

# STATISTIK PERBANKAN INDONESIA

*INDONESIA BANKING STATISTICS*



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## KATA PENGANTAR FOREWORD

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

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

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

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

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

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

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

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

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

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

Jakarta, Juni 2022  
Jakarta, July 2022

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

## HALAMAN KETERANGAN PAGE OF REFERENCE

### Jadwal Publikasi Kedepan

Edisi Mei 2022 akan diterbitkan pada minggu ke III bulan Juli 2022.

### Tanda, Simbol dan Sumber Data

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

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

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

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

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

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

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### Advance Release Calender (ARC)

May 2022 edition will be released on the 3rd week of July 2022.

### Notes, Symbols and Sources of Data

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

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

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

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

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

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

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## **DAFTAR SINGKATAN LIST OF ABBREVIATIONS**

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

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# Data Perbankan

## Sumber Data:

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

## Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penyaluran Dana / Distribution of Funds</b>															
Bank Umum / Commercial Banks	8.280.812	9.098.135	9.203.792	9.274.089	9.439.644	9.427.147	9.537.635	9.755.519	9.847.465	9.948.360	10.114.135	10.002.115	10.075.752	10.164.473	10.126.557
Bank Perkreditan Rakyat / Rural Banks	144.107	148.709	149.599	151.035	152.752	153.318	154.608	155.800	156.577	158.296	161.831	161.079	163.513	163.953	163.483
<b>SBI dan SBIS <sup>1)</sup></b>	68.974	18.785	20.160	19.350	27.353	24.386	11.668	10.611	13.581	14.122	12.420	12.011	10.371	7.149	4.711
<b>Sumber Dana / Source of Funds</b>															
Bank Umum / Commercial Banks	6.839.563	7.406.325	7.456.467	7.495.142	7.611.880	7.593.091	7.676.748	7.778.785	7.842.090	7.910.086	8.129.720	7.980.662	8.012.524	8.115.138	8.186.225
Bank Perkreditan Rakyat / Rural Banks	123.603	127.522	128.876	130.548	132.029	132.513	133.411	134.330	134.839	136.240	139.648	139.099	141.163	141.482	143.444
<b>Jumlah Aset / Total Assets</b>															
Bank Umum / Commercial Banks	8.562.974	9.177.894	9.223.025	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531
Bank Perkreditan Rakyat / Rural Banks	149.872	155.075	156.020	157.399	159.113	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289
<b>Jumlah Bank / Total Banks</b>															
Bank Umum / Commercial Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1.542	1.506	1.497	1.496	1.492	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454
<b>Jumlah Kantor / Total Bank Offices</b>															
Bank Umum / Commercial Banks	31.127	30.733	29.817	29.726	29.699	29.713	29.683	29.588	30.770	32.332	32.366	28.688	28.530	26.025	25.771
Bank Perkreditan Rakyat / Rural Banks	5.964	5.913	5.880	5.877	5.869	5.872	5.867	5.850	5.854	5.879	5.871	5.879	6.004	5.997	5.994

