operational Expenses	1.840	1.117	934	1.810	2.003	2.193	2.275	2.456	2.402	2.569	2.503	321	650	764	1.061	1.140
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(993)	(357)	2.669	(1.563)	(1.690)	(1.838)	(1.901)	(2.027)	(1.917)	(1.998)	(1.737)	(287)	2.739	(610)	(822)	(834)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	51.975	84.875	131.436	59.699	75.465	89.434	101.476	115.380	128.480	142.374	159.324	13.159	23.523	38.420	50.353	63.281
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	19.973	36.056	59.186	-	-	-	-	-	-	-	73.360	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	19.973	36.056	59.186	-	-	-	-	-	-	-	73.360	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	37.301	69.282	106.452	48.237	60.961	72.420	82.082	93.217	103.946	115.242	128.723	10.427	18.956	31.074	40.782	51.315

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	101.078	100.679	101.231	47.388	56.890	67.774	77.951	87.805	98.418	106.434	116.967	9.901	19.578	29.791	39.899	50.393
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.166	1.258	1.401	433	512	584	651	729	812	895	992	82	153	230	294	358
b. Dari Penempatan pada bank lain / From interbank placement	1.284	741	592	419	530	668	789	914	1.045	1.210	1.366	109	233	377	509	664
c. Dari surat berharga / From securities	6.155	6.865	7.943	3.701	4.392	5.167	5.931	6.652	7.458	8.268	9.073	787	1.549	2.366	3.169	4.023
d. Dari Kredit yang diberikan / From credit	55.543	55.898	56.577	24.438	29.506	35.623	40.955	46.470	52.253	55.401	61.138	5.137	10.224	15.559	20.775	26.119
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.377	55.764	56.370	24.247	29.276	35.353	40.642	46.120	51.864	54.974	60.667	5.078	10.112	15.392	20.559	25.856
- kepada bank lain / To other Bank	166	134	207	191	230	270	313	351	389	427	471	59	112	166	216	263
e. Lainnya / Others	36.930	35.916	34.718	18.397	21.950	25.732	29.625	33.039	36.850	40.660	44.396	3.787	7.420	11.258	15.152	19.229
2. Beban Bunga / Interest Expenses	60.267	55.587	52.458	27.762	33.146	38.817	44.622	51.555	57.741	61.527	67.432	6.144	11.891	18.027	24.204	30.585
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	2	0	-	-	-	0	0	0	0	0	13	2	3	5	19	21
b. Kewajiban pada Bank lain / Interbank Liabilities	756	413	532	421	533	637	759	901	960	1.049	1.179	109	215	321	431	525
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.595	18.684	16.360	8.870	10.592	12.417	14.168	15.890	17.791	19.633	21.649	2.057	3.927	6.039	8.080	10.156
- Giro / Demand Deposit	2.764	2.583	2.620	1.067	1.269	1.484	1.678	1.879	2.106	2.338	2.537	204	410	637	834	1.065
- Tabungan / Saving	2.325	1.982	1.828	763	916	1.069	1.222	1.372	1.528	1.673	1.881	187	350	525	707	897
- Simpanan Berjangka / Time deposits	16.506	14.119	11.912	7.040	8.407	9.864	11.267	12.639	14.157	15.623	17.231	1.667	3.168	4.877	6.539	8.194
d. Surat Berharga / Securities	1.147	1.074	976	364	436	509	582	644	732	796	864	69	132	195	256	318
e. Pinjaman yang diterima / Loans received	913	870	913	532	644	757	866	978	1.095	1.212	1.333	157	310	479	625	773
f. Lainnya / Others	35.778	34.463	33.676	17.575	20.939	24.496	28.247	33.142	37.162	38.838	42.394	3.750	7.305	10.987	14.794	18.792
g. Koreksi atas pendapatan bunga / Corrections	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	40.811	45.091	48.774	19.625	23.744	28.957	33.328	36.249	40.677	44.906	49.535	3.757	7.687	11.764	15.694	19.808
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	12.166	13.851	11.388	4.673	5.469	6.339	7.210	8.159	9.096	10.164	11.296	1.639	2.102	3.265	4.119	5.055
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	437	159	201	260	259	263	254	278	346	68	73	93	93	135
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	3	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1.658	2.017	1.013	1.071	1.194	1.281	1.354	1.456	1.580	1.654	80	148	227	358	505
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	2.920	3.540	4.416	1.938	2.337	2.739	3.193	3.600	4.029	4.479	4.958	398	829	1.293	1.739	2.194
f. Lainnya / Others	7.502	7.954	4.517	1.563	1.860	2.146	2.476	2.943	3.356	3.828	4.338	1.093	1.052	1.651	1.929	2.221
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37.977	42.382	41.341	17.042	20.083	24.923	28.520	30.645	34.560	38.019	42.199	3.861	6.974	10.698	14.756	18.215
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	211	9	8	10	19	53	80	44	37	7	9	15	77	63
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1.539	1.940	992	1.050	1.175	1.264	1.334	1.445	1.556	1.606	105	162	248	381	523
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9.569	11.084	6.834	3.139	3.610	5.351	6.168	5.501	6.333	6.897	7.484	1.404	1.753	2.556	3.388	3.938
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	62	104	93	33	41	52	61	67	74	82	90	7	14	20	28	35
g. Lainnya / Others	27.480	29.626	32.264	12.870	15.374	18.336	21.009	23.689	26.628	29.440	32.982	2.337	5.036	7.858	10.882	13.656
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	15.001	16.560	18.821	7.257	9.130	10.373	12.018	13.764	15.213	17.051	18.632	1.535	2.815	4.331	5.058	6.648
E. Pendapatan non-operasional / Non Operational Income	5.200	5.772	7.224	3.966	4.832	5.711	6.642	7.595	8.683	9.753	10.921	1.175	2.536	3.553	4.918	6.137
F. Beban non-operasional / Non Operational Expenses	5.164	5.835	7.428	4.088	4.966	5.875	6.838	7.804	8.902	10.021	11.085	1.169	2.554	3.570	4.922	6.153
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(204)	(121)	(135)	(164)	(196)	(209)	(219)	(268)	(164)	6	(18)	(17)	(5)	(17)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	15.037	16.497	18.617	7.135	8.996	10.209	11.822	13.555	14.994	16.783	18.468	1.541	2.797	4.314	5.053	6.632
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.242	4.207	4.055	-	-	-	-	-	-	-	4.449	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.242	4.031	4.055	-	-	-	-	-	-	-	4.449	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.002	13.776	15.300	5.722	7.207	8.151	9.464	10.821	11.905	13.244	14.519	1.255	2.277	3.500	4.093	5.379

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	397.993	377.151	7.891	189.500	227.987	267.371	307.526	347.307	388.070	428.518	471.221	42.542	82.653	125.933	168.673	212.197
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.546	5.568	1.203	5.173	6.037	6.881	7.717	8.527	9.367	10.238	11.088	796	1.487	2.279	2.917	3.559
b. Dari Penempatan pada bank lain / From interbank placement	1.529	663	48.547	1.057	1.298	1.578	1.830	2.099	2.364	2.623	2.889	261	520	797	1.071	1.348
c. Dari surat berharga / From securities	38.774	46.339	210.081	23.748	28.700	33.445	38.407	43.218	48.379	53.681	59.023	5.739	11.243	17.194	23.066	28.968
d. Dari Kredit yang diberikan / From credit	213.903	192.555	208.048	100.792	121.514	142.521	163.758	184.816	206.347	227.477	249.936	22.281	43.529	66.733	89.294	112.330
- kepada pihak ketiga bukan bank / To Third Party non Bank	211.020	190.212	2.033	99.582	120.062	140.827	161.827	182.655	203.952	224.835	247.023	21.962	42.909	65.799	88.061	110.798
- kepada bank lain / To other Bank	2.883	2.343	116.763	1.209	1.452	1.694	1.931	2.161	2.395	2.642	2.913	319	620	934	1.233	1.532
e. Lainnya / Others	139.241	132.025	179.344	58.731	70.439	82.947	95.814	108.647	121.613	134.499	148.284	13.465	25.875	38.930	52.325	65.993
2. Beban Bunga / Interest Expenses	233.876	199.964	401	96.006	115.702	136.253	157.373	178.292	199.844	221.475	244.614	23.177	44.959	68.108	91.653	115.503
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	82	140	2.236	188	217	279	306	351	377	399	452	20	51	101	157	235
b. Kewajiban pada Bank lain / Interbank Liabilities	2.178	1.658	63.020	1.608	1.975	2.383	2.775	3.211	3.702	4.181	4.703	475	953	1.453	1.935	2.404
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	89.387	68.493	10.082	37.372	45.313	53.576	61.981	70.022	78.378	86.628	95.288	9.077	17.541	26.634	35.750	45.113
- Giro / Demand Deposit	10.017	9.004	7.688	5.385	6.506	7.700	8.902	10.071	11.330	12.689	14.102	1.492	2.875	4.381	5.883	7.400
- Tabungan / Saving	9.595	7.408	45.250	3.863	4.664	5.507	6.354	7.185	8.017	8.851	9.736	894	1.743	2.601	3.465	4.320
- Simpanan Berjangka / Time deposits	69.775	52.082	3.802	28.124	34.143	40.370	46.725	52.766	59.032	65.088	71.450	6.691	12.923	19.652	26.401	33.392
d. Surat Berharga / Securities	5.771	4.665	3.699	1.530	1.807	2.104	2.407	2.717	3.063	3.576	4.082	345	699	1.017	1.303	1.582
e. Pinjaman yang diterima / Loans received	3.138	1.824	106.187	3.069	3.680	4.308	4.936	5.531	6.156	6.755	7.390	678	1.311	1.978	2.668	3.392
f. Lainnya / Others	133.033	123.078	-	52.239	62.710	73.603	84.968	96.460	108.168	119.935	132.699	12.580	24.403	36.925	49.840	62.777
g. Koreksi atas pendapatan bunga / Corrections	287	105	205.140	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	164.117	177.187	-	93.493	112.285	131.118	150.153	169.015	188.226	207.043	226.607	19.365	37.694	57.825	77.020	96.694
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	119.025	108.316	109.630	49.127	59.543	66.058	73.300	80.675	90.701	100.094	108.997	13.923	21.417	31.855	44.564	55.360
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	11.873	8.731	4.575	3.281	3.859	4.436	4.543	4.512	5.278	5.075	5.809	700	1.389	1.889	1.960	2.691
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	-	-	-	-	-	2	-	-	-	3	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	23	36	152	239	292	352	424	483	524	579	632	125	149	155	227	249
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	50.141	33.979	35.421	15.834	19.257	19.716	21.037	22.705	26.651	30.623	33.100	5.630	6.573	9.604	15.128	19.539
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	32.382	37.660	41.178	17.844	21.736	25.279	28.993	32.546	37.163	40.243	44.043	3.456	7.086	11.291	15.569	19.188
f. Lainnya / Others	24.605	27.910	28.304	11.930	14.398	16.275	18.303	20.428	21.085	23.574	25.413	4.009	6.220	8.916	11.679	13.693
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	224.577	217.163	221.574	93.927	115.769	130.818	147.873	165.864	184.476	205.487	225.316	23.574	40.358	61.097	86.136	105.254
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	544	1.239	900	218	233	403	447	1.002	1.238	811	691	305	432	621	1.079	798
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	52	109	632	197	237	237	237	237	237	237	271	-	-	-	4	1
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	68	11	15	6	7	6	6	6	6	6	6	77	71	67	83	102
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	42.138	26.706	30.547	14.083	17.309	17.258	18.541	20.089	23.366	27.017	28.698	5.782	6.745	9.700	14.935	18.951
e. Penyusutan/Amortisasi / Depreciation/Amortizations	75.389	79.475	68.952	27.580	35.970	39.955	44.278	49.314	53.457	59.741	64.525	6.617	11.109	16.959	25.183	29.129
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	2.949	2.886	3.558	1.462	1.809	2.275	2.685	3.010	3.381	3.632	4.037	397	746	1.008	1.332	1.739
g. Lainnya / Others	103.437	106.737	116.970	50.380	60.205	70.684	81.679	92.206	102.790	114.044	127.087	10.396	21.256	32.743	43.519	54.534
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	58.565	68.340	93.196	48.694	56.059	66.358	75.580	83.827	94.451	101.650	110.288	9.715	18.754	28.582	35.448	46.800
E. Pendapatan non - operasional / Non Operational Income	19.459	12.749	26.911	16.230	19.010	22.338	25.315	27.592	31.298	35.617	38.849	4.470	7.783	12.008	17.182	20.972
F. Beban non - operasional / Non Operational Expenses	17.017	13.449	25.712	15.650	18.237	21.617	24.171	26.533	30.824	34.933	38.927	4.076	7.088	10.900	15.693	19.605
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.443	(700)	1.199	579	774	721	1.143	1.060	474	685	(79)	394	695	1.108	1.489	1.367
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	61.008	67.754	94.395	49.273	56.833	67.079	76.724	84.887	94.925	102.335	110.209	10.109	19.448	29.691	36.937	48.167
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	43.405	49.855	62.773	-	-	-	-	-	-	-	69.560	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	43.405	49.855	62.762	-	-	1	-	-	-	-	69.508	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	46.927	53.222	74.206	39.531	45.641	53.780	61.447	67.954	76.226	82.127	87.723	8.075	15.537	23.845	29.835	38.765

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	17.785	11.691	15.641	10.623	12.937	15.256	17.649	20.043	22.255	24.691	26.967	2.585	4.962	7.579	10.119	12.775
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.227	1.106	1.925	1.698	2.044	2.405	2.781	3.173	3.628	4.005	4.534	350	699	1.105	1.525	1.978
b. Dari Penempatan pada bank lain / From interbank placement	369	161	713	871	1.019	1.193	1.388	1.590	1.835	2.116	2.123	234	415	635	825	1.020
c. Dari surat berharga / From securities	3.599	3.224	3.774	2.681	3.385	4.006	4.601	5.240	5.498	6.093	6.639	721	1.478	2.288	2.996	3.813
d. Dari Kredit yang diberikan / From credit	12.163	6.957	8.426	5.057	6.095	7.169	8.271	9.319	10.472	11.546	12.628	1.190	2.203	3.301	4.443	5.579
- kepada pihak ketiga bukan bank / To Third Party non Bank	11.874	6.929	8.297	4.939	5.955	7.012	8.098	9.129	10.240	11.290	12.348	1.146	2.112	3.169	4.270	5.366
- kepada bank lain / To other Bank	289	28	130	118	141	157	172	190	232	256	281	43	91	132	173	212
e. Lainnya / Others	427	243	802	316	394	483	609	722	821	932	1.042	90	167	251	331	386
2. Beban Bunga / Interest Expenses	4.557	2.422	3.446	2.541	3.212	3.789	4.480	4.982	5.319	5.928	6.484	874	1.543	2.160	2.818	3.530
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	0	82	52	60	63	151	67	76	76	86	4	14	24	32	36
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	366	335	404	487	559	659	777	910	997	169	289	447	543	641
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.101	2.071	2.470	1.867	2.238	2.628	3.029	3.418	3.848	4.268	4.679	416	826	1.255	1.681	2.130
- Giro / Demand Deposit	1.079	877	1.011	689	832	989	1.151	1.307	1.480	1.664	1.854	180	348	530	712	915
- Tabungan / Saving	88	117	240	67	82	98	114	131	150	168	186	21	45	69	93	120
- Simpanan Berjangka / Time deposits	1.934	1.077	1.219	1.111	1.324	1.542	1.764	1.981	2.218	2.437	2.640	215	434	656	876	1.096
d. Surat Berharga / Securities	25	3	161	100	115	134	152	169	187	204	220	190	36	307	345	387
e. Pinjaman yang diterima / Loans received	122	52	4	-	-	-	-	-	-	0	-	5	10	-	22	28
f. Lainnya / Others	563	128	363	187	394	475	589	668	431	470	501	90	368	126	194	306
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13.228	9.269	12.194	8.082	9.725	11.467	13.169	15.062	16.936	18.763	20.483	1.710	3.419	5.418	7.301	9.245
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	141.646	144.078	223.895	103.368	129.379	171.188	179.205	164.642	191.574	212.512	236.397	29.506	363.457	66.324	79.655	92.580
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.370	1.218	1.002	433	4.395	4.998	5.022	4.978	5.200	5.574	5.563	390	259	486	523	681
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	0	0	0	0	0	57	-	-	0	1	1
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	215	24	121	311	285	307	424	495	538	580	727	191	222	416	562	668
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134.591	137.961	218.981	100.783	122.491	163.363	171.036	156.215	182.245	202.878	225.585	28.722	362.508	64.699	77.648	90.090
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	3.432	3.262	3.178	1.278	1.533	1.838	2.062	2.294	2.539	2.757	2.973	164	295	449	612	776
f. Lainnya / Others	1.038	1.613	613	563	675	683	661	659	1.053	723	1.493	39	173	273	309	364
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144.575	149.127	228.923	105.084	131.322	173.791	182.426	168.787	196.755	218.413	242.070	29.834	363.685	67.533	81.633	94.906
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	521	437	4.309	4.802	4.816	5.073	5.239	5.600	5.517	239	369	664	496	575
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	-	0	0	1	-	-	-	444	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	117	166	143	71	61	88	88	220	223	224	228	149	151	434	585	645
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	129.238	134.428	215.691	99.229	120.641	161.360	168.709	153.161	179.334	199.467	221.727	28.628	361.373	63.764	76.965	89.100
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4.421	3.789	2.070	717	859	994	1.229	1.689	2.211	1.998	2.205	128	246	449	551	712
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	686	670	679	443	517	638	716	799	966	1.112	1.035	59	233	215	282	358
g. Lainnya / Others	9.374	9.196	9.819	4.186	4.935	5.909	6.867	7.845	8.781	10.011	10.914	631	1.312	2.008	2.754	3.516
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.299	4.220	7.166	6.366	7.782	8.865	9.948	10.916	11.755	12.863	14.810	1.382	3.192	4.209	5.323	6.919
E. Pendapatan non - operasional / Non Operational Income	1.325	934	893	690	764	730	734	588	603	2.082	1.685	348	152	317	821	891
F. Beban non - operasional / Non Operational Expenses	28	10	7	486	556	458	378	177	2	340	52	198	8	9	2	2
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.297	925	886	204	207	272	356	412	601	1.742	1.634	150	144	308	818	888
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11.596	5.145	8.051	6.570	7.989	9.137	10.305	11.328	12.356	14.604	16.444	1.532	3.335	4.517	6.142	7.807
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(289)	(158)	(190)	(216)	(242)	(298)	(329)	(368)	(410)	(28)	(59)	(99)	(129)	(166)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(289)	(158)	(190)	(216)	(242)	(298)	(329)	(368)	(410)	(28)	(59)	(99)	(129)	(166)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7.488	3.926	5.858	5.175	6.164	6.762	7.711	8.474	9.254	11.013	12.361	1.121	2.592	3.453	4.635	6.007

Tabel 1.11.a. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)																
Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	1.037.780	1.213.629	1.447.440	1.466.140	1.419.280	1.495.454	1.560.272	1.548.378	1.703.060	1.698.518	1.591.926	1.831.800	1.678.533	1.745.457	1.844.959	1.844.355
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.308	41.525	32.934	44.824	53.829	56.422	60.082	59.775	62.171	60.980	59.296	57.169	54.115	53.521	54.385	54.385
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	987.245	1.163.491	1.405.654	1.408.756	1.354.661	1.427.640	1.485.944	1.473.528	1.623.230	1.622.265	1.518.870	1.752.393	1.603.849	1.671.744	1.773.448	1.772.744
- Lainnya / Others	8.227	8.613	8.851	12.561	10.789	11.392	14.245	15.074	17.658	15.273	13.760	22.238	17.275	19.598	17.990	17.226
Kewajiban Komitmen / Committed Liabilities	2.820.197	3.113.244	3.664.205	3.533.120	3.503.857	3.562.318	3.610.783	3.637.625	3.779.384	3.827.479	3.648.305	3.884.643	3.841.291	3.867.654	4.036.986	4.022.709
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.643.288	1.705.175	2.142.859	1.996.490	1.996.559	2.019.165	2.037.765	2.070.549	2.092.125	2.098.925	2.028.018	2.101.928	2.091.872	2.079.770	2.130.376	2.142.880
- Committed	405.603	429.072	479.975	549.901	551.987	561.961	553.939	562.344	567.574	560.593	521.916	545.584	549.334	550.996	558.271	569.269
- Uncommitted	1.237.685	1.276.104	1.662.883	1.446.590	1.444.572	1.457.205	1.483.826	1.508.205	1.524.552	1.538.333	1.506.102	1.556.344	1.542.538	1.528.774	1.572.105	1.573.611
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	19.402	24.251	17.762	17.645	15.800	15.173	12.508	16.030	15.261	16.446	16.978	16.406	19.277	20.141	26.288	25.215
- Committed	4.843	3.874	2.897	3.787	2.851	3.075	4.128	2.903	3.619	3.493	1.339	1.379	1.417	1.269	1.311	2.803
- Uncommitted	14.559	20.377	14.865	13.858	12.949	12.098	8.380	13.127	11.642	12.953	15.639	15.027	17.860	18.871	24.977	22.412
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	68.511	85.063	101.522	84.408	85.605	81.889	82.858	86.832	95.495	90.970	84.005	83.412	83.799	77.415	78.560	84.053
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.080.952	1.285.893	1.388.554	1.416.618	1.388.549	1.427.565	1.459.845	1.448.062	1.559.346	1.605.519	1.505.814	1.665.416	1.628.711	1.669.110	1.782.418	1.747.821
- Lainnya / Others	8.044	12.862	13.509	17.960	17.344	18.526	17.808	16.153	17.156	15.619	13.490	17.482	17.632	21.219	19.344	22.739
Tagihan Kontinjensi / Contingent Claims	275.000	269.045	273.728	265.017	270.845	281.373	286.833	281.350	291.047	301.384	301.337	300.915	260.885	266.624	276.716	277.867
- Garansi yang diterima / Received guarantees	222.265	204.276	249.893	239.446	244.984	255.528	260.573	254.711	262.870	273.274	275.473	274.590	235.638	239.718	251.371	251.841
- Pendapatan bunga dalam penyelesaian / Accrued interest	44.416	53.711	1.811	2.028	2.084	2.142	2.170	2.197	2.251	2.284	1.591	1.616	1.489	1.475	1.504	1.520
- Lainnya / Others	8.325	11.058	22.024	23.543	23.776	23.704	24.089	24.441	25.926	25.825	24.273	24.709	23.758	25.432	23.841	24.507
Kewajiban Kontinjensi / Contingent Liabilities	341.684	348.030	388.567	359.407	368.960,406	377.574	381.617	392.235	395.368	384.886	395.260	377.396	372.684	385.791	387.032	397.043
- Garansi yang diberikan / Issued guarantees	338.920	345.453	384.200	354.108	363.289	371.848	375.729	386.208	389.229	378.561	388.471	370.443	365.724	379.029	380.009	389.840
- Lainnya / Others	2.764	2.576	4.367	5.299	5670,940917	5.726	5.888	6.027	6.139	6.326	6.789	6.953	6.960	6.762	7.022	7.203
Lainnya / Others	566.622	696.230	578.345	538.012	550.784	556.983	564.785	572.357	576.101	578.394	602.308	585.820	591.613	599.706	611.791	619.322
- Penerusan Kredit / Channelling	12.966	11.477	7.342	7.445	7.506	7.501	7.615	7.752	7.770	7.741	7.709	7.665	7.629	7.620	7.605	7.576
- Aset produktif yang dihapusbukukan / Written off earning assets	500.846	627.791	570.265	529.793	542.487	548.643	556.320	563.731	567.440	569.754	593.689	577.229	583.048	591.119	603.204	610.750
Kredit yang diberikan / Credit disbursed	490.473	548.614	562.649	522.409	535.102	541.253	548.932	557.509	561.193	563.449	587.383	570.916	576.738	584.801	596.866	604.412
Lainnya / Others	10.373	79.177	7.616	7.384	7.385	7.390	7.387	6.223	6.247	6.305	6.306	6.313	6.310	6.318	6.338	6.338
- Aset produktif yang dihapustagih / Charged off earning assets	52.809	56.962	739	774	791	839	851	873	891	899	910	927	936	967	982	996
Kredit yang diberikan / Credit disbursed	45.429	49.558	739	774	791	839	851	873	891	899	910	927	936	967	982	996
Lainnya / Others	7.380	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.12.a.

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Taighan Komitmen / Committed Claims	212.808	272.165	330.578	306.678	306.678	337.301	342.758	351.527	349.762	399.361	374.959	508.983	421.232	458.985	492.266	506.61
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	212.512	271.748	330.493	306.389	306.389	337.219	342.675	351.443	349.676	399.276	374.876	508.897	421.147	458.898	492.178	506.52
- Lainnya / Others	296	418	85	289	289	82	83	84	86	84	84	86	85	86	88	8
Kewajiban Komitmen / Committed Liabilities	653.065	753.808	1.057.299	829.358	829.358	848.757	840.233	860.525	865.869	922.899	846.544	944.764	908.844	948.970	1.019.354	1.026.18
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	350.189	377.531	610.521	413.870	413.870	414.242	398.856	407.876	417.526	425.835	383.832	386.484	387.399	389.615	409.689	406.20
- Committed	40.703	60.069	48.810	61.372	61.372	64.034	57.024	56.795	62.163	73.908	53.907	56.131	57.290	64.345	69.154	70.98
- Uncommitted	309.486	317.462	561.712	352.498	352.498	350.208	341.832	351.081	355.363	351.926	329.925	330.353	330.109	325.270	340.535	335.21
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.251	3.379	702	665	665	614	625	946	1.023	1.021	738	746	743	548	545	54
- Committed	2.231	785	508	576	576	583	600	506	581	581	500	506	500	506	506	50
- Uncommitted	2.020	2.594	193	89	89	31	25	440	442	440	238	240	243	42	39	4
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	34.576	38.007	58.082	41.128	41.128	43.331	45.105	46.532	52.973	54.465	48.993	48.253	48.202	42.263	44.340	47.58
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	264.037	334.878	387.896	373.393	373.393	390.474	395.550	405.074	394.248	441.481	412.883	509.182	472.401	516.444	564.678	571.74
- Lainnya / Others	12	13	98	303	303	95	96	98	100	98	97	100	99	100	102	10
Taighan Kontinjensi / Contingent Claims	84.460	89.772	76.846	75.531	75.531	86.503	87.720	84.515	89.019	100.366	103.196	104.667	67.118	69.614	70.683	78.97
- Garansi yang diterima / Received guarantees	51.866	48.934	67.206	65.080	65.080	75.709	76.768	73.418	77.721	88.888	91.629	92.919	55.209	57.552	58.429	66.56
- Pendapatan bunga dalam penyelesaian / Accrued interest	26.379	33.095	175	187	187	180	175	170	166	162	159	158	157	154	155	15
- Lainnya / Others	6.215	7.742	9.465	10.264	10.264	10.615	10.776	10.927	11.131	11.316	11.407	11.590	11.752	11.908	12.099	12.24
Kewajiban Kontinjensi / Contingent Liabilities	218.809	233.977	266.790	242.275	242.275	256.116	259.188	267.258	270.110	260.161	268.839	256.289	251.769	262.965	264.454	272.77
- Garansi yang diberikan / Issued guarantees	217.325	232.373	264.067	238.709	238.709	252.110	254.876	262.764	265.460	255.269	263.575	250.934	246.297	257.324	258.731	266.97
- Lainnya / Others	1.484	1.604	2.723	3.566	3.566	4.006	4.311	4.494	4.650	4.892	5.264	5.354	5.472	5.642	5.723	5.80
Lainnya / Others	284.230	381.308	337.573	306.059	306.059	320.304	326.884	332.683	337.353	335.458	345.215	344.429	349.130	354.898	363.520	368.04
- Penerusan Kredit / Channelling	4.488	4.349	4.926	5.062	5.062	5.132	5.246	5.385	5.403	5.376	5.348	5.304	5.269	5.292	5.239	5.21
- Aset produktif yang dihapusbukukan / Written off earning assets	279.604	376.821	332.646	300.997	300.997	315.172	321.637	327.299	331.950	330.082	339.867	339.124	343.861	349.636	358.281	362.83
- Kredit yang diberikan / Credit disbursed	276.873	306.652	329.137	297.674	297.674	311.847	318.333	323.994	328.639	326.773	336.559	335.814	340.550	346.325	354.967	359.52
- Lainnya / Others	2.731	70.170	3.510	3.323	3.323	3.324	3.304	3.305	3.311	3.309	3.308	3.311	3.310	3.311	3.314	3.31
- Aset produktif yang dihapustagih / Charged off earning assets	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Miliar Rp (Billion Rp)

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	7.324	13.570	11.454	15.471	16.307	18.939	14.122	16.614	17.435	15.478	12.739	15.601	17.681	17.658	19.393	17.126
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	885	5.970	3.720	6.835	7.785	9.933	5.222	4.168	4.587	3.878	1.670	4.466	5.321	5.301	8.957	6.376
- Lainnya / Others	6.330	7.492	7.626	8.527	8.414	8.898	8.792	12.337	12.739	11.492	10.962	11.027	12.253	12.249	10.328	10.642
Kewajiban Komitmen / Committed Liabilities	28.035	40.282	42.244	46.868	47.016	50.007	49.874	44.570	44.981	45.004	43.359	47.840	48.845	51.171	54.612	51.307
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	21.200	20.263	27.067	26.905	26.482	27.084	31.303	29.255	29.195	29.328	30.674	31.094	31.315	32.861	32.481	32.586
- Committed	4.826	6.009	8.794	7.897	7.724	7.411	7.524	7.348	7.449	8.117	8.676	9.061	8.852	9.070	9.415	8.969
- Uncommitted	16.374	14.253	18.274	19.008	18.758	19.673	23.778	21.907	21.746	21.211	21.998	22.033	22.463	23.791	23.066	23.617
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	826	976	977	754	527	609	644	580	532	827	789	742	972	578	586	525
- Committed	117	69	366	387	262	303	314	285	217	384	319	325	303	248	241	242
- Uncommitted	709	907	612	367	265	306	330	296	315	443	469	417	669	330	345	283
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	116	238	646	512	317	270	332	343	335	543	508	431	411	339	300	584
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	651	9.392	3.698	6.814	7.768	9.894	5.172	4.261	4.708	4.132	2.272	4.634	5.319	5.606	9.296	6.771
- Lainnya / Others	5.242	9.414	9.856	11.883	11.922	12.150	12.424	10.130	10.210	10.174	9.117	10.939	10.828	11.786	11.949	10.841
Tagihan Kontinjensi / Contingent Claims	8.406	9.050	5.938	6.224	6.267	6.378	6.509	6.582	6.672	6.660	5.842	5.888	5.811	5.857	5.932	5.972
- Garansi yang diterima / Received guarantees	1.807	1.726	1.255	1.194	1.194	1.246	1.290	1.311	1.338	1.279	1.199	1.209	1.204	1.213	1.251	1.254
- Pendapatan bunga dalam penyelesaian / Accrued interest	5.607	6.164	817	1.012	1.051	1.095	1.135	1.168	1.208	1.244	554	562	472	483	489	492
- Lainnya / Others	992	1.160	3.866	4.029	4.023	4.036	4.084	4.103	4.126	4.137	4.089	4.117	4.135	4.161	4.192	4.226
Kewajiban Kontinjensi / Contingent Liabilities	6.066	6.626	7.540	5.638	6058,38192	6.645	7.340	7.908	7.834	7.589	8.324	6.494	6.074	5.651	5.897	6.717
- Garansi yang diberikan / Issued guarantees	5.960	6.518	7.002	5.019	5.361	6.021	6.677	7.298	7.200	6.963	7.622	5.711	5.294	5.236	5.244	5.981
- Lainnya / Others	107	108	538	619	697,3102658	623	664	610	633	626	702	783	781	415	653	736
Lainnya / Others	27.679	26.445	26.357	25.725	26.082	26.090	26.154	26.524	26.502	26.757	37.769	27.121	27.097	27.513	27.236	27.284
- Penerusan Kredit / Channelling	1.815	1.786	1.480	1.462	1.460	1.459	1.458	1.457	1.456	1.455	1.451	1.450	1.449	1.440	1.449	1.447
- Aset produktif yang dihapusbukkan / Written off earning assets	25.702	24.494	24.876	24.263	24.622	24.631	24.696	25.067	25.046	25.302	36.318	25.671	25.648	26.073	25.787	25.838
- Kredit yang diberikan / Credit disbursed	24.965	23.752	24.619	24.006	24.365	24.374	24.439	24.809	24.788	25.045	36.060	25.413	25.390	25.815	25.529	25.579
- Lainnya / Others	737	742	257	257	257	257	257	257	257	257	257	257	257	257	259	259
- Aset produktif yang dihapustagih / Charged off earning assets	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14.a.

Tabel 1.14.a. Rekening Administratif Bank Swasta Nasional (Domestic Private Banks Off-Balance Sheet) Miliar Rp (Billion Rp)																	
Indikator / Indicator	2020	2021	2022	2023								2024					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Tagihan Komitmen / Committed Claims	422.255	457.141	580.484	633.758	630.978	642.232	682.399	650.134	737.258	731.253	697.849	779.898	745.599	770.555	795.402	840.798	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.200	41.417	32.826	44.716	53.721	56.314	59.974	59.667	62.063	60.872	59.188	57.061	57.301	54.007	53.413	54.277	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	378.455	415.020	546.517	585.332	574.963	583.507	617.055	587.834	670.465	666.788	636.042	711.712	683.599	709.409	734.416	780.026	
- Lainnya / Others	1.600	704	1.141	3.710	2.294	2.412	5.371	2.634	4.729	3.593	2.619	11.126	4.699	7.139	7.573	6.495	
Kewajiban Komitmen / Committed Liabilities	1.480.366	1.594.010	1.784.971	1.892.635	1.870.994	1.893.920	1.941.521	1.933.317	2.053.200	2.065.911	2.018.115	2.158.683	2.133.758	2.145.199	2.187.215	2.247.096	
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	990.205	1.045.459	1.193.191	1.257.365	1.250.798	1.265.555	1.295.569	1.313.887	1.341.641	1.351.744	1.340.147	1.408.358	1.397.757	1.381.147	1.401.274	1.421.080	
- Committed	306.028	314.681	372.816	433.847	437.866	441.279	440.778	450.712	453.559	456.799	440.157	460.664	463.817	460.602	462.474	472.133	
- Uncommitted	684.176	730.778	820.374	823.518	812.932	824.275	854.791	863.175	888.082	894.944	899.990	947.695	933.941	920.545	938.799	948.947	
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	9.616	14.083	11.919	12.486	11.324	12.689	10.822	10.199	9.529	9.004	8.175	8.521	10.596	10.232	12.752	13.466	
- Committed	2.495	3.020	2.023	2.825	2.088	2.189	3.214	2.113	2.821	2.528	519	549	614	516	564	2.055	
- Uncommitted	7.122	11.063	9.896	9.661	9.235	10.501	7.608	8.086	6.707	6.477	7.656	7.972	9.982	9.717	12.188	11.411	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	31.550	40.860	37.394	37.077	34.026	31.593	32.873	33.649	36.112	33.012	31.389	31.540	31.836	31.614	30.830	32.574	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	446.205	490.173	538.922	579.934	569.519	577.803	596.968	569.656	659.076	666.814	634.128	703.821	686.885	712.878	735.089	768.179	
- Lainnya / Others	2.790	3.436	3.544	5.774	5.327	6.281	5.288	5.926	6.843	5.337	4.276	6.443	6.684	9.327	7.720	11.796	
Tagihan Kontinjensi / Contingent Claims	153.744	149.462	169.598	164.732	159.952	165.231	168.678	169.389	173.236	170.268	165.646	164.528	161.614	164.588	172.792	166.592	
- Garansi yang diterima / Received guarantees	140.667	133.501	160.276	154.853	149.993	155.521	158.804	159.339	161.919	159.225	156.200	154.843	153.102	154.610	164.611	157.923	
- Pendapatan bunga dalam penyelesaian / Accrued interest	11.971	13.814	819	829	849	867	860	859	877	878	896	896	859	838	860	872	
- Lainnya / Others	1.106	2.148	8.503	9.050	9.110	8.842	9.014	9.190	10.441	10.166	8.568	8.788	7.653	9.141	7.321	7.797	
Kewajiban Kontinjensi / Contingent Liabilities	89.493	84.762	93.956	89.560	92.254	93.597	91.996	93.645	93.541	93.542	95.534	93.262	92.900	95.759	94.453	94.952	
- Garansi yang diberikan / Issued guarantees	88.320	83.898	92.990	88.586	91.243	92.640	91.083	92.722	92.685	92.733	94.711	92.446	92.193	95.054	93.807	94.288	
- Lainnya / Others	1.173	864	966	974	1.012	957	913	923	856	808	823	816	707	706	647	664	
Lainnya / Others	236.336	268.883	199.645	191.722	195.097	195.929	197.067	198.527	198.592	209.552	212.737	207.667	208.750	210.605	214.449	217.120	
- Penerusan Kredit / Channelling	6.663	5.342	935	921	921	911	911	911	911	910	910	910	910	918	918	918	
- Aset produktif yang dihapusbukukan / Written off earning assets	181.268	211.684	197.971	190.027	193.386	194.179	195.306	196.744	196.791	207.743	210.917	205.830	206.904	208.720	212.550	215.206	
- Kredit yang diberikan / Credit disbursed	174.514	203.570	194.273	186.374	189.733	190.522	191.631	194.234	194.263	205.156	208.328	203.236	204.313	206.123	209.936	212.593	
- Lainnya / Others	6.754	8.115	3.698	3.653	3.653	3.657	3.675	2.510	2.528	2.587	2.589	2.594	2.591	2.591	2.614	2.614	
- Aset produktif yang dihapustagih / Charged off earning assets	48.406	51.856	739	774	791	839	851	873	891	899	910	927	936	967	982	996	
- Kredit yang diberikan / Credit disbursed	41.076	44.502	739	774	791	839	851	873	891	899	910	927	936	967	982	996	
- Lainnya / Others	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Tabel 1.15.a.

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	395.393	470.754	524.924	510.233	480.454	496.982	520.992	530.103	598.606	552.427	506.378	527.318	494.021	498.259	537.898	479.811
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot	395.393	470.754	524.924	510.200	480.454	496.982	520.992	530.084	598.502	552.322	506.282	527.318	493.782	498.136	537.898	479.811
- Lainnya / Others	-	-	-	34	-	-	-	19	103	105	96	-	239	123	-	-
Kewajiban Komitmen / Committed Liabilities	658.731	725.145	779.692	764.259	764.735	769.634	779.156	799.214	815.334	793.665	740.287	733.356	749.843	722.313	775.806	698.121
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	281.694	261.923	312.079	298.351	305.364	312.285	312.037	319.530	303.764	292.019	273.365	275.992	275.400	276.147	286.932	283.001
- Committed	54.046	48.312	49.556	46.785	47.501	49.237	48.612	47.489	44.403	21.768	19.176	19.728	19.375	16.979	17.227	17.181
- Uncommitted	227.649	213.611	262.523	251.566	257.863	263.048	263.425	272.041	259.361	270.251	254.189	256.264	256.025	259.168	269.705	265.820
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.708	5.813	4.164	3.740	3.431	1.261	417	4.305	4.178	5.593	7.277	6.398	6.967	8.782	12.406	10.671
- Committed	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Uncommitted	4.708	5.813	4.164	3.740	3.431	1.261	417	4.305	4.178	5.593	7.277	6.398	6.967	8.782	12.406	10.671
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.269	5.958	5.400	5.691	4.423	6.695	4.548	6.308	6.075	2.950	3.115	3.188	3.351	3.197	3.091	3.301
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	370.059	451.451	458.038	456.477	451.517	449.394	462.155	469.071	501.314	493.093	456.530	447.778	464.106	434.181	473.355	401.121
- Lainnya / Others	-	-	11	-	-	-	-	-	4	10	-	-	20	5	23	-
Tagihan Kontinjensi / Contingent Claims	28.396	20.761	21.347	18.531	21.774	23.262	23.925	20.864	22.120	24.089	26.653	25.832	26.342	26.565	27.308	26.331
- Garansi yang diterima / Received guarantees	27.925	20.116	21.156	18.330	21.568	23.051	23.710	20.643	21.892	23.882	26.445	25.618	26.124	26.342	27.079	26.091
- Pendapatan bunga dalam penyelesaian / Accrued interest	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	13	9	190	200	206	210	215	221	228	207	208	214	218	223	229	234
Kewajiban Kontinjensi / Contingent Liabilities	27.316	22.665	20.281	21.934	20.737	21.217	23.094	23.424	23.883	23.595	22.563	21.352	21.940	21.416	22.228	22.601
- Garansi yang diberikan / Issued guarantees	27.316	22.665	20.141	21.794	20.597	21.077	23.094	23.424	23.883	23.595	22.563	21.352	21.940	21.416	22.228	22.601
- Lainnya / Others	-	-	140	140	140	140	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	18.376	19.594	14.771	14.506	14.635	14.661	14.680	14.622	13.654	6.626	6.587	6.604	6.636	6.690	6.586	6.871
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / Written off earning assets	14.273	14.791	14.771	14.506	14.635	14.661	14.680	14.622	13.654	6.626	6.587	6.604	6.636	6.690	6.586	6.871
- Kredit yang diberikan / Credit disbursed	14.122	14.640	14.620	14.355	14.484	14.510	14.529	14.471	13.503	6.475	6.436	6.453	6.485	6.539	6.435	6.721
- Lainnya / Others	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / Charged off earning assets	4.103	4.803	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	4.053	4.752	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,89	25,66	25,62	27,41	27,24	27,56	27,74	27,43	27,52	27,97	27,75	27,62	27,83	25,98	25,99	26,18
- Modal / Capital	1.360.376	1.519.278	1.649.203	1.630.159	1.657.972	1.673.395	1.697.736	1.709.467	1.730.717	1.764.879	1.777.439	1.797.787	1.815.585	1.720.863	1.728.523	1.751.876
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	5.946.553	6.086.147	6.071.727	6.119.496	6.231.041	6.288.499	6.309.626	6.404.190	6.509.329	6.524.971	6.624.862	6.651.241	6.691.788
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,24	24,06	24,09	25,78	25,66	25,97	26,14	25,86	25,84	26,30	26,13	26,10	26,29	24,47	24,47	24,67
- Modal Inti (Tier I) / Core Capital (Tier I)	1.266.316	1.424.392	1.550.607	1.533.182	1.561.478	1.576.787	1.599.520	1.611.586	1.625.052	1.659.697	1.673.139	1.698.975	1.715.390	1.620.965	1.627.239	1.650.684
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.437.288	5.946.553	6.086.147	6.071.727	6.119.496	6.231.041	6.288.499	6.309.626	6.404.190	6.509.329	6.524.971	6.624.862	6.651.241	6.691.788
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	1,85	2,45	2,72	2,76	2,79	2,77	2,76	2,76	2,76	2,78	2,76	2,55	2,65	2,54	2,59
- Laba sebelum pajak / Profit	134.529	168.047	242.903	283.264	287.483	290.591	289.640	289.268	290.002	290.478	294.198	305.707	283.484	295.763	283.771	290.279
- Rata-rata total aset / Average total assets	8.440.183	9.075.206	9.912.750	10.402.748	10.420.795	10.428.114	10.438.811	10.466.060	10.498.898	10.533.059	10.586.231	11.084.967	11.103.197	11.159.480	11.190.689	11.217.207
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,58	83,55	78,70	77,61	77,39	77,56	77,17	76,34	76,37	76,79	78,94	88,43	91,68	80,16	80,74	79,95
- Biaya Operasional / Operating Expenses	849.954	856.794	900.323	410.191	493.156	588.432	655.751	703.629	786.190	882.168	1.104.135	197.417	525.418	299.879	397.057	483.149
- Pendapatan Operasional / Operating Income	981.650	1.025.464	1.143.976	528.545	637.268	758.717	849.720	921.756	1.029.463	1.148.756	1.398.730	223.255	573.100	374.111	491.789	604.324
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,63	4,80	4,88	4,90	4,95	4,97	4,96	4,95	4,93	4,92	4,64	4,58	4,68	4,65	4,65
- Pendapatan bunga bersih / Interest income net	361.932	407.834	460.243	489.373	491.367	496.349	499.243	499.415	499.863	499.807	500.346	506.630	495.466	505.203	502.734	503.823
- Rata-rata total aset produktif / Average total earning assets	8.136.641	8.803.063	9.587.154	10.020.597	10.026.778	10.035.995	10.049.052	10.073.989	10.102.428	10.131.860	10.177.978	10.922.778	10.820.587	10.796.026	10.811.116	10.831.105
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,54	77,49	78,98	82,35	82,85	82,98	83,40	84,00	84,33	84,87	84,11	84,06	84,25	84,52	84,70	84,98
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.235.027	5.512.366	6.100.964	6.239.951	6.312.779	6.337.578	6.388.354	6.480.552	6.545.469	6.603.266	6.721.867	6.686.393	6.721.070	6.866.246	6.927.732	6.990.945
- Total Dana Pihak Ketiga / Total Third Party Funds	6.342.538	7.114.041	7.724.561	7.577.105	7.619.675	7.637.902	7.659.505	7.714.502	7.762.073	7.780.274	7.991.997	7.954.722	7.977.437	8.123.819	8.179.126	8.226.417
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18,91	20,01	16,23	14,12	14,19	13,77	13,68	13,03	13,27	13,02	13,45	13,27	13,42	13,34	12,43	12,62
- Aset Likuid Primer / Primary Liquid Asset	1.009.045	1.174.590	1.047.654	843.536	871.797	790.990	806.475	789.451	843.872	837.829	938.600	851.474	873.650	898.636	797.627	836.422
- Aset Likuid Sekunder / Secondary Liquid assets	651.176	760.137	669.416	618.607	620.062	651.087	632.055	602.695	588.818	578.007	564.056	618.976	619.270	604.518	604.488	592.838
- Total Aset / Total Assets	8.780.681	9.670.515	10.581.455	10.355.025	10.511.028	10.472.028	10.513.690	10.684.050	10.794.447	10.874.661	11.171.129	11.084.967	11.121.426	11.272.046	11.284.316	11.323.278

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18,82	21,39	21,20	22,16	22,10	22,54	22,76	22,63	22,84	23,42	23,21	22,65	23,12	20,56	20,63	20,93
- Modal / Capital	462.629	561.942	608.371	580.375	592.693	605.204	613.404	620.033	633.749	651.190	656.618	660.737	670.841	605.835	613.986	625.054
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.619.313	2.682.218	2.685.412	2.694.736	2.739.641	2.774.850	2.780.827	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17,52	19,85	19,80	20,66	20,63	21,06	21,29	21,15	21,15	21,73	21,54	21,22	21,70	19,15	19,19	19,50
- Modal Inti (Tier I) / Core Capital (Tier I)	430.786	521.477	568.213	541.146	553.386	565.491	573.736	579.439	586.864	604.375	609.217	619.086	629.675	564.236	571.066	582.240
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.869.649	2.619.313	2.682.218	2.685.412	2.694.736	2.739.641	2.774.850	2.780.827	2.828.475	2.917.624	2.901.560	2.946.463	2.976.023	2.985.963
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,43	2,16	3,05	3,15	3,31	3,36	3,33	3,36	3,36	3,37	3,43	3,17	2,83	3,08	3,02	3,03
- Laba sebelum pajak / Profit	51.975	84.875	131.436	143.278	150.930	153.315	152.214	153.841	154.176	155.318	159.324	157.909	141.138	153.679	151.060	151.874
- Rata-rata total aset / Average total assets	3.626.978	3.932.076	4.306.153	4.555.130	4.562.825	4.563.192	4.565.711	4.577.165	4.592.056	4.611.205	4.644.803	4.976.680	4.979.839	4.985.668	5.000.485	5.015.786
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,62	81,66	72,35	71,60	69,65	68,71	68,92	68,92	68,41	69,24	75,29	90,62	79,78	77,06	77,35	76,96
- Biaya Operasional / Operating Expenses	342.975	378.705	343.300	150.748	173.393	197.264	225.998	257.010	279.353	321.767	486.573	129.313	93.813	129.349	172.251	211.546
- Pendapatan Operasional / Operating Income	395.943	463.761	474.496	210.551	248.945	287.113	327.922	372.914	408.378	464.726	646.273	142.704	117.582	167.865	222.688	274.882
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	5,16	5,24	5,11	5,14	5,20	5,24	5,26	5,23	5,20	5,15	4,88	4,78	4,85	4,79	4,76
- Pendapatan bunga bersih / Interest income net	163.746	199.656	221.739	227.361	229.005	231.347	233.258	234.896	234.104	233.651	233.040	236.979	231.749	235.072	232.248	231.674
- Rata-rata total aset produktif / Average total earning assets	3.539.589	3.870.328	4.228.754	4.450.658	4.451.356	4.451.241	4.452.622	4.462.429	4.475.925	4.493.443	4.523.220	4.857.751	4.846.923	4.843.355	4.851.216	4.864.325
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85,13	82,50	80,82	87,43	87,41	89,07	89,35	89,31	90,20	89,84	86,51	87,63	87,67	87,86	88,30	88,46
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.445.965	2.623.165	2.894.142	2.976.500	3.018.122	3.042.329	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123
- Total Dana Pihak Ketiga / Total Third Party Funds	2.873.149	3.179.487	3.581.139	3.404.557	3.452.904	3.415.718	3.444.439	3.499.801	3.506.445	3.552.347	3.747.610	3.713.099	3.716.820	3.771.957	3.806.579	3.845.999
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,53	16,41	14,23	11,52	11,95	11,07	10,83	10,29	10,81	10,55	11,91	11,35	11,39	11,27	10,04	11,02
- Aset Likuid Primer / Primary Liquid Asset	414.449	395.658	401.380	314.822	337.918	274.510	278.112	277.398	307.674	328.758	410.025	363.662	366.965	362.978	309.025	363.309
- Aset Likuid Sekunder / Secondary Liquid assets	254.901	301.992	271.583	205.861	211.948	230.846	218.220	203.136	203.357	177.862	187.136	201.283	200.626	200.459	197.316	196.342
- Total Aset / Total Assets	3.818.584	4.251.749	4.728.435	4.520.136	4.601.300	4.565.395	4.583.346	4.668.797	4.726.072	4.802.700	5.014.378	4.976.680	4.982.998	4.997.325	5.044.938	5.076.992

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,11	22,77	23,59	24,78	24,74	24,84	24,70	24,61	24,36	25,69	25,91	26,59	26,04	25,10	24,81	24,79
- Modal / Capital	89.468	97.305	104.310	103.810	105.219	106.054	106.809	107.188	107.022	113.193	115.338	118.014	116.185	113.829	111.650	112.712
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	418.855	425.268	426.879	432.419	435.589	439.330	440.608	445.114	443.809	446.198	453.576	449.952	454.663
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,43	21,00	21,65	22,70	22,67	22,78	22,64	22,55	22,32	23,65	23,88	24,57	24,01	23,09	22,80	22,79
- Modal Inti (Tier I) / Core Capital (Tier I)	82.670	89.726	95.764	95.072	96.408	97.225	97.907	98.238	98.041	104.199	106.285	109.052	107.153	104.722	102.573	103.619
- ATMR / Risk Weighted Assets	404.641	427.260	442.232	418.855	425.268	426.879	432.419	435.589	439.330	440.608	445.114	443.809	446.198	453.576	449.952	454.663
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,04	2,03	2,12	1,90	1,98	1,93	1,95	1,98	1,95	1,97	1,98	2,06	1,80	1,83	1,61	1,67
- Laba sebelum pajak / Profit	14.433	15.802	17.474	16.087	16.862	16.466	16.677	16.948	16.755	17.070	17.185	17.960	15.772	16.168	14.290	14.860
- Rata-rata total aset / Average total assets	706.917	779.783	825.593	846.209	849.582	851.600	854.176	856.509	861.034	864.488	868.361	872.290	875.075	883.219	885.704	887.432
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,60	79,38	76,38	78,94	77,98	79,02	78,84	78,64	79,08	78,14	78,38	79,76	80,38	80,37	82,61	81,94
- Biaya Operasional / Operating Expenses	59.823	61.033	57.197	25.484	30.244	36.721	42.054	47.538	53.630	56.850	62.931	5.935	10.874	16.683	22.696	28.213
- Pendapatan Operasional / Operating Income	74.224	76.892	74.886	32.281	38.785	46.468	53.344	60.446	67.820	72.757	80.287	7.441	13.528	20.757	27.473	34.433
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,72	5,76	5,38	5,41	5,67	5,69	5,46	5,49	5,49	5,52	4,89	4,98	5,08	5,07	5,11
- Pendapatan bunga bersih / Interest income net	38.826	42.834	45.542	43.430	43.773	45.932	46.293	44.592	45.050	45.209	45.679	41.925	42.366	43.340	43.365	43.767
- Rata-rata total aset produktif / Average total earning assets	678.925	749.355	790.313	806.581	809.601	810.631	813.538	815.985	820.386	823.319	826.936	857.195	849.884	853.891	855.193	856.529
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83,15	75,87	77,87	78,63	79,68	78,48	80,06	81,09	77,09	80,06	83,03	83,89	82,33	81,08	81,12	81,68
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466.977	492.338	517.187	529.289	535.300	537.311	544.285	549.554	550.357	553.253	557.741	551.049	551.698	560.624	562.991	568.046
- Total Dana Pihak Ketiga / Total Third Party Funds	561.619	648.918	664.150	673.177	671.808	684.647	679.838	677.670	713.914	691.070	671.699	656.875	670.075	691.450	693.990	695.452
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,12	17,02	14,41	11,57	12,88	11,68	12,36	11,82	13,82	13,94	13,57	12,52	13,20	15,04	13,66	13,38
- Aset Likuid Primer / Primary Liquid Asset	92.289	103.468	78.172	49.278	63.971	54.394	61.570	62.011	78.122	78.811	80.638	61.704	68.196	87.229	73.437	70.068
- Aset Likuid Sekunder / Secondary Liquid assets	25.053	36.398	46.423	49.243	47.639	46.491	46.230	41.474	46.531	46.559	42.940	47.538	47.679	48.033	48.557	49.550
- Total Aset / Total Assets	727.860	821.803	864.727	851.251	866.448	863.706	872.208	875.169	901.762	899.034	910.955	872.290	877.860	899.507	893.158	894.344

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,48	26,77	27,03	29,64	29,39	29,69	29,77	29,28	29,26	29,41	29,03	29,16	29,19	27,82	27,76	27,95
- Modal / Capital	644.848	693.681	762.944	769.835	782.082	783.442	794.494	796.742	800.661	812.963	814.023	821.894	830.909	804.595	801.803	812.038
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.597.520	2.660.625	2.638.342	2.668.592	2.721.510	2.736.517	2.764.019	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,39	25,05	25,36	27,86	27,68	27,98	28,02	27,61	27,55	27,73	27,43	27,55	27,54	26,23	26,17	26,36
- Modal Inti (Tier I) / Core Capital (Tier I)	591.966	649.159	715.819	723.589	736.448	738.165	747.735	751.413	754.000	766.480	769.084	776.609	783.871	758.536	755.674	765.873
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.822.508	2.597.520	2.660.625	2.638.342	2.668.592	2.721.510	2.736.517	2.764.019	2.803.775	2.818.720	2.846.351	2.892.209	2.887.884	2.905.128
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,56	1,59	2,00	2,41	2,31	2,34	2,34	2,29	2,31	2,26	2,23	2,39	2,28	2,29	2,12	2,21
- Laba sebelum pajak / Profit	56.525	62.225	85.942	108.132	103.713	105.146	105.292	103.375	104.243	102.158	101.245	111.452	106.562	107.848	99.996	104.807
- Rata-rata total aset / Average total assets	3.615.981	3.917.964	4.290.349	4.480.539	4.487.799	4.494.510	4.498.835	4.508.487	4.516.737	4.525.490	4.539.327	4.670.570	4.679.287	4.716.245	4.727.561	4.735.736
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84,66	80,92	75,52	73,57	74,79	74,13	73,99	74,27	74,11	74,77	75,00	76,91	75,59	75,62	77,84	76,75
- Biaya Operasional / Operating Expenses	298.258	265.507	267.455	125.861	154.448	176.425	200.433	225.154	251.133	279.176	306.035	31.339	55.497	84.147	117.658	144.955
- Pendapatan Operasional / Operating Income	352.287	328.131	354.173	171.067	206.499	238.000	270.907	303.164	338.858	373.373	408.059	40.746	73.419	111.270	151.146	188.878
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,24	4,15	4,39	4,64	4,64	4,63	4,64	4,62	4,62	4,62	4,62	4,41	4,36	4,48	4,48	4,50
- Pendapatan bunga bersih / Interest income net	146.132	156.075	180.767	199.185	199.140	199.412	199.938	199.844	200.387	200.479	201.143	207.203	200.837	205.117	205.218	206.193
- Rata-rata total aset produktif / Average total earning assets	3.449.883	3.757.028	4.117.729	4.292.381	4.295.864	4.305.409	4.313.008	4.324.030	4.333.104	4.342.318	4.355.533	4.702.175	4.611.175	4.578.436	4.580.227	4.583.253
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78,76	72,39	77,70	78,64	79,55	78,64	79,10	80,19	80,84	81,71	82,32	81,21	82,07	82,49	82,58	83,12
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.144.164	2.229.008	2.506.684	2.560.696	2.583.487	2.588.521	2.599.764	2.632.714	2.658.678	2.689.215	2.747.804	2.713.132	2.742.226	2.809.096	2.826.147	2.847.663
- Total Dana Pihak Ketiga / Total Third Party Funds	2.722.257	3.079.110	3.226.257	3.256.228	3.247.586	3.291.730	3.286.558	3.282.964	3.288.907	3.291.210	3.338.005	3.341.069	3.341.433	3.405.505	3.422.253	3.426.096
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,08	22,66	16,39	14,43	13,87	13,95	13,50	12,87	12,86	12,60	12,67	12,71	12,90	12,54	12,04	11,58
- Aset Likuid Primer / Primary Liquid Asset	406.531	569.756	423.388	330.761	315.157	307.328	290.594	278.536	291.374	275.540	310.301	278.577	291.093	296.594	263.271	251.587
- Aset Likuid Sekunder / Secondary Liquid assets	318.331	372.862	308.317	315.046	312.346	325.245	320.718	311.621	298.968	305.502	284.186	315.099	313.799	304.200	310.073	300.619
- Total Aset / Total Assets	3.798.635	4.160.554	4.465.116	4.474.352	4.524.101	4.534.773	4.529.110	4.585.703	4.590.988	4.613.025	4.691.531	4.670.570	4.688.004	4.790.161	4.761.510	4.768.433

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei r)	Jun r)	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54,61	60,86	57,31	56,66	55,96	55,65	56,53	55,49	56,03	57,85	58,58	59,89	59,74	59,11	59,60	58,40
- Modal / Capital	163.432	166.351	173.578	176.138	177.978	178.695	183.029	185.504	189.285	187.533	191.459	197.141	197.650	196.604	201.083	202.071
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	310.864	318.036	321.094	323.748	334.302	337.802	324.173	326.827	329.176	330.861	332.614	337.382	346.033
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53,76	60,01	56,39	55,77	55,10	54,78	55,64	54,59	55,11	56,96	57,69	59,00	58,84	58,17	58,67	57,50
- Modal Inti (Tier I) / Core Capital (Tier I)	160.894	164.030	170.811	173.375	175.236	175.906	180.142	182.496	186.147	184.644	188.552	194.228	194.691	193.471	197.926	198.952
- ATMR / Risk Weighted Assets	299.293	273.320	302.899	310.864	318.036	321.094	323.748	334.302	337.802	324.173	326.827	329.176	330.861	332.614	337.382	346.033
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,37	1,16	1,64	3,03	3,07	3,02	2,97	2,88	2,80	3,00	3,08	3,25	3,52	3,15	3,19	3,24
- Laba sebelum pajak / Profit	11.596	5.145	8.051	15.767	15.978	15.663	15.457	15.104	14.827	15.932	16.444	18.386	20.012	18.068	18.425	18.737
- Rata-rata total aset / Average total assets	490.307	445.383	490.655	520.870	520.589	518.812	520.089	523.899	529.072	531.874	533.740	565.427	568.996	574.348	576.939	578.253
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93,53	96,73	96,65	94,29	94,43	95,13	94,80	93,90	94,25	94,31	94,13	95,26	99,09	93,91	93,34	92,75
- Biaya Operasional / Operating Expenses	148.897	151.548	232.371	108.098	135.071	178.022	187.266	173.927	202.074	224.375	248.596	30.830	365.234	69.700	84.451	98.436
- Pendapatan Operasional / Operating Income	159.196	156.679	240.421	114.646	143.038	187.136	197.548	185.231	214.407	237.900	264.112	32.363	368.571	74.219	90.481	106.131
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,83	2,17	2,71	4,12	4,14	4,19	4,20	4,26	4,30	4,33	4,34	4,06	4,00	4,17	4,18	4,21
- Pendapatan bunga bersih / Interest income net	13.228	9.269	12.194	19.397	19.449	19.658	19.754	20.082	20.323	20.469	20.483	20.523	20.514	21.674	21.904	22.188
- Rata-rata total aset produktif / Average total earning assets	468.244	426.351	450.357	470.977	469.957	468.714	469.884	471.545	473.013	472.780	472.289	505.657	512.606	520.344	524.481	526.998
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95,91	81,28	72,31	71,34	71,09	68,92	67,10	68,00	68,63	68,98	74,28	69,11	67,63	71,56	69,23	66,87
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177.922	167.855	182.951	173.466	175.871	169.416	166.861	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112
- Total Dana Pihak Ketiga / Total Third Party Funds	185.513	206.526	253.015	243.143	247.377	245.807	248.670	254.067	252.806	245.648	234.684	243.679	249.109	254.907	256.304	258.870
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34,13	35,42	35,90	38,71	39,08	40,00	42,17	39,32	35,90	36,22	33,82	35,83	35,73	34,81	34,28	33,90
- Aset Likuid Primer / Primary Liquid Asset	95.776	105.708	144.713	148.676	154.751	154.759	176.199	171.507	166.702	154.720	137.636	147.530	147.395	151.835	151.895	151.459
- Aset Likuid Sekunder / Secondary Liquid assets	52.892	48.885	43.093	48.457	48.130	48.506	46.888	46.464	39.961	48.085	49.794	55.055	57.166	51.826	48.543	46.326
- Total Aset / Total Assets	435.602	436.409	523.177	509.287	519.180	508.154	529.026	554.381	575.625	559.902	554.266	565.427	572.564	585.052	584.711	583.509

Tabel 1.21.a. Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank (Growth of Commercial Banks Assets Based on Group of Banks) Miliar Rp (Billion Rp)																
Kelompok Bank / Group of Banks	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
- Bank Persero / State Owned Banks	3.818.584	4.251.749	4.728.435	4.520.136	4.601.300	4.565.395	4.583.346	4.668.797	4.726.078	4.802.700	5.014.378	4.976.681	4.982.998	4.997.325	5.044.938	5.076.992
- BPD / Regional Development Banks	763.879	861.329	938.286	919.887	936.091	932.762	940.617	945.728	977.185	971.800	985.415	940.520	947.241	972.941	966.272	967.729
- Bank Swasta Nasional / Domestic Private Banks	4.159.829	4.562.817	4.923.416	4.939.578	4.995.530	5.023.720	4.996.425	5.066.066	5.066.477	5.093.555	5.211.779	5.187.860	5.205.214	5.320.510	5.282.169	5.293.136
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435.602	436.409	523.177	509.287	519.180	508.154	529.026	554.381	575.625	559.902	554.266	565.427	572.564	585.052	584.711	583.509
Total	9.177.894	10.112.304	11.113.314	10.888.888	11.052.100	11.030.031	11.049.414	11.234.971	11.345.365	11.427.957	11.765.838	11.670.488	11.708.017	11.875.828	11.878.090	11.921.366

Tabel 1.22.a. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)																				
Kelompok Bank / Group of Banks	Desember 2021				Desember 2022				Mei 2023				Desember 2023				Mei 2024			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	3	20	4	-	2	21	4	-	4	19	4	-	3	19	5	-	3	20	4
Bank Swasta Nasional / Domestic Private Banks	-	16	33	19	-	11	37	20	-	10	37	20	-	10	37	20	-	11	38	19
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	3	4	-	-	3	4	-	-	3	4	-	-	2	5	-	-	2	5
Total	-	20	56	31	-	13	61	32	-	14	59	32	-	13	58	34	-	14	60	32

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	7.720.284	8.262.969	8.981.890	9.073.268	9.157.898	9.206.652	9.242.975	9.394.226	9.460.922	9.549.681	9.692.662	10.079.668	9.876.400	9.990.451	10.045.377	10.063.754
a. Lancar / Current	7.319.912	7.858.621	8.592.333	8.621.586	8.686.226	8.732.133	8.758.627	8.926.582	8.991.626	9.084.152	9.246.886	9.577.060	9.367.506	9.487.233	9.524.757	9.552.614
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	236.947	290.468	314.161	311.301	320.623	305.772	306.596	305.416	295.149	340.526	346.105	343.724	354.701	343.068
c. Kurang Lancar / Sub-Standard	27.704	20.873	17.650	21.161	21.779	26.403	22.799	21.174	23.874	21.540	22.013	28.879	25.074	21.162	24.885	22.676
d. Diragukan / Doubtful	13.637	19.234	24.636	28.097	27.214	25.793	28.159	28.567	25.957	24.334	23.801	25.870	27.189	28.722	25.686	27.216
e. Macet / Loss	123.706	131.545	110.324	111.955	108.518	111.022	112.766	112.131	112.868	114.239	104.813	107.333	110.526	109.609	115.348	118.181
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.061.121	2.150.274	2.640.878	2.444.226	2.453.701	2.480.158	2.499.499	2.550.714	2.581.175	2.573.279	2.506.180	2.561.013	2.549.682	2.545.561	2.603.124	2.629.833
a. Lancar / Current	2.028.854	2.116.745	2.539.847	2.410.610	2.422.605	2.446.969	2.466.602	2.517.604	2.548.057	2.540.583	2.475.662	2.529.208	2.517.010	2.514.030	2.573.065	2.602.455
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	74.231	29.768	27.102	29.396	29.227	29.267	29.336	28.981	26.730	27.643	28.367	27.388	25.957	23.392
c. Kurang Lancar / Sub-Standard	1.968	879	1.004	1.101	1.529	1.205	1.172	1.351	1.265	1.210	1.364	1.601	1.812	1.658	1.458	1.383
d. Diragukan / Doubtful	228	213	218	379	344	317	332	290	387	390	253	261	307	247	313	308
e. Macet / Loss	2.144	2.975	25.579	2.367	2.122	2.271	2.166	2.202	2.131	2.116	2.170	2.301	2.187	2.238	2.331	2.294
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169.387	175.719	179.410	165.060	161.506	167.011	167.394	165.715	166.481	163.829	154.414	166.244	167.095	163.636	170.021	172.059
Kredit kepada Bank Lain / Interbank Loans	66.058	52.051	74.057	67.249	67.208	66.127	65.591	70.251	72.440	72.648	96.692	93.023	93.819	92.243	88.077	84.671
a. Lancar / Current	65.963	52.028	73.999	67.153	67.065	66.051	65.506	70.174	72.373	72.581	96.617	92.712	93.640	92.025	87.891	84.348
b. Dalam Perhatian Khusus / Special Mention	35	13	31	29	91	24	13	8	0	0	9	27	58	86	48	16
c. Kurang Lancar / Sub-Standard	-	-	17	8	6	6	26	6	9	6	6	-	-	-	8	19
d. Diragukan / Doubtful	-	0	-	1	2	2	-	20	20	4	4	5	0	17	17	32
e. Macet / Loss	59	10	9	57	44	44	45	44	37	57	57	123	121	115	113	112
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	26	66	52	52	71	70	67	67	66	129	121	132	138	163

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	3.416.538	3.782.349	4.098.278	4.085.850	4.113.656	4.124.388	4.144.330	4.228.719	4.259.189	4.327.598	4.420.226	4.523.273	4.510.771	4.524.225	4.575.662	4.576.272
a. Lancar / Current	3.220.311	3.577.917	3.897.989	3.843.695	3.870.542	3.873.164	3.893.840	3.978.339	4.010.491	4.080.569	4.185.100	4.262.055	4.242.900	4.263.018	4.301.362	4.309.206
b. Dalam Perhatian Khusus / Special Mention	108.285	118.199	124.276	160.846	166.313	171.522	170.155	171.428	170.957	169.580	162.380	183.738	189.737	184.831	195.224	187.360
c. Kurang Lancar / Sub-Standard	16.956	9.601	7.980	10.729	11.193	13.352	12.069	10.546	11.513	10.368	11.013	16.196	13.527	10.667	12.791	11.665
d. Diragukan / Doubtful	7.277	11.727	12.758	20.487	19.394	17.663	19.209	19.828	17.904	16.282	15.526	14.716	15.515	19.573	17.025	17.700
e. Macet / Loss	63.709	64.905	55.274	50.093	46.213	48.686	49.056	48.578	48.325	50.799	46.207	46.567	49.092	46.136	49.260	50.340
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	606.341	651.290	933.372	694.371	707.362	710.749	699.919	719.074	737.957	737.055	697.446	686.732	682.955	689.750	713.305	721.310
a. Lancar / Current	595.211	636.055	849.906	679.269	695.063	696.587	685.675	704.607	723.559	723.135	684.269	673.729	670.271	677.260	701.812	713.391
b. Dalam Perhatian Khusus / Special Mention	8.859	12.943	58.294	13.043	10.281	12.153	12.183	12.396	12.374	11.881	11.073	10.890	10.541	10.390	9.336	5.736
c. Kurang Lancar / Sub-Standard	965	148	149	269	290	297	313	439	340	355	427	437	415	391	395	395
d. Diragukan / Doubtful	177	138	145	310	248	197	190	170	278	285	166	171	218	163	211	213
e. Macet / Loss	1.129	2.007	24.877	1.481	1.480	1.517	1.558	1.462	1.406	1.399	1.512	1.504	1.510	1.546	1.552	1.574
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	90.213	88.525	101.184	83.368	78.818	81.711	82.396	81.023	79.765	79.488	74.851	79.593	80.277	78.476	81.233	81.887
Kredit kepada Bank Lain / Interbank Loans	10.240	7.796	9.086	8.706	9.110	9.255	9.341	9.987	10.524	10.320	11.494	11.378	11.272	11.575	11.437	10.213
a. Lancar / Current	10.187	7.791	9.086	8.706	9.110	9.255	9.341	9.987	10.524	10.320	11.493	11.378	11.272	11.575	11.437	10.212
b. Dalam Perhatian Khusus / Special Mention	-	-	-	0	-	-	-	-	0	0	0	0	0	-	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	0	0	0	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	53	4	-	-	-	-	-	-	-	-	-	-	-	0	0	0
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	53	4	-	-	-	-	-	-	-	-	0	0	0	0	0	0

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	624.946	679.494	717.049	738.324	740.430	747.273	755.706	758.238	779.227	768.817	771.695	789.641	774.298	793.512	792.664	795.063
a. Lancar / Current	601.918	657.302	697.212	712.380	714.246	720.884	729.061	731.703	752.150	741.826	745.692	757.216	742.893	761.347	760.086	762.029
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	8.302	12.850	13.330	12.842	12.964	13.308	13.141	13.609	13.314	18.708	17.511	17.936	17.606	17.120
c. Kurang Lancar / Sub-Standard	373	632	491	989	927	1.452	1.078	880	1.237	815	666	1.145	1.191	1.152	1.348	1.554
d. Diragukan / Doubtful	675	756	656	1.023	1.042	989	1.128	1.157	1.141	1.089	1.414	1.270	1.402	1.650	1.632	2.075
e. Macet / Loss	12.442	11.667	10.388	11.082	10.884	11.106	11.474	11.190	11.557	11.478	10.608	11.303	11.301	11.427	11.993	12.286
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.782	26.230	33.136	30.477	29.901	31.155	36.059	35.547	35.414	35.839	37.847	36.163	36.166	37.131	36.638	37.736
a. Lancar / Current	26.051	25.571	32.790	29.912	29.370	30.483	35.404	34.889	34.816	35.320	37.369	35.625	35.691	36.646	36.172	37.263
b. Dalam Perhatian Khusus / Special Mention	71	152	79	288	262	391	362	353	233	224	207	264	201	183	165	147
c. Kurang Lancar / Sub-Standard	4	4	5	19	1	13	17	24	75	8	2	11	7	17	14	34
d. Diragukan / Doubtful	2	2	2	5	18	12	5	6	25	24	6	1	6	11	11	19
e. Macet / Loss	653	501	259	252	249	255	271	273	265	263	263	261	261	274	276	273
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14.149	13.563	11.801	13.371	13.123	13.829	13.974	13.531	14.300	13.677	12.959	13.991	14.167	14.531	15.274	16.241
Kredit kepada Bank Lain / Interbank Loans	4.756	4.407	8.400	8.143	8.385	8.334	8.227	7.958	8.063	8.244	11.770	11.218	11.205	9.896	9.883	9.744
a. Lancar / Current	4.743	4.406	8.389	8.101	8.341	8.296	8.190	7.922	8.033	8.214	11.731	11.116	11.082	9.738	9.753	9.620
b. Dalam Perhatian Khusus / Special Mention	13	-	11	26	30	24	4	4	-	6	9	10	38	79	45	15
c. Kurang Lancar / Sub-Standard	-	-	-	6	6	6	26	6	9	4	5	-	-	-	8	16
d. Diragukan / Doubtful	-	-	-	1	-	-	-	20	20	20	4	5	-	-	-	16
e. Macet / Loss	0	0	0	9	8	8	7	7	-	-	20	87	85	79	77	76
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	0	16	14	14	33	33	30	24	29	92	85	79	86	108