## Data Bank Umum Berdasarkan Modal Inti (KBMI)

### Sumber Data:

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

### Tambahan Informasi:

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

### Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2021							2022					
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penyaluran Dana / Distribution of Funds</b>													
a. Kredit / Pembiayaan Yang Diberikan / <i>Credit / Financing</i>	-	-	-	-	-	-	5.707.892	5.754.720	5.820.636	5.759.877	5.811.902	5.915.765	6.036.164
- Kepada Pihak Ketiga / <i>To Third Party</i>	-	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252
- Rupiah	-	-	-	-	-	-	4.868.469	4.891.839	4.955.703	4.894.951	4.945.792	5.021.666	5.091.539
- Valas / <i>Foreign Exchange</i>	-	-	-	-	-	-	789.135	813.289	812.883	814.456	816.609	841.603	889.713
- Kepada Bank Lain / <i>Inter Bank Credit/Financing</i>	-	-	-	-	-	-	50.287	49.592	52.051	50.470	49.501	52.496	54.912
- Rupiah	-	-	-	-	-	-	40.696	39.497	41.608	40.525	40.414	42.327	44.423
- Valas / <i>Foreign Exchange</i>	-	-	-	-	-	-	9.591	10.095	10.443	9.944	9.088	10.169	10.488
b. Penempatan pada Bank Lain / <i>Interbank Placement</i>	-	-	-	-	-	-	260.562	219.358	223.134	226.784	247.032	233.687	254.749
- Giro / <i>Demand Deposit</i>	-	-	-	-	-	-	154.085	128.408	122.504	120.572	146.540	123.793	141.074
- Inter Bank Call Money / <i>Inter Bank Call Money</i>	-	-	-	-	-	-	89.176	77.089	75.942	83.510	81.712	91.383	90.335
- Deposito Berjangka / <i>Time Deposits</i>	-	-	-	-	-	-	12.391	11.464	19.992	19.103	14.940	14.722	19.458
- Lainnya / <i>Others</i>	-	-	-	-	-	-	4.910	2.397	4.696	3.598	3.840	3.789	3.882
c. Penempatan pada Bank Indonesia / <i>Placement to Bank Indonesia</i>	-	-	-	-	-	-	1.042.935	1.065.255	1.146.356	1.073.705	990.344	998.696	909.222
- Giro / <i>Demand Deposit</i>	-	-	-	-	-	-	365.157	371.817	491.581	411.879	415.018	467.244	496.785
- Fine Tune Operation (FTO)	-	-	-	-	-	-	511.777	475.555	398.246	395.595	409.143	374.522	164.786 <sup>1)</sup>
- Fasbi	-	-	-	-	-	-	149.103	202.094	242.494	256.805	161.402	149.492	244.353 <sup>3)</sup>
- Lainnya / <i>Others</i>	-	-	-	-	-	-	16.897	15.788	14.035	6.287	7.920	7.438	3.297 <sup>3)</sup>
d. Surat Berharga / <i>Securities</i>	-	-	-	-	-	-	1.806.990	1.859.252	1.830.962	1.814.829	1.827.288	1.844.713	1.817.676
- Sertifikat Bank Indonesia (SBI) / <i>Bank Indonesia Certificates (SBI)</i>	-	-	-	-	-	-	13.581	14.122	12.420	12.011	10.371	7.149	4.711
- Surat Perbendaharaan Negara (SPN) / <i>Treasury Bills</i>	-	-	-	-	-	-	56.455	49.476	45.171	42.131	40.837	41.769	47.332
- Obligasi / <i>Bonds</i>	-	-	-	-	-	-	1.522.216	1.566.773	1.539.989	1.533.652	1.477.529	1.510.393	1.485.929
- Lainnya / <i>Others</i>	-	-	-	-	-	-	214.739	228.881	233.381	227.036	298.551	285.402	279.704
e. Penyertaan / <i>Equity Investment</i>	-	-	-	-	-	-	118.771	118.371	96.503	98.000	98.377	98.123	98.371
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / <i>Impairment on Financial Assets</i>	-	-	-	-	-	-	351.429	355.684	354.825	359.606	362.706	366.202	370.221
- Kredit & Pembiayaan yang diberikan / <i>Credit &amp; Financing</i>	-	-	-	-	-	-	342.303	346.253	345.888	350.282	353.720	357.361	361.595
- Surat Berharga / <i>Securities</i>	-	-	-	-	-	-	2.364	2.422	2.578	2.312	2.450	2.277	2.269