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	3.343.329	3.500.624	3.807.307	3.892.763	3.945.637	3.971.265	3.975.351	4.034.489	4.042.946	4.081.154	4.129.349	4.363.073	4.174.585	4.246.109	2.450.846	4.265.580
a. Lancar / Current	3.173.789	3.333.913	3.648.405	3.719.975	3.755.682	3.786.173	3.780.096	3.855.469	3.861.051	3.900.326	3.954.671	4.163.932	3.974.698	4.046.652	2.347.958	4.063.526
b. Dalam Perhatian Khusus / Special Mention	108.345	99.169	96.575	108.547	124.705	117.772	128.201	112.021	113.563	114.071	111.483	130.205	130.978	133.159	64.390	132.041
c. Kurang Lancar / Sub-Standard	9.807	9.055	9.021	9.288	9.317	11.275	9.333	9.406	10.804	10.063	10.075	11.333	10.254	8.505	5.041	8.611
d. Diragukan / Doubtful	5.504	6.501	11.142	6.500	6.696	7.050	7.724	7.484	6.819	6.948	6.849	9.878	10.255	7.484	4.102	7.423
e. Macet / Loss	45.885	51.986	42.164	48.454	49.237	48.995	49.997	50.107	50.710	49.745	46.271	47.725	48.400	50.310	29.355	53.979
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.112.010	1.176.394	1.332.586	1.389.801	1.382.624	1.396.937	1.423.425	1.442.526	1.469.904	1.476.228	1.464.566	1.531.188	1.522.903	1.509.137	945.325	1.551.193
a. Lancar / Current	1.100.809	1.165.871	1.323.689	1.379.229	1.371.489	1.386.518	1.412.886	1.432.657	1.460.009	1.464.911	1.453.632	1.519.232	1.510.052	1.497.923	941.060	1.539.636
b. Dalam Perhatian Khusus / Special Mention	10.639	9.846	8.020	9.781	10.376	9.548	9.765	8.990	9.062	10.451	10.082	10.649	11.538	9.932	3.962	10.361
c. Kurang Lancar / Sub-Standard	206	191	470	348	328	304	340	329	325	331	377	683	813	791	108	675
d. Diragukan / Doubtful	30	55	56	50	66	93	122	103	68	81	81	88	84	74	48	75
e. Macet / Loss	326	432	351	393	364	473	311	447	440	453	394	535	417	418	147	447
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	61.758	68.219	63.204	65.033	66.009	68.190	67.828	67.877	69.166	67.623	64.047	70.243	70.221	67.581	38.801	71.210
Kredit kepada Bank Lain / Interbank Loans	46.923	36.574	49.413	46.057	45.629	45.198	44.671	44.874	45.485	45.485	56.601	56.689	56.461	56.843	54.038	51.187
a. Lancar / Current	46.894	36.556	49.366	46.004	45.530	45.160	44.624	44.833	45.448	45.448	56.564	56.636	56.405	56.784	53.983	51.132
b. Dalam Perhatian Khusus / Special Mention	23	13	21	3	61	0	10	4	0	0	-	17	19	7	3	-
c. Kurang Lancar / Sub-Standard	-	-	17	2	2	2	-	-	-	-	-	-	-	-	-	3
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17
e. Macet / Loss	6	6	9	48	36	36	38	37	37	37	36	36	36	36	36	36
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	6	26	50	38	38	38	37	37	37	36	36	36	52	52	55

(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)
Milliar Rp (Billion Rp)

[illegible]

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

Keterangan	Desember 2021		Desember 2022		Mei 2023		Desember 2023		Mei 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	2.143.505	28,66	2.546.160	31,23	2.362.764	29,51	2.662.551	31,48	2.729.696	31,38
Rupiah	1.591.523	21,28	1.839.473	22,56	1.698.711	21,21	1.869.826	22,11	1.867.598	21,47
Valas / Foreign Exchange	551.982	7,38	706.687	8,67	664.053	8,29	792.724	9,37	862.098	9,91
Tabungan / Saving	2.432.260	32,52	2.615.185	32,07	2.572.971	32,13	2.669.183	31,56	2.706.646	31,12
Rupiah	2.263.564	30,26	2.422.410	29,71	2.386.881	29,81	2.488.350	29,42	2.512.263	28,88
Valas / Foreign Exchange	168.696	2,26	192.775	2,36	186.090	2,32	180.833	2,14	194.383	2,23
Simpanan Berjangka / Time Deposits	2.903.698	38,82	2.992.245	36,70	3.071.955	38,36	3.126.195	36,96	3.262.361	37,50
Rupiah	2.587.514	34,59	2.645.955	32,45	2.752.352	34,37	2.786.262	32,94	2.906.517	33,41
Valas / Foreign Exchange	316.184	4,23	346.290	4,25	319.603	3,99	339.933	4,02	355.844	4,09
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.151.042	15,39	1.289.691	15,82	1.224.758	15,29	1.180.070	13,95	1.166.429	13,41
Valas / Foreign Exchange	162.193	2,17	213.808	2,62	171.103	2,14	161.717	1,91	162.193	1,86
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	742.930	9,93	708.827	8,69	801.936	10,01	861.312	4,43	997.984	4,25
Valas / Foreign Exchange	55.384	0,74	54.723	0,67	67.168	0,84	100.085	4,38	116.531	4,29
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	320.224	4,28	275.858	3,38	295.917	3,70	374.272	4,38	369.325	4,29
Valas / Foreign Exchange	58.202	0,78	34.987	0,43	36.728	0,46	40.958	0,44	40.749	0,42
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	373.318	4,99	371.577	4,56	429.741	5,37	370.608	4,38	372.779	4,29
Valas / Foreign Exchange	40.405	0,54	42.772	0,52	44.603	0,56	37.174	0,44	36.371	0,42
Total DPK / Total Third Party Funds	7.479.463	100,00	8.153.590	100,00	8.007.690	100,00	8.457.929	100,00	8.698.703	100,00
Rupiah	6.442.601	86,14	6.907.838	84,72	6.837.944	85,39	7.144.439	84,47	7.286.378	83,76
Valas / Foreign Exchange	1.036.861	13,86	1.245.752	15,28	1.169.746	14,61	1.313.490	15,53	1.412.325	16,24

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

Keterangan	Desember 2021		Desember 2022		Mei 2023		Desember 2023		Mei 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	958.583	30,15	1.277.123	35,66	1.135.593	33,36	1.366.889	36,47	1.386.521	36,05
Rupiah	690.666	21,72	860.753	28,78	733.043	25,82	873.115	28,34	838.387	26,90
Valas / Foreign Exchange	267.918	8,43	416.370	70,53	402.550	71,25	493.774	74,06	548.134	75,14
Tabungan / Saving	1.152.044	36,23	1.233.461	34,44	1.207.442	35,47	1.255.700	33,51	1.262.876	32,84
Rupiah	1.105.687	34,78	1.176.897	39,35	1.155.237	40,68	1.201.674	39,00	1.204.646	38,65
Valas / Foreign Exchange	46.357	1,46	56.563	9,58	52.205	9,24	54.025	8,10	58.229	7,98
Simpanan Berjangka / Time Deposits	1.068.860	33,62	1.070.556	29,89	1.061.522	31,18	1.125.021	30,02	1.196.603	31,11
Rupiah	934.825	29,40	953.163	26,62	951.261	27,94	1.006.098	26,85	1.073.476	27,91
Valas / Foreign Exchange	134.035	4,22	117.393	3,28	110.261	3,24	118.923	3,17	123.127	3,20
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	343.697	10,81	374.688	10,46	325.206	9,55	312.086	8,33	314.739	8,18
Valas / Foreign Exchange	60.740	1,91	67.517	1,89	53.534	1,57	46.969	1,25	43.690	1,14
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	323.819	10,18	315.935	0,43	314.847	0,63	384.126	4,49	466.283	3,92
Valas / Foreign Exchange	18.328	0,58	15.466	3,42	21.463	3,33	42.641	3,78	52.522	3,68
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	136.950	4,31	122.610	3,91	113.495	5,81	168.384	3,78	150.744	3,68
Valas / Foreign Exchange	35.815	1,13	17.103	0,48	16.268	0,56	17.685	0,31	15.167	0,31
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	130.359	4,10	139.929	3,91	197.713	5,81	141.503	3,78	141.710	3,68
Valas / Foreign Exchange	19.153	0,60	17.307	0,58	18.996	0,67	11.628	0,38	11.748	0,38
Total DPK / Total Third Party Funds	3.179.487	100,00	3.581.139	100,00	3.404.557	100,00	3.747.610	100,00	3.845.999	100,00
Rupiah	2.731.178	85,90	2.990.814	83,52	2.839.541	83,40	3.080.887	82,21	3.116.509	81,03
Valas / Foreign Exchange	448.310	14,10	590.326	16,48	565.016	16,60	666.723	17,79	729.490	18,97

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

Keterangan	Desember 2021		Desember 2022		Mei 2023		Desember 2023		Mei 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	170.794	25,06	181.505	25,07	189.930	26,01	168.041	23,01	194.829	25,74
Rupiah	169.986	24,94	180.745	24,97	188.664	25,84	167.905	22,99	194.477	26,02
Valas / Foreign Exchange	808	0,12	760	0,11	1.266	0,17	136	0,02	352	3,75
Tabungan / Saving	208.717	30,62	221.207	30,56	201.552	27,60	239.141	32,74	221.039	29,21
Rupiah	208.612	30,61	221.084	30,54	201.439	27,59	239.041	32,73	220.923	29,56
Valas / Foreign Exchange	106	0,02	123	0,02	114	0,02	100	0,01	117	1,24
Simpanan Berjangka / Time Deposits	302.095	44,32	321.168	44,37	338.724	46,39	323.151	44,25	340.983	45,05
Rupiah	298.039	43,73	320.016	44,21	338.263	46,32	316.811	43,38	332.066	43,87
Valas / Foreign Exchange	4.056	0,60	1.152	0,16	462	0,06	6.339	0,87	8.916	1,18
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	79.057	11,60	96.270	13,30	106.197	14,54	101.674	13,92	87.315	11,54
Valas / Foreign Exchange	1.959	0,29	459	0,06	321	0,04	3.543	0,49	6.833	0,90
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	81.579	11,97	94.448	3,46	98.932	0,02	69.647	0,02	98.118	0,02
Valas / Foreign Exchange	1.027	0,15	17	14,40	17	14,55	2.630	14,74	1.913	14,98
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	30.288	4,44	25.053	14,40	26.895	14,55	37.850	14,74	33.287	14,98
Valas / Foreign Exchange	361	0,05	128	0,08	119	0,00	123	0,01	121	0,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	107.115	15,72	104.245	14,40	106.238	14,55	107.641	14,74	113.347	14,98
Valas / Foreign Exchange	709	0,10	549	0,08	5	0,00	43	0,01	50	0,01
Total DPK / Total Third Party Funds	681.607	100,00	723.880	100,00	730.207	100,00	730.333	100,00	756.851	100,00
Rupiah	676.637	99,27	721.844	99,72	728.365	99,75	723.757	99,10	747.466	98,76
Valas / Foreign Exchange	4.970	0,73	2.036	0,28	1.841	0,25	6.576	0,90	9.385	1,24

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

Keterangan	Desember 2021		Desember 2022		Mei 2023		Desember 2023		Mei 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	858.148	25,15	910.515	25,32	871.299	24,00	950.120	25,37	961.774	25,07
Rupiah	648.844	19,02	702.334	19,53	683.624	18,83	734.301	19,61	739.495	19,27
Valas / Foreign Exchange	209.304	6,13	208.181	5,79	187.675	5,17	215.818	5,76	222.278	5,79
Tabungan / Saving	1.053.879	30,89	1.143.229	31,80	1.150.415	31,69	1.166.454	31,14	1.212.615	31,60
Rupiah	940.522	27,57	1.014.955	28,23	1.022.625	28,17	1.041.836	27,82	1.079.916	28,14
Valas / Foreign Exchange	113.357	3,32	128.274	3,57	127.790	3,52	124.618	3,33	132.699	3,46
Simpanan Berjangka / Time Deposits	1.499.815	43,96	1.541.811	42,88	1.608.069	44,30	1.628.728	43,49	1.662.594	43,33
Rupiah	1.327.538	38,91	1.335.185	37,13	1.417.459	39,05	1.430.585	38,20	1.456.891	37,97
Valas / Foreign Exchange	172.278	5,05	206.626	5,75	190.610	5,25	198.144	5,29	205.702	5,36
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	712.881	20,89	795.937	22,14	765.223	21,08	742.855	19,83	730.221	19,03
Valas / Foreign Exchange	96.401	2,83	132.422	3,68	108.095	2,98	103.097	2,75	100.930	2,63
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	332.925	9,76	291.145	3,39	379.899	4,10	402.413	4,43	428.464	4,74
Valas / Foreign Exchange	34.555	1,01	34.975	3,51	41.066	3,40	50.225	3,19	57.007	3,04
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	147.456	4,32	122.023	3,51	148.888	3,40	165.999	3,19	181.733	3,04
Valas / Foreign Exchange	21.453	0,63	16.416	0,63	18.613	0,63	21.749	0,62	24.119	0,62
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	134.276	3,94	126.079	3,51	123.450	3,40	119.318	3,19	116.473	3,04
Valas / Foreign Exchange	19.869	0,58	22.813	0,63	22.836	0,63	23.073	0,62	23.646	0,62
Total DPK / Total Third Party Funds	3.411.842	100,00	3.595.556	100,00	3.629.783	100,00	3.745.302	100,00	3.836.983	100,00
Rupiah	2.916.904	85,49	3.052.474	84,90	3.123.708	86,06	3.206.723	85,62	3.276.303	85,39
Valas / Foreign Exchange	494.938	14,51	543.081	15,10	506.075	13,94	538.579	14,38	560.680	14,61

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

Keterangan	Desember 2021		Desember 2022		Mei 2023		Desember 2023		Mei 2024	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	155.979	75,53	177.017	69,96	165.942	68,25	177.501	75,63	186.572	72,07
Rupiah	82.027	39,72	95.641	37,80	93.380	38,41	94.505	40,27	95.238	36,79
Valas / Foreign Exchange	73.952	35,81	81.376	32,16	72.562	29,84	82.995	35,36	91.334	35,28
Tabungan / Saving	17.619	8,53	17.288	6,83	13.562	5,58	7.889	3,36	10.116	3,91
Rupiah	8.743	4,23	9.473	3,74	7.580	3,12	5.799	2,47	6.778	2,62
Valas / Foreign Exchange	8.876	4,30	7.815	3,09	5.982	2,46	2.090	0,89	3.338	1,29
Simpanan Berjangka / Time Deposits	32.928	15,94	58.710	23,20	63.639	26,17	49.295	21,00	62.182	24,02
Rupiah	27.112	13,13	37.591	14,86	45.369	18,66	32.768	13,96	44.084	17,03
Valas / Foreign Exchange	5.816	2,82	21.119	8,35	18.270	7,51	16.527	7,04	18.098	6,99
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.407	7,46	22.796	9,01	28.132	11,57	23.455	9,99	34.154	13,19
Valas / Foreign Exchange	3.093	1,50	13.410	5,30	9.153	3,76	8.108	3,45	10.739	4,15
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4.606	2,23	7.299	2,44	8.258	2,73	5.127	0,87	5.119	1,38
Valas / Foreign Exchange	1.475	0,71	4.264	0,52	4.624	0,96	4.589	0,91	5.090	0,48
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	5.530	2,68	6.172	0,52	6.639	0,96	2.040	0,91	3.562	0,48
Valas / Foreign Exchange	573	0,28	1.341	0,83	1.728	1,14	1.400	1,04	1.342	0,36
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.569	0,76	1.324	0,52	2.339	0,96	2.146	0,91	1.249	0,48
Valas / Foreign Exchange	675	0,33	2.103	0,83	2.766	1,14	2.430	1,04	928	0,36
Total DPK / Total Third Party Funds	206.526	100,00	253.015	100,00	243.143	100,00	234.684	100,00	258.870	100,00
Rupiah	117.882	57,08	142.705	56,40	146.329	60,18	133.072	56,70	146.100	56,44
Valas / Foreign Exchange	88.644	42,92	110.310	43,60	96.814	39,82	101.612	43,30	112.771	43,56

Tabel 1.33.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Mei 2024 (Composition of Third Party Funds of Commercial Banks Based on Location - May 2024) Miliar Rp (Billion Rp)										
Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	115.343	21.271	298.124	15.020	206.041	18.272	619.508	54.564	674.072	7,75
2. Banten	62.899	9.570	99.901	5.415	87.877	6.506	250.677	21.491	272.168	3,13
3. DKI Jakarta	1.144.907	723.529	635.665	111.050	1.731.087	270.680	3.511.659	1.105.258	4.616.917	53,08
4. D.I Yogyakarta	11.637	532	47.873	1.267	21.303	443	80.812	2.243	83.055	0,95
5. Jawa Tengah	57.602	5.355	220.222	7.330	127.355	4.141	405.180	16.826	422.006	4,85
6. Jawa Timur	134.910	22.601	308.223	17.268	259.596	17.821	702.730	57.689	760.419	8,74
7. Bengkulu	2.922	394	10.785	64	3.303	29	17.011	488	17.499	0,20
8. Jambi	7.071	631	23.976	355	12.696	119	43.744	1.106	44.849	0,52
9. Aceh	8.559	351	23.521	120	10.710	11	42.790	482	43.272	0,50
10. Sumatera Utara	47.591	6.445	131.652	7.077	112.441	12.168	291.684	25.690	317.374	3,65
11. Sumatera Barat	7.792	721	30.190	404	14.307	550	52.289	1.675	53.963	0,62
12. Riau	19.196	4.118	62.709	1.730	31.075	1.493	112.979	7.341	120.320	1,38
14. Sumatera Selatan	18.387	775	52.403	1.583	30.677	2.061	101.467	4.418	105.886	1,22
15. Bangka Belitung	3.268	523	11.895	372	6.776	112	21.939	1.006	22.945	0,26
13. Kepulauan Riau	23.522	7.044	31.418	5.551	16.275	2.610	71.215	15.205	86.420	0,99
16. Lampung	9.981	449	33.054	644	12.172	389	55.207	1.482	56.689	0,65
17. Kalimantan Selatan	18.817	2.324	41.482	649	21.472	329	81.772	3.303	85.075	0,98
18. Kalimantan Barat	12.754	941	43.638	1.467	20.621	932	77.013	3.340	80.353	0,92
19. Kalimantan Timur	45.680	13.409	74.289	2.112	42.776	5.565	162.745	21.085	183.830	2,11
20. Kalimantan Tengah	11.313	1.824	20.583	307	7.924	125	39.820	2.256	42.076	0,48
21. Sulawesi Tengah	6.992	4.059	19.034	162	5.624	45	31.651	4.266	35.917	0,41
22. Sulawesi Selatan	18.516	1.478	74.193	1.590	31.283	470	123.993	3.537	127.530	1,47
23. Sulawesi Utara	5.017	339	15.914	1.010	7.702	205	28.633	1.554	30.187	0,35
24. Gorontalo	1.459	129	3.966	31	1.115	3	6.540	163	6.702	0,08
25. Sulawesi Barat	1.036	2	4.522	4	415	-	5.974	5	5.979	0,07
26. Sulawesi Tenggara	5.659	776	18.903	137	4.956	30	29.519	943	30.462	0,35
27. Nusa Tenggara Barat	5.258	6.553	21.118	338	11.438	39	37.813	6.930	44.744	0,51
28. Bali	24.682	4.223	85.665	6.877	40.381	930	150.728	12.031	162.758	1,87
29. Nusa Tenggara Timur	6.379	206	18.872	180	10.651	38	35.902	424	36.326	0,42
30. Maluku	2.584	17	8.368	96	3.661	73	14.614	187	14.800	0,17
31. Papua	16.978	375	25.197	325	8.150	72	50.325	772	51.097	0,59
32. Maluku Utara	3.897	1.655	6.491	43	1.634	50	12.022	1.747	13.769	0,16
33. Papua Barat	4.980	155	8.392	57	3.008	19	16.379	231	16.611	0,19
34. Lainnya	9	19.324	24	3.750	11	9.512	44	32.587	32.631	0,38
Total	1.867.598	862.098	2.512.263	194.383	2.906.517	355.844	7.286.378	1.412.325	8.698.703	100

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

Lokasi / Location	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	561.231	609.899	632.629	630.843	639.478	627.643	628.389	632.166	637.095	644.511	658.144	654.219	652.345	669.478	681.320	674.072
2. Banten	221.887	242.084	252.591	247.734	251.138	256.069	258.154	262.353	259.751	259.999	264.009	264.774	266.763	275.134	274.645	272.168
3. DKI Jakarta	3.392.262	3.908.384	4.373.922	4.232.759	4.233.552	4.231.457	4.226.928	4.274.530	4.260.461	4.272.054	4.499.584	4.457.434	4.471.875	4.576.871	4.572.527	4.616.917
4. D.I Yogyakarta	69.846	74.354	78.757	78.463	78.077	79.884	80.115	79.881	80.081	80.041	81.390	81.619	81.428	81.445	82.040	83.055
5. Jawa Tengah	341.042	371.697	384.849	393.426	391.292	399.373	401.867	400.468	398.985	398.534	404.249	401.541	403.441	402.942	421.809	422.006
6. Jawa Timur	633.322	683.634	708.011	699.768	711.006	717.064	722.914	724.130	733.119	736.840	736.718	743.608	743.866	752.817	754.789	760.419
7. Bengkulu	13.729	16.400	16.746	16.072	15.863	16.758	16.765	16.502	17.013	17.005	16.819	16.872	16.826	17.086	17.231	17.499
8. Jambi	38.203	42.790	44.400	42.960	43.445	44.035	43.796	42.803	45.114	43.730	44.492	43.230	45.536	45.299	44.935	44.849
9. Aceh	41.793	39.321	39.637	38.981	38.861	38.718	39.050	39.869	41.282	42.839	41.927	40.022	40.031	41.393	42.982	43.272
10. Sumatera Utara	261.975	293.498	306.773	300.483	302.908	310.189	308.917	307.112	311.622	317.376	318.612	319.963	320.300	320.702	320.025	317.374
11. Sumatera Barat	46.928	50.421	52.523	50.995	51.463	52.400	52.192	51.774	52.655	52.334	51.895	52.374	52.191	52.891	53.975	53.963
12. Riau	91.590	109.453	114.728	112.724	112.116	112.788	112.906	113.935	114.674	114.907	118.019	118.879	117.894	120.809	119.176	120.320
13. Sumatera Selatan	89.085	100.005	109.586	107.080	107.151	99.860	99.497	100.776	103.050	102.046	102.753	100.817	100.128	101.793	103.258	105.886
14. Bangka Belitung	19.196	24.284	25.940	25.174	25.265	25.256	25.746	25.876	26.715	26.787	24.909	24.059	23.610	23.230	23.156	22.945
15. Kepulauan Riau	61.254	66.415	75.641	76.576	77.396	79.367	79.672	82.324	84.652	85.433	85.158	81.977	84.303	85.051	86.673	86.420
16. Lampung	46.781	51.451	53.955	53.529	54.085	56.619	55.950	55.806	56.476	56.667	55.051	54.952	55.426	55.880	56.610	56.689
17. Kalimantan Selatan	55.405	64.398	76.363	77.087	77.601	78.787	78.251	77.260	82.220	82.591	80.176	83.080	83.141	82.345	87.429	85.075
18. Kalimantan Barat	65.138	71.359	73.661	72.969	73.297	74.184	74.882	75.002	76.296	76.743	77.531	77.605	78.517	78.854	78.998	80.353
19. Kalimantan Timur	117.244	131.337	162.497	171.126	170.875	166.768	171.172	176.860	184.544	176.308	173.747	176.060	175.252	176.059	180.275	183.830
20. Kalimantan Tengah	29.982	34.260	36.579	36.933	36.256	36.640	37.722	38.873	42.061	42.916	42.015	42.621	42.307	42.438	43.027	42.076
21. Sulawesi Tengah	25.803	32.247	32.442	31.926	32.072	32.976	31.196	31.137	31.672	33.561	31.411	31.595	32.364	34.721	34.266	35.917
22. Sulawesi Selatan	105.535	112.226	114.843	116.945	119.609	120.673	120.663	120.645	122.765	122.504	125.346	124.571	124.744	126.369	126.965	127.530
23. Sulawesi Utara	28.621	28.291	28.572	29.013	29.395	29.498	30.195	29.694	30.021	30.039	29.977	29.889	30.079	30.388	30.256	30.187
24. Gorontalo	5.312	5.967	6.136	6.212	6.550	6.586	6.449	6.577	6.579	6.421	6.253	6.372	6.370	6.667	6.723	6.702
25. Sulawesi Barat	5.207	5.860	5.704	5.735	6.015	6.008	6.014	5.897	6.211	5.975	5.899	5.755	5.750	5.767	5.941	5.979
26. Sulawesi Tenggara	25.940	29.829	30.489	30.367	30.448	30.639	32.804	31.671	35.462	33.092	32.431	30.006	29.656	29.994	30.701	30.462
27. Nusa Tenggara Barat	33.364	35.410	41.474	39.392	39.655	39.919	42.798	41.409	43.180	41.821	42.147	42.851	43.861	44.660	45.811	44.744
28. Bali	100.217	104.080	126.589	135.615	138.709	141.967	145.790	148.038	150.900	151.381	150.411	154.702	156.178	157.966	160.210	162.758
29. Nusa Tenggara Timur	30.085	33.167	33.059	33.470	33.015	34.718	34.745	34.527	35.110	35.484	34.947	34.515	35.237	36.152	36.603	36.326
30. Maluku	13.977	14.439	14.202	14.093	14.467	14.826	14.333	14.665	14.947	14.654	14.549	14.698	14.625	14.738	14.755	14.800
31. Papua	46.639	48.022	49.918	49.808	49.044	50.591	51.545	53.014	56.560	55.876	51.241	48.864	47.398	47.130	50.699	51.097
32. Maluku Utara	8.190	9.113	10.312	10.505	10.665	10.873	10.708	10.904	11.900	11.640	11.592	12.523	12.040	12.897	13.728	13.769
33. Papua Barat	18.068	17.034	17.962	17.655	17.040	18.008	17.517	17.452	19.375	19.989	17.880	17.452	17.266	17.499	16.833	16.611
34. Lainnya / Others	20.541	18.335	22.097	21.272	24.293	23.353	23.229	23.239	26.262	24.110	26.644	25.785	30.097	33.755	34.643	32.631
Total	6.665.390	7.479.463	8.153.590	8.007.690	8.042.101	8.064.492	8.082.870	8.147.169	8.198.810	8.216.207	8.457.929	8.415.282	8.440.845	8.601.220	8.653.014	8.698.703

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

Keterangan / Items	2020	2021	2022	2023								2024					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Giro / Demand Deposits																	
Rupiah	1,91	1,71	1,91	1,97	1,98	1,96	2,01	2,05	2,04	2,08	2,20	2,14	2,16	2,16	2,15	2,21	
Valas / Foreign Exchange	0,42	0,17	1,01	0,97	1,11	1,13	1,27	1,25	1,43	1,50	1,66	1,68	1,69	1,62	1,63	1,96	
Tabungan / Saving																	
Rupiah	0,86	0,69	0,67	0,67	0,67	0,67	0,66	0,66	0,67	0,67	0,69	0,68	0,67	0,68	0,68	0,67	
Valas / Foreign Exchange	0,28	0,17	0,43	0,73	0,58	0,66	0,69	0,76	0,62	0,72	0,78	0,78	0,77	0,69	0,75	0,84	
Simpanan Berjangka / Time Deposits																	
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																	
Rupiah	4,22	2,92	3,95	4,19	4,19	4,24	4,29	4,33	4,43	4,52	4,76	4,68	4,62	4,62	4,65	4,68	
Valas / Foreign Exchange	0,72	0,37	2,74	3,00	3,05	3,25	3,39	3,51	3,53	3,71	3,85	3,98	3,88	3,95	3,70	3,76	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																	
Rupiah	4,39	3,21	4,18	4,52	4,50	4,60	4,62	4,73	4,83	5,00	5,24	5,37	5,39	5,36	5,32	5,31	
Valas / Foreign Exchange	1,00	0,50	2,60	3,34	3,39	3,57	3,86	3,95	4,10	4,24	4,57	4,61	4,55	4,41	4,52	4,54	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																	
Rupiah	5,12	3,52	4,16	4,70	4,68	4,79	4,82	5,00	5,11	5,31	5,52	5,61	5,66	5,69	5,70	5,69	
Valas / Foreign Exchange	1,38	0,60	2,45	3,26	3,29	3,36	3,47	3,61	3,73	3,84	4,19	4,36	4,41	4,33	4,42	4,33	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																	
Rupiah	5,80	3,99	4,68	5,07	5,06	5,13	5,12	5,12	5,22	5,32	5,66	5,78	5,71	5,74	5,79	5,81	
Valas / Foreign Exchange	1,44	0,66	2,05	2,92	2,84	2,87	2,97	2,99	2,93	3,08	3,16	3,00	2,99	3,03	3,03	3,08	

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits																
Rupiah	2,06	1,95	2,20	2,23	2,30	2,29	2,40	2,44	2,39	2,44	2,57	2,47	2,50	2,49	2,49	2,58
Valas / Foreign Exchange	0,49	0,17	1,19	0,93	1,14	1,13	1,30	1,26	1,41	1,43	1,56	1,59	1,67	1,55	1,47	2,07
Tabungan / Saving																
Rupiah	0,85	0,62	0,61	0,60	0,59	0,60	0,59	0,60	0,61	0,61	0,61	0,61	0,62	0,63	0,62	0,62
Valas / Foreign Exchange	0,31	0,20	0,21	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20	0,20
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	3,74	2,53	3,59	3,61	3,55	3,71	3,83	3,98	4,03	4,10	4,28	4,39	4,34	4,34	4,45	4,42
Valas / Foreign Exchange	0,65	0,31	2,80	2,70	2,86	2,91	2,99	3,09	3,26	3,70	3,62	3,98	3,91	3,88	3,53	3,21
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	3,77	2,77	3,77	3,85	3,91	4,08	4,19	4,44	4,63	4,90	5,22	5,41	5,43	5,41	5,33	5,32
Valas / Foreign Exchange	1,06	0,40	2,55	3,00	3,15	3,51	4,13	4,19	4,18	4,47	4,89	4,91	4,79	4,49	4,67	4,71
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	4,52	3,12	4,11	4,26	4,17	4,34	4,46	4,89	5,03	5,33	5,62	5,76	5,80	5,80	5,75	5,78
Valas / Foreign Exchange	1,36	0,57	2,96	3,41	3,26	3,13	3,48	3,54	3,66	3,81	4,46	4,81	4,87	4,73	4,82	4,61
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,85	3,70	4,80	5,01	5,06	5,02	5,16	5,13	5,11	5,35	5,70	5,72	5,73	5,74	5,77	5,78
Valas / Foreign Exchange	1,49	0,54	1,58	2,52	1,97	1,93	1,92	1,70	1,52	1,53	1,46	1,37	1,37	1,36	1,38	1,39

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits																
Rupiah	1,93	1,69	1,68	1,63	1,67	1,58	1,58	1,59	1,64	1,61	1,51	1,62	1,64	1,67	1,65	1,65
Valas / Foreign Exchange	0,29	0,29	0,26	0,25	0,25	0,25	0,25	0,25	0,23	0,23	0,24	0,24	0,22	0,22	0,23	0,23
Tabungan / Saving																
Rupiah	1,28	1,03	0,97	0,82	0,80	0,77	0,78	0,80	0,80	0,83	0,96	0,86	0,85	0,90	0,93	0,93
Valas / Foreign Exchange	0,21	0,20	0,29	0,28	0,21	0,21	0,29	0,20	0,20	0,20	0,31	0,22	0,23	0,24	0,26	0,26
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	5,37	3,41	4,61	4,15	4,31	4,25	4,26	4,26	4,50	4,59	5,64	4,92	4,70	4,65	4,54	4,54
Valas / Foreign Exchange	1,16	0,52	1,36	1,64	1,71	1,54	2,38	1,66	1,33	5,72	6,57	6,39	6,16	5,78	4,39	4,39
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	5,85	3,66	5,24	4,94	4,67	4,81	4,87	4,95	5,09	5,26	5,68	5,96	6,05	5,95	5,88	5,88
Valas / Foreign Exchange	1,23	0,53	0,56	0,60	0,68	0,75	0,78	4,97	4,97	6,32	6,42	6,41	6,40	6,15	5,74	5,74
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,30	3,92	4,22	4,57	4,47	4,50	4,61	4,84	5,00	5,43	5,63	5,64	5,62	5,64	5,78	5,78
Valas / Foreign Exchange	0,56	0,53	0,88	0,93	0,92	0,92	0,92	0,93	0,97	0,99	1,15	1,22	1,22	1,22	4,29	4,29
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	6,42	4,28	5,40	5,65	5,65	5,63	5,66	5,64	5,72	6,02	6,45	6,54	6,59	6,61	6,70	6,70
Valas / Foreign Exchange	0,99	0,30	0,25	0,77	0,78	0,72	0,74	2,49	2,42	2,41	3,46	3,57	3,55	3,44	3,45	3,45

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits																
Rupiah	1,77	1,51	1,66	1,81	1,73	1,75	1,75	1,81	1,84	1,87	1,95	1,96	1,98	2,00	1,98	1,98
Valas / Foreign Exchange	0,38	0,20	0,86	1,18	1,22	1,31	1,42	1,42	1,64	1,83	2,07	2,09	1,95	2,03	2,13	2,13
Tabungan / Saving																
Rupiah	0,78	0,67	0,65	0,70	0,70	0,70	0,69	0,69	0,68	0,68	0,69	0,68	0,67	0,66	0,66	0,66
Valas / Foreign Exchange	0,27	0,16	0,54	0,84	0,78	0,90	0,95	1,05	0,84	0,99	1,08	1,03	1,01	0,92	1,01	1,01
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,35	3,08	4,04	4,44	4,44	4,47	4,50	4,50	4,60	4,69	4,86	4,78	4,74	4,74	4,75	4,75
Valas / Foreign Exchange	0,79	0,41	2,69	3,14	3,12	3,38	3,54	3,69	3,63	3,71	3,89	3,85	3,77	3,86	3,80	3,80
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	4,97	3,52	4,30	4,96	4,96	4,99	4,95	4,94	4,96	5,05	5,21	5,23	5,22	5,17	5,20	5,20
Valas / Foreign Exchange	0,98	0,56	2,55	3,46	3,47	3,58	3,61	3,68	4,02	3,98	4,24	4,29	4,34	4,33	4,39	4,39
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	5,32	3,81	4,19	5,06	5,07	5,15	5,13	5,14	5,21	5,28	5,40	5,47	5,53	5,61	5,65	5,65
Valas / Foreign Exchange	1,45	0,67	1,85	3,09	3,25	3,46	3,41	3,62	3,76	3,84	4,01	4,07	4,10	4,13	4,18	4,18
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	5,44	4,04	3,92	4,67	4,48	4,84	4,60	4,67	4,91	4,74	4,72	5,21	4,86	4,93	4,95	4,95
Valas / Foreign Exchange	1,40	0,80	2,41	3,13	3,27	3,35	3,52	3,57	3,57	3,74	3,98	3,85	3,85	3,90	3,91	3,91

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

Keterangan / Items	2020	2021	2022	2023							2024						
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Giro / Demand Deposits																	
Rupiah	1,72	1,27	1,76	1,91	1,94	2,05	2,03	1,93	1,98	2,03	2,12	1,98	1,97	1,91	1,79	1,79	
Valas / Foreign Exchange	0,25	0,05	0,42	0,60	0,64	0,62	0,76	0,74	0,99	1,09	1,16	1,17	1,10	1,10	1,31	1,31	
Tabungan / Saving																	
Rupiah	1,45	2,13	2,49	2,23	2,32	2,33	2,50	2,59	2,62	3,47	3,24	3,52	3,41	3,56	3,80	3,80	
Valas / Foreign Exchange	0,25	0,18	0,84	0,33	0,34	0,29	0,30	0,31	0,32	0,30	0,30	2,49	2,52	1,76	1,95	1,95	
Simpanan Berjangka / Time Deposits																	
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																	
Rupiah	2,98	2,03	3,86	4,22	4,33	4,18	4,20	4,22	4,38	4,48	4,42	4,58	4,47	4,49	4,62	4,62	
Valas / Foreign Exchange	0,13	0,24	2,97	3,21	3,41	3,51	3,57	3,57	3,65	3,45	3,59	3,92	3,76	3,81	3,51	3,51	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																	
Rupiah	4,04	2,74	3,79	4,34	4,37	4,37	4,41	4,43	4,37	4,18	4,31	4,48	4,59	4,72	4,64	4,64	
Valas / Foreign Exchange	0,37	0,17	3,21	3,88	3,92	3,88	3,97	3,90	4,00	3,88	4,00	3,91	4,00	4,10	4,10	4,10	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																	
Rupiah	4,50	3,40	4,13	4,84	4,98	5,03	5,08	5,09	5,12	4,71	4,74	4,73	4,77	4,84	5,20	5,20	
Valas / Foreign Exchange	0,40	0,38	2,65	3,78	3,94	3,96	4,02	4,10	4,13	4,24	3,99	3,99	3,90	3,87	3,84	3,84	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																	
Rupiah	4,71	3,51	4,06	5,21	5,24	5,26	5,30	5,33	5,35	5,40	5,43	5,07	5,07	5,09	5,12	5,12	
Valas / Foreign Exchange	0,84	0,46	2,69	4,10	4,12	4,17	4,29	4,33	4,34	4,39	4,39	3,44	3,37	3,32	3,30	3,30	