- Lainnya / <i>Others</i>	-	-	-	-	-	-	6.761	7.009	6.360	7.013	6.536	6.565	6.357
g. Tagihan Spot dan Derivatif / <i>Spot and Derivatives Claims</i>	-	-	-	-	-	-	20.634	15.593	18.072	14.245	14.476	15.549	15.681
h. Tagihan Lainnya / <i>Other claims</i>	-	-	-	-	-	-	538.253	560.127	623.647	655.069	723.628	691.738	624.474
<b>Sumber Dana / Source of Funds</b>													
a. Dana Pihak Ketiga / <i>Third Party Funds</i>	-	-	-	-	-	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687
- Rupiah	-	-	-	-	-	-	6.198.197	6.280.683	6.442.601	6.353.248	6.368.149	6.411.743	6.474.588
- Giro / <i>Demand Deposit</i>	-	-	-	-	-	-	1.479.487	1.520.057	1.591.523	1.544.750	1.563.529	1.602.812	1.579.467
- Tabungan / <i>Saving</i>	-	-	-	-	-	-	2.149.352	2.182.741	2.263.564	2.227.859	2.227.412	2.244.477	2.339.274
- Simpanan Berjangka / <i>Time Deposits</i>	-	-	-	-	-	-	2.569.358	2.577.884	2.587.514	2.580.640	2.577.209	2.564.453	2.555.848
- Valas / <i>Foreign Exchange</i>	-	-	-	-	-	-	1.046.786	1.042.674	1.036.861	1.009.332	1.016.245	1.069.932	1.011.099
- Giro / <i>Demand Deposit</i>	-	-	-	-	-	-	557.747	556.883	551.982	524.615	535.981	585.255	534.202
- Tabungan / <i>Saving</i>	-	-	-	-	-	-	168.892	172.538	168.696	176.703	180.275	189.988	184.215
- Simpanan Berjangka / <i>Time Deposits</i>	-	-	-	-	-	-	320.147	313.253	316.184	308.014	299.988	294.690	292.682
b. Kewajiban kepada Bank Indonesia / <i>Liabilities to BI</i>	-	-	-	-	-	-	4.064	1.696	1.672	1.676	1.666	1.609	3.596 <sup>1)</sup>
c. Kewajiban kepada Bank lain / <i>Interbank Liabilities</i>	-	-	-	-	-	-	149.177	144.571	160.594	169.173	165.100	160.959	189.869
d. Surat Berharga yang diterbitkan / <i>Issued Securities</i>	-	-	-	-	-	-	117.150	113.383	117.684	114.606	116.034	116.000	113.619
e. Pinjaman yang Diterima / <i>Loans received</i>	-	-	-	-	-	-	225.806	226.890	227.554	220.949	219.193	217.734	227.988
- Rupiah	-	-	-	-	-	-	63.136	61.973	62.206	61.622	60.806	64.484	67.366
- Valas / <i>Foreign Exchange</i>	-	-	-	-	-	-	162.669	164.917	165.349	159.327	158.387	153.250	160.621
f. Kewajiban Spot dan Derivatif / <i>Spot and Derivatives Liabilities</i>	-	-	-	-	-	-	13.868	11.167	12.370	10.187	10.547	11.628	13.958
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / <i>Other Liabilities</i>	-	-	-	-	-	-	83.331	84.668	125.817	97.840	111.417	121.908	147.680 <sup>1)</sup>
h. Setoran Jaminan / <i>Guarantee Deposits</i>	-	-	-	-	-	-	3.711	4.355	4.565	3.651	4.172	3.624	3.826
<b>Beberapa komponen modal / Several Components of Capital</b>													
a. Modal Disetor / <i>Paid In Capital</i>	-	-	-	-	-	-	253.829	250.285	261.671	263.027	264.152	272.706	273.714
b. Cadangan / <i>Reserves</i>	-	-	-	-	-	-	81.505	81.579	81.168	81.504	81.516	83.643	84.952
c. L/R Tahun lalu 1) / <i>Retained Earnings (Profit/Loss) 1)</i>	-	-	-	-	-	-	646.996	645.583	648.343	781.496	788.525	710.086	696.569
d. L/R Tahun berjalan sesudah pajak 2) / <i>Current Earnings (Profit/Loss) 2)</i>	-	-	-	-	-	-	117.996	130.474	140.207	16.857	30.890	45.368	62.377
e. Tambahan modal disetor / <i>Additional Paid In Capital</i>	-	-	-	-	-	-	287.809	295.515	273.985	279.682	274.947	274.902	259.338
f. Modal Pinjaman / <i>Loan Capital</i>	-	-	-	-	-	-	64.796	66.011	65.852	66.531	66.497	68.512	68.139