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

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

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

Jenis Penggunaan / <i>Type of Use</i>	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jenis Penggunaan / <i>Type of Use</i>																
- <i>Modal Kerja / Working Capital</i>																
Rupiah	9,21	8,63	8,60	8,93	8,93	8,95	8,96	9,02	9,05	8,91	8,86	8,87	8,84	8,83	8,85	8,86
Valas / <i>Foreign Exchange</i>	3,45	3,03	5,51	5,81	5,94	6,04	6,10	6,16	6,22	6,23	6,28	6,29	6,27	6,25	6,28	6,31
- <i>Investasi / Investments</i>																
Rupiah	8,88	8,35	8,51	8,85	8,82	8,84	8,83	8,82	8,82	8,82	8,81	8,84	8,86	8,85	8,85	8,85
Valas / <i>Foreign Exchange</i>	3,74	3,69	6,16	6,67	6,73	6,78	6,87	6,89	6,89	6,91	6,92	6,89	6,88	6,88	6,89	6,88
- <i>Konsumsi / Consumption</i>																
Rupiah	10,97	10,53	10,36	10,35	10,29	10,27	10,25	10,23	10,21	10,17	10,13	10,21	10,19	10,13	10,12	10,12
Valas / <i>Foreign Exchange</i>	4,06	3,71	6,21	6,65	6,34	6,45	6,44	6,47	6,46	6,44	5,80	7,03	6,91	6,96	6,98	6,96
2. Orientasi Penggunaan / <i>User Orientation</i>																
- <i>Ekspor / Export</i>																
Rupiah	8,34	9,07	9,08	8,99	8,96	9,06	9,06	9,05	8,90	8,69	8,60	8,37	8,47	8,63	8,40	8,40
Valas / <i>Foreign Exchange</i>	2,70	2,85	5,77	6,32	6,33	6,46	6,48	6,64	6,65	6,68	6,69	6,69	6,67	6,62	6,58	6,63
- <i>Impor / Import</i>																
Rupiah	9,03	8,62	8,43	8,44	8,42	8,30	8,27	8,20	8,27	8,28	8,27	8,25	8,24	8,16	8,28	8,35
Valas / <i>Foreign Exchange</i>	3,87	3,32	5,55	6,05	6,18	6,37	6,41	6,51	6,52	6,53	6,41	6,45	6,33	6,15	6,29	6,35
- <i>Lainnya / Other</i>																
Rupiah	9,73	9,19	9,15	9,38	9,35	9,36	9,36	9,38	9,39	9,31	9,27	9,32	9,30	9,27	9,28	9,28
Valas / <i>Foreign Exchange</i>	3,67	3,37	5,81	6,22	6,31	6,39	6,47	6,50	6,53	6,55	6,58	6,57	6,57	6,56	6,58	6,58

Tabel 1.42.a. Perkembangan Jumlah Bank Umum dan Kantor Bank Umum (Growth of Total Commercial Banks and Bank Offices)																
Kelompok Bank / Group of Bank	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Bank Persero / State Owned Banks																
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.307	18.182	13.023	12.714	12.704	12.690	12.612	12.505	12.454	12.421	12.392	12.394	12.392	12.391	12.377	12.375
BPD / Regional Development Banks																
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.421	5.127	4.038	4.052	4.050	4.044	4.037	4.029	4.031	4.020	4.035	4.043	4.043	4.044	4.044	4.043
Bank Swasta Nasional / Domestic Private Banks																
Jumlah Bank / Total Banks	70	68	68	67	67	67	67	67	67	67	67	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	8.969	9.030	8.293	8.033	8.007	7.984	7.970	7.902	7.816	7.820	7.830	7.830	7.814	7.789	7.769	7.713
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Jumlah Bank / Total Banks	8	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7
Jumlah Kantor / Total Bank Offices	36	27	23	23	23	23	23	23	23	19	19	19	19	19	19	19
Total																
Jumlah Bank / Total Banks	109	107	106	105	105	105	105	105	105	105	105	106	106	106	106	106
Jumlah Kantor / Total Bank Offices	30.733	32.366	25.377	24.843	24.784	24.741	24.642	24.459	24.324	24.280	24.276	24.286	24.268	24.243	24.209	24.150

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

Lokasi / Location	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	402	398	375	377	377	374	374	373	373	372	371	372	372	372	373	373
2. Banten	102	104	96	96	96	95	94	94	94	94	94	96	96	96	96	96
3. DKI Jakarta	467	456	451	446	447	447	445	444	444	445	446	444	444	444	444	445
4. D.I. Yogyakarta	61	61	59	59	60	60	59	59	59	59	59	59	59	59	59	59
5. Jawa Tengah	332	332	326	326	326	323	321	320	320	318	318	318	318	318	318	318
6. Jawa Timur	409	408	397	392	392	387	386	386	385	386	383	383	383	383	380	380
7. Bengkulu	34	35	32	32	32	32	32	32	32	32	32	32	32	32	32	32
8. Jambi	61	65	61	61	61	61	60	60	60	59	58	58	58	58	58	58
9. Aceh	87	62	52	52	52	52	52	52	52	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	196	193	194	194	194	194	194	194	193	193	193	193	193	193
11. Sumatera Barat	87	88	84	84	84	84	84	84	84	84	84	84	84	84	84	84
12. Riau	90	91	84	84	84	84	84	84	85	86	86	87	87	87	87	87
13. Sumatera Selatan	106	108	98	97	97	97	97	97	98	98	98	98	98	98	98	98
14. Bangka Belitung	30	31	31	31	31	31	30	30	30	30	30	30	30	30	30	30
15. Kepulauan Riau	61	61	58	59	61	61	61	61	61	61	61	59	59	59	59	59
16. Lampung	65	66	65	66	66	66	66	66	66	66	65	65	65	65	65	65
17. Kalimantan Selatan	73	73	71	71	71	71	71	71	71	71	71	71	71	71	71	71
18. Kalimantan Barat	81	81	76	77	77	77	77	77	77	77	77	77	77	77	77	77
19. Kalimantan Timur	117	118	113	112	112	112	112	112	112	112	112	112	112	112	112	112
20. Kalimantan Tengah	46	47	44	44	44	44	44	44	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	45	48	48	48	48	48	48	48	48	48	48	48	48	48
22. Sulawesi Selatan	136	137	135	134	134	133	133	133	133	133	133	133	133	133	133	133
23. Sulawesi Utara	64	62	61	62	62	62	62	62	61	61	61	61	61	61	61	61
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	41	41	41	42	42	42	44	44	44	44	44	44	44	44
27. Nusa Tenggara Barat	55	55	49	48	48	48	48	48	48	48	48	48	48	48	48	48
28. Bali	92	90	88	86	86	86	85	86	86	85	85	88	88	88	88	88
29. Nusa Tenggara Timur	60	59	58	60	60	60	60	60	60	60	60	60	60	60	60	60
30. Maluku	36	35	35	36	36	36	36	36	36	36	36	36	36	36	36	36
31. Papua	61	64	64	64	64	64	64	64	64	65	65	65	65	65	65	65
32. Maluku Utara	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	29	29	29	29	29	29	29	29	29	29	29	29	29	29
34. Lainnya / Others	17	18	18	19	19	19	19	19	19	19	19	19	19	19	19	19
Total	3.616	3.586	3.450	3.444	3.449	3.437	3.427	3.425	3.427	3.426	3.420	3.423	3.423	3.423	3.421	3.422

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Fund Disbursements																
a. Kredit / Credits	110.770	116.580	129.295	134.821	135.751	136.489	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920
b. Antar Bank Aktiva / Inter-Bank Assets	37.938	45.251	46.336	42.274	42.437	43.340	44.248	45.082	45.670	46.106	47.421	46.488	44.794	42.567	43.768	43.810
Sumber Dana / Source of Funds																
a. DPK / Third Party Funds	106.151	117.006	126.944	130.240	130.614	132.277	134.002	134.671	135.632	137.011	137.909	138.271	137.960	137.662	138.506	138.735
Deposito / Time Deposits	73.389	81.139	86.775	91.305	91.687	92.743	93.771	94.183	94.555	95.183	95.293	96.186	96.184	96.971	97.307	97.270
Tabungan / Savings Deposits	32.763	35.867	40.169	38.935	38.926	39.534	40.231	40.488	41.077	41.828	42.617	42.085	41.777	40.690	41.199	41.465
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.656	8.903	10.583	10.118	10.134	10.172	10.153	10.096	10.111	10.039	10.055	10.054	9.793	9.442	9.350	9.350
c. Pinjaman yang Diterima / Loans received	13.707	12.782	13.005	12.633	13.113	12.908	12.752	13.117	13.052	13.311	14.628	14.117	13.936	14.683	14.997	14.668
d. Kewajiban Segera / Immediate Liabilities	1.008	956	1.075	1.190	1.203	1.140	1.088	1.112	1.084	1.069	972	913	995	1.147	1.031	1.137
Beberapa Komponen Modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.090	18.245	18.517	18.562	18.624	18.736	18.807	18.914	18.937	18.948	19.019	19.118	19.151
b. Cadangan / Reserves	3.629	3.916	4.191	4.449	4.481	4.481	4.499	4.482	4.479	4.466	4.457	4.473	4.483	4.534	4.560	4.623
c. L/R Tahun Berjalan / Current Earnings	2.901	3.005	3.169	1.131	1.433	1.382	1.566	1.906	1.953	1.922	1.944	(55)	161	430	479	814
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.495	3.516	3.562	3.898	3.707	3.410	3.356	3.369	3.347	3.323	3.261	5.126	4.797	4.267	4.165	3.851

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
LDR (%)	75,44	73,67	75,83	77,17	77,34	77,11	77,03	76,88	76,84	76,94	76,56	75,31	76,26	77,37	76,87	77,09
- Total Kredit / Total Credit	110.770	116.580	129.294	134.821	135.751	136.489	137.487	137.967	138.686	140.180	140.788	141.175	142.192	144.210	143.823	143.926
- Penghimpunan Dana / Funds collected	123.745	135.256	146.110	148.729	149.519	151.366	152.949	153.816	154.938	156.831	158.749	187.451	186.468	186.389	187.099	186.691
- Modal Inti / Core Capital	23.079	22.983	24.388	25.971	26.014	25.645	25.525	25.639	25.550	25.356	25.142	28.606	28.320	27.823	27.659	27.570
NPL (%)	7,22	6,72	7,89	9,26	9,27	9,79	10,13	10,05	10,35	10,52	9,87	10,25	10,55	10,70	11,20	11,37
- Kredit Non Lancar / Non Current Credits	7.995	7.836	10.202	12.486	12.585	13.358	13.928	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369
- Total Kredit / Total Credit	110.770	116.580	129.295	134.821	135.751	136.489	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920
ROA (%)	1,87	1,78	1,74	1,47	1,54	1,27	1,24	1,34	1,22	1,09	1,00	(0,34)	0,50	0,89	0,74	1,00
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.131	1.433	1.382	1.566	1.906	1.953	1.922	1.944	(665)	965	1.718	1.438	1.953
- Total Aktiva / Total Aktiva	155.075	168.443	182.302	184.477	185.702	187.124	188.874	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006
ROE (%)	16,40	15,77	15,39	12,68	13,28	10,84	10,72	11,57	10,62	9,47	8,74	(2,98)	4,33	7,66	6,37	8,63
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	3.169	1.131	1.433	1.382	1.566	1.906	1.953	1.922	1.944	(665)	965	1.718	1.438	1.953
- Modal Disetor / Paid In Capital	15.008	16.144	17.440	18.090	18.245	18.517	18.562	18.624	18.736	18.807	18.914	18.937	18.948	19.019	19.118	19.151
- Cadangan Umum / General Reserve	2.686	2.914	3.151	3.320	3.337	3.344	3.345	3.339	3.338	3.334	3.335	3.350	3.372	3.409	3.442	3.479

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

Lokasi / Location	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	20.370	21.788	23.098	22.644	22.681	22.747	22.987	22.922	22.981	23.216	23.447	23.642	23.658	23.774	23.929	23.797
2. Banten	5.152	6.121	6.940	7.026	7.018	7.185	7.250	7.345	7.381	7.498	7.711	7.732	7.649	7.701	7.771	7.750
3. DKI Jakarta	3.459	3.993	5.011	5.052	5.104	5.265	5.394	5.385	5.436	5.489	5.557	5.514	5.512	5.649	5.642	5.629
4. D.I Yogyakarta	7.607	8.244	8.675	8.377	8.424	8.436	8.462	8.486	8.547	8.617	8.787	8.692	8.685	8.691	8.702	8.758
5. Jawa Tengah	37.675	41.006	45.856	45.726	45.798	46.416	46.755	46.996	47.049	47.339	47.224	46.948	46.640	46.126	46.321	46.238
6. Jawa Timur	16.242	17.629	19.021	21.172	21.389	21.697	21.956	22.227	22.325	22.436	22.629	22.477	22.540	22.361	22.394	22.471
7. Bengkulu	106	118	135	153	156	152	158	165	172	174	177	182	186	194	184	185
8. Jambi	1.091	1.197	1.261	1.306	1.316	1.361	1.373	1.370	1.381	1.393	1.386	1.408	1.408	1.383	1.376	1.381
9. Aceh	242	91	93	46	43	43	44	45	46	47	49	48	47	44	42	43
10. Sumatera Utara	1.901	2.076	2.225	2.265	2.284	2.319	2.339	2.377	2.405	2.428	2.430	2.463	2.471	2.475	2.492	2.499
11. Sumatera Barat	1.902	1.985	2.041	1.916	1.921	1.939	1.930	1.959	1.964	1.991	2.030	2.014	1.988	1.931	1.949	1.968
12. Riau	1.473	1.828	1.963	1.983	2.027	2.015	2.029	2.087	2.088	2.133	2.136	2.115	2.090	2.093	2.119	2.109
13. Kepulauan Riau	7.453	7.667	8.519	8.871	9.043	9.259	9.461	9.655	9.703	9.896	9.912	10.117	10.161	10.367	10.477	10.549
14. Sumatera Selatan	1.826	1.899	1.964	1.987	2.006	2.012	2.026	2.032	2.041	2.071	2.126	2.126	2.156	2.212	2.231	2.239
15. Bangka Belitung	190	208	195	197	198	202	202	204	205	206	214	210	211	211	205	207
16. Lampung	12.851	13.901	14.322	13.742	14.128	14.098	14.087	14.417	14.440	14.352	14.933	14.748	14.612	14.574	14.858	14.732
17. Kalimantan Selatan	761	809	908	1.095	1.161	1.246	1.232	1.264	1.378	1.404	1.487	1.586	1.540	1.524	1.513	1.485
18. Kalimantan Barat	1.470	1.716	1.894	1.957	1.951	1.982	2.010	2.024	2.010	1.998	2.026	1.966	1.963	1.952	1.940	1.939
19. Kalimantan Timur	400	473	542	569	575	583	605	623	666	674	705	691	684	667	662	675
20. Kalimantan Tengah	694	1.187	1.930	1.837	1.752	1.793	1.750	1.777	1.763	2.303	2.305	2.309	2.317	2.312	2.304	2.326
21. Kalimantan Utara	86	89	115	149	144	134	171	173	175	154	144	140	141	193	200	188
22. Sulawesi Tengah	2.677	2.732	2.602	266	267	272	291	295	304	309	327	319	315	308	309	316
23. Sulawesi Selatan	2.843	2.898	3.007	3.141	3.148	3.161	3.178	3.185	3.186	3.220	3.151	3.269	3.265	3.340	3.375	3.364
24. Sulawesi Utara	1.798	2.091	2.166	2.140	2.163	2.170	2.171	2.147	2.146	2.133	2.184	2.196	2.177	2.179	2.153	2.178
25. Sulawesi Tenggara	334	376	438	401	403	410	419	435	441	455	498	467	457	457	463	485
26. Sulawesi Barat	9	121	143	136	153	138	162	154	133	157	149	164	151	154	138	157
27. Gorontalo	54	32	41	51	49	50	51	50	49	54	59	59	58	57	57	59
28. Nusa Tenggara Barat	1.617	1.707	1.843	1.892	1.869	1.878	1.896	1.929	1.970	2.003	2.056	2.044	2.020	1.994	2.008	2.035
29. Bali	17.074	18.528	19.245	19.830	20.034	19.770	20.067	20.178	20.450	20.540	20.650	20.653	20.543	20.708	20.758	20.856
30. Nusa Tenggara Timur	867	906	898	821	827	823	817	818	824	825	832	835	829	820	831	824
31. Maluku	2.177	2.348	2.416	6.797	6.733	6.640	6.675	6.656	6.748	6.855	6.986	6.896	6.805	6.872	6.813	6.912
32. Papua	1.429	1.678	1.773	293	301	292	292	306	310	312	339	321	319	337	324	324
33. Maluku Utara	252	282	307	145	150	152	153	153	155	154	155	151	150	147	147	145
34. Papua Barat	993	718	712	493	485	486	482	482	490	183	184	180	185	184	183	179
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155.075	168.443	182.302	184.477	185.702	187.124	188.874	190.324	191.363	193.019	194.984	194.684	193.932	193.992	194.870	195.006

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

Total Aset / Total Asset	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Total Aset BPR / Total Asset Rural bank	8	5	2	4	4	4	4	3	4	3	2	1	1	1	1	1
< 1 Miliar / < 1 Billion																
Total Aset BPR / Total Asset Rural bank	49	37	30	24	25	26	25	26	25	24	22	22	22	21	19	19
1 s.d 5 Miliar / 1 up to 5 Billion																
Total Aset BPR / Total Asset Rural bank	123	102	85	74	71	70	70	67	68	70	69	70	69	69	69	69
5 s.d 10 Miliar / 5 up to 10 Billion																
Total Aset BPR / Total Asset Rural bank	1.326	1.324	1.324	1.311	1.313	1.313	1.313	1.315	1.313	1.308	1.309	1.307	1.301	1.301	1.300	1.299
> 10 Miliar / > 10 Billion																
Total	1.506	1.468	1.441	1.413	1.413	1.413	1.412	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388

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

Kolektibilitas / Collectibility	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Kredit / Credit	110.770	116.580	129.295	134.821	135.751	136.489	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920
a. Lancar / Current	102.775	99.464	108.489	109.049	110.147	110.105	110.609	111.247	111.180	112.489	113.709	113.357	113.228	113.789	112.254	111.965
b. Dalam Perhatian Khusus / Spesial Mention	0	9.280	10.604	13.286	13.020	13.025	12.950	12.856	13.159	12.949	13.192	13.352	13.969	14.996	15.459	15.586
c. Kurang Lancar / Sub-Standard	923	982	1.348	2.407	2.388	2.518	2.560	2.636	2.552	2.463	2.031	2.474	2.763	2.789	2.993	3.030
d. Diragukan / Doubtful	1.292	1.058	1.454	1.761	1.794	1.963	2.064	2.149	2.309	2.361	2.350	2.393	2.383	2.359	2.465	2.655
e. Macet / Lost	5.780	5.795	7.399	8.318	8.403	8.877	9.304	9.082	9.493	9.923	9.510	9.599	9.849	10.276	10.648	10.685
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.995	7.836	10.202	12.486	12.585	13.358	13.928	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7,22	6,72	7,89	9,26	9,27	9,79	10,13	10,05	10,35	10,52	9,87	10,25	10,55	10,70	11,20	11,37

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

Lokasi / Location	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	1.316	1.363	1.702	2.101	2.113	2.175	2.250	1.931	1.978	2.005	1.953	1.877	1.938	1.988	2.113	2.202
2. Banten	266	222	255	385	399	435	458	449	461	472	459	498	537	543	606	635
3. DKI Jakarta	116	153	177	224	242	300	348	375	372	374	341	349	405	414	497	501
4. D.I Yogyakarta	292	307	441	561	577	591	603	642	704	798	723	792	817	811	838	855
5. Jawa Tengah	2.035	2.213	3.276	4.205	4.272	4.422	4.848	4.892	5.215	5.317	4.816	5.078	5.183	5.304	5.448	5.275
6. Jawa Timur	936	930	1.137	1.458	1.439	1.526	1.523	1.571	1.629	1.602	1.539	1.604	1.632	1.690	1.789	1.801
7. Bengkulu	6	9	7	7	7	7	8	7	7	7	6	7	7	7	8	9
8. Jambi	106	95	106	132	140	139	147	145	155	153	153	166	172	175	180	189
9. Aceh	22	11	10	5	5	4	4	3	3	3	3	3	3	3	4	4
10. Sumatera Utara	100	98	99	117	120	127	127	134	134	133	126	132	138	147	153	162
11. Sumatera Barat	105	87	93	140	124	133	131	129	132	129	117	135	145	167	193	200
12. Riau	128	110	122	140	138	139	139	134	134	133	124	135	141	147	150	154
13. Kepulauan Riau	383	285	291	370	361	362	365	378	380	372	356	392	401	482	517	528
14. Sumatera Selatan	103	81	89	110	110	112	110	108	107	105	98	102	105	112	116	122
15. Bangka Belitung	9	8	10	12	12	12	13	14	11	12	11	12	12	13	13	13
16. Lampung	201	211	200	249	248	253	252	248	248	241	231	234	253	280	293	302
17. Kalimantan Selatan	43	43	38	50	48	47	49	51	54	54	50	51	54	57	60	59
18. Kalimantan Barat	76	66	84	126	142	155	160	167	171	166	162	161	169	167	165	170
19. Kalimantan Timur	29	23	28	26	25	27	27	28	26	26	23	24	24	29	30	31
20. Kalimantan Tengah	39	34	36	40	38	37	42	47	54	50	50	55	66	67	70	77
21. Kalimantan Utara	2	2	3	5	3	4	5	6	6	6	6	6	7	8	10	12
22. Sulawesi Tengah	34	26	28	12	12	10	10	10	10	9	9	9	9	9	9	9
23. Sulawesi Selatan	62	50	81	85	86	89	89	88	87	85	83	84	84	85	86	86
24. Sulawesi Utara	100	100	110	148	155	143	148	151	147	138	107	111	123	114	113	112
25. Sulawesi Tenggara	35	25	21	29	31	33	32	32	29	26	23	25	30	30	33	32
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	1	1	1	1	1	2	2	2	2	3	2	3	2
28. Nusa Tenggara Barat	159	159	168	208	211	216	217	215	205	199	194	203	209	219	226	224
29. Bali	863	782	1.388	1.259	1.244	1.555	1.525	1.604	1.580	1.604	1.632	1.695	1.801	1.827	1.842	2.048
30. Nusa Tenggara Timur	28	30	35	56	48	52	54	53	56	58	45	64	67	59	65	70
31. Maluku	5	14	27	81	88	99	98	106	107	112	99	110	109	113	122	126
32. Papua	36	30	27	21	21	23	20	21	22	21	17	19	20	22	24	26
33. Maluku Utara	4	4	3	4	4	4	4	4	3	3	3	4	4	4	4	5
34. Papua Barat	355	266	105	117	120	120	122	121	122	327	324	325	326	326	326	326
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.995	7.836	10.202	12.486	12.585	13.358	13.928	13.867	14.354	14.747	13.890	14.466	14.994	15.424	16.107	16.369

Tabel 2.7 Komposisi DPK Bank Perkreditan Rakyat (Composition of Third Party Funds of Rural Bank) Miliar Rp (Billion Rp)																		
Indikator / Indicator	November 2022		Desember 2022		November 2023		Desember 2023		Januari 2024		Februari 2024		Maret 2024		April 2024		Mei 2024	
	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) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of 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) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of 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	85.735	0,69	86.775	0,68	95.183	0,69	95.293	0,69	96.185,52	0,70	96.183,52	0,70	96.971,27	0,70	97.306,75	0,70	97.270,45	0,70
Tabungan / Saving	39.018	0,31	40.169	0,08	41.828	0,31	42.617	0,31	42.085,37	0,30	41.776,98	0,30	40.690,27	0,30	41.198,76	0,30	41.465,02	0,30
Total DPK / Total Third Party Funds	124.753	1,00	126.944	1,00	137.011	1,00	137.909	1,00	138.270,89	1,00	137.960,50	1,00	137.661,53	1,00	138.505,51	1,00	138.735,47	1,00

Tabel 2.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Mei 2024 <i>(Composition of Third Party Funds of Rural Banks Based on Location - May 2024)</i> 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	4.757	11.472	16.229	11,70%
2. Banten	689	3.947	4.636	3,34%
3. DKI Jakarta	291	4.119	4.410	3,18%
4. D.I Yogyakarta	2.241	4.713	6.953	5,01%
5. Jawa Tengah	16.139	19.739	35.878	25,86%
6. Jawa Timur	4.384	11.178	15.562	11,22%
7. Bengkulu	35	77	112	0,08%
8. Jambi	144	879	1.023	0,74%
9. Aceh	17	11	28	0,02%
10. Sumatera Utara	910	1.023	1.933	1,39%
11. Sumatera Barat	845	678	1.523	1,10%
12. Riau	553	786	1.338	0,96%
13. Kepulauan Riau	998	7.628	8.626	6,22%
14. Sumatera Selatan	308	1.166	1.474	1,06%
15. Bangka Belitung	34	114	148	0,11%
16. Lampung	1.174	6.270	7.443	5,37%
17. Kalimantan Selatan	223	825	1.048	0,76%
18. Kalimantan Barat	408	1.116	1.523	1,10%
19. Kalimantan Timur	127	195	322	0,23%
20. Kalimantan Tengah	324	1.021	1.345	0,97%
21. Kalimantan Utara	91	44	134	0,10%
22. Sulawesi Tengah	123	923	1.046	0,75%
23. Sulawesi Selatan	365	2.131	2.496	1,80%
24. Sulawesi Utara	319	1.411	1.730	1,25%
25. Sulawesi Tenggara	105	113	217	0,16%
26. Sulawesi Barat	85	21	106	0,08%
27. Gorontalo	8	21	30	0,02%
28. Nusa Tenggara Barat	781	652	1.434	1,03%
29. Bali	4.153	12.272	16.425	11,84%
30. Nusa Tenggara Timur	242	398	640	0,46%
31. Maluku	182	1.319	1.500	1,08%
32. Papua	233	652	884	0,64%
33. Maluku Utara	27	89	116	0,08%
34. Papua Barat	153	269	423	0,30%
35. Lainnya / Others	-	-	-	0,00%
Total	41.465	97.270	138.735	100,00%

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

Lokasi / Location	2020	2021	2022	2023							2024					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	13.847	15.114	15.770	15.450	15.380	15.507	15.775	15.642	15.715	15.917	16.106	16.165	16.254	16.163	16.383	16.229
2. Banten	3.161	3.517	3.990	4.114	4.132	4.220	4.363	4.449	4.398	4.432	4.504	4.536	4.496	4.513	4.578	4.636
3. DKI Jakarta	2.495	3.143	3.880	3.971	4.007	4.082	4.199	4.205	4.286	4.334	4.405	4.348	4.361	4.403	4.422	4.410
4. D.I Yogyakarta	5.732	6.307	6.747	6.639	6.662	6.666	6.718	6.730	6.768	6.797	6.933	6.845	6.852	6.851	6.885	6.953
5. Jawa Tengah	28.422	31.334	34.979	34.885	34.876	35.462	35.780	35.974	36.208	36.492	36.498	36.288	36.067	35.564	35.929	35.878
6. Jawa Timur	10.787	11.852	12.530	14.479	14.542	14.849	15.022	15.148	15.219	15.336	15.430	15.388	15.444	15.289	15.471	15.562
7. Bengkulu	58	71	86	102	103	98	102	104	105	107	110	113	113	116	110	112
8. Jambi	788	875	894	937	943	978	989	983	994	999	990	1.015	1.017	1.014	1.019	1.023
9. Aceh	138	64	62	30	30	30	30	30	30	29	30	29	28	29	28	28
10. Sumatera Utara	1.476	1.623	1.707	1.759	1.773	1.798	1.807	1.824	1.845	1.862	1.868	1.883	1.893	1.902	1.929	1.933
11. Sumatera Barat	1.475	1.545	1.594	1.476	1.470	1.481	1.476	1.494	1.499	1.519	1.559	1.545	1.505	1.460	1.506	1.523
12. Riau	1.045	1.303	1.323	1.319	1.351	1.338	1.335	1.361	1.332	1.358	1.357	1.327	1.305	1.308	1.342	1.338
13. Kepulauan Riau	6.006	6.192	6.817	7.176	7.308	7.468	7.632	7.790	7.823	7.957	7.938	8.209	8.297	8.486	8.557	8.626
14. Sumatera Selatan	1.143	1.204	1.259	1.290	1.296	1.297	1.299	1.306	1.308	1.311	1.357	1.349	1.380	1.423	1.457	1.474
15. Bangka Belitung	146	159	143	151	150	149	148	148	149	148	149	145	144	145	144	148
16. Lampung	6.539	7.072	7.293	7.509	7.525	7.592	7.613	7.620	7.634	7.583	7.570	7.719	7.660	7.536	7.449	7.443
17. Kalimantan Selatan	461	488	556	718	760	847	827	845	960	970	1.051	1.142	1.095	1.078	1.070	1.048
18. Kalimantan Barat	1.151	1.330	1.420	1.514	1.501	1.522	1.537	1.546	1.526	1.513	1.587	1.552	1.546	1.543	1.524	1.523
19. Kalimantan Timur	209	253	279	275	280	287	295	302	309	313	345	321	321	316	317	322
20. Kalimantan Tengah	448	702	1.156	913	796	829	794	794	771	1.318	1.337	1.337	1.338	1.350	1.327	1.345
21. Kalimantan Utara	31	38	54	91	85	75	113	114	114	95	86	84	83	137	145	134
22. Sulawesi Tengah	985	1.058	1.177	1.266	1.197	1.073	1.138	1.144	1.137	1.118	1.108	1.097	1.091	1.071	1.070	1.046
23. Sulawesi Selatan	1.879	2.008	2.083	2.274	2.284	2.299	2.318	2.324	2.317	2.317	2.250	2.367	2.377	2.465	2.501	2.496
24. Sulawesi Utara	1.395	1.635	1.669	1.700	1.721	1.721	1.727	1.706	1.702	1.681	1.699	1.728	1.714	1.733	1.714	1.730
25. Sulawesi Tenggara	151	166	208	194	194	199	203	200	191	207	246	210	198	195	196	217
26. Sulawesi Barat	20	79	98	87	108	92	116	106	85	108	101	115	101	105	88	106
27. Gorontalo	37	18	26	24	23	26	25	24	23	27	30	29	27	27	28	30
28. Nusa Tenggara Barat	1.114	1.190	1.300	1.332	1.310	1.314	1.335	1.356	1.394	1.421	1.461	1.443	1.419	1.399	1.413	1.434
29. Bali	11.920	13.460	14.478	15.106	15.307	15.421	15.754	15.876	16.179	16.273	16.235	16.378	16.308	16.466	16.340	16.425
30. Nusa Tenggara Timur	640	666	650	644	648	653	645	645	653	650	651	649	643	636	648	640
31. Maluku	936	1.084	1.179	1.300	1.379	1.515	1.503	1.486	1.555	1.422	1.498	1.489	1.454	1.484	1.479	1.500
32. Papua	844	814	893	947	917	851	849	861	851	861	882	901	887	913	895	884
33. Maluku Utara	103	108	117	122	119	110	108	108	112	110	113	106	112	115	115	116
34. Papua Barat	567	534	526	443	435	428	425	426	438	427	426	421	427	427	426	423
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106.151	117.006	126.944	130.240	130.614	132.277	134.002	134.671	135.632	137.011	137.909	138.271	137.960	137.662	138.506	138.735

Tabel 2.10 Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat (Average of Third Party Interest Rates of Rural Banks) Persentase (%)																
Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tabungan / Saving	3,08	2,57	2,31	2,29	2,31	2,28	2,27	2,28	2,28	2,27	2,26	2,26	2,25	2,24	2,23	2,22
Deposito / Time Deposits	7,16	5,88	5,57	5,82	5,85	5,86	5,88	5,89	5,90	5,92	5,93	5,94	5,95	5,96	5,97	5,97

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>	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	27,60	26,94	25,98	26,06	26,01	26,16	25,73	25,88	26,04	25,21	25,17	25,15	25,21	25,20	24,79	25,08
2 Perikanan / <i>Fisheryies</i>	23,93	23,57	23,15	23,12	22,96	22,65	22,12	22,34	22,28	22,39	21,85	22,09	22,20	22,25	22,22	22,45
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	22,79	20,71	20,13	19,82	19,87	19,84	19,80	19,82	19,26	19,17	18,87	18,89	18,91	18,91	19,34	19,71
4 Industri Pengolahan / <i>Processing industry</i>	21,40	21,10	20,23	19,73	19,57	19,27	19,33	19,31	19,34	19,23	19,30	19,31	19,38	19,34	19,50	19,14
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	21,31	21,35	21,47	21,94	24,30	22,74	20,31	20,96	19,89	19,50	19,84	22,13	22,22	22,32	22,39	23,45
6 Konstruksi / <i>Construction</i>	22,43	22,62	21,84	21,35	21,34	21,32	21,21	21,25	20,99	20,88	20,43	20,39	20,20	20,26	20,42	20,38
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	24,41	23,83	23,35	22,94	22,88	22,79	22,67	22,61	22,46	22,38	22,17	22,06	21,98	22,02	22,11	21,98
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20,70	20,06	18,69	17,82	17,78	17,79	17,75	17,83	17,81	17,93	17,76	17,78	17,67	17,99	18,84	18,82
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	21,85	21,75	21,09	20,25	20,21	20,27	20,12	20,12	20,03	19,87	19,91	19,72	19,78	19,76	19,99	19,88
10 Perantara Keuangan / <i>Transitional finance</i>	16,99	15,09	13,04	13,50	13,47	13,37	13,20	13,25	13,25	13,37	13,34	13,46	13,30	13,23	13,86	13,82
11 Real Estate / <i>Real estate, rental business, and services company</i>	17,30	17,08	16,53	15,61	15,44	15,37	15,48	15,46	15,51	15,62	15,67	15,62	15,81	16,17	17,50	17,13
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,00	22,09	20,32	19,98	19,41	19,59	19,40	19,37	19,30	19,32	19,36	19,78	19,75	19,83	19,98	19,79
13 Jasa Pendidikan / <i>Education services</i>	21,51	21,06	21,38	21,68	21,07	20,85	20,54	20,42	20,45	20,06	19,98	19,81	19,60	19,59	19,64	19,75
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	22,07	21,24	20,75	20,67	20,48	20,19	20,21	20,21	19,68	19,43	19,16	19,37	19,31	18,69	19,91	19,93
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,14	22,31	22,21	21,79	21,59	21,72	21,49	21,37	21,37	21,36	21,29	21,40	21,53	21,56	22,04	21,96
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,21	25,49	25,03	24,21	24,19	24,21	23,87	23,75	23,62	23,41	22,78	22,82	22,82	22,52	22,52	22,47
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,34	24,59	31,11	25,33	23,30	23,32	23,13	23,68	25,22	25,53	25,27	25,94	25,87	25,79	27,32	27,51
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	18,52	17,96	18,06	17,36	17,26	17,26	17,42	17,50	17,50	17,47	17,32	17,46	17,45	17,42	17,59	17,52
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,02	22,15	21,55	20,53	20,58	20,56	20,43	20,35	20,29	20,23	20,18	20,19	20,14	19,99	19,97	19,87

Tabel 2.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan (Average of Credit Interest Rates of Rural Banks Based on Type of Use) Persen (Percent)																
Jenis Penggunaan / Type of Use	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Modal Kerja / Working Capital	23,79	23,22	22,37	21,88	21,79	21,72	21,56	21,54	21,46	21,36	21,21	21,18	21,16	21,22	21,41	21,35
Investasi / Investment	21,57	21,29	20,52	20,12	20,02	19,95	19,79	19,76	19,68	19,60	19,45	19,35	19,36	19,43	19,75	19,61
Konsumsi / Consumption	21,13	20,98	20,49	19,61	19,59	19,58	19,52	19,48	19,44	19,39	19,30	19,35	19,31	19,20	19,23	19,14

Tabel 2.13 Perkembangan Jumlah Bank Perkreditan Rakyat (Growth of Total Rural Banks)																
Keterangan / Information	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr	Mei
Jumlah BPR / Total Rural Banks	1.506	1.468	1.441	1.413	1.413	1.413	1.412	1.411	1.410	1.405	1.402	1.400	1.393	1.392	1.389	1.388
Jumlah Kantor / Total Bank Offices	5.913	5.871	6.044	6.033	6.044	6.049	6.055	6.054	6.043	6.049	6.047	6.047	6.050	6.041	6.026	6.007

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	224	393	315	932
2. Banten	52	70	42	164
3. DKI Jakarta	29	15	2	46
4. D.I Yogyakarta	47	57	121	225
5. Jawa Tengah	241	611	877	1.729
6. Jawa Timur	248	285	859	1.392
7. Bengkulu	5	7	1	13
8. Jambi	19	8	4	31
9. Aceh	1	-	10	11
10. Sumatera Utara	45	56	41	142
11. Sumatera Barat	67	55	68	190
12. Riau	28	12	19	59
13. Kepulauan Riau	44	31	7	82
14. Sumatera Selatan	22	17	9	48
15. Bangka Belitung	4	3	5	12
16. Lampung	23	37	17	77
17. Kalimantan Selatan	15	23	11	49
18. Kalimantan Barat	20	6	7	33
19. Kalimantan Timur	14	12	29	55
20. Kalimantan Tengah	6	8	9	23
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	17	16	39
23. Sulawesi Selatan	18	16	6	40
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	6	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	32	109
29. Bali	130	61	108	299
30. Nusa Tenggara Timur	11	7	10	28
31. Maluku	1	9	10	20
32. Papua	7	18	3	28
33. Maluku Utara	2	7	3	12
34. Papua Barat	4	7	-	11
35. Lainnya / Others	-	-	-	-
Total	1.388	1.945	2.674	6.007

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana IB / Disbursement of Fund IB	14.025	16.033	18.955	19.428	19.626	19.946	20.337	20.689	21.160	21.485	21.873	21.635	21.643	21.380	21.397	21.616
Pembiayaan IB / Financing IB	10.681	11.984	14.448	15.665	15.944	16.058	16.286	16.481	16.703	16.844	17.025	17.050	17.423	17.696	17.664	17.877
Antar Bank Aktiva IB / Interbank Assets IB	3.343	4.050	4.507	3.762	3.682	3.888	4.051	4.207	4.457	4.641	4.848	4.586	4.220	3.684	3.733	3.739
Sumber Dana IB / Source of Funds IB	12.862	14.521	17.344	17.931	18.039	18.401	18.770	19.068	19.490	19.779	20.131	19.906	19.936	19.756	19.799	19.973
Dana Pihak Ketiga / Third Party Funds	9.819	11.592	13.446	13.868	13.882	14.109	14.221	14.383	14.736	14.892	15.270	15.094	15.194	15.119	15.200	15.289
Tabungan IB Wadiah / Wadiah Savings IB	1.993	2.296	2.583	2.392	2.377	2.489	2.480	2.513	2.673	2.790	3.032	2.801	2.720	2.640	2.564	2.642
Tabungan IB Mudharabah / Mudharabah Savings IB	1.379	1.601	1.762	1.738	1.687	1.754	1.777	1.810	1.821	1.857	1.959	1.913	1.941	1.890	1.898	1.943
Deposito IB Mudharabah / Deposit Mudharabah IB	6.447	7.694	9.102	9.738	9.818	9.866	9.964	10.061	10.242	10.244	10.279	10.380	10.534	10.590	10.738	10.704
Antar Bank Passiva / Interbank Liabilities	2.513	2.074	2.843	2.796	2.822	2.918	3.125	3.223	3.299	3.393	3.382	3.365	3.328	3.162	3.127	3.172
Pinjaman yang Diterima / Loan received	187	652	820	1.026	1.088	1.121	1.162	1.188	1.171	1.198	1.229	1.180	1.137	1.204	1.206	1.244
Kewajiban Lainnya / Other Liabilities	342	204	234	241	246	253	263	274	284	296	249	268	277	270	266	268
Beberapa Komponen Modal / Some Components of Capital	1.972	2.270	2.535	2.513	2.552	2.580	2.605	2.656	2.717	2.750	2.724	2.757	2.705	2.652	2.644	2.667
Modal Disetor / Paid-In Capital	1.457	1.758	1.985	2.129	2.145	2.148	2.170	2.191	2.228	2.238	2.257	2.252	2.269	2.282	2.304	2.310
Cadangan / Reserves	249	277	328	368	380	379	371	364	362	362	362	362	374	391	403	394
L/R Tahun berjalan / Current Earnings (Profit/Loss)	224	219	293	169	197	227	241	280	305	334	360	11	37	34	46	80
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	42	14	(71)	(153)	(170)	(174)	(177)	(179)	(179)	(184)	(255)	132	25	(55)	(109)	(117)

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

Indikator / Indicator	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset / Assets	14.950	17.060	20.157	20.690	20.853	21.247	21.247	21.960	22.451	22.774	23.177	22.993	22.970	22.745	22.758	22.958
Pembiayaan IB / Financing IB	10.681	11.984	14.448	15.665	15.944	16.058	16.286	16.481	16.703	16.844	17.025	17.050	17.423	17.696	17.664	17.877
<i>Lancar / Current</i>	9.908	10.139	12.358	12.711	13.070	13.143	13.324	13.548	13.687	13.801	14.263	14.161	14.279	14.291	13.934	14.031
<i>DPK</i>	-	1.012	1.235	1.750	1.681	1.733	1.727	1.706	1.734	1.739	1.658	1.698	1.880	2.087	2.300	2.347
<i>Kurang Lancar / Sub Standard</i>	125	128	129	307	307	294	296	304	318	347	226	326	354	335	381	407
<i>Diragukan / Doubtful</i>	126	102	121	195	190	198	219	186	220	212	208	212	206	222	236	255
<i>Macet / Lost</i>	522	603	604	703	695	691	721	738	745	745	670	653	705	761	812	837
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	855	1.205	1.193	1.183	1.235	1.227	1.283	1.304	1.104	1.191	1.264	1.317	1.430	1.499
Non Performing Financing (%) / Non Performing Financing (%)	7,24	6,95	5,91	7,69	7,48	7,37	7,58	7,45	7,68	7,74	6,49	6,99	7,26	7,44	8,09	8,38

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	415.515	458.325	472.226	473.708	480.081	482.862	480.548	485.312	493.153	497.658	495.431	496.076	504.081	502.366	509.733
NPL/NPF	6.518	6.342	9.118	8.988	9.508	9.364	10.615	11.033	11.289	9.271	10.005	10.174	9.736	10.073	10.248
2. Perikanan / Fishery	18.688	19.726	19.974	20.147	20.215	20.552	20.729	20.769	20.729	20.797	20.549	20.466	20.732	20.729	20.769
NPL/NPF	1.053	1.286	1.415	1.043	1.097	1.139	1.104	1.137	1.137	1.102	1.169	1.122	1.153	1.237	1.245
3. Pertambangan dan Penggalian / Mining and Quarrying	153.803	237.390	256.406	253.174	252.599	261.662	270.012	280.362	276.584	290.468	298.436	299.705	307.837	314.098	328.433
NPL/NPF	6.799	5.755	5.401	6.110	5.767	5.946	5.740	3.681	3.690	3.564	3.770	3.730	3.814	3.784	3.763
4. Industri Pengolahan / Processing Industry	951.109	1.067.006	1.051.679	1.060.255	1.060.754	1.065.125	1.080.435	1.102.955	1.105.700	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910
NPL/NPF	49.248	40.184	39.390	38.917	37.353	37.356	38.846	39.264	38.152	36.383	36.456	35.569	36.310	37.024	37.688
5. Listrik, gas dan air / Electricity, Gas and Water	159.701	162.327	154.847	157.303	162.151	165.189	173.100	168.057	175.612	183.959	187.612	186.266	188.931	194.453	198.090
NPL/NPF	1.668	761	696	715	709	703	700	706	691	664	501	304	293	312	405
6. Konstruksi / Construction	380.381	396.583	395.678	403.108	400.445	394.052	399.719	394.763	394.972	395.097	384.170	386.577	390.064	388.261	389.088
NPL/NPF	13.755	14.080	14.717	14.669	15.799	15.453	14.129	15.205	15.146	14.284	15.053	15.079	14.675	15.275	15.554
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	974.420	1.043.912	1.066.840	1.083.328	1.091.229	1.100.822	1.105.802	1.110.843	1.125.872	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276
NPL/NPF	39.728	37.666	41.340	38.697	41.959	42.900	40.777	40.506	39.656	37.217	40.234	40.385	39.602	42.017	42.467
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking	120.741	123.620	122.378	122.921	122.778	127.380	128.201	129.074	129.575	130.793	129.910	130.119	129.883	133.387	133.982
NPL/NPF	7.653	6.636	4.668	4.443	4.637	4.495	4.511	4.504	4.348	3.880	4.268	4.338	4.291	4.797	4.944
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	306.242	313.052	334.331	343.185	341.978	339.110	354.561	359.860	364.071	373.419	375.223	374.421	387.437	395.253	405.983
NPL/NPF	6.347	5.116	3.842	3.759	3.760	3.806	3.657	3.463	3.688	3.773	4.086	4.091	4.080	4.095	4.129
10. Perantara Keuangan / Financial intermediaries	224.714	305.787	330.277	334.369	327.650	331.949	345.689	343.946	346.425	369.668	364.088	377.007	410.520	410.417	417.691
NPL/NPF	2.925	2.248	1.838	1.826	1.863	1.950	1.943	1.924	1.918	1.623	1.744	1.938	1.953	2.097	2.054
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	265.315	314.584	323.520	334.332	338.723	340.681	345.146	347.337	349.332	356.071	359.556	351.535	354.262	355.918	358.436
NPL/NPF	7.414	6.284	7.015	7.369	7.948	7.360	7.288	8.009	7.640	6.599	9.433	10.041	7.589	8.052	7.890
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	34.272	43.829	44.246	48.209	50.094	51.928	54.198	57.717	57.939	65.292	66.054	64.839	66.283	68.607	69.362
NPL/NPF	3	0	1	1	1	1	1	1	1	1	1	4	4	4	74
13. Jasa Pendidikan / Education Services	13.990	14.893	15.574	15.704	15.746	15.940	16.044	16.249	16.576	16.877	16.975	17.115	17.118	17.022	17.197
NPL/NPF	211	258	283	278	284	252	256	227	228	228	243	255	237	237	247
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	28.513	31.522	33.824	34.450	34.408	34.945	36.583	36.787	36.413	37.410	37.128	37.487	37.984	38.455	39.084
NPL/NPF	171	234	294	271	297	299	310	326	322	456	331	345	350	353	378
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	95.691	114.669	136.383	139.530	139.953	143.061	144.986	149.804	156.411	158.563	157.575	159.756	149.489	146.599	151.334
NPL/NPF	2.253	2.399	2.954	2.988	3.298	3.486	3.150	2.993	3.006	3.137	3.478	3.560	3.353	3.213	3.292
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	3.872	3.985	3.996	4.000	3.999	3.967	3.996	3.965	3.947	4.002	3.942	3.903	3.892	3.808	3.765
NPL/NPF	80	95	102	97	105	110	111,33	111,33	106,55	109,05	131,14	132,96	137,60	136,71	135,11
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	365	22	21	21	21	21	20	20	19	18	18	17	17	15	14
NPL/NPF	-	-	0,03	0,03	-	-	-	-	-	0	0	0	-	0	0
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	544.004	586.568	605.046	611.798	618.197	637.534	642.533	648.486	654.352	659.766	664.035	668.307	637.903	683.263	689.624
NPL/NPF	12.164	11.831	15.061	15.386	15.984	16.495	16.113	16.180	15.965	15.382	16.355	16.654	14.870	16.816	16.961
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	26.100	27.945	28.024	28.265	28.570	28.843	29.089	29.290	29.297	29.552	29.518	29.497	29.630	29.714	29.995
NPL/NPF	529	542	649	669	711	723	728	759	750	710	761	770	777	824	832
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20.771	20.995	20.785	20.778	20.874	21.152	21.378	21.841	22.028	22.476	22.762	22.977	70.114	27.985	28.030
NPL/NPF	944	1.005	1.115	1.095	1.051	1.059	1.029	1.004	984	935	987	1.005	2.737	1.487	1.334
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	99.101	115.955	123.894	125.262	125.331	125.195	126.430	127.114	128.825	131.419	132.259	133.420	134.794	135.875	135.736
NPL/NPF	1.973	1.756	2.231	2.396	2.526	2.486	2.586	2.552	2.610	2.594	2.653	2.676	2.781	2.917	3.085
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	694.729	773.017	785.800	787.929	793.045	788.317	795.771	802.733	810.272	820.985	821.923	825.604	834.120	836.914	843.699
NPL/NPF	8.961	9.726	11.115	9.886	10.456	10.118	10.080	10.350	10.419	10.271	10.953	11.360	11.430	12.019	12.402
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	235.831	247.852	251.327	254.239	256.665	259.109	262.324	265.699	267.796	269.458	270.660	272.250	274.281	275.524	277.880
NPL/NPF	2.776	2.371	2.603	2.598	2.727	2.714	2.804	2.841	2.893	2.794	2.934	3.070	3.086	3.160	3.212

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

Keterangan / Items	2021	2022	2023							2024					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	32.865	35.760	33.394	34.184	31.715	31.992	32.360	32.831	32.210	33.058	33.470	33.637	27.168	27.746	27.790
NPL/NPF	1.016	669	819	815	849	866	866	873	879	815	908	867	872	929	896
2. Perikanan / Fishery	1.876	2.622	2.114	2.136	2.155	2.209	2.259	2.285	2.143	2.146	1.980	1.941	1.610	1.656	1.643
NPL/NPF	92	183	195	199	215	212	217	224	219	202	209	144	140	172	176
3. Pertambangan dan Penggalian / Mining and Quarrying	9.805	15.306	14.057	13.985	13.392	13.968	14.692	16.650	17.384	16.138	16.608	16.599	16.814	18.983	19.781
NPL/NPF	249	241	244	237	227	229	229	231	235	236	248	251	277	1.047	1.110
4. Industri Pengolahan / Processing Industry	102.559	98.216	91.269	94.068	95.962	93.802	94.816	95.917	94.266	97.424	94.831	94.802	96.642	102.300	102.398
NPL/NPF	4.251	2.333	2.680	2.187	2.181	2.090	2.134	2.068	2.318	2.040	2.092	2.076	2.071	2.282	2.436
5. Listrik, gas dan air / Electricity, Gas and Water	13.335	11.080	9.678	9.931	10.303	10.506	10.805	11.087	11.939	9.195	8.994	9.365	9.787	11.843	11.777
NPL/NPF	129	67	65	13	14	14	13	13	13	13	15	15	11	18	127
6. Konstruksi / Construction	38.986	44.281	42.806	45.046	43.944	44.801	44.307	44.159	41.257	38.974	35.961	36.192	36.680	38.380	38.742
NPL/NPF	2.272	2.012	2.098	2.139	2.237	2.164	2.209	2.344	2.015	1.762	1.889	1.938	1.965	2.394	2.364
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	87.473	97.104	90.920	93.753	95.105	96.447	98.815	99.515	95.096	94.828	96.418	96.546	86.782	88.243	89.109
NPL/NPF	3.686	4.085	4.605	4.539	5.111	4.991	5.005	5.210	4.651	4.316	4.572	4.337	4.389	5.129	5.369
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	24.517	27.828	23.253	23.618	23.598	23.743	23.806	23.618	22.224	21.655	21.793	21.713	14.023	16.930	17.123
NPL/NPF	2.065	1.862	926	927	974	940	934	872	764	585	569	579	534	715	702
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	20.015	21.860	21.844	22.631	22.617	22.825	23.534	23.377	22.206	22.578	23.007	22.705	23.944	26.528	26.202
NPL/NPF	537	658	707	689	658	644	615	609	600	550	709	716	646	917	953
10. Perantara Keuangan / Financial intermediaries	42.843	49.509	48.920	50.331	51.095	53.072	55.110	55.203	53.289	53.749	49.225	49.514	50.456	53.137	54.743
NPL/NPF	191	496	265	279	279	306	306	278	275	256	264	378	380	731	718
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	33.664	40.856	39.262	40.769	43.226	43.111	44.596	45.469	43.691	43.365	41.414	41.938	40.153	43.089	42.906
NPL/NPF	1.203	1.044	1.069	1.046	1.250	1.256	1.223	1.249	1.228	1.210	1.214	1.302	1.244	1.586	1.543
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	2.479	2.004	1.561	1.642	1.482	1.410	1.280	1.222	1.240	1.546	1.272	1.194	1.087	989	887
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	70	70
13. Jasa Pendidikan / Education Services	3.540	5.192	4.834	4.848	4.904	4.942	5.016	5.099	5.279	5.313	5.316	5.276	5.245	5.732	5.729
NPL/NPF	39	28	60	60	59	46	57	46	43	37	45	45	43	53	64
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	3.781	4.609	4.626	4.673	4.650	4.671	4.750	4.745	4.537	4.522	4.565	4.701	4.156	4.380	4.372
NPL/NPF	60	87	84	85	84	83	83	83	83	67	68	67	66	86	113
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	9.176	10.687	11.250	11.533	10.725	10.591	10.269	10.324	9.471	9.760	9.591	9.689	7.797	7.792	7.871
NPL/NPF	230	353	350	397	394	379	332	361	350	230	257	283	275	339	338
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.741	1.895	1.904	1.908	1.907	1.897	1.913	1.919	1.917	1.939	1.938	1.939	178	180	179
NPL/NPF	18	20	23	24	24	24	23	21	16	13	27	27	22	23	23
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	1	0	1	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	27.851	31.556	30.950	31.286	31.525	31.797	31.884	32.337	32.169	32.046	32.641	33.196	33.604	34.558	34.951
NPL/NPF	866	1.047	1.268	1.268	1.322	1.377	1.357	1.368	1.354	1.218	1.268	1.324	1.322	1.632	1.673
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	2.868	2.925	2.868	2.862	2.916	2.950	2.972	2.997	2.993	2.632	2.611	2.607	2.611	2.638	2.657
NPL/NPF	34	30	32	25	31	30	26	29	23	23	23	26	27	37	35
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	1.242	1.515	1.488	1.511	1.522	1.550	1.546	1.623	1.615	1.446	1.503	1.560	1.593	1.611	1.648
NPL/NPF	77	90	91	106	107	97	98	97	98	74	80	84	80	84	86
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	5.733	7.511	7.434	7.443	7.389	7.066	6.939	6.793	6.625	6.496	6.453	6.359	6.406	6.629	6.775
NPL/NPF	96	168	141	145	147	144	141	141	144	134	135	133	133	282	280
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	151.190	176.002	167.359	167.433	168.623	170.455	172.568	174.224	165.161	166.575	166.944	167.632	159.866	171.236	172.628
NPL/NPF	1.523	3.620	2.031	1.943	2.016	2.025	2.054	2.087	1.952	1.826	1.942	2.082	2.081	3.358	3.429
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	75.834	80.868	80.314	80.745	81.355	83.022	83.996	85.415	85.905	86.152	86.796	87.753	88.908	89.060	90.025
NPL/NPF	559	783	825	818	794	809	821	833	841	825	870	924	924	929	978

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	15.081	13.594	16.642	16.470	15.905	16.041	16.102	16.157	17.676	17.330	16.505	16.819	24.588	24.152	25.515
NPL/NPF	616	561	631	825	840	842	854	875	919	680	704	722	769	750	785
2. Perikanan / <i>Fishery</i>	1.981	1.203	1.383	1.570	1.570	1.574	1.602	1.601	1.626	1.605	1.612	1.560	1.955	1.892	1.942
NPL/NPF	25	11	29	26	24	31	29	29	32	31	32	37	43	46	54
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	19.720	26.446	32.045	32.359	31.564	29.725	29.888	28.869	29.711	29.016	31.513	32.555	32.370	31.859	30.705
NPL/NPF	628	450	484	1.268	1.272	1.272	1.212	1.218	1.215	1.155	1.160	1.159	1.182	329	323
4. Industri Pengolahan / <i>Processing Industry</i>	115.243	131.594	132.729	135.903	132.918	136.214	136.824	137.805	146.187	144.317	148.571	146.362	150.169	147.176	145.760
NPL/NPF	4.485	4.027	3.979	4.059	3.908	3.928	3.849	3.848	3.855	4.037	4.036	3.927	4.808	4.666	5.072
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13.672	10.154	9.387	7.939	8.818	8.889	8.956	9.247	10.180	15.055	13.887	14.337	14.670	12.543	12.752
NPL/NPF	148	6	1	34	33	33	34	34	36	17	7	18	15	13	13
6. Konstruksi / <i>Construction</i>	50.199	52.727	54.867	54.633	55.226	55.614	55.868	55.780	60.398	60.018	59.389	59.511	59.681	57.429	57.938
NPL/NPF	1.683	1.297	2.182	2.384	2.395	2.419	2.237	2.253	2.595	2.555	2.977	2.827	2.671	2.788	2.926
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	91.527	89.670	99.554	100.036	99.149	99.949	101.711	104.227	111.299	115.495	105.948	109.748	131.884	122.504	123.324
NPL/NPF	4.636	3.118	3.610	3.326	4.146	4.241	4.309	4.320	4.620	4.293	4.686	4.712	4.692	4.650	4.639
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	8.306	3.877	8.072	7.720	7.748	7.799	7.791	7.861	9.271	9.842	9.824	10.068	17.533	14.429	14.363
NPL/NPF	421	266	252	254	258	276	220	223	237	191	193	198	208	232	233
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	34.102	28.511	32.583	33.464	32.865	32.418	35.892	34.752	34.496	36.211	35.612	35.061	35.439	35.024	37.287
NPL/NPF	913	403	639	811	814	836	879	675	720	704	740	763	748	460	433
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.305	66.749	68.323	70.845	63.082	64.174	68.526	65.867	70.189	80.485	78.961	80.246	88.274	83.460	82.191
NPL/NPF	1.350	268	565	565	591	632	631	647	648	400	404	468	487	268	265
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	38.836	65.845	67.965	68.056	68.390	68.699	69.257	70.004	71.543	72.368	69.244	69.197	72.665	71.096	71.088
NPL/NPF	1.080	1.423	1.732	2.043	2.052	2.037	2.059	2.084	2.095	1.439	1.747	1.727	1.555	1.430	1.431
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	214	788	974	969	898	892	994	909	1.400	1.722	2.044	1.758	1.841	1.923	1.924
NPL/NPF	0	-	1	1	1	1	1	1	1	1	1	1	1	0	0
13. Jasa Pendidikan / <i>Education Services</i>	2.003	1.210	2.362	2.371	2.340	2.453	2.462	2.529	2.584	2.686	2.684	2.677	2.699	2.145	2.168
NPL/NPF	111	103	120	115	121	121	121	121	120	121	121	132	114	107	107
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3.074	2.769	3.017	2.983	3.024	3.050	3.064	2.582	2.787	2.964	2.815	2.714	2.742	2.613	2.633
NPL/NPF	11	18	30	25	39	39	39	39	42	193	43	54	55	27	30
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	7.202	7.174	8.099	8.160	7.974	7.799	7.929	7.935	7.956	7.933	7.729	7.979	10.301	9.534	9.585
NPL/NPF	171	110	163	152	266	262	262	267	281	522	530	546	551	208	213
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	615	786	755	761	748	757	793	774	745	777	709	695	2.450	2.435	2.415
NPL/NPF	13	18	22	22	22	23	22	22	21	21	21	22	28	29	28
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	2	3	2	2	2	2	2	2	2	2	2	2	2	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	228	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	16.436	15.379	17.001	17.076	17.179	17.338	17.763	17.912	18.347	18.944	19.025	19.079	19.190	18.151	18.256
NPL/NPF	1.456	1.007	1.180	1.592	1.630	1.622	1.668	1.680	1.612	1.498	1.588	1.581	1.473	1.159	1.193
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	724	693	740	741	748	745	759	759	756	1.104	1.089	1.077	1.083	1.038	1.029
NPL/NPF	42	28	43	62	65	57	63	66	71	55	56	59	61	48	46
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	369	295	309	304	298	297	297	292	292	495	489	508	508	515	505
NPL/NPF	72	60	62	69	75	74	67	61	59	57	62	70	70	67	68
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	3.281	3.323	4.145	4.165	4.030	4.166	4.276	4.334	4.540	4.684	5.170	5.520	5.619	5.465	5.463
NPL/NPF	99	69	151	266	261	254	285	270	269	268	271	276	265	98	107
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	96.873	105.901	122.898	122.771	123.623	125.090	126.488	127.333	138.965	141.458	141.832	143.099	154.333	144.148	146.130
NPL/NPF	2.199	675	2.860	1.814	1.929	1.976	1.969	2.032	2.141	2.149	2.223	2.279	2.328	1.183	1.269
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	76.007	75.078	76.080	76.661	77.116	77.560	78.033	78.222	70.694	70.279	70.089	70.271	70.188	70.512	70.814
NPL/NPF	669	467	528	543	570	582	607	637	475	470	481	523	510	545	555

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	55.760	59.434	61.021	61.944	60.148	60.486	59.444	58.607	59.502	62.077	60.884	60.724	63.552	61.923	62.865
NPL/NPF	876	797	682	709	723	700	697	660	806	792	777	776	772	788	806
2. Perikanan / Fishery	2.521	1.916	2.004	2.096	2.071	2.084	2.073	2.043	2.030	1.990	1.921	1.872	1.964	2.026	2.041
NPL/NPF	90	204	195	201	197	217	202	206	194	187	191	185	184	190	191
3. Pertambangan dan Penggalian / Mining and Quarrying	34.252	54.986	54.027	53.544	53.362	56.563	56.257	54.574	52.440	56.060	57.005	59.602	61.565	62.009	62.652
NPL/NPF	258	291	280	277	272	266	266	265	269	266	355	353	352	361	359
4. Industri Pengolahan / Processing Industry	241.045	291.381	286.207	287.433	283.894	286.520	286.211	291.676	292.595	288.837	283.685	287.328	293.167	302.715	296.110
NPL/NPF	12.329	11.986	11.463	11.803	10.420	10.547	10.251	10.180	9.483	8.709	8.700	8.669	8.583	8.603	8.578
5. Listrik, gas dan air / Electricity, Gas and Water	28.906	30.865	30.503	33.664	33.965	33.170	32.725	33.018	34.664	39.464	39.654	39.231	39.392	37.799	38.579
NPL/NPF	455	427	387	383	380	381	382	382	370	362	196	195	193	198	185
6. Konstruksi / Construction	116.672	114.604	107.702	108.861	107.229	100.173	102.264	101.613	100.587	101.607	98.260	98.093	98.396	97.114	97.814
NPL/NPF	6.823	7.432	6.979	6.750	7.785	7.736	7.704	7.705	7.167	7.291	7.459	7.220	7.237	7.509	7.509
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	185.949	193.308	198.828	199.316	198.245	198.450	203.403	205.117	206.210	210.642	204.141	216.892	224.142	225.028	223.158
NPL/NPF	10.008	9.158	8.999	8.938	8.908	8.917	8.920	8.706	8.263	7.629	7.719	7.683	7.571	7.925	7.799
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	23.044	24.241	22.911	23.199	23.145	23.021	23.335	23.427	23.367	23.293	23.069	23.067	23.119	23.178	23.895
NPL/NPF	1.164	1.801	1.327	1.352	1.315	1.293	1.389	1.373	1.355	1.216	1.484	1.516	1.521	1.542	1.732
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	78.203	79.997	89.848	91.935	91.705	91.435	92.064	94.281	96.530	97.341	97.750	98.445	100.186	103.938	103.997
NPL/NPF	999	904	855	865	885	885	906	896	877	923	939	944	895	888	901
10. Perantara Keuangan / Financial intermediaries	65.862	104.207	114.501	113.141	117.090	116.399	118.818	121.168	120.872	125.670	122.361	121.285	134.752	136.985	141.159
NPL/NPF	678	1.230	793	781	782	797	798	796	795	777	779	797	796	801	773
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	85.784	101.493	104.231	107.558	109.195	109.611	110.833	109.292	110.879	115.019	115.791	108.516	108.115	107.167	107.799
NPL/NPF	2.074	2.211	2.179	2.288	2.320	2.294	2.292	2.729	2.660	2.249	4.704	4.656	2.252	2.302	2.226
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	7	7	339	486	687	849	1.587	2.087	2.344	4.345	3.168	3.167	3.167	3.188	3.481
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	0	0	0	1
13. Jasa Pendidikan / Education Services	5.161	5.197	5.413	5.481	5.456	5.473	5.454	5.494	5.519	5.609	5.689	5.777	5.833	5.825	5.906
NPL/NPF	48	95	67	70	70	57	48	32	33	42	47	46	46	46	41
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	8.111	9.446	9.849	10.210	10.057	10.505	10.735	11.020	11.236	11.809	11.363	11.410	11.952	12.271	12.489
NPL/NPF	51	65	70	71	67	69	75	86	86	77	80	83	84	85	84
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	12.071	10.055	10.482	10.538	10.339	12.547	10.779	10.929	11.033	11.659	11.876	10.966	10.854	10.924	10.973
NPL/NPF	296	298	298	321	322	230	221	226	230	218	221	217	243	235	277
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	331	283	294	285	288	278	270	264	272	269	276	274	274	248	250
NPL/NPF	15	13	12	12	12	12	13	15	16	16	16	16	21	21	21
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	1	1	1	1	1	1	1	1	1	1	1	1	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	341.768	381.090	392.016	397.234	401.133	405.297	408.559	412.470	416.746	419.915	422.918	425.841	428.245	430.100	433.283
NPL/NPF	6.221	6.552	8.323	8.433	8.742	8.675	8.393	8.427	8.306	8.139	8.610	8.724	8.570	9.098	9.100
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	14.052	15.269	15.271	15.516	15.700	15.886	16.031	16.123	16.166	16.334	16.365	16.353	16.436	16.444	16.586
NPL/NPF	264	313	353	363	383	400	394	422	413	391	419	411	426	453	473
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	12.228	12.795	12.835	12.984	13.138	13.354	13.561	13.904	14.039	14.286	14.418	14.546	14.698	14.749	14.785
NPL/NPF	498	462	497	519	512	527	516	511	498	496	510	511	512	540	463
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	28.998	37.045	40.197	40.930	40.899	40.736	41.215	41.035	41.708	43.391	43.118	43.536	44.126	44.219	43.617
NPL/NPF	452	466	587	592	596	613	620	627	612	623	661	649	696	744	816
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	121.728	140.330	144.624	144.787	146.248	148.218	149.868	151.643	153.985	157.408	158.201	159.742	163.377	164.228	165.913
NPL/NPF	1.868	1.938	2.095	2.100	2.188	2.215	2.128	2.185	2.218	2.235	2.397	2.420	2.522	2.597	2.707
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	549	372	374	384	394	400	389	385	567	533	538	565	600	592	580

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	311.809	349.536	361.170	361.110	372.313	374.343	372.642	377.718	383.765	385.193	384.572	384.897	388.773	388.545	393.562
NPL/NPF	4.009	4.315	6.986	6.639	7.097	6.956	8.198	8.625	8.685	6.985	7.616	7.809	7.324	7.607	7.761
2. Perikanan / Fishery	12.311	13.985	14.473	14.345	14.420	14.685	14.795	14.840	14.930	15.056	15.036	15.093	15.202	15.155	15.144
NPL/NPF	847	887	997	616	661	680	656	678	691	682	738	756	786	830	824
3. Pertambangan dan Penggalian / Mining and Quarrying	90.026	140.653	156.276	153.287	154.280	161.406	169.174	180.269	177.050	189.254	193.310	190.949	197.088	201.247	215.295
NPL/NPF	5.663	4.773	4.393	4.327	3.996	4.179	4.033	1.967	1.971	1.908	2.006	1.967	2.002	2.047	1.971
4. Industri Pengolahan / Processing Industry	492.262	545.814	541.474	542.850	547.979	548.589	562.584	577.556	572.652	586.763	577.169	572.922	588.563	612.628	609.642
NPL/NPF	28.183	21.838	21.268	20.868	20.844	20.791	22.613	23.168	22.495	21.598	21.628	20.898	20.847	21.472	21.602
5. Listrik, gas dan air / Electricity, Gas and Water	103.788	110.228	105.279	105.768	109.066	112.624	120.614	114.705	118.829	120.245	125.077	123.333	125.082	132.267	134.982
NPL/NPF	936	262	244	285	281	274	271	276	273	273	283	76	75	84	79
6. Konstruksi / Construction	174.524	184.971	190.303	194.567	194.045	193.464	197.280	193.210	192.729	194.498	190.560	192.780	195.307	195.337	194.594
NPL/NPF	2.978	3.338	3.457	3.396	3.383	3.134	2.931	2.904	2.830	2.800	2.896	2.855	2.819	2.857	2.755
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	609.472	663.830	677.539	690.223	698.730	705.975	701.873	701.984	713.267	718.192	708.972	712.569	723.915	731.427	738.685
NPL/NPF	21.397	21.305	24.127	21.894	23.795	24.751	22.543	22.271	22.122	20.980	23.257	23.653	22.950	24.313	24.660
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and theprovision of eating and drinking	64.874	67.675	68.141	68.385	68.287	72.816	73.269	74.167	74.713	76.002	75.225	75.270	75.208	78.850	78.601
NPL/NPF	4.003	2.707	2.162	1.909	2.091	1.986	1.968	2.035	1.991	1.888	2.022	2.046	2.028	2.307	2.278
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	173.922	182.684	190.056	195.156	194.791	192.432	203.072	207.449	210.840	217.289	218.854	218.210	227.869	229.763	238.497
NPL/NPF	3.898	3.150	1.641	1.393	1.403	1.441	1.257	1.283	1.490	1.596	1.697	1.669	1.791	1.831	1.843
10. Perantara Keuangan / Financial intermediaries	66.704	85.322	98.532	100.052	96.384	98.304	103.236	101.708	102.075	109.764	113.541	125.962	137.039	136.836	139.598
NPL/NPF	706	254	215	201	212	214	209	203	200	190	297	295	290	298	298
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	107.031	106.390	112.062	117.949	117.913	119.260	120.459	122.570	123.220	125.319	133.106	131.884	133.330	134.566	136.643
NPL/NPF	3.056	1.605	2.036	1.992	2.326	1.774	1.714	1.947	1.657	1.701	1.768	2.356	2.537	2.733	2.691
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	31.573	41.030	41.371	45.112	47.028	48.778	50.338	53.499	52.956	57.679	59.571	58.721	60.189	62.508	63.071
NPL/NPF	3	-	-	-	-	-	-	-	-	0	0	3	3	3	3
13. Jasa Pendidikan / Education Services	3.287	3.295	2.965	3.005	3.046	3.073	3.112	3.128	3.193	3.269	3.286	3.385	3.341	3.320	3.394
NPL/NPF	13	32	35	33	34	28	29	28	32	28	29	31	34	32	36
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	13.547	14.697	16.332	16.583	16.677	16.719	18.034	18.440	17.853	18.115	18.385	18.662	19.134	19.193	19.591
NPL/NPF	48	64	110	91	107	109	113	118	111	119	139	141	144	155	150
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services	67.242	86.752	106.552	109.300	110.915	112.124	116.009	120.616	127.951	129.210	128.378	131.123	120.537	118.349	122.905
NPL/NPF	1.557	1.639	2.143	2.118	2.316	2.615	2.335	2.139	2.145	2.167	2.470	2.515	2.284	2.432	2.464
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.184	1.020	1.044	1.047	1.056	1.035	1.021	1.009	1.013	1.016	1.018	994	990	944	921
NPL/NPF	33	44	45	39	47	52	54	53	53	59	67	68	67	64	63
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	363	18	18	17	17	18	17	17	16	15	15	14	14	12	12
NPL/NPF	-	-	-	0	-	-	-	-	0	0	0	-	0	0	0
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	158.544	158.544	165.078	166.202	168.360	183.102	184.328	185.766	187.090	188.861	189.452	190.192	156.863	200.454	203.133
NPL/NPF	3.226	3.226	4.289	4.093	4.290	4.821	4.694	4.705	4.692	4.526	4.889	5.025	3.505	4.926	4.994
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership	9.059	9.059	9.145	9.146	9.205	9.262	9.327	9.411	9.381	9.482	9.453	9.460	9.501	9.594	9.724
NPL/NPF	171	171	220	219	232	236	245	241	243	242	263	274	263	286	278
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	6.390	6.390	6.153	5.980	5.916	5.952	5.975	6.023	6.082	6.249	6.352	6.364	53.315	11.110	11.092
NPL/NPF	393	393	465	402	358	361	348	335	329	309	334	340	2.075	797	717
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	68.076	68.076	72.118	72.724	73.012	73.227	74.000	74.952	75.951	76.848	77.518	78.005	78.643	79.562	79.883
NPL/NPF	1.053	1.053	1.351	1.394	1.522	1.475	1.540	1.513	1.585	1.569	1.586	1.618	1.687	1.794	1.882
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	350.784	350.784	350.919	352.938	354.551	344.555	346.847	349.533	352.162	355.545	354.945	355.131	356.544	357.301	359.028
NPL/NPF	3.493	3.493	4.129	4.029	4.323	3.902	3.930	4.046	4.108	4.061	4.391	4.580	4.499	4.881	4.997
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	72.799	72.799	75.551	77.070	78.214	79.421	80.893	82.447	83.366	85.144	86.028	86.692	87.685	88.397	89.524
NPL/NPF	812	812	882	877	961	923	987	987	1.009	966	1.045	1.058	1.052	1.094	1.099

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

Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	2.621.250	2.940.289	2.986.270	3.035.026	3.039.719	3.060.968	3.121.204	3.140.832	3.168.939	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464
NPL/NPF	104.692	95.607	99.132	97.664	100.159	100.633	97.711	97.710	96.043	90.069	93.968	93.607	92.574	95.338	96.835
2. Investasi / Investment	1.527.639	1.710.944	1.775.929	1.792.719	1.803.106	1.818.276	1.838.566	1.866.989	1.884.391	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685
NPL/NPF	41.276	33.737	33.944	32.508	34.226	33.985	35.427	35.381	34.975	32.222	36.937	37.461	35.004	37.441	37.679
3. Konsumsi / Consumption	1.619.696	1.772.331	1.814.877	1.828.271	1.842.681	1.860.151	1.877.527	1.895.162	1.912.569	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965
NPL/NPF	27.303	27.232	32.773	32.031	33.455	33.595	33.341	33.686	33.620	32.686	34.643	35.534	35.682	37.222	37.826
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	6.577.076	6.656.016	6.685.506	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114
NPL/NPF	173.270	156.576	165.848	162.203	167.840	168.213	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	199.100	189.896	177.157	172.422	165.521	170.717	177.288	181.188	187.309	184.109	188.048	183.627	184.917	205.748	200.596
NPL/NPF	6.092	5.533	6.524	5.737	5.470	5.579	5.016	5.679	5.531	5.237	5.487	5.476	5.989	5.568	5.654
2. Impor / Import	79.660	86.567	98.203	88.646	94.971	98.259	99.655	102.538	102.443	105.929	99.898	100.717	110.502	110.380	107.934
NPL/NPF	3.472	1.948	2.026	1.025	1.451	1.474	1.334	1.527	1.518	1.446	1.446	1.465	1.431	1.451	1.432
3. Lainnya / Other	5.489.825	6.147.100	6.301.716	6.394.948	6.425.014	6.470.420	6.560.353	6.619.257	6.676.146	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585
NPL/NPF	163.706	149.094	157.298	155.441	160.919	161.160	160.129	159.571	157.590	148.294	158.615	159.662	155.840	162.982	165.254
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.423.564	6.577.076	6.656.016	6.685.506	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114
NPL/NPF	173.270	156.576	165.848	162.203	167.840	168.213	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339

Tabel 3.7. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	281.146	313.815	296.546	305.172	307.413	308.119	313.694	316.379	304.793	309.136	298.595	300.462	272.386	286.496	287.945
NPL/NPF	11.867	10.574	10.849	10.739	11.361	11.129	11.025	11.284	10.328	9.374	9.902	9.767	9.682	12.425	12.817
2. Investasi / Investment	148.708	154.996	145.148	149.884	149.367	151.868	154.633	157.041	153.355	147.053	147.786	147.289	150.134	161.413	163.308
NPL/NPF	4.290	3.564	3.340	2.898	3.196	3.114	3.222	3.199	3.362	2.956	3.185	3.257	3.253	4.065	4.184
3. Konsumsi / Consumption	263.879	300.222	290.844	291.889	294.214	296.840	299.905	303.389	294.467	295.346	296.947	299.106	292.987	305.732	308.684
NPL/NPF	3.111	5.676	4.382	4.282	4.425	4.482	4.496	4.556	4.412	4.100	4.318	4.573	4.567	6.322	6.481
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	732.539	746.944	750.995	756.827	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937
NPL/NPF	19.268	19.814	18.571	17.918	18.981	18.725	18.742	19.039	18.101	16.430	17.405	17.598	17.502	22.811	23.482
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	21.850	12.504	10.876	10.546	10.358	9.890	10.229	10.101	9.564	12.006	11.212	11.101	11.853	12.202	12.458
NPL/NPF	1.693	341	699	207	207	207	208	211	131	188	190	189	190	193	269
2. Impor / Import	4.268	3.348	3.011	3.005	2.926	2.842	2.421	2.637	2.898	4.032	4.548	4.860	4.499	4.408	3.868
NPL/NPF	39	19	24	24	94	76	76	75	75	75	68	68	68	68	68
3. Lainnya / Other	667.613	753.182	718.652	733.393	737.710	744.095	755.583	764.071	740.153	735.499	727.569	730.896	699.157	737.031	743.611
NPL/NPF	17.535	19.454	17.849	17.688	18.681	18.442	18.459	18.753	17.895	16.166	17.147	17.341	17.244	22.551	23.146
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	769.034	732.539	746.944	750.995	756.827	768.233	776.810	752.615	751.536	743.329	746.858	715.508	753.641	759.937
NPL/NPF	19.268	19.814	18.571	17.918	18.981	18.725	18.742	19.039	18.101	16.430	17.405	17.598	17.502	22.811	23.482

Tabel 3.8. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 2 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	334.488	362.072	380.933	389.714	378.674	382.490	393.184	394.129	417.956	430.076	422.341	426.869	482.513	464.811	464.131
NPL/NPF	13.088	9.661	11.476	12.708	13.614	13.805	13.472	13.512	14.105	13.482	14.105	14.013	14.941	13.911	14.493
2. Investasi / Investment	116.822	141.026	157.826	154.525	153.547	153.560	154.476	152.774	160.093	167.752	164.708	164.420	166.751	155.404	157.461
NPL/NPF	3.209	2.418	2.965	3.203	3.166	3.188	3.286	3.143	3.333	2.876	3.299	3.301	2.986	2.091	2.060
3. Konsumsi / Consumption	193.690	200.668	221.174	221.718	222.994	225.195	227.615	228.852	233.595	236.964	237.695	239.554	250.921	239.828	242.197
NPL/NPF	4.537	2.305	4.824	4.345	4.530	4.565	4.660	4.746	4.627	4.496	4.681	4.788	4.709	3.100	3.238
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	759.933	765.958	755.214	761.245	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789
NPL/NPF	20.834	14.385	19.264	20.256	21.309	21.558	21.418	21.401	22.065	20.853	22.085	22.101	22.637	19.103	19.791
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.131	30.726	30.426	28.845	25.364	28.797	31.928	31.853	35.889	31.336	32.822	33.212	34.718	38.274	36.954
NPL/NPF	1.792	2.028	1.977	2.047	1.150	1.166	1.244	1.264	1.206	775	789	788	1.526	1.352	1.363
2. Impor / Import	4.135	6.655	6.248	6.422	7.299	7.806	6.056	5.811	6.749	4.709	6.603	5.327	6.638	7.305	6.425
NPL/NPF	300	434	408	409	412	437	320	343	319	319	320	320	321	323	323
3. Lainnya / Other	604.733	666.386	723.259	730.691	722.551	724.642	737.292	738.091	769.006	798.747	785.319	792.303	858.830	814.464	820.410
NPL/NPF	18.742	11.922	16.879	17.801	19.747	19.955	19.854	19.794	20.540	19.759	20.975	20.992	20.789	17.428	18.105
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	703.766	759.933	765.958	755.214	761.245	775.275	775.755	811.644	834.792	824.744	830.843	900.185	860.044	863.789
NPL/NPF	20.834	14.385	19.264	20.256	21.309	21.558	21.418	21.401	22.065	20.853	22.085	22.101	22.637	19.103	19.791

Tabel 3.9. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	583.182	666.861	680.031	687.837	684.109	690.315	693.047	696.525	704.656	714.983	694.900	706.429	735.580	746.071	741.321
NPL/NPF	25.968	27.020	26.008	26.105	26.191	26.143	25.048	25.819	25.058	22.878	23.281	23.395	22.825	22.007	22.188
2. Investasi / Investment	360.626	414.560	418.128	421.857	422.767	417.249	423.206	428.086	425.425	440.707	441.994	440.222	444.850	446.268	451.848
NPL/NPF	10.216	9.893	8.579	8.718	8.263	8.255	8.161	8.437	8.085	7.751	10.218	10.199	7.907	9.215	9.294
3. Konsumsi / Consumption	539.202	605.788	623.893	630.603	636.216	642.597	648.636	654.788	670.475	679.217	682.767	687.552	694.382	697.296	701.701
NPL/NPF	9.852	10.103	12.230	12.391	12.815	12.830	12.441	12.557	12.615	12.417	13.136	13.279	13.325	14.023	14.139
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.722.053	1.740.297	1.743.092	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870
NPL/NPF	46.036	47.016	46.816	47.213	47.269	47.228	45.650	46.813	45.758	43.046	46.636	46.873	44.057	45.245	45.621
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36.562	50.019	49.034	47.715	46.758	48.514	48.248	52.867	53.660	49.319	50.438	50.132	50.308	62.542	59.505
NPL/NPF	802	870	874	887	1.254	1.256	907	1.278	1.271	1.246	1.254	1.285	1.211	860	863
2. Impor / Import	51.877	50.197	63.914	53.198	57.796	59.902	57.982	59.640	57.528	59.664	52.652	56.101	66.060	64.634	62.488
NPL/NPF	2.513	700	1.200	219	550	536	526	696	689	648	655	655	634	639	637
3. Lainnya / Other	1.394.571	1.586.993	1.609.105	1.639.384	1.638.539	1.641.745	1.658.658	1.666.893	1.689.369	1.725.925	1.716.571	1.727.970	1.758.444	1.762.459	1.772.877
NPL/NPF	42.720	45.446	44.742	46.108	45.465	45.435	44.217	44.839	43.798	41.152	44.726	44.933	42.213	43.746	44.122
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.687.209	1.722.053	1.740.297	1.743.092	1.750.161	1.764.889	1.779.399	1.800.556	1.834.908	1.819.661	1.834.203	1.874.812	1.889.635	1.894.870
NPL/NPF	46.036	47.016	46.816	47.213	47.269	47.228	45.650	46.813	45.758	43.046	46.636	46.873	44.057	45.245	45.621

Tabel 3.10. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party															
1. Modal Kerja / Working Capital	1.422.435	1.597.540	1.628.759	1.652.302	1.669.523	1.680.044	1.721.280	1.733.798	1.741.534	1.781.640	1.758.604	1.758.257	1.782.791	1.821.770	1.839.067
NPL/NPF	53.770	48.351	50.800	48.112	48.994	49.556	48.166	47.095	46.552	44.335	46.680	46.432	45.125	46.996	47.337
2. Investasi / Investment	901.484	1.000.362	1.054.827	1.066.453	1.077.424	1.095.600	1.106.250	1.129.088	1.145.518	1.165.240	1.187.473	1.198.511	1.228.790	1.239.175	1.266.068
NPL/NPF	23.561	17.862	19.060	17.688	19.601	19.428	20.758	20.602	20.195	18.639	20.235	20.704	20.858	22.070	22.140
3. Konsumsi / Consumption	622.926	665.652	678.965	684.061	689.258	695.520	701.370	708.133	714.032	722.128	723.748	725.843	742.551	746.419	752.383
NPL/NPF	9.802	9.148	11.337	11.014	11.686	11.719	11.744	11.827	11.967	11.673	12.508	12.895	13.081	13.777	13.967
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.362.552	3.402.816	3.436.205	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518
NPL/NPF	87.133	75.361	81.196	76.815	80.280	80.702	80.668	79.524	78.714	74.648	79.423	80.032	79.064	82.843	83.445
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	104.556	96.647	86.821	85.316	83.041	83.516	86.883	86.366	88.197	91.449	93.576	89.181	88.039	92.730	91.678
NPL/NPF	1.805	2.294	2.975	2.597	2.858	2.950	2.656	2.926	2.923	3.028	3.253	3.213	3.062	3.163	3.159
2. Impor / Import	19.380	26.367	25.030	26.021	26.950	27.709	33.196	34.451	35.268	37.524	36.096	34.428	33.306	34.034	35.153
NPL/NPF	620	795	394	374	395	426	412	413	434	404	403	422	409	422	405
3. Lainnya / Other	2.822.908	3.140.540	3.250.700	3.291.480	3.326.214	3.359.939	3.408.821	3.450.202	3.477.619	3.540.035	3.540.153	3.559.001	3.632.787	3.680.601	3.730.687
NPL/NPF	84.708	72.272	77.827	73.844	77.026	77.327	77.599	76.186	75.357	71.216	75.767	76.396	75.593	79.258	79.881
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.263.554	3.362.552	3.402.816	3.436.205	3.471.163	3.528.899	3.571.019	3.601.083	3.669.008	3.669.825	3.682.611	3.754.132	3.807.364	3.857.518
NPL/NPF	87.133	75.361	81.196	76.815	80.280	80.702	80.668	79.524	78.714	74.648	79.423	80.032	79.064	82.843	83.445

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

Pengelompokan Bank / Group of Banks	2021	2022	2023								2024				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. KBMI 1	1.175	1.010	454	466	468	459	458	449	450	480	468	474	490	920	918
NPL/NPF	50	168	16	16	16	17	17	18	18	18	18	18	19	173	175
2. KBMI 2	9.218	10.286	11.039	11.205	11.232	11.330	11.420	11.190	5.851	5.383	5.457	5.495	5.503	5.114	5.169
NPL/NPF	410	186	345	357	343	350	359	375	266	272	273	276	278	130	137
3. KBMI 3	26.254	28.386	28.570	29.236	29.374	29.443	29.866	30.122	35.995	36.876	37.240	37.260	37.472	37.872	37.634
NPL/NPF	651	521	527	545	561	562	554	546	660	648	663	684	712	725	734
4. KBMI 4	38.709	45.844	46.321	47.535	48.002	48.509	49.122	49.852	50.613	51.769	52.019	52.022	52.371	52.515	52.812
NPL/NPF	721	509	530	547	565	576	600	602	623	634	657	672	685	698	709
5. Bank Umum / Commercial Bank	75.355	85.527	86.384	88.442	89.076	89.742	90.866	91.613	92.910	94.509	95.185	95.251	95.837	96.422	96.533
NPL/NPF	1.833	1.384	1.418	1.466	1.484	1.505	1.531	1.541	1.568	1.571	1.612	1.650	1.694	1.725	1.755

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

Keterangan / Items	2020	2021	2022	2023							2024						
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei	
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																	
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	385.586	415.515	458.325	472.226	473.708	480.081	482.862	480.548	485.312	493.153	497.658	495.431	496.076	504.081	502.366	509.733	
NPL/NPF	7.480	6.518	6.342	9.118	8.988	9.508	9.364	10.615	11.033	11.289	9.271	10.005	10.174	9.736	10.073	10.248	
2. Perikanan / <i>Fishery</i>	16.032	18.688	19.726	19.974	20.147	20.215	20.552	20.729	20.769	20.729	20.797	20.549	20.466	20.732	20.729	20.769	
NPL/NPF	886	1.053	1.286	1.415	1.043	1.097	1.139	1.104	1.137	1.137	1.102	1.169	1.122	1.153	1.237	1.245	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	124.618	153.803	237.390	256.406	253.174	252.599	261.662	270.012	280.362	276.584	290.468	298.436	299.705	307.837	314.098	328.433	
NPL/NPF	9.049	6.799	5.755	5.401	6.110	5.767	5.946	5.740	3.681	3.690	3.564	3.770	3.730	3.814	3.784	3.763	
4. Industri Pengolahan / <i>Processing Industry</i>	893.642	951.109	1.067.006	1.051.679	1.060.255	1.060.754	1.065.125	1.080.435	1.102.955	1.105.700	1.117.340	1.104.256	1.101.415	1.128.541	1.164.819	1.153.910	
NPL/NPF	40.898	49.248	40.184	39.390	38.917	37.353	37.356	38.846	39.264	38.152	36.383	36.456	35.569	36.310	37.024	37.688	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	168.881	159.701	162.327	154.847	157.303	162.151	165.189	173.100	168.057	175.612	183.959	187.612	186.266	188.931	194.453	198.090	
NPL/NPF	2.091	1.668	761	696	715	709	703	700	706	691	664	501	304	293	312	405	
6. Konstruksi / <i>Construction</i>	376.473	380.381	396.583	395.678	403.108	400.445	394.052	399.719	394.763	394.972	395.097	384.170	386.577	390.064	388.261	389.088	
NPL/NPF	12.973	13.755	14.080	14.717	14.669	15.799	15.453	14.129	15.205	15.146	14.284	15.053	15.079	14.675	15.275	15.554	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	942.188	974.420	1.043.912	1.066.840	1.083.328	1.091.229	1.100.822	1.105.802	1.110.843	1.125.872	1.139.157	1.115.478	1.135.755	1.166.723	1.167.201	1.174.276	
NPL/NPF	41.784	39.728	37.666	41.340	38.697	41.959	42.900	40.777	40.506	39.656	37.217	40.234	40.385	39.602	42.017	42.467	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	116.183	120.741	123.620	122.378	122.921	122.778	127.380	128.201	129.074	129.575	130.793	129.910	130.119	129.883	133.387	133.982	
NPL/NPF	6.258	7.653	6.636	4.668	4.443	4.637	4.495	4.511	4.504	4.348	3.880	4.268	4.338	4.291	4.797	4.944	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	266.189	306.242	313.052	334.331	343.185	341.978	339.110	354.561	359.860	364.071	373.419	375.223	374.421	387.437	395.253	405.983	
NPL/NPF	5.739	6.347	5.116	3.842	3.759	3.760	3.806	3.657	3.463	3.688	3.773	4.086	4.091	4.080	4.095	4.129	
10. Perantara Keuangan / <i>Financial Intermediaries</i>	216.297	224.714	305.787	330.277	334.369	327.650	331.949	345.689	343.946	346.425	369.668	364.088	377.007	410.520	410.417	417.691	
NPL/NPF	1.089	2.925	2.248	1.838	1.826	1.863	1.950	1.943	1.924	1.918	1.623	1.744	1.938	1.953	2.097	2.054	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	259.978	265.315	314.584	323.520	334.332	338.723	340.681	345.146	347.337	349.332	356.071	359.556	351.535	354.262	355.918	358.436	
NPL/NPF	8.048	7.414	6.284	7.015	7.369	7.948	7.360	7.288	8.009	7.640	6.599	9.433	10.041	7.589	8.052	7.890	
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	30.887	34.272	43.829	44.246	48.209	50.094	51.928	54.198	57.717	57.939	65.292	66.054	64.839	66.283	68.607	69.362	
NPL/NPF	4	3	0	1	1	1	1	1	1	1	1	1	4	4	74	74	
13. Jasa Pendidikan / <i>Education Services</i>	13.594	13.990	14.893	15.574	15.704	15.746	15.940	16.044	16.249	16.576	16.877	16.975	17.115	17.118	17.022	17.197	
NPL/NPF	244	211	258	283	278	284	252	256	227	228	228	243	255	237	237	247	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.262	28.513	31.522	33.824	34.450	34.408	34.945	36.583	36.787	36.413	37.410	37.128	37.487	37.984	38.455	39.084	
NPL/NPF	382	171	234	294	271	297	299	310	326	322	456	331	345	350	353	378	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural/Entertainment and Other Individual Services</i>	89.457	95.691	114.669	136.383	139.530	139.953	143.061	144.986	149.804	156.411	158.563	157.575	159.756	149.489	146.599	151.334	
NPL/NPF	2.902	2.253	2.399	2.954	2.988	3.298	3.486	3.150	2.993	3.006	3.137	3.478	3.560	3.353	3.213	3.292	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.989	3.872	3.985	3.996	4.000	3.999	3.967	3.996	3.965	3.947	4.002	3.942	3.903	3.892	3.808	3.765	
NPL/NPF	55	80	95	102	97	105	110	111	111	107	109	131	133	138	137	135	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	358	365	22	21	21	21	21	20	20	19	18	18	17	17	15	14	
NPL/NPF	0	-	-	0	0	-	-	-	-	0	0	0	-	0	0	0	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																	
Rumah Tangga / <i>House Hold</i>																	
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	544.004	581.135	586.568	605.046	611.798	618.197	637.534	642.533	648.486	654.352	659.766	664.035	668.307	637.903	683.263	689.624	
NPL/NPF	12.164	12.521	11.831	15.061	15.386	15.984	16.495	16.113	16.180	15.965	15.382	16.355	16.654	14.870	16.816	16.961	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	26.100	27.869	27.945	28.024	28.265	28.570	28.843	29.089	29.290	29.297	29.552	29.518	29.497	29.630	29.714	29.995	
NPL/NPF	529	546	542	649	669	711	723	728	759	750	710	761	770	777	824	832	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	20.771	21.010	20.995	20.785	20.778	20.874	21.152	21.378	21.841	22.028	22.476	22.762	22.977	70.114	27.985	28.030	
NPL/NPF	944	1.018	1.005	1.115	1.095	1.051	1.059	1.029	1.004	984	935	987	1.005	2.737	1.487	1.334	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.101	114.492	115.955	123.894	125.262	125.331	125.195	126.430	127.114	128.825	131.419	132.259	133.420	134.794	135.875	135.736	
NPL/NPF	1.973	1.864	1.756	2.231	2.396	2.526	2.486	2.586	2.552	2.610	2.594	2.653	2.676	2.781	2.917	3.085	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	694.729	760.741	773.017	785.800	787.929	793.045	788.317	795.771	802.733	810.272	820.985	821.923	825.604	834.120	836.914	843.699	
NPL/NPF	8.961	10.116	9.726	11.115	9.886	10.456	10.118	10.080	10.350	10.419	10.271	10.953	11.360	11.430	12.019	12.402	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	235.831	245.167	247.852	251.327	254.239	256.665	259.109	262.324	265.699	267.796	269.458	270.660	272.250	274.281	275.524	277.880	
NPL/NPF	2.776	2.539	2.371	2.603	2.598	2.727	2.714	2.804	2.841	2.893	2.794	2.934	3.070	3.086	3.160	3.212	

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar *)	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	251.567	277.985	310.841	324.888	326.300	337.764	340.257	339.373	343.703	350.263	351.708	351.163	352.250	354.135	354.497	359.557
NPL/NPF	4.409	3.967	4.286	6.954	6.602	7.060	6.918	8.148	8.504	8.556	6.869	7.486	7.657	7.158	7.436	7.577
2. Perikanan / <i>Fishery</i>	8.874	11.313	12.883	13.253	13.076	13.152	13.336	13.381	13.367	13.443	13.629	13.667	13.727	13.831	13.761	13.727
NPL/NPF	511	752	794	897	518	564	584	560	582	595	587	643	661	691	735	734
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	67.410	88.074	137.863	151.954	147.097	148.123	152.909	159.253	170.699	167.013	175.643	179.720	175.556	180.194	184.295	196.837
NPL/NPF	6.897	5.666	4.770	4.343	4.316	3.990	4.173	4.028	1.964	1.968	1.905	1.997	1.958	1.993	2.046	1.973
4. Industri Pengolahan / <i>Processing Industry</i>	316.144	347.203	385.352	385.739	388.111	378.907	381.641	390.431	402.094	399.249	405.889	406.279	401.850	411.051	433.372	428.420
NPL/NPF	25.339	22.244	15.208	14.565	14.095	13.801	13.775	14.228	14.671	14.391	13.680	13.667	12.908	12.753	12.948	12.912
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	91.852	94.090	102.264	97.993	97.879	101.059	105.825	114.344	108.431	112.197	109.795	114.576	112.861	114.734	117.335	118.713
NPL/NPF	1.252	921	265	247	289	282	275	271	273	271	270	280	73	72	83	78
6. Konstruksi / <i>Construction</i>	172.158	177.544	184.004	184.272	187.557	188.288	187.892	191.013	186.005	185.935	187.542	187.101	189.326	191.346	189.998	189.038
NPL/NPF	7.103	8.212	9.312	8.763	8.524	8.576	8.228	7.992	7.976	7.906	7.359	7.552	7.526	7.304	7.388	7.670
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	457.066	489.375	526.379	533.437	544.869	551.827	557.827	551.669	551.609	560.171	567.941	560.505	564.842	573.833	578.510	586.598
NPL/NPF	17.270	19.066	19.105	21.007	18.708	20.434	21.293	19.490	19.201	19.272	18.167	20.209	20.638	19.679	20.572	20.701
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	46.245	51.110	54.726	53.926	54.184	54.028	58.362	58.738	59.586	59.986	60.981	60.505	60.548	60.194	63.715	63.315
NPL/NPF	1.947	2.455	2.038	2.033	1.788	1.823	1.851	1.844	1.909	1.862	1.832	1.965	1.986	1.967	2.103	2.059
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	124.042	134.995	139.778	145.753	151.462	150.329	147.667	154.332	159.047	161.555	165.636	165.803	164.816	174.140	171.320	177.297
NPL/NPF	2.979	3.790	3.114	1.569	1.343	1.343	1.387	1.213	1.240	1.204	1.318	1.418	1.379	1.499	1.531	1.503
10. Perantara Keuangan / <i>Financial intermediaries</i>	34.909	37.882	52.707	58.876	62.535	62.156	63.466	69.126	66.397	65.921	71.936	74.902	77.747	85.979	92.476	91.935
NPL/NPF	219	318	265	226	211	220	222	217	214	211	201	307	305	302	310	309
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	86.988	81.413	77.132	81.842	88.092	88.663	89.574	90.485	92.414	92.184	92.034	96.727	95.462	96.143	97.320	99.622
NPL/NPF	3.211	3.307	1.807	1.927	2.028	2.065	1.795	1.738	2.087	2.094	1.854	1.916	2.482	2.643	2.794	2.748
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.293	31.573	41.030	41.701	45.591	47.707	49.619	51.914	55.576	55.290	62.017	62.729	61.878	63.346	65.685	66.542
NPL/NPF	3	3	-	-	-	-	-	-	-	-	0	0	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	2.447	2.548	2.532	2.171	2.213	2.257	2.225	2.207	2.213	2.232	2.265	2.263	2.364	2.326	2.315	2.361
NPL/NPF	41	45	46	35	33	32	32	26	25	31	35	35	37	38	36	36
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	11.364	9.641	10.100	11.603	11.757	12.624	12.619	13.932	14.291	13.615	13.800	14.113	14.342	14.614	14.573	14.949
NPL/NPF	218	66	66	110	92	104	102	116	121	113	113	134	135	136	146	142
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	52.362	61.478	81.953	101.167	103.823	105.240	106.519	110.441	115.110	122.418	124.138	123.212	126.005	115.349	115.793	120.336
NPL/NPF	1.557	1.537	1.608	2.107	2.091	2.278	2.576	2.282	2.097	2.105	2.129	2.433	2.476	2.242	2.367	2.401
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.469	1.211	1.053	1.073	1.076	1.086	1.066	1.053	1.040	1.046	1.050	1.053	1.030	1.026	981	960
NPL/NPF	28	39	49	50	44	52	57	59	58	58	64	72	73	72	69	68
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	355	361	17	17	16	17	17	16	16	16	15	14	14	14	11	11
NPL/NPF	-	-	-	0	0	-	-	-	-	0	0	0	-	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPLNPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	299.176	322.700	335.181	346.151	350.524	354.520	371.044	373.971	377.740	381.629	383.610	386.731	389.855	357.345	401.717	406.040
NPL/NPF	6.634	6.415	5.719	8.087	7.891	8.384	8.894	8.459	8.484	8.394	8.035	8.617	8.803	7.084	8.700	8.941
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.157	7.492	7.624	7.567	7.668	7.695	7.821	7.956	8.095	8.123	8.245	8.302	8.347	8.462	8.591	8.783
NPL/NPF	240	266	254	328	313	341	353	348	349	346	342	363	367	353	378	378
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5.955	5.119	4.534	4.345	4.212	4.123	4.147	4.188	4.209	4.252	4.369	4.430	4.452	51.395	9.168	9.144
NPL/NPF	375	312	398	430	368	336	339	324	313	303	291	309	315	2.047	763	696
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	34.096	33.135	36.915	37.983	38.017	37.940	37.838	38.249	37.970	38.200	38.379	38.432	38.385	38.058	38.024	37.632
NPL/NPF	488	387	435	657	685	745	667	706	673	709	627	647	711	728	777	779
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	297.233	305.113	329.856	329.017	329.306	330.993	320.956	323.311	325.891	328.531	332.005	331.328	331.952	334.796	335.343	336.895
NPL/NPF	3.002	3.291	3.422	3.947	3.833	4.158	3.727	3.752	3.886	3.948	3.981	4.234	4.448	4.430	4.639	4.741
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	48.607	51.765	59.416	61.771	62.756	63.831	64.816	66.126	67.434	68.080	69.361	70.261	71.061	71.809	72.358	73.413
NPL/NPF	1.086	845	676	753	744	826	789	847	847	866	819	894	903	892	928	928

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.521	14.973	18.364	19.264	19.709	19.947	20.428	20.856	21.148	21.575	21.903	22.050	22.301	22.669	22.763	22.894
NPL/NPF	899	675	635	747	733	771	782	785	807	811	746	805	840	891	910	943
2. Perikanan / <i>Fishery</i>	1.157	1.379	1.587	1.648	1.686	1.708	1.719	1.765	1.788	1.805	1.824	1.819	1.841	1.861	1.871	1.861
NPL/NPF	69	107	103	122	125	124	134	133	141	140	133	138	144	147	160	173
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.216	1.065	4.089	4.479	4.494	4.511	4.560	4.588	2.993	3.041	3.128	3.339	3.401	3.502	3.819	3.510
NPL/NPF	376	269	277	274	265	265	266	85	86	90	96	100	101	149	123	141
4. Industri Pengolahan / <i>Processing Industry</i>	14.282	20.312	25.550	26.579	26.163	26.093	27.827	27.729	26.709	27.298	26.987	25.970	24.439	24.752	24.757	25.178
NPL/NPF	482	550	485	596	565	563	575	415	434	418	773	810	828	831	870	1.272
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.484	2.204	1.765	1.590	1.502	1.521	1.535	1.503	1.532	1.556	1.553	1.526	1.539	1.674	1.687	1.684
NPL/NPF	54	56	10	13	13	13	13	13	13	13	11	14	14	10	11	11
6. Konstruksi / <i>Construction</i>	36.260	36.285	39.217	40.984	42.346	42.987	43.794	44.475	44.200	44.025	42.001	38.885	39.374	40.276	39.824	39.796
NPL/NPF	2.736	2.558	2.394	2.649	2.674	2.672	2.657	2.704	2.788	2.796	2.511	2.722	2.650	2.687	2.752	2.880
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38.295	42.815	51.287	54.413	55.887	56.832	57.940	58.646	58.388	59.191	59.773	58.486	59.131	61.131	61.226	62.130
NPL/NPF	2.897	2.909	2.518	3.004	2.895	3.324	3.337	3.362	3.418	3.411	3.204	3.357	3.557	3.758	4.065	4.137
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.256	7.431	7.942	8.314	8.454	8.521	8.667	8.851	9.018	9.094	9.071	9.051	9.190	9.266	9.342	9.424
NPL/NPF	1.252	824	538	576	570	580	567	527	570	486	328	330	338	336	387	389
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.513	7.011	7.182	7.089	8.203	7.307	7.360	8.519	8.514	7.688	8.379	8.245	8.122	8.281	9.207	9.474
NPL/NPF	219	166	118	128	128	119	107	105	107	106	104	110	115	117	133	133
10. Perantara Keuangan / <i>Financial intermediaries</i>	9.483	8.943	11.757	11.215	12.010	11.797	11.680	10.690	11.970	11.548	12.185	11.150	10.774	12.378	12.777	13.694
NPL/NPF	149	325	408	460	474	474	472	459	465	461	324	328	449	448	484	478
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.933	4.858	5.467	5.902	5.850	5.896	5.974	6.094	5.894	5.957	5.951	5.795	5.876	6.027	6.164	6.172
NPL/NPF	716	629	638	654	650	707	719	715	730	727	700	723	723	724	734	768
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.567	2.681	2.726	2.462	2.324	2.096	2.021	1.989	1.854	2.363	2.994	3.043	2.895	2.867	2.853	2.752
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	70
13. Jasa Pendidikan / <i>Education Services</i>	1.333	1.282	1.261	1.831	1.859	1.840	1.987	2.049	2.130	2.142	2.249	2.244	2.264	2.301	2.282	2.334
NPL/NPF	44	19	16	50	50	49	38	48	37	37	32	42	42	40	34	43
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.464	2.249	2.336	2.343	2.365	2.419	2.456	2.478	2.477	2.472	2.563	2.588	2.511	2.515	2.580	2.585
NPL/NPF	23	20	27	37	31	32	31	31	32	34	40	42	43	44	44	69
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	5.676	5.917	6.138	6.096	6.213	6.251	6.282	6.499	6.536	6.615	6.928	6.799	6.978	7.061	7.039	7.160
NPL/NPF	334	216	197	226	220	256	252	249	254	255	245	259	279	275	297	310
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	256	210	216	205	222	257	248	229	262	207	200	204	193	191
NPL/NPF	6	6	8	9	8	9	9	10	10	10	10	9	10	12	12	13
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	1	-	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.845	24.829	26.917	27.644	27.914	28.138	28.447	28.750	29.082	29.169	29.207	29.367	29.553	29.909	29.963	30.171
NPL/NPF	1.749	1.669	1.497	1.731	1.700	1.740	1.742	1.729	1.751	1.699	1.606	1.742	1.749	1.770	1.834	1.902
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	447	501	503	527	533	548	550	557	565	566	564	558	561	577	589	592
NPL/NPF	34	36	23	32	34	39	37	35	37	35	27	29	30	31	33	34
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	412	403	397	392	396	391	398	397	408	409	417	419	440	435
NPL/NPF	106	94	83	88	89	90	93	86	85	83	82	87	94	95	96	99
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	701	785	805	834	890	942	971	1.033	1.100	1.242	1.297	1.323	1.336	1.376
NPL/NPF	3	3	4	6	6	7	7	8	8	9	8	9	12	14	19	19
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196.716	210.004	224.468	229.436	230.275	231.607	233.806	236.171	238.383	240.250	243.433	243.318	244.815	247.574	248.544	251.050
NPL/NPF	884	1.320	1.404	1.612	1.531	1.604	1.595	1.579	1.607	1.593	1.491	1.590	1.644	1.648	1.694	1.778
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	489	635	630	732	729	756	759	768	783	786	759	798	833	810	828	848

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

Keterangan / Items	2020	2021	2022	2023							2024					
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.280	120.532	128.690	127.571	127.214	121.874	121.632	119.866	120.039	120.893	123.626	121.665	120.729	126.215	124.166	126.167
NPL/NPF	2.172	1.876	1.421	1.417	1.653	1.676	1.664	1.683	1.723	1.922	1.655	1.714	1.677	1.688	1.727	1.728
2. Perikanan / <i>Fishery</i>	6.001	5.996	5.256	5.073	5.385	5.355	5.496	5.583	5.613	5.482	5.344	5.064	4.898	5.040	5.097	5.182
NPL/NPF	306	194	389	396	400	408	420	411	414	403	382	388	317	314	342	338
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	50.554	57.716	87.142	94.232	96.219	94.608	98.859	100.788	100.099	99.920	105.270	107.609	112.353	116.736	117.227	120.141
NPL/NPF	1.707	864	708	784	1.528	1.511	1.507	1.626	1.630	1.632	1.563	1.673	1.672	1.672	1.616	1.649
4. Industri Pengolahan / <i>Processing Industry</i>	495.327	517.323	584.901	569.407	574.436	583.771	586.202	593.285	602.962	606.680	614.180	601.554	607.907	622.986	635.077	632.655
NPL/NPF	13.784	22.699	22.330	22.109	22.109	20.802	20.810	21.976	21.930	21.110	20.159	20.245	20.211	20.364	21.009	21.296
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	57.960	54.148	51.602	50.101	54.303	55.869	54.089	53.456	54.104	57.938	68.622	67.335	67.448	67.934	71.269	73.527
NPL/NPF	785	692	486	436	413	414	415	415	419	407	382	208	218	211	219	316
6. Konstruksi / <i>Construction</i>	163.696	163.800	169.139	165.873	169.239	165.149	158.372	160.587	160.702	160.859	162.285	154.873	154.613	155.099	155.233	156.837
NPL/NPF	3.134	2.985	2.373	3.304	3.472	4.551	4.567	3.433	4.441	4.445	4.415	4.780	4.902	4.683	5.135	5.004
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	431.213	425.857	453.004	467.444	470.523	471.268	474.014	484.015	486.732	491.245	493.074	482.862	497.087	507.231	507.558	505.655
NPL/NPF	21.105	17.192	15.842	17.165	16.930	18.037	18.104	17.759	17.729	16.816	15.689	16.510	16.032	16.007	17.219	17.469
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	61.348	60.859	60.861	60.138	60.284	60.229	60.350	60.613	60.470	60.495	60.740	60.354	60.380	60.423	60.330	61.244
NPL/NPF	2.954	4.281	3.969	2.059	2.085	2.235	2.077	2.141	2.025	2.000	1.720	1.972	2.014	1.987	2.307	2.497
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	120.464	150.554	151.930	169.231	170.636	170.661	171.255	177.322	179.179	182.504	186.647	189.098	189.465	193.403	201.869	204.487
NPL/NPF	2.541	2.391	1.883	2.144	2.287	2.298	2.312	2.340	2.116	2.377	2.351	2.557	2.597	2.464	2.431	2.493
10. Perantara Keuangan / <i>Financial intermediaries</i>	138.304	144.436	192.610	212.362	210.882	211.697	213.964	218.778	223.181	224.324	234.941	230.039	239.580	260.655	258.984	267.807
NPL/NPF	720	2.282	1.575	1.152	1.141	1.169	1.255	1.267	1.245	1.247	1.098	1.108	1.184	1.202	1.303	1.268
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	163.380	174.670	226.992	230.587	234.622	238.641	239.398	242.617	242.513	244.445	251.664	250.338	243.366	245.346	244.816	245.042
NPL/NPF	4.120	3.478	3.839	4.435	4.690	5.176	4.846	4.835	5.193	4.819	4.044	6.794	6.837	4.222	4.524	4.375
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	27	18	73	83	79	75	74	79	72	71	66	67	66	70	69	68
NPL/NPF	1	0	0	1	1	1	1	1	1	1	1	1	1	1	0	1
13. Jasa Pendidikan / <i>Education Services</i>	9.814	10.160	11.100	11.571	11.631	11.648	11.726	11.787	11.905	12.201	12.363	12.467	12.486	12.490	12.424	12.502
NPL/NPF	159	147	195	198	195	203	182	181	164	160	161	165	176	159	168	168
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14.367	16.565	19.082	19.875	20.325	19.362	19.868	20.171	20.016	20.323	21.045	20.424	20.631	20.853	21.300	21.549
NPL/NPF	141	85	142	147	148	162	166	162	173	174	302	156	166	170	163	166
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	31.129	27.998	26.532	29.068	29.359	28.332	30.203	27.906	27.869	27.292	27.448	27.525	26.596	26.885	23.766	23.837
NPL/NPF	1.012	501	595	621	677	763	658	620	642	646	763	787	805	836	550	581
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.307	2.441	2.676	2.714	2.708	2.707	2.678	2.687	2.677	2.673	2.690	2.682	2.673	2.662	2.633	2.614
NPL/NPF	21	35	39	43	46	44	45	43	43	38	36	50	50	54	56	54
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	3	5	4	4	4	3	3	3	3	3	3	3	3	3	2
NPL/NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	115	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / <i>House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	174.251	196.152	224.200	231.031	233.142	235.322	237.828	239.346	241.210	243.159	246.821	247.811	248.772	250.521	251.452	253.282
NPL/NPF	4.374	4.078	4.613	5.241	5.794	5.859	5.857	5.890	5.910	5.839	5.740	5.996	6.103	6.016	6.281	6.118
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	15.192	18.071	19.784	19.911	20.043	20.307	20.451	20.541	20.595	20.579	20.729	20.645	20.576	20.578	20.522	20.608
NPL/NPF	232	227	265	288	322	331	333	338	367	363	341	370	373	392	412	421
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15.596	15.241	16.046	16.034	16.166	16.355	16.606	16.795	17.230	17.374	17.696	17.919	18.105	18.296	18.373	18.448
NPL/NPF	593	537	524	598	638	625	626	620	606	598	562	591	595	595	628	539
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	71.153	65.335	78.297	85.090	86.405	86.522	86.434	87.205	88.141	89.575	91.925	92.571	93.723	95.398	96.500	96.713
NPL/NPF	1.676	1.584	1.317	1.567	1.705	1.774	1.812	1.872	1.871	1.892	1.959	1.997	1.954	2.040	2.122	2.287
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	178.470	179.068	218.249	226.944	227.956	230.065	233.187	236.205	238.377	241.412	245.493	247.224	248.788	251.703	252.979	255.706
NPL/NPF	4.289	4.290	4.848	5.507	4.468	4.642	4.743	4.738	4.846	4.871	4.751	5.081	5.224	5.310	5.645	5.840
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>																
NPL/NPF	48.637	54.069	55.453	56.701	58.143	59.356	60.488	61.740	64.085	73.510	74.570	75.576	76.471	77.658	78.134	79.011
NPL/NPF	990	1.067	900	951	952	969	992	1.001	1.021	1.212	1.194	1.233	1.305	1.358	1.362	1.407

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	1.217	2.026	430	503	485	496	544	452	422	422	422	554	796	1.062	940	1.115
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5.437	6.948	8.296	5.740	5.364	5.357	5.334	5.382	6.572	6.610	6.427	7.768	8.394	7.404	8.756	7.945
NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Procesing Industry</i>	67.889	66.270	71.203	69.954	71.545	71.983	69.456	68.990	71.191	72.473	70.283	70.454	67.218	69.752	71.614	67.657
NPL/NPF	1.293	3.754	2.161	2.120	2.148	2.187	2.196	2.228	2.228	2.233	1.771	1.734	1.622	2.363	2.197	2.208
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.585	9.259	6.696	5.162	3.619	3.703	3.739	3.797	3.990	3.922	3.990	4.175	4.419	4.590	4.162	4.166
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.359	2.753	4.224	4.549	3.966	4.021	3.994	3.644	3.856	4.152	3.269	3.311	3.263	3.343	3.205	3.416
NPL/NPF	-	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15.614	16.373	13.242	11.546	12.049	11.302	11.040	11.473	14.114	15.265	18.368	13.626	14.695	24.528	19.907	19.893
NPL/NPF	513	562	201	165	165	165	165	166	159	158	157	158	158	159	160	160
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.334	1.341	91	-	-	-	-	-	-	0	-	0	0	0	0	-
NPL/NPF	105	94	91	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	14.170	13.683	14.162	12.257	12.884	13.680	12.828	14.388	13.119	12.324	12.756	12.076	12.018	11.613	12.857	14.725
NPL/NPF	-	-	0	-	-	-	-	-	-	-	-	-	-	-	0	0
10. Perantara Keuangan / <i>Financial Intermediaries</i>	33.602	33.453	48.713	47.824	48.942	42.000	42.840	47.096	42.398	44.631	50.605	47.997	48.906	51.508	46.181	44.256
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.678	4.374	4.992	5.189	5.767	5.524	5.735	5.950	6.516	6.746	6.422	6.696	6.830	6.747	7.618	7.601
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	215	215	215	215	215	215	215	215	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	1	1	1	1	1	2	2	1	2	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	67	58	3	3	3	3	3	3	3	3	3	3	3	2	3	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	290	298	45	51	136	129	58	140	289	85	48	39	177	194	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	331	324	271	221	218	217	215	466	454	395	129	127	127	129	131	131
NPL/NPF	2	2	3	2	2	1	1	35	36	33	-	-	-	1	1	1
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	29	36	34	19	21	21	20	36	35	29	13	13	13	13	13	12
NPL/NPF	0	0	0	0	0	-	-	6	6	6	-	-	-	-	-	-
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	4	4	4	4	5	5	5	4	4	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	42	36	35	35	33	34	32	16	15	15	14	16	16	16
NPL/NPF	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	586	543	443	403	392	381	368	85	82	79	54	53	49	47	47	48
NPL/NPF	54	60	53	49	53	53	53	11	11	8	48	48	44	42	42	42
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	11.019	9.887	10.059	10.006	10.224	10.346	10.435	10.620	10.200	2.079	1.312	1.272	1.546	1.456	1.979	2.124
NPL/NPF	383	229	165	167	173	176	174	189	190	29	21	8	30	26	42	30

Tabel 3.6.a.																								
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Mei 2024																								
Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - May 2024																								
Miliar Rp (Billion Rp)																								
Keterangan	Lapangan Usaha												Bukan Lapangan Usaha											
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Regional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Apartemen	Rumah Tangga - Untuk Pemilikan Rumah atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	13.755	1.342	2.135	67.848	3.290	23.396	111.123	11.107	22.429	8.557	15.079	421	2.982	5.096	11.640	341	0	-	160.815	3.096	3.057	3.532	109.664	21.212
NPL/NPF	896	66	17	2.399	10	2.013	5.299	320	119	113	301	0	18	44	472	19	0	-	3.956	101	198	87	1.562	145
Banten	810	181	628	23.900	427	11.818	24.930	2.219	9.372	3.727	15.094	3	512	2.047	6.115	112	0	-	60.580	1.968	1.849	986	30.226	7.131
NPL/NPF	34	6	40	257	4	678	974	41	60	14	53	-	2	8	91	3	-	-	1.246	75	59	6	461	95
DKI Jakarta	181.551	2.931	251.999	715.808	169.109	266.641	405.160	54.261	312.875	390.603	275.909	18.466	4.945	15.176	67.540	382	5	-	173.035	19.244	9.990	116.087	164.232	117.519
NPL/NPF	2.535	285	3.243	21.828	294	6.642	10.630	2.206	2.712	1.301	5.235	3	126	105	827	20	-	-	4.226	526	410	2.711	4.164	1.944
D.I Yogyakarta	2.751	291	69	4.401	21	4.851	12.415	3.254	985	966	1.294	5	958	958	2.883	57	-	-	4.872	116	365	170	9.816	1.094
NPL/NPF	65	14	6	173	0	99	559	90	18	102	72	-	2	68	93	1	-	-	123	10	22	1	223	8
Jawa Tengah	24.732	2.758	373	60.378	458	16.823	116.230	13.477	4.772	2.055	7.344	90	1.910	3.895	12.853	349	-	-	31.001	348	1.255	1.936	35.049	36.407
NPL/NPF	609	116	39	6.881	4	649	4.928	530	74	154	444	-	10	27	375	33	-	-	648	10	81	44	389	207
Jawa Timur	39.984	2.943	1.446	110.709	5.031	23.282	147.875	10.735	12.650	2.001	10.599	33	2.051	3.077	13.688	686	1	-	69.934	2.572	2.906	4.279	87.136	3.605
NPL/NPF	1.161	274	117	2.795	23	1.727	6.273	677	407	69	239	0	27	34	381	20	-	-	1.967	58	213	76	1.158	41
Bengkulu	6.136	102	341	531	16	155	5.052	499	236	9	274	0	30	119	598	28	-	-	2.893	10	89	34	6.329	4.928
NPL/NPF	96	5	1	13	-	32	212	8	5	0	4	-	0	2	21	1	-	-	86	-	2	1	44	35
Jambi	14.114	132	152	2.397	18	882	8.665	1.235	455	38	589	0	104	143	1.034	35	-	-	6.631	91	161	93	14.972	105
NPL/NPF	159	5	7	39	0	59	302	42	8	16	12	-	1	5	20	0	-	-	166	0	3	0	201	1
Aceh	2.842	316	75	1.345	112	556	5.584	483	274	17	236	-	81	309	783	42	-	-	2.874	74	36	823	23.211	10
NPL/NPF	74	12	1	28	0	90	220	11	8	-	19	-	1	1	17	2	-	-	33	1	1	13	148	0
Sumatera Utara	49.871	606	458	57.520	224	7.342	46.579	2.842	4.708	1.116	4.021	8	529	2.147	4.292	210	1	-	23.258	613	1.690	2.897	42.916	1.922
NPL/NPF	517	30	22	889	3	459	1.729	64	65	44	80	-	3	9	114	5	-	-	699	9	54	63	560	39
Sumatera Barat	11.373	336	144	2.492	36	748	17.435	1.074	1.349	49	729	0	225	297	1.552	35	-	-	5.193	88	160	65	10.241	15.264
NPL/NPF	308	22	12	73	1	78	791	32	26	4	20	-	0	2	59	1	-	-	87	2	6	1	103	49
Riau	24.642	153	497	8.028	76	2.307	13.271	1.979	2.142	439	1.924	-	125	845	2.024	42	-	-	12.853	154	531	114	21.708	708
NPL/NPF	459	8	3	118	1	162	704	29	35	42	52	-	2	3	48	1	-	-	465	4	20	2	261	7
Sumatera Selatan	21.032	309	375	8.378	236	3.064	19.098	1.759	1.869	95	2.924	26	349	531	1.499	130	-	-	15.979	110	471	572	26.982	1.598
NPL/NPF	1.391	21	8	51	3	275	1.075	32	28	5	65	-	0	1	49	2	-	-	445	5	40	12	324	16
Bangka Belitung	2.354	410	148	455	8	230	3.315	195	168	8	114	-	21	152	451	4	-	-	2.763	23	51	65	5.263	34
NPL/NPF	48	29	1	9	0	18	87	3	8	0	2	-	0	0	11	-	-	-	32	0	30	0	45	1
Kepulauan Riau	301	398	279	8.316	516	1.392	7.445	1.429	4.633	70	2.453	1	259	204	1.001	18	-	-	9.427	126	350	157	9.677	1.224
NPL/NPF	6	11	1	1.022	0	222	161	19	28	4	160	-	0	3	21	1	-	-	215	3	13	2	125	14
Lampung	10.811	638	398	5.303	131	669	17.413	1.065	1.954	260	1.142	29	377	618	1.281	67	-	-	6.458	79	163	120	8.221	5.759
NPL/NPF	241	49	9	145	2	101	654	35	19	2	24	-	4	7	75	1	-	-	133	1	6	4	82	75
Kalimantan Selatan	9.955	338	4.224	2.574	639	972	12.150	795	3.193	447	1.422	5	103	164	1.970	43	-	-	12.611	70	384	96	14.989	197
NPL/NPF	73	17	67	22	1	126	630	16	22	1	30	-	6	1	50	5	-	-	301	1	26	1	207	1
Kalimantan Barat	19.709	469	221	1.588	158	473	12.541	1.389	2.976	361	884	194	76	126	1.068	23	-	-	9.415	111	516	421	20.049	286
NPL/NPF	174	29	1	87	1	67	750	44	27	3	33	-	0	4	33	0	-	-	223	0	8	4	175	3
Kalimantan Timur	14.029	629	5.179	6.499	287	5.423	16.621	2.428	5.714	171	3.472	1	228	230	2.619	35	-	-	9.314	196	781	822	23.176	898
NPL/NPF	52	24	49	43	6	579	518	30	78	12	112	0	2	1	70	0	-	-	266	4	26	11	341	8
Kalimantan Tengah	13.779	165	120	1.297	141	876	7.626	668	683	256	577	2	81	62	915	23	-	-	5.145	27	50	42	13.140	297
NPL/NPF	101	8	2	8	4	134	281	8	14	0	8	-	0	1	22	1	-	-	146	0	6	0	90	6
Sulawesi Tengah	4.616	584	8.094	3.287	513	738	8.902	638	759	29	689	0	33	44	749	26	-	-	3.158	37	124	25	19.162	409
NPL/NPF	112	17	27	23	0	73	376	13	2	0	13	-	-	1	20	1	-	-	60	0	2	0	205	1
Sulawesi Selatan	13.189	2.061	3.103	7.487	3.934	5.593	38.466	3.180	2.706	475	2.864	8	499	693	4.083	182	-	-	24.165	471	1.499	1.497	27.490	13.502
NPL/NPF	213	77	53	384	34	310	2.037	282	192	27	171	0	25	24	168	5	-	-	520	8	74	31	370	100
Sulawesi Utara	1.484	348	4.820	850	152	1.716	8.258	1.008	480	9	1.018	61	25	117	741	117	-	-	5.564	70	249	78	12.476	10.218
NPL/NPF	63	15	3	37	1	184	300	26	29	0	9	-	4	0	28	1	-	-	189	0	13	1	194	116
Gorontalo	950	129	32	324	2.429	146	2.665	160	60	1	179	-	45	13	312	1	5	-	1.256	12	27	2	5.296	3.575
NPL/NPF	350	16	1	34	0	51	236	7	4	0	11	-	-	0	26	0	0	-	22	0	1	0	85	23
Sulawesi Barat	2.147	101	11	283	11	155	2.589	95	51	8	45	22	9	36	342	6	-	-	752	3	21	3	3.422	2.062
NPL/NPF	39	4	1	34	0	27	135	3	1	4	8													

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	2.465.419	2.621.250	2.940.289	2.986.270	3.035.026	3.039.719	3.060.968	3.121.204	3.140.832	3.168.939	3.235.836	3.174.440	3.192.017	3.273.269	3.319.148	3.332.464
NPL/NPF	96.687	104.692	95.607	99.132	97.664	100.159	100.633	97.711	97.710	96.043	90.069	93.968	93.607	92.574	95.338	96.835
2. Investasi / Investment	1.468.687	1.527.639	1.710.944	1.775.929	1.792.719	1.803.106	1.818.276	1.838.566	1.866.989	1.884.391	1.920.752	1.941.961	1.950.443	1.990.525	2.002.260	2.038.685
NPL/NPF	43.335	41.276	33.737	33.944	32.508	34.226	33.985	35.427	35.381	34.975	32.222	36.937	37.461	35.004	37.441	37.679
3. Konsumsi / Consumption	1.547.454	1.619.696	1.772.331	1.814.877	1.828.271	1.842.681	1.860.151	1.877.527	1.895.162	1.912.569	1.933.656	1.941.158	1.952.055	1.980.842	1.989.275	2.004.965
NPL/NPF	27.685	27.303	27.232	32.773	32.031	33.455	33.595	33.341	33.686	33.620	32.686	34.643	35.534	35.682	37.222	37.826
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	6.577.076	6.656.016	6.685.506	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114
NPL/NPF	167.707	173.270	156.576	165.848	162.203	167.840	168.213	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	142.171	199.100	189.896	177.157	172.422	165.521	170.717	177.288	181.188	187.309	184.109	188.048	183.627	184.917	205.748	200.596
NPL/NPF	2.865	6.092	5.533	6.524	5.737	5.470	5.579	5.016	5.679	5.531	5.237	5.487	5.476	5.989	5.568	5.654
2. Impor / Import	65.457	79.660	86.567	98.203	88.646	94.971	98.259	99.655	102.538	102.443	105.929	99.898	100.717	110.502	110.380	107.934
NPL/NPF	1.289	3.472	1.948	2.026	1.025	1.451	1.474	1.334	1.527	1.518	1.446	1.446	1.465	1.431	1.451	1.432
3. Lainnya / Other	5.273.932	5.489.825	6.147.100	6.301.716	6.394.948	6.425.014	6.470.420	6.560.353	6.619.257	6.676.146	6.800.205	6.769.612	6.810.171	6.949.217	6.994.555	7.067.585
NPL/NPF	163.553	163.706	149.094	157.298	155.441	160.919	161.160	160.129	159.571	157.590	148.294	158.615	159.662	155.840	162.982	165.254
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.423.564	6.577.076	6.656.016	6.685.506	6.739.395	6.837.296	6.902.983	6.965.899	7.090.243	7.057.558	7.094.514	7.244.637	7.310.683	7.376.114
NPL/NPF	167.707	173.270	156.576	165.848	162.203	167.840	168.213	166.479	166.778	164.638	154.977	165.548	166.603	163.260	170.002	172.339

Tabel 3.8.a. Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	1.067.403	1.185.502	1.324.889	1.344.900	1.372.243	1.381.162	1.391.154	1.423.678	1.433.268	1.441.124	1.472.456	1.463.619	1.457.665	1.472.431	1.506.314	1.517.362
NPL/NPF	51.323	51.166	46.655	47.549	44.610	45.160	45.594	43.722	42.416	42.237	39.541	41.728	41.461	39.608	40.641	40.959
2. Investasi / Investment	686.337	712.338	795.726	844.765	853.396	862.066	879.667	888.029	908.332	921.409	933.562	950.712	956.954	979.824	989.644	1.012.854
NPL/NPF	21.684	21.226	16.079	17.286	16.072	17.464	17.676	18.490	18.507	18.399	16.845	18.387	18.835	18.944	19.926	19.955
3. Konsumsi / Consumption	692.225	725.325	773.527	786.835	792.483	799.102	806.623	813.800	821.338	828.814	835.969	839.484	844.051	861.864	865.201	871.907
NPL/NPF	11.825	11.515	10.903	14.200	13.835	14.790	14.769	14.435	14.550	14.565	14.095	15.064	15.546	15.534	16.184	16.462
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	2.976.500	3.018.122	3.042.329	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123
NPL/NPF	84.831	83.906	73.637	79.035	74.517	77.414	78.038	76.647	75.473	75.201	70.481	75.179	75.842	74.086	76.751	77.377
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	41.544	102.437	93.345	84.049	82.475	80.186	80.623	83.956	83.374	85.130	88.562	90.633	86.289	85.078	89.635	88.594
NPL/NPF	1.377	1.495	2.287	2.970	2.577	2.838	2.929	2.652	2.926	2.923	3.025	3.251	3.211	3.060	3.160	3.157
2. Impor / Import	6.111	12.747	20.066	18.446	19.759	20.919	21.528	27.544	28.514	29.581	31.012	29.675	28.316	26.888	27.905	28.923
NPL/NPF	91	106	212	304	278	298	306	297	285	290	277	301	321	283	292	284
3. Lainnya / Other	2.398.310	2.507.981	2.780.731	2.874.005	2.915.887	2.941.224	2.975.292	3.014.008	3.051.049	3.076.636	3.122.413	3.133.507	3.144.066	3.202.152	3.243.620	3.284.607
NPL/NPF	83.363	82.305	71.138	75.761	71.663	74.278	74.803	73.698	72.262	71.989	67.179	71.627	72.310	70.744	73.299	73.936
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.894.142	2.976.500	3.018.122	3.042.329	3.077.444	3.125.508	3.162.938	3.191.347	3.241.987	3.253.814	3.258.671	3.314.118	3.361.159	3.402.123
NPL/NPF	84.831	83.906	73.637	79.035	74.517	77.414	78.038	76.647	75.473	75.201	70.481	75.179	75.842	74.086	76.751	77.377

Tabel 3.9.a. Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	87.962	97.587	114.251	116.056	120.362	120.988	123.398	124.153	123.199	122.631	122.360	115.733	116.437	120.305	121.038	122.841
NPL/NPF	7.449	7.337	6.722	7.657	7.527	7.972	7.994	7.673	7.848	7.814	7.453	7.865	8.145	8.428	8.881	9.519
2. Investasi / Investment	60.781	62.060	72.672	78.365	78.919	78.946	81.056	82.835	82.199	83.970	85.393	85.463	84.398	86.462	87.348	87.999
NPL/NPF	2.809	1.992	1.651	1.887	1.873	1.986	1.965	1.968	2.045	1.981	1.803	1.925	1.988	2.042	2.207	2.312
3. Konsumsi / Consumption	339.923	356.444	375.924	381.644	383.041	384.650	387.460	390.648	393.378	395.542	398.927	398.445	399.815	403.160	403.924	406.956
NPL/NPF	3.265	3.757	3.641	4.203	4.088	4.235	4.233	4.204	4.272	4.205	3.974	4.256	4.362	4.368	4.503	4.679
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	576.065	582.323	584.584	591.913	597.637	598.777	602.144	606.680	599.641	600.650	609.927	612.310	617.795
NPL/NPF	13.523	13.086	12.013	13.746	13.488	14.194	14.192	13.845	14.165	13.999	13.229	14.045	14.495	14.839	15.590	16.509
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	448	529	953	890	876	874	857	799	797	781	758	360	347	334	332	323
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1
2. Impor / Import	241	142	266	138	140	139	141	109	63	64	63	53	58	56	54	53
NPL/NPF	7	5	8	6	6	6	6	6	6	5	5	5	5	5	5	5
3. Lainnya / Other	487.977	515.419	561.628	575.036	581.307	583.572	590.916	596.728	597.917	601.299	605.859	599.229	600.246	609.537	611.924	617.419
NPL/NPF	13.516	13.078	12.005	13.739	13.481	14.187	14.185	13.838	14.158	13.994	13.224	14.040	14.489	14.833	15.585	16.504
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	562.847	576.065	582.323	584.584	591.913	597.637	598.777	602.144	606.680	599.641	600.650	609.927	612.310	617.795
NPL/NPF	13.523	13.086	12.013	13.746	13.488	14.194	14.192	13.845	14.165	13.999	13.229	14.045	14.495	14.839	15.590	16.509

Tabel 3.10.a. Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)																
Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	1.190.317	1.216.047	1.362.136	1.395.420	1.408.157	1.409.051	1.420.137	1.438.375	1.449.472	1.465.821	1.495.699	1.456.219	1.479.500	1.528.246	1.545.144	1.550.692
NPL/NPF	36.043	42.536	40.373	42.129	43.701	45.164	45.179	44.425	45.575	44.106	41.531	42.877	42.614	42.412	43.866	44.395
2. Investasi / Investment	675.390	718.332	809.460	819.915	829.690	832.198	828.046	841.168	848.664	851.527	874.310	877.740	880.782	895.783	896.675	908.623
NPL/NPF	18.734	17.300	15.411	14.284	14.075	14.286	13.849	14.467	14.313	14.091	13.189	16.231	16.245	13.622	14.903	15.006
3. Konsumsi / Consumption	503.300	527.095	612.029	635.711	641.854	647.927	654.994	661.832	669.637	685.609	697.233	701.746	706.436	714.155	717.961	723.768
NPL/NPF	12.154	11.739	12.467	14.152	13.880	14.199	14.364	14.460	14.621	14.774	14.548	15.267	15.553	15.710	16.451	16.611
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	2.851.046	2.879.700	2.889.176	2.903.177	2.941.375	2.967.772	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083
NPL/NPF	66.931	71.575	68.251	70.564	71.656	73.649	73.393	73.352	74.510	72.971	69.269	74.375	74.413	71.744	75.219	76.013
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	77.734	72.521	68.394	65.700	63.744	62.730	67.112	70.041	73.816	75.715	71.942	73.100	73.195	73.933	89.116	86.515
NPL/NPF	1.003	1.879	1.205	1.562	1.207	1.610	1.623	1.335	1.710	1.580	1.614	1.627	1.656	1.584	1.239	1.317
2. Impor / Import	57.546	64.995	65.159	78.977	68.150	72.688	74.631	70.519	72.408	70.600	73.319	67.251	70.121	80.511	78.716	75.958
NPL/NPF	1.191	3.345	1.712	1.700	725	1.132	1.146	1.015	1.221	1.208	1.149	1.125	1.123	1.127	1.139	1.127
3. Lainnya / Other	2.233.728	2.323.958	2.650.071	2.706.369	2.747.807	2.753.758	2.761.434	2.800.815	2.821.548	2.856.643	2.921.980	2.895.354	2.923.403	2.983.740	2.991.948	3.020.610
NPL/NPF	64.738	66.351	65.335	67.302	69.723	70.907	70.624	71.001	71.579	70.183	66.506	71.623	71.634	69.033	72.841	73.568
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.783.624	2.851.046	2.879.700	2.889.176	2.903.177	2.941.375	2.967.772	3.002.957	3.067.242	3.035.704	3.066.719	3.138.184	3.159.780	3.183.083
NPL/NPF	66.931	71.575	68.251	70.564	71.656	73.649	73.393	73.352	74.510	72.971	69.269	74.375	74.413	71.744	75.219	76.013

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Modal Kerja / Working Capital	119.737	122.114	139.013	129.894	134.263	128.518	126.279	134.997	134.893	139.363	145.321	138.869	138.414	152.287	146.652	141.569
NPL/NPF	1.872	3.653	1.856	1.798	1.826	1.862	1.866	1.891	1.871	1.887	1.544	1.499	1.387	2.125	1.951	1.962
2. Investasi / Investment	46.178	34.909	33.086	32.885	30.714	29.896	29.507	26.533	27.795	27.485	27.487	28.045	28.308	28.456	28.593	29.209
NPL/NPF	109	758	596	487	487	490	495	502	516	504	385	394	393	396	406	406
3. Konsumsi / Consumption	12.006	10.832	10.852	10.688	10.893	11.002	11.074	11.246	10.808	2.604	1.526	1.483	1.753	1.664	2.189	2.334
NPL/NPF	440	292	222	218	229	231	229	241	243	76	69	56	73	69	85	73
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	173.466	175.871	169.416	166.861	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112
NPL/NPF	2.421	4.703	2.674	2.503	2.542	2.583	2.590	2.635	2.631	2.467	1.998	1.949	1.853	2.590	2.441	2.440
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	22.445	23.612	27.204	26.518	25.327	21.730	22.126	22.492	23.201	25.682	22.847	23.955	23.796	25.572	26.665	25.164
NPL/NPF	484	2.716	2.041	1.991	1.953	1.020	1.026	1.028	1.043	1.027	598	608	608	1.345	1.168	1.179
2. Impor / Import	1.559	1.776	1.076	642	596	1.226	1.958	1.483	1.552	2.200	1.535	2.921	2.222	3.047	3.705	3.000
NPL/NPF	0	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	153.917	142.468	154.671	146.305	149.947	146.460	142.777	148.802	148.742	141.569	149.953	141.523	142.457	153.789	147.064	144.949
NPL/NPF	1.936	1.971	617	496	574	1.547	1.548	1.591	1.572	1.424	1.384	1.325	1.230	1.230	1.258	1.245
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	182.951	173.466	175.871	169.416	166.861	172.777	173.496	169.451	174.335	168.398	168.475	182.408	177.434	173.112
NPL/NPF	2.421	4.703	2.674	2.503	2.542	2.583	2.590	2.635	2.631	2.467	1.998	1.949	1.853	2.590	2.441	2.440

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

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	213.386	87.154	301.375	6.624	2.129	593.163
NPL/NPF	9.934	2.172	6.048	366	44	17.744
2. Banten	67.026	34.870	102.740	1.271	351	203.014
NPL/NPF	1.939	325	1.942	62	7	4.137
3. DKI Jakarta	1.845.494	1.287.867	600.107	133.091	75.934	3.524.442
NPL/NPF	38.529	19.462	13.981	2.924	788	68.261
4. D.I Yogyakarta	19.992	16.169	16.432	445	66	52.082
NPL/NPF	937	425	388	36	1	1.714
5. Jawa Tengah	201.768	66.731	105.996	7.938	1.230	365.327
NPL/NPF	11.944	3.028	1.379	414	318	15.618
6. Jawa Timur	290.846	96.024	170.431	15.930	5.339	536.032
NPL/NPF	11.742	2.481	3.513	804	104	16.828
7. Bengkulu	8.601	5.525	14.285	346	80	27.985
NPL/NPF	282	119	169	13	3	554
8. Jambi	15.774	14.217	22.054	454	172	51.420
NPL/NPF	462	212	372	35	8	1.003
9. Aceh	6.983	6.071	27.028	1	1	40.081
NPL/NPF	351	132	196	0	-	679
10. Sumatera Utara	125.601	56.875	73.296	7.198	2.278	246.296
NPL/NPF	2.901	1.132	1.424	119	13	5.325
11. Sumatera Barat	26.771	11.104	31.011	1.441	96	67.349
NPL/NPF	1.054	374	248	43	10	1.623
12. Riau	27.400	31.095	36.068	614	511	93.438
NPL/NPF	1.161	505	760	27	7	2.391
13. Sumatera Selatan	39.002	22.671	45.712	1.034	186	106.165
NPL/NPF	1.509	1.498	842	55	5	3.788
14. Bangka Belitung	4.781	3.252	8.200	169	15	16.048
NPL/NPF	151	66	82	11	0	288
15. Kepulauan Riau	16.092	12.623	20.961	147	1.217	48.312
NPL/NPF	461	1.195	372	4	6	2.019
16. Lampung	34.188	7.878	20.799	860	1.203	60.803
NPL/NPF	1.127	239	302	45	20	1.603
17. Kalimantan Selatan	24.182	14.812	28.348	1.269	103	65.969
NPL/NPF	875	194	536	55	4	1.546
18. Kalimantan Barat	20.157	22.101	30.798	613	63	72.380
NPL/NPF	983	272	414	18	0	1.649
19. Kalimantan Timur	32.628	30.935	35.187	942	209	97.600
NPL/NPF	1.277	299	656	68	14	2.150
20. Kalimantan Tengah	13.804	13.469	18.700	430	77	45.466
NPL/NPF	485	109	248	32	6	804
21. Sulawesi Tengah	23.348	6.355	22.936	516	47	52.077
NPL/NPF	577	100	269	32	1	913
22. Sulawesi Selatan	59.417	29.107	68.625	4.019	349	152.782
NPL/NPF	2.885	1.117	1.103	213	48	4.844
23. Sulawesi Utara	13.853	7.352	28.655	2.389	64	47.408
NPL/NPF	592	108	514	26	2	1.185
26. Gorontalo	4.058	3.395	10.168	274	8	17.340
NPL/NPF	448	287	131	26	-	840
25. Sulawesi Barat	3.882	2.029	6.262	173	17	11.984
NPL/NPF	200	61	55	13	1	302
24. Sulawesi Tenggara	11.321	4.434	21.181	405	33	36.498
NPL/NPF	383	88	191	37	4	621
27. Nusa Tenggara Barat	25.916	9.041	28.837	585	37	63.172
NPL/NPF	662	125	261	25	0	1.024
28. Bali	32.451	29.745	32.295	1.064	72	93.355
NPL/NPF	841	331	469	20	2	1.619
29. Nusa Tenggara Timur	16.296	3.283	25.351	836	53	44.042
NPL/NPF	783	188	193	22	2	1.140
30. Maluku	5.792	1.281	9.368	235	24	16.181
NPL/NPF	294	40	125	18	1	440
31. Papua	11.450	7.111	20.784	763	114	38.468
NPL/NPF	655	306	278	62	10	1.168
32. Maluku Utara	3.204	2.368	9.466	200	16	14.823
NPL/NPF	129	26	94	16	0	234
33. Papua Barat	4.678	1.888	10.231	238	47	16.513
NPL/NPF	168	74	260	11	1	489
34. Lainnya	82.321	89.852	1.277	8.084	15.794	149.573
NPL/NPF	115	590	10	-	-	714
Total	3.332.464	2.038.685	2.004.965	200.596	107.934	7.067.585
NPL/NPF	96.835	37.679	37.826	5.654	1.432	165.254

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

Keterangan / Items	2.020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	April	Mei
1. Jawa Barat	472.032	501.483	543.165	553.856	560.005	561.385	565.466	570.240	572.665	572.610	577.246	589.715	587.661	598.022	599.198	601.916
NPL/NPF	17.707	17.698	16.496	18.356	17.654	18.655	18.843	18.484	19.262	18.431	17.232	17.906	17.801	17.391	18.254	18.154
2. Banten	152.070	170.500	182.240	187.472	188.675	189.499	191.267	191.995	194.020	193.950	195.873	200.157	200.405	201.813	203.688	204.635
NPL/NPF	3.741	3.861	3.677	4.007	3.795	3.648	3.653	3.370	3.477	3.515	3.384	3.755	3.854	3.703	3.923	4.206
3. DKI Jakarta	2.608.359	2.733.222	3.129.491	3.230.140	3.270.826	3.289.952	3.305.531	3.370.222	3.403.554	3.446.757	3.540.977	3.503.248	3.531.954	3.632.604	3.679.148	3.733.467
NPL/NPF	76.761	80.648	67.798	69.801	71.019	72.003	71.498	71.305	69.523	68.878	65.491	69.609	69.804	67.623	69.112	71.973
4. D.I Yogyakarta	40.600	42.704	47.355	47.496	47.566	47.584	47.772	49.492	49.975	50.635	51.386	51.033	51.517	52.066	52.329	52.593
NPL/NPF	908	1.122	1.260	1.472	1.492	1.525	1.570	1.477	1.522	1.426	1.330	1.463	1.484	1.470	1.736	1.750
5. Jawa Tengah	303.109	318.564	351.350	354.982	357.459	356.914	359.284	362.641	365.395	367.361	373.724	371.826	373.262	376.149	379.693	374.495
NPL/NPF	14.093	16.158	14.531	16.599	15.728	15.638	15.887	15.912	16.484	16.441	15.270	16.801	16.963	16.946	17.757	16.351
6. Jawa Timur	476.988	491.193	520.569	531.033	536.561	533.770	537.691	541.975	545.209	552.507	551.129	546.584	547.581	554.905	555.740	557.301
NPL/NPF	16.922	17.532	17.487	18.645	17.758	18.849	18.064	18.208	17.867	16.566	17.333	16.980	16.946	16.946	17.761	17.736
7. Bengkulu	22.461	24.254	26.191	26.541	26.602	26.755	26.859	27.040	27.213	27.587	27.804	27.852	27.950	28.171	28.210	28.412
NPL/NPF	307	333	385	543	531	578	595	544	561	579	537	594	591	545	589	569
8. Jambi	42.535	44.479	47.270	48.256	48.787	47.594	48.254	48.770	49.083	49.756	50.203	50.403	50.607	51.411	51.470	52.046
NPL/NPF	1.083	897	893	950	944	969	976	960	953	943	910	982	1.023	990	1.037	1.046
9. Aceh	36.838	31.166	34.232	35.571	36.101	36.479	36.937	37.480	37.757	38.174	38.567	38.204	38.518	39.059	39.545	40.082
NPL/NPF	833	605	524	684	709	709	703	674	672	646	605	628	636	656	690	679
10. Sumatera Utara	216.540	211.424	222.900	227.677	228.555	236.412	242.262	243.596	246.088	246.928	250.210	247.594	247.907	254.576	254.706	255.772
NPL/NPF	7.184	5.511	5.163	5.249	4.786	4.975	4.960	5.001	4.917	4.814	4.624	5.014	5.115	5.144	5.394	5.457
11. Sumatera Barat	54.553	58.633	63.336	64.330	64.982	65.723	66.052	66.273	66.841	67.602	67.730	67.700	67.943	68.554	68.578	68.887
NPL/NPF	1.042	1.036	1.066	1.296	1.204	1.308	1.351	1.274	1.299	1.295	1.183	1.408	1.490	1.498	1.643	1.676
12. Riau	72.355	77.625	84.935	86.844	87.516	87.106	88.232	88.898	89.149	90.371	91.971	92.370	92.484	93.646	93.697	94.563
NPL/NPF	1.817	1.770	1.658	2.062	2.013	2.085	2.065	2.060	2.079	2.074	2.004	2.191	2.246	2.244	2.319	2.425
13. Sumatera Selatan	86.177	89.398	94.767	97.646	97.940	98.360	100.650	102.216	102.975	104.273	103.050	102.018	102.617	103.960	104.958	107.385
NPL/NPF	3.472	2.747	2.792	3.160	2.970	3.054	3.220	3.742	3.756	3.746	3.523	3.650	3.692	3.696	3.701	3.848
14. Bangka Belitung	12.362	13.028	14.474	14.857	14.986	15.121	15.441	15.841	16.261	16.335	16.162	15.986	15.994	16.092	16.099	16.233
NPL/NPF	288	288	478	501	470	490	479	465	469	461	264	289	295	289	305	300
15. Kepulauan Riau	37.771	40.243	45.724	46.662	47.016	47.281	47.723	48.559	48.962	49.278	49.441	48.389	48.807	48.869	49.451	49.675
NPL/NPF	1.536	1.202	873	1.003	1.066	2.106	2.125	2.070	2.086	2.008	1.886	1.945	1.942	1.892	2.076	2.028
16. Lampung	53.348	56.740	60.667	60.969	63.496	58.204	59.266	59.717	59.834	59.931	60.479	60.183	60.536	61.829	62.014	62.866
NPL/NPF	1.430	3.044	2.955	1.786	1.543	1.729	1.760	1.789	1.774	1.779	1.573	1.697	1.719	1.662	1.676	1.668
17. Kalimantan Selatan	50.948	53.332	56.904	57.416	58.078	58.257	59.722	60.336	60.914	63.229	64.693	65.258	65.313	66.276	67.880	67.341
NPL/NPF	1.169	1.275	1.461	1.567	1.519	1.620	1.595	1.563	1.563	1.532	1.421	1.459	1.530	1.571	1.561	1.604
18. Kalimantan Barat	55.952	58.138	64.787	67.258	67.685	68.014	68.610	69.263	69.755	70.315	71.395	70.791	71.597	72.156	72.434	73.056
NPL/NPF	960	1.262	1.260	1.270	1.209	1.330	1.373	1.359	1.371	1.326	1.257	1.455	1.410	1.362	1.512	1.668
19. Kalimantan Timur	73.372	80.963	88.372	93.243	94.426	94.598	95.442	97.330	98.757	100.130	100.731	97.837	98.965	97.701	98.418	98.750
NPL/NPF	4.039	3.151	2.890	2.438	2.354	2.435	2.136	2.039	2.106	2.104	1.908	2.199	2.019	2.060	2.126	2.232
20. Kalimantan Tengah	33.653	36.544	42.588	43.602	43.895	44.023	44.586	45.257	45.779	45.743	47.034	46.644	45.940	46.175	46.261	45.973
NPL/NPF	405	450	488	620	570	606	607	608	650	674	633	706	768	779	810	842
21. Sulawesi Tengah	31.086	38.354	45.236	43.576	44.278	45.101	45.753	46.135	46.721	47.973	48.260	49.779	49.981	52.595	52.111	52.639
NPL/NPF	565	733	757	815	793	834	873	850	869	910	840	901	881	858	928	946
22. Sulawesi Selatan	122.563	126.948	136.667	143.344	145.021	146.219	147.869	149.850	151.059	152.962	154.690	153.771	155.124	156.776	156.468	157.149
NPL/NPF	3.037	4.174	3.415	3.904	3.697	4.290	4.287	4.405	4.405	4.479	4.346	4.669	4.773	4.705	5.136	5.105
23. Sulawesi Utara	39.386	41.433	44.068	44.892	45.219	45.443	48.019	48.327	48.623	48.785	48.841	48.855	49.018	49.360	49.729	49.860
NPL/NPF	1.396	1.316	1.211	1.327	1.202	1.208	1.178	1.144	1.190	1.221	1.207	1.219	1.230	1.181	1.250	1.213
24. Gorontalo	14.590	15.901	17.036	17.280	17.404	17.471	17.550	17.590	17.607	17.546	17.545	17.527	17.530	17.677	17.628	17.621
NPL/NPF	514	596	607	689	717	805	871	909	958	970	943	962	934	884	887	866
25. Sulawesi Barat	9.198	10.049	10.894	11.091	11.265	11.346	11.502	11.570	11.668	11.740	11.897	11.839	11.918	12.020	12.083	12.173
NPL/NPF	106	132	206	263	255	280	284	278	277	276	260	289	291	293	313	316
26. Sulawesi Tenggara	27.258	32.255	36.140	36.339	36.634	36.936	34.407	34.734	35.044	35.359	35.787	35.870	36.129	36.565	36.684	36.937
NPL/NPF	533	560	534	682	642	668	667	646	642	613	581	630	657	645	669	662
27. Nusa Tenggara Barat	50.607	53.696	54.265	53.302	55.905	57.367	60.392	61.091	61.743	62.064	62.733	62.831	65.298	65.973	64.810	63.794
NPL/NPF	521	734	888	801	740	765	736	752	760	747	719	834	917	924	1.011	1.049
28. Bali	81.876	83.299	86.821	87.758	88.451	88.755	89.359	90.297	91.337	91.842	92.265	92.010	92.568	93.166	93.693	94.491
NPL/NPF	1.911	2.111	2.083	2.034	1.726	1.813	1.773	1.699	1.698	1.660	1.466	1.528	1.551	1.484	1.612	1.641
29. Nusa Tenggara Timur	34.297	36.860	39.766	41.661	42.107	42.468	43.117	43.470	43.808	44.127	44.236	44.131	44.164	44.556	44.679	44.931
NPL/NPF	613	465	534	843	828	881	884	801	812	810	728	873	928	944	1.131	1.164
30. Maluku	12.762	13.650	14.808	15.218	15											

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

Keterangan / Items	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.426.326	5.710.968	6.371.758	6.523.795	6.603.907	6.633.005	6.685.930	6.781.284	6.847.555	6.911.025	7.031.243	6.997.929	7.034.072	7.182.921	7.247.996	7.313.503
a. Lancar / Current	5.017.731	5.301.445	5.972.133	6.057.999	6.118.389	6.145.391	6.186.606	6.298.700	6.363.584	6.430.186	6.571.409	6.481.314	6.510.077	6.665.043	6.711.797	6.786.676
b. DPK / Special Mention	242.207	236.567	243.367	300.280	323.647	320.108	331.453	316.446	317.589	316.542	305.188	351.420	357.747	354.974	366.624	354.910
c. Kurang Lancar / Sub-Standard	26.784	21.521	18.779	22.812	23.355	27.860	24.249	22.717	24.973	22.893	23.177	29.910	26.312	22.119	25.889	23.961
d. Diragukan / Doubtful	14.453	20.605	25.407	28.904	27.948	26.696	29.041	29.518	26.823	25.449	24.675	26.757	28.148	29.693	26.636	28.017
e. Macet / Lost	125.151	130.829	112.072	113.800	110.568	112.950	114.581	113.903	114.586	115.955	106.793	108.528	111.788	111.092	117.050	119.939
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166.389	172.955	156.258	165.516	161.870	167.506	167.871	166.138	166.382	164.297	154.645	165.195	166.248	162.904	169.575	171.917
Kredit Kepada Pihak Terkait / Loan for Connected Parties	55.234	57.618	51.805	53.281	52.109	52.501	53.465	56.012	55.428	54.875	59.001	59.629	60.442	61.716	62.688	62.611
a. Lancar / Current	52.614	57.190	50.488	51.885	50.187	50.540	52.079	54.409	53.945	53.585	57.714	56.954	57.865	59.155	60.109	60.129
b. DPK / Special Mention	1.301	113	1.000	1.064	1.589	1.627	1.044	1.263	1.088	949	955	2.322	2.222	2.205	2.152	2.060
c. Kurang Lancar / Sub-Standard	396	245	2	7	2	3	10	7	51	6	3	5	6	5	75	22
d. Diragukan / Doubtful	4	10	6	8	13	9	2	11	8	15	13	13	2	4	4	73
e. Macet / Lost	919	60	310	318	318	322	330	323	336	319	315	336	347	346	348	327
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1.319	315	318	333	333	334	342	340	396	341	332	353	355	356	427	422

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

Pengelompokan Bank / Group of Banks	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Bank Persero / State Owned Banks	24.856	27.472	32.096	32.161	32.826	33.231	33.499	33.953	34.483	35.009	35.707	36.003	36.160	36.267	36.290	36.519
NPL	768	575	366	392	406	422	435	452	454	473	481	500	510	521	526	532
2. BPD / Regional Development Banks	-	-	-	0	-	0	-	0	0	0	0	0	0	0	-	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42.529	42.179	47.344	48.133	49.413	49.413	49.991	50.604	51.087	57.300	58.639	59.033	58.924	59.420	59.991	59.806
NPL	1.049	1.129	919	930	958	958	966	970	973	1.086	1.082	1.104	1.135	1.170	1.196	1.221
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.918	5.705	6.087	6.091	6.205	6.205	6.261	6.321	6.059	622	163	149	167	150	141	208
NPL	191	128	99	97	102	102	104	109	114	9	9	7	5	3	3	3
5. Bank Umum / Commercial Bank	73.303	75.355	85.527	86.386	88.445	88.850	89.751	90.879	91.628	92.930	94.509	95.185	95.251	95.837	96.422	96.533
NPL	2.009	1.833	1.384	1.418	1.466	1.482	1.505	1.531	1.541	1.568	1.571	1.612	1.650	1.694	1.725	1.755

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	6.462	7.041	8.616	8.892	8.864	8.683	8.756	8.597	8.520	9.410	9.317	9.371	9.510	9.654	9.554	9.550
2 Perikanan / Fishery	511	504	609	624	636	643	646	629	624	626	645	644	643	630	627	620
3 Pertambangan dan Penggalian / Mining and Quarrying	667	635	941	1.001	988	1.025	1.026	1.083	1.138	1.201	1.237	1.224	1.231	1.213	1.198	1.100
4 Industri Pengolahan / Processing industry	2.395	2.784	3.986	4.444	4.546	4.713	4.744	4.768	4.759	4.840	4.778	4.789	4.813	5.116	5.217	5.005
5 Listrik, Gas dan Air / Electricity, Gas and Water	155	163	159	205	249	186	216	220	216	207	211	182	182	189	188	209
6 Konstruksi / Construction	4.345	4.858	6.421	7.036	7.240	7.433	7.678	7.732	7.984	8.035	8.029	7.832	7.940	8.095	8.108	8.203
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.264	24.746	26.560	28.123	28.308	28.306	28.322	28.490	28.432	28.598	28.738	28.538	28.869	29.070	28.956	28.844
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.968	2.228	2.994	3.352	3.390	3.432	3.473	3.524	3.581	3.565	3.629	3.663	3.701	3.746	3.559	3.617
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.860	3.104	3.789	4.515	4.656	4.679	4.714	4.814	4.943	5.016	5.089	5.247	5.294	5.395	5.416	5.499
10 Perantara Keuangan / Financial intermediaries	736	835	1.640	2.033	2.041	2.100	2.150	2.143	2.126	2.081	1.969	2.005	2.120	2.273	2.260	2.227
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	4.337	4.374	4.906	5.143	5.201	5.319	5.400	5.402	5.378	5.492	5.709	5.741	5.727	5.796	5.873	5.915
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	91	102	236	230	244	241	246	249	247	242	249	248	241	242	242	248
13 Jasa Pendidikan / Education services	363	372	426	473	462	458	464	475	468	466	508	503	507	515	501	497
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	698	678	696	700	687	681	704	720	758	743	742	775	757	748
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.281	6.902	9.060	9.191	9.107	9.171	9.298	9.278	9.352	9.268	9.354	9.311	9.004	9.034	8.999	8.907
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	259	234	228	221	212	210	207	210	200	194	192	190	189	188
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.774	2.628	3	11	12	12	13	14	12	13	13	15	15	15	14	17
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13.106	15.053	17.661	16.954	17.509	17.605	17.948	18.182	18.350	18.477	18.570	18.749	18.903	19.155	19.191	19.331
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin - Others	39.084	38.801	40.333	41.683	41.373	41.562	41.494	41.479	41.652	41.716	41.788	42.176	42.558	43.110	42.972	43.195
Total	110.770	116.580	129.295	134.821	135.751	136.489	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Modal Kerja / Working Capital																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.587	6.094	7.586	7.817	7.773	7.580	7.629	7.476	7.387	8.269	8.167	8.206	8.320	8.457	8.363	8.342
- Perikanan / Fishery	452	458	551	563	576	579	581	565	559	560	574	575	573	559	558	551
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	707	743	739	771	756	813	870	924	950	941	959	957	947	857
- Industri Pengolahan / Processing industry	2.061	2.381	3.381	3.862	3.964	4.062	4.100	4.129	4.094	4.139	4.112	4.122	4.148	4.458	4.588	4.389
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	134	169	216	152	179	180	176	168	169	134	132	137	139	156
- Konstruksi / Construction	4.038	4.517	5.872	6.396	6.591	6.792	7.007	7.049	7.285	7.320	7.313	7.103	7.194	7.336	7.362	7.459
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20.984	22.295	23.955	25.390	25.578	25.555	25.579	25.734	25.672	25.821	25.922	25.729	26.000	26.191	26.126	26.047
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / Provision of accommodation and the provision of eating and drinking	1.402	1.654	2.110	2.296	2.318	2.360	2.405	2.431	2.463	2.444	2.497	2.522	2.532	2.567	2.455	2.466
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.859	2.050	2.430	3.064	3.159	3.150	3.166	3.193	3.234	3.246	3.278	3.371	3.412	3.468	3.486	3.572
- Perantara Keuangan / Financial intermediaries	687	772	1.583	1.961	1.965	2.026	2.076	2.066	2.047	2.003	1.888	1.925	2.034	2.175	2.165	2.133
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.845	3.946	4.367	4.551	4.623	4.719	4.778	4.765	4.768	4.885	5.064	5.072	5.110	5.167	5.228	5.252
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	62	66	168	163	180	180	184	189	189	183	188	186	180	182	184	188
- Jasa Pendidikan / Education services	210	224	268	307	291	288	286	291	284	269	289	278	274	280	271	268
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	486	494	498	496	481	473	477	481	501	476	466	496	474	469
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4.950	5.432	7.250	7.360	7.254	7.312	7.404	7.367	7.422	7.301	7.384	7.345	6.968	6.986	6.938	6.860
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	194	176	171	167	160	158	153	155	147	142	142	142	141	141
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.243	2.021	3	9	11	11	11	12	11	12	13	14	15	15	14	17
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	50.080	53.626	61.047	65.323	65.906	66.198	66.781	66.890	67.090	68.180	68.456	68.140	68.458	69.572	69.438	69.169
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	1.030	1.074	1.091	1.103	1.127	1.120	1.133	1.141	1.150	1.164	1.190	1.197	1.190	1.208
- Perikanan / Fishery	59	46	57	61	61	64	65	65	65	67	70	70	70	71	69	70
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	234	258	249	255	270	270	268	277	287	283	272	256	251	243
- Industri Pengolahan / Processing industry	334	402	605	581	582	651	644	640	665	702	666	667	666	658	629	615
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	24	35	33	34	38	40	40	39	42	48	49	52	49	52
- Konstruksi / Construction	307	341	549	639	649	640	671	683	699	716	715	728	746	759	746	744
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.281	2.451	2.605	2.733	2.730	2.751	2.743	2.756	2.759	2.777	2.817	2.809	2.869	2.878	2.830	2.797
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / Provision of accommodation and the provision of eating and drinking	565	573	884	1.056	1.073	1.071	1.068	1.093	1.118	1.121	1.132	1.141	1.169	1.179	1.104	1.151
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.001	1.054	1.358	1.451	1.496	1.529	1.548	1.621	1.710	1.770	1.812	1.877	1.882	1.926	1.930	1.927
- Perantara Keuangan / Financial intermediaries	49	63	57	72	76	75	75	77	80	79	81	80	86	99	94	93
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	491	428	539	592	578	600	621	637	610	607	645	669	617	628	645	663
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	36	69	67	64	61	63	60	58	59	61	62	61	60	58	59
- Jasa Pendidikan / Education services	153	148	158	167	171	170	178	184	184	196	219	225	232	235	230	229
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	211	184	198	204	206	207	226	240	257	267	277	279	283	279
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.331	1.469	1.809	1.831	1.854	1.860	1.893	1.910	1.930	1.967	1.970	1.966	2.036	2.047	2.061	2.047
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	65	59	57	54	52	52	54	55	53	52	50	49	48	47
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	0	1	1	1	1	1	1	1	0	0	0	0	0	0
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / Total Investment	8.515	9.105	10.254	10.862	10.964	11.124	11.264	11.419	11.602	11.812	11.976	12.109	12.273	12.373	12.218	12.225
Konsumsi / Consumption																
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1.998	1.972	2.158	2.179	2.203	2.188	2.189	2.179	2.173	2.180	2.171	2.136	2.075	2.079	2.094	2.088
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.043	1.080	1.172	1.193	1.207	1.250	1.261	1.268	1.267	1.264	1.264	1.274	1.292	1.306	1.309	1.306
- Kredit konsumsi lainnya / Other consumer credit	49.135	50.797	54.663	55.265	55.471	55.729	55.992	56.214	56.562	56.750	56.923	57.516	58.095	58.879	58.761	59.131
Total Konsumsi / Total consumption	52.175	53.850	57.993	58.636	58.882	59.166	59.442	59.661	60.002	60.193	60.358	60.925	61.461	62.265	62.163	62.526
Total	110.770	116.680	129.295	134.821	135.751	136.489	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920

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

Lokasi / Location	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	13.223	13.961	15.834	16.283	16.438	16.543	16.631	16.316	16.372	16.445	16.393	16.446	16.740	17.336	17.343	17.220
2. Banten	3.982	4.096	4.918	5.027	5.078	5.181	5.253	5.262	5.397	5.488	5.614	5.652	5.678	5.826	5.855	5.847
3. DKI Jakarta	2.051	2.427	2.995	3.117	3.173	3.234	3.270	3.312	3.341	3.420	3.503	3.428	3.466	3.559	3.545	3.539
4. D.I Yogyakarta	5.679	5.805	6.146	6.329	6.384	6.412	6.465	6.496	6.562	6.552	6.583	6.584	6.643	6.693	6.662	6.688
5. Jawa Tengah	28.082	29.847	33.363	34.317	34.445	34.528	34.733	34.808	34.814	34.930	34.702	34.674	34.801	35.074	34.879	34.588
6. Jawa Timur	10.841	11.554	12.774	14.627	14.652	14.688	14.733	14.848	14.994	15.132	15.277	15.332	15.573	15.843	15.784	15.825
7. Bengkulu	74	79	102	118	122	123	129	134	139	140	141	144	149	150	149	147
8. Jambi	803	863	969	1.016	1.021	1.030	1.046	1.064	1.076	1.067	1.081	1.090	1.100	1.119	1.107	1.100
9. Aceh	135	57	48	32	33	32	32	32	32	33	33	34	34	34	32	32
10. Sumatera Utara	1.205	1.406	1.566	1.647	1.678	1.693	1.710	1.731	1.741	1.752	1.760	1.758	1.776	1.807	1.817	1.829
11. Sumatera Barat	1.355	1.369	1.449	1.477	1.484	1.485	1.486	1.495	1.493	1.507	1.508	1.505	1.500	1.511	1.513	1.521
12. Riau	954	1.028	1.177	1.268	1.320	1.334	1.355	1.368	1.402	1.432	1.441	1.455	1.476	1.512	1.518	1.529
13. Kepulauan Riau	5.152	5.220	6.219	6.657	6.709	6.889	6.978	7.079	7.159	7.340	7.458	7.631	7.730	7.856	7.941	8.042
14. Sumatera Selatan	1.457	1.474	1.621	1.683	1.700	1.719	1.746	1.799	1.835	1.849	1.904	1.911	1.942	1.954	1.967	1.975
15. Bangka Belitung	119	109	112	125	126	125	127	129	133	134	137	139	146	149	148	150
16. Lampung	10.096	10.322	10.869	11.261	11.326	11.338	11.500	11.610	11.660	11.701	11.769	11.821	11.835	11.981	12.029	12.154
17. Kalimantan Selatan	425	520	599	807	863	949	960	973	1.090	1.093	1.107	1.203	1.191	1.186	1.153	1.155
18. Kalimantan Barat	758	977	1.123	1.176	1.184	1.183	1.192	1.193	1.163	1.169	1.203	1.183	1.152	1.180	1.167	1.148
19. Kalimantan Timur	241	270	327	364	375	387	392	398	404	418	409	368	380	390	423	435
20. Kalimantan Tengah	561	826	1.534	1.390	1.339	1.347	1.368	1.401	1.224	1.802	1.830	1.811	1.862	1.881	1.862	1.845
21. Kalimantan Utara	39	56	66	68	70	71	73	79	80	89	94	93	96	104	104	108
22. Sulawesi Tengah	2.288	2.224	2.212	2.100	2.109	2.115	2.125	2.128	2.134	2.137	2.131	2.132	2.135	2.147	2.159	2.173
23. Sulawesi Selatan	2.268	2.384	2.537	2.765	2.770	2.765	2.778	2.801	2.819	2.822	2.822	2.836	2.855	2.889	2.916	2.947
24. Sulawesi Utara	1.329	1.351	1.536	1.564	1.592	1.584	1.599	1.602	1.605	1.599	1.518	1.529	1.502	1.498	1.489	1.486
25. Sulawesi Tenggara	229	257	300	314	320	324	332	346	347	357	359	360	370	378	377	380
26. Sulawesi Barat	25	79	79	82	83	82	83	86	89	89	90	90	89	92	94	95
27. Gorontalo	53	48	53	65	65	64	65	65	65	67	69	73	75	75	75	74
28. Nusa Tenggara Barat	1.194	1.255	1.405	1.411	1.414	1.409	1.430	1.458	1.480	1.517	1.551	1.572	1.588	1.611	1.610	1.605
29. Bali	11.522	11.894	12.274	12.553	12.686	12.623	12.630	12.659	12.728	12.731	12.874	12.885	12.912	12.939	12.636	12.774
30. Nusa Tenggara Timur	669	672	697	701	702	715	726	732	733	745	747	742	747	750	758	765
31. Maluku	1.917	1.974	2.094	2.145	2.147	2.153	2.158	2.162	2.165	2.172	2.224	2.230	2.177	2.188	2.189	2.199
32. Papua	1.241	1.354	1.467	1.571	1.581	1.595	1.607	1.622	1.633	1.645	1.646	1.651	1.654	1.672	1.686	1.706
33. Maluku Utara	200	220	244	254	255	257	261	264	268	272	272	274	277	282	284	289
34. Papua Barat	604	602	586	508	508	509	512	514	515	540	539	538	541	545	548	550
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	110.770	116.580	129.295	134.821	135.751	136.489	137.487	137.970	138.694	140.185	140.791	141.175	142.192	144.210	143.820	143.920

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

Sektor Ekonomi / Economic Sector	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry																
Baki Debet	130.012	161.456	214.198	224.346	227.214	229.731	232.563	234.558	236.443	241.377	244.970	245.473	247.030	250.357	250.879	251.902
NPL/NPF	2.594	2.900	3.067	4.163	4.072	4.574	4.712	4.798	4.968	5.055	4.951	5.636	5.793	5.834	6.171	6.325
2. Perikanan / Fishery																
Baki Debet	11.416	14.751	16.021	16.249	16.496	16.567	16.871	17.000	17.037	17.108	17.332	17.376	17.365	17.501	17.402	17.385
NPL/NPF	385	376	469	640	632	684	721	692	715	723	686	745	697	732	817	830
3. Pertambangan dan Penggalian / Mining and quarrying																
Baki Debet	8.039	8.969	7.080	7.706	6.926	7.131	6.983	7.268	7.946	8.286	8.146	8.596	8.683	8.925	8.772	8.813
NPL/NPF	1.240	397	332	438	351	354	367	322	336	380	377	351	350	371	394	370
4. Industri Pengolahan / Processing industry																
Baki Debet	112.601	128.136	135.619	139.200	140.871	140.695	141.979	142.855	143.324	143.471	145.212	143.529	144.425	145.466	145.426	146.689
NPL/NPF	4.929	5.419	4.678	5.428	5.465	5.915	5.910	5.960	6.239	6.035	5.894	6.244	6.174	5.985	6.342	6.305
5. Listrik, Gas dan Air / Electricity, gas and water																
Baki Debet	4.039	3.808	3.565	3.354	3.432	4.217	4.345	4.520	4.614	5.322	4.400	4.598	4.720	4.643	4.731	4.929
NPL/NPF	148	133	103	78	103	98	93	88	94	91	98	99	100	92	119	166
6. Konstruksi / Construction																
Baki Debet	59.164	57.583	52.264	51.560	53.851	55.215	56.162	57.273	57.059	56.549	54.476	50.152	50.403	50.361	50.200	51.582
NPL/NPF	6.719	7.342	5.649	5.835	5.759	5.831	5.682	5.584	5.630	5.554	5.241	5.398	5.342	5.152	5.423	5.428
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																
Baki Debet	530.652	601.384	656.418	663.133	667.216	668.429	673.347	675.523	677.848	681.827	686.499	682.929	686.375	688.936	684.391	684.775
NPL/NPF	18.208	21.565	23.799	28.128	26.196	28.448	29.082	28.015	28.666	28.223	27.352	29.837	30.360	29.494	31.478	31.609
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking																
Baki Debet	50.623	58.603	61.393	62.800	63.177	63.502	64.330	65.091	65.523	66.325	67.097	68.721	69.251	69.400	67.638	68.111
NPL/NPF	2.009	1.694	1.850	2.113	2.111	2.216	2.264	2.231	2.135	2.164	1.957	2.324	2.336	2.257	2.547	2.542
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																
Baki Debet	42.711	41.876	45.268	47.613	49.307	48.572	49.295	51.414	52.022	52.014	52.194	52.794	53.356	53.721	52.930	53.934
NPL/NPF	1.433	1.886	1.437	1.628	1.559	1.568	1.601	1.678	1.716	1.685	1.753	1.839	1.872	1.831	1.982	2.064
10. Perantara Keuangan / Financial intermediaries																
Baki Debet	12.167	10.001	10.835	10.177	10.380	11.649	11.737	11.693	11.803	13.048	13.669	12.838	11.967	12.217	12.073	13.125
NPL/NPF	436	286	350	625	609	650	743	749	733	728	581	586	608	624	663	756
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business ownership, and Business Services																
Baki Debet	50.701	48.499	51.024	50.718	52.297	51.004	51.314	51.760	52.377	53.875	54.500	53.895	54.554	56.411	56.291	56.221
NPL/NPF	2.746	2.876	2.098	1.982	1.918	2.385	2.139	2.101	2.125	2.214	2.222	2.326	2.588	2.735	2.846	2.774
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																
Baki Debet	100	214	387	278	219	213	209	214	211	229	238	202	191	194	315	273
NPL/NPF	3	3	0	1	1	1	1	1	1	1	1	1	4	4	4	4
13. Jasa Pendidikan / Education services																
Baki Debet	7.235	8.294	8.554	8.721	8.939	8.905	8.995	9.083	9.182	9.216	9.391	9.507	9.504	9.538	9.320	9.479
NPL/NPF	104	85	154	161	155	161	129	133	104	105	105	120	132	114	114	124
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																
Baki Debet	10.257	11.824	12.537	12.782	12.914	12.892	13.125	13.260	13.427	13.615	13.922	13.747	13.934	13.571	13.664	13.782
NPL/NPF	248	132	134	192	169	181	199	210	227	222	258	282	295	301	293	315
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Baki Debet	54.513	60.959	69.711	73.511	75.314	75.390	77.237	78.767	79.481	79.555	81.231	81.010	81.393	83.241	83.807	84.146
NPL/NPF	1.768	1.557	1.805	2.308	2.268	2.543	2.603	2.535	2.588	2.573	2.520	2.751	2.791	2.797	2.901	3.000
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Baki Debet	2.875	3.825	3.926	3.921	3.914	3.916	3.882	3.899	3.872	3.825	3.844	3.782	3.744	3.726	3.657	3.624
NPL/NPF	49	74	90	97	92	100	105	106	106	102	104	126	128	133	132	130
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																
Baki Debet	7	5	15	14	14	13	13	13	12	12	11	10	10	10	10	10
NPL/NPF	-	-	-	-	0	-	-	-	-	0	0	0	-	0	0	0
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined																
Baki Debet	1.220	829	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	94	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / Un-identified																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	1.376.083	1.392.481	1.398.041	1.412.388	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779
NPL/NPF	43.113	46.757	46.033	53.818	51.460	55.710	56.349	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.743

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

Jenis Penggunaan / Type of Use	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Modal Kerja / Working Capital																
Baki Debet	796.710	925.184	1.013.459	1.016.984	1.024.981	1.025.604	1.032.934	1.038.521	1.041.402	1.048.323	1.053.972	1.038.290	1.040.963	1.045.537	1.041.242	1.044.069
NPL/NPF	31.719	36.453	36.961	43.585	41.755	44.853	45.441	44.129	45.251	44.450	42.726	46.131	46.633	45.470	48.189	48.571
2. Investasi / Investment																
Baki Debet	291.623	295.831	335.355	359.099	367.500	372.437	379.454	385.670	390.779	397.332	403.160	410.872	415.943	422.679	420.263	424.709
NPL/NPF	11.394	10.304	9.072	10.233	9.705	10.857	10.908	11.074	11.131	11.404	11.373	12.535	12.936	12.985	14.037	14.172
3. Konsumsi / Consumption																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	1.376.083	1.392.481	1.398.041	1.412.388	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779
NPL/NPF	43.113	46.757	46.033	53.818	51.460	55.710	56.349	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.743

Tabel 3.21.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank (Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank) Miliar Rp (Billion Rp)																
Kelompok Bank	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Bank Persero / State Owned Banks																
Baki Debet	633.015	748.855	849.159	871.275	880.625	884.231	893.177	897.933	901.700	909.811	917.478	914.587	916.764	923.789	920.626	922.236
Mikro / Micro	189.333	326.560	455.972	476.075	482.269	487.468	493.100	495.435	497.782	504.096	515.525	514.623	516.225	521.625	520.541	521.328
Kecil / Small	250.616	333.146	311.440	313.262	314.185	313.808	314.802	315.644	316.424	317.554	316.111	315.376	316.367	317.611	315.874	316.335
Menengah / Medium	193.066	89.149	81.747	81.939	84.170	82.955	85.274	86.853	87.494	88.162	85.842	84.587	84.172	84.552	84.210	84.574
NPL/NPF	18.781	23.175	24.608	29.636	27.497	30.423	31.399	30.145	31.488	31.480	30.792	34.087	34.632	33.735	35.564	35.633
Mikro / Micro	2.416	5.532	8.430	11.072	10.441	11.975	12.711	12.603	13.422	13.371	12.802	14.886	14.944	14.655	15.642	15.971
Kecil / Small	7.738	10.391	11.566	14.175	12.440	13.959	14.491	13.473	13.976	14.031	13.919	15.291	16.114	15.597	16.386	16.398
Menengah / Medium	8.627	7.251	4.612	4.388	4.616	4.489	4.196	4.069	4.090	4.078	4.070	3.911	3.575	3.482	3.537	3.264
2. BPD / Regional Development Banks																
Baki Debet	74.773	81.582	91.839	95.851	98.404	100.564	103.246	105.992	107.116	108.111	108.053	104.552	106.244	108.786	110.094	112.094
Mikro / Micro	16.575	19.377	22.809	29.519	30.269	30.915	31.866	32.654	33.011	33.381	33.767	33.471	33.902	34.581	34.922	35.680
Kecil / Small	32.943	37.033	44.161	43.272	44.593	45.489	46.556	47.788	48.661	49.536	49.618	48.545	49.635	50.730	51.067	51.628
Menengah / Medium	25.255	25.172	24.868	23.061	23.542	24.160	24.825	25.550	25.444	25.195	24.668	22.536	22.707	23.476	24.105	24.786
NPL/NPF	7.005	6.570	6.415	7.389	7.294	7.631	7.591	7.564	7.748	7.661	7.171	7.550	7.943	8.078	8.617	8.882
Mikro / Micro	584	694	749	1.354	1.346	1.430	1.447	1.460	1.528	1.499	1.471	1.578	1.849	1.733	1.884	2.266
Kecil / Small	2.434	2.397	2.165	2.400	2.350	2.443	2.418	2.402	2.452	2.469	2.331	2.480	2.580	2.666	2.854	2.766
Menengah / Medium	3.987	3.479	3.501	3.635	3.598	3.758	3.726	3.702	3.768	3.693	3.369	3.492	3.514	3.680	3.879	3.849
3. Bank Swasta Nasional / Domestic Private Banks																
Baki Debet	380.345	390.463	407.718	408.878	413.376	413.170	415.907	420.207	423.307	427.674	431.542	429.963	433.835	435.577	430.717	434.382
Mikro / Micro	41.235	43.934	53.916	107.910	108.719	109.289	109.775	110.401	112.033	113.271	113.001	113.892	114.331	114.712	112.993	113.442
Kecil / Small	69.294	89.334	110.901	88.184	90.126	91.159	92.199	93.325	93.032	93.433	95.044	94.547	96.213	96.584	96.669	98.625
Menengah / Medium	269.816	257.195	242.901	212.784	214.530	212.722	213.933	216.482	218.241	220.970	223.498	221.525	223.291	224.280	221.055	222.314
NPL/NPF	17.327	17.013	15.009	16.793	16.669	17.656	17.359	17.493	17.147	16.712	16.137	17.029	16.994	16.642	18.045	18.228
Mikro / Micro	1.631	2.262	1.912	3.409	3.418	3.536	3.541	3.562	3.480	3.404	3.306	3.323	3.358	3.374	3.450	3.473
Kecil / Small	2.218	2.436	2.442	3.011	3.007	3.311	3.390	3.444	3.394	3.428	3.286	3.440	3.406	3.383	3.788	3.806
Menengah / Medium	13.478	12.315	10.656	10.374	10.245	10.808	10.428	10.487	10.273	9.880	9.544	10.265	10.230	9.885	10.807	10.949
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks																
Baki Debet	199	115	97	79	77	77	58	58	60	59	59	59	62	64	68	67
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	69	27	40	20	20	20	0	0	0	0	0	0	0	0	0	0
Menengah / Medium	130	88	57	59	57	57	58	58	60	59	59	59	62	64	68	67
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total																
Baki Debet	1.088.332	1.221.015	1.348.813	1.376.083	1.392.481	1.398.041	1.412.388	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779
NPL/NPF	43.113	46.757	46.033	53.818	51.460	55.710	56.349	55.203	56.382	55.854	54.099	58.666	59.570	58.455	62.226	62.744

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

Lokasi / Location	2020	2021	2022	2023								2024				
				Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Jawa Barat	147.306	169.569	185.184	186.925	187.428	188.027	189.431	189.768	189.630	191.006	192.429	190.265	190.902	191.188	190.594	191.553
2. Banten	46.131	50.737	54.291	54.196	54.527	55.048	55.535	56.268	56.756	57.401	58.659	58.106	58.364	58.869	58.571	58.810
3. DKI Jakarta	143.631	138.889	144.233	140.748	144.225	141.829	142.887	145.566	146.840	148.893	149.967	148.047	147.775	149.033	147.208	149.293
4. D.I Yogyakarta	17.035	20.067	22.236	22.423	22.545	22.555	22.637	22.770	22.780	22.751	23.059	22.761	22.936	23.144	23.010	22.954
5. Jawa Tengah	126.914	148.313	171.888	177.908	179.472	180.303	182.105	183.165	183.341	183.653	185.808	184.846	185.773	187.191	186.640	186.368
6. Jawa Timur	159.233	179.883	199.243	205.387	208.901	209.476	211.353	211.922	213.089	213.458	215.372	214.645	216.456	217.659	217.528	219.253
7. Bengkulu	9.561	11.369	13.195	13.383	13.404	13.456	13.509	13.598	13.690	13.821	13.939	13.959	13.972	14.074	13.999	14.073
8. Jambi	16.447	18.880	21.819	22.224	22.408	22.685	23.007	23.337	23.544	23.982	24.249	24.331	24.532	24.962	24.803	25.023
9. Aceh	10.831	10.538	10.773	10.783	11.129	11.344	11.569	11.817	11.907	12.030	12.107	11.739	11.854	11.995	11.918	12.118
10 Sumatera Utara	56.968	63.143	70.370	73.100	73.942	75.130	76.235	77.094	77.716	78.228	78.730	78.291	78.694	79.281	79.574	79.723
11 Sumatera Barat	19.612	23.693	27.485	28.305	28.531	28.886	29.285	29.472	29.530	29.799	30.003	29.997	30.183	30.470	30.363	30.354
12 Riau	28.791	32.446	36.091	37.556	38.100	38.241	38.673	39.215	39.733	40.500	41.112	40.697	41.126	41.736	41.548	41.956
13 Kepulauan Riau	27.883	31.073	36.162	37.022	37.066	37.240	37.766	38.112	38.444	38.341	38.591	38.497	38.811	39.121	39.137	39.310
14 Sumatera Selatan	5.243	5.758	6.572	6.847	6.909	6.902	7.183	7.453	7.693	7.576	7.377	7.140	7.224	7.263	7.295	7.414
15 Bangka Belitung	8.473	10.321	11.596	11.674	12.026	11.865	12.011	12.449	12.616	12.718	12.627	12.559	12.772	13.234	13.080	13.397
16 Lampung	20.516	23.981	27.550	28.064	28.352	28.639	28.810	28.862	29.183	29.509	29.864	30.079	30.198	30.397	30.330	30.552
17 Kalimantan Selatan	14.525	16.692	19.427	20.145	20.606	20.562	21.033	21.413	21.706	22.492	23.370	23.555	23.747	23.689	23.497	22.824
18 Kalimantan Tengah	12.192	14.227	16.882	17.210	17.728	18.227	18.442	18.366	18.360	19.466	18.718	18.548	18.649	19.242	19.244	19.342
19 Kalimantan Timur	26.784	30.158	32.400	33.624	33.921	34.414	34.551	35.005	35.669	36.362	36.694	35.742	35.681	36.286	36.178	36.696
20 Sulawesi Tengah	10.371	11.835	13.927	14.539	14.922	15.036	15.230	15.377	15.393	15.534	15.744	15.766	15.878	16.109	16.103	16.181
21 Sulawesi Selatan	40.559	49.304	54.853	56.146	56.317	56.641	57.507	57.860	58.158	59.711	59.680	59.257	59.598	60.016	59.766	59.910
22 Sulawesi Utara	10.665	11.754	12.715	13.086	13.205	13.273	13.335	13.490	13.502	13.355	13.382	13.241	13.331	13.319	13.347	13.273
23 Sulawesi Tenggara	4.119	5.001	5.453	5.655	5.680	5.720	5.732	5.692	5.623	5.568	5.557	6.427	6.417	6.416	5.415	5.369
24 Sulawesi Barat	4.886	6.102	6.644	6.742	6.948	7.021	7.133	7.199	7.241	7.328	7.429	7.404	7.456	7.518	7.538	7.609
25 Gorontalo	9.253	11.187	12.898	13.331	13.550	13.688	13.858	13.959	14.107	14.307	14.659	14.758	14.895	15.196	15.170	15.244
26 Nusa Tenggara Barat	15.822	17.993	19.474	19.600	19.770	19.918	20.256	20.559	20.685	21.002	21.230	21.115	21.376	21.711	21.767	21.840
27 Bali	38.737	43.288	45.818	46.794	47.455	47.711	48.051	48.504	48.833	49.491	50.097	51.607	52.183	52.481	51.360	51.699
28 Nusa Tenggara Timur	11.550	14.201	16.406	17.313	17.581	17.731	17.978	18.125	18.235	18.412	18.410	18.324	18.345	18.505	18.592	18.636
29 Maluku	4.121	4.799	5.494	5.818	5.856	5.960	6.107	6.241	6.329	6.354	6.304	6.248	6.295	6.357	6.343	6.373
30 Papua	10.334	11.402	12.207	12.464	12.539	12.643	12.769	12.957	13.023	13.553	12.912	12.675	12.676	12.812	12.802	12.789
31 Maluku Utara	2.448	3.104	3.878	4.091	4.147	4.191	4.189	4.239	4.279	4.358	4.393	4.350	4.429	4.402	4.371	4.356
32 Papua Barat	3.885	4.441	5.046	5.211	5.293	5.308	5.518	5.579	5.636	5.561	5.460	5.317	5.360	5.425	5.478	5.494
33 Lainnya / Others	18	31	82	47	47	37	70	22	21	12	10	10	11	11	20	19
34 Tidak Teridentifikasi / Un-identified	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.088.332	1.221.015	1.348.813	1.376.083	1.392.481	1.398.041	1.412.388	1.424.191	1.432.182	1.445.655	1.457.132	1.449.161	1.456.905	1.468.216	1.461.505	1.468.779



**Departemen Pengelolaan
Data dan Statistik
OTORITAS JASA KEUANGAN**

Menara Radius Prawiro
Jl. MH Thamrin No. 2, Jakarta Pusat
Email: layanan.data@ojk.go.id
Telepon: (021) 157
Fax: (021) 386 6032

🌐 www.ojk.go.id
f official.ojk
🐦 @OJKINDONESIA
📷 @OJKINDONESIA
📺 Jasakeuangan