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

Keterangan	2021							2022					
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penyaluran Dana / Distribution of Funds</b>													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	822.048	687.378	698.332	686.812	666.970	679.287	687.258
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610
Rupiah	-	-	-	-	-	-	690.028	603.123	615.896	605.636	597.701	607.543	612.955
Valas / Foreign Exchange	-	-	-	-	-	-	125.756	79.935	77.836	77.215	66.578	69.110	71.655
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	6.263	4.320	4.600	3.962	2.692	2.634	2.648
Rupiah	-	-	-	-	-	-	3.258	2.777	2.107	2.190	1.948	1.995	1.999
Valas / Foreign Exchange	-	-	-	-	-	-	3.005	1.543	2.493	1.772	743	639	649
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	72.427	37.824	43.871	45.032	38.109	39.430	44.710
- Giro / Demand Deposit	-	-	-	-	-	-	19.956	18.194	17.120	20.296	21.092	20.691	21.282
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	44.858	14.746	15.021	14.487	7.056	8.954	10.954
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	4.066	3.907	10.617	9.465	8.196	7.883	10.597
- Lainnya / Others	-	-	-	-	-	-	3.547	977	1.113	785	1.765	1.902	1.877
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	250.740	192.733	194.311	201.759	184.249	204.404	175.651
- Giro / Demand Deposit	-	-	-	-	-	-	85.911	60.866	69.274	61.519	59.931	73.627	73.437
- Fine Tune Operation (FTO)	-	-	-	-	-	-	111.712	81.861	75.765	84.434	84.932	85.766	41.506 <sup>1)</sup>
- Fasbi	-	-	-	-	-	-	48.552	46.556	47.188	53.963	37.195	43.464	58.214
- Lainnya / Others	-	-	-	-	-	-	4.565	3.450	2.085	1.843	2.191	1.547	2.494
d. Surat Berharga / Securities	-	-	-	-	-	-	218.945	219.986	224.260	220.618	217.045	220.683	223.534
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	2.305	2.111	2.605	2.453	2.910	2.386	1.693
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	11.527	6.836	7.426	9.236	8.205	8.244	9.584
- Obligasi / Bonds	-	-	-	-	-	-	179.417	182.769	184.658	180.302	176.825	180.471	182.326
- Lainnya / Others	-	-	-	-	-	-	25.695	28.270	29.571	28.627	29.105	29.582	29.932
e. Penyertaan / Equity Investment	-	-	-	-	-	-	1.950	1.021	1.019	1.020	1.033	1.018	1.014
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	27.459	24.844	24.095	24.440	23.381	23.610	23.961
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	26.553	23.967	23.259	23.604	22.529	22.909	23.256
- Surat Berharga / Securities	-	-	-	-	-	-	262	247	262	259	252	120	121
- Lainnya / Others	-	-	-	-	-	-	644	630	575	578	599	581	584
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	8.751	4.985	5.697	4.439	2.717	2.939	2.848
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	122.887	106.352	106.071	112.734	124.318	110.762	106.980
<b>Sumber Dana / Source of Funds</b>													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	1.068.984	966.691	970.137	972.355	954.579	974.559	962.581
Rupiah	-	-	-	-	-	-	932.141	860.453	862.962	868.497	859.039	860.343	863.761
Giro / Demand Deposit	-	-	-	-	-	-	234.288	208.459	189.883	198.621	201.150	209.887	192.490
Tabungan / Saving	-	-	-	-	-	-	186.287	185.038	205.068	192.635	188.055	189.041	202.255
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	511.566	466.956	468.010	477.240	469.834	461.415	469.016
Valas / Foreign Exchange	-	-	-	-	-	-	136.843	106.238	107.176	103.859	95.539	114.215	98.820
Giro / Demand Deposit	-	-	-	-	-	-	84.180	63.294	63.276	59.384	54.939	74.112	60.168
Tabungan / Saving	-	-	-	-	-	-	7.474	8.394	8.132	7.825	5.302	5.618	5.296
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	45.190	34.550	35.767	36.650	35.299	34.486	33.356
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	2.373	1	1	1	1	1	1.696 <sup>1)</sup>
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	58.688	43.149	51.342	48.810	37.371	38.372	39.676
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	19.810	15.486	19.294	17.126	18.683	18.774	17.080
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	20.781	19.807	18.993	19.095	18.811	19.870	21.165
Rupiah	-	-	-	-	-	-	12.040	10.482	10.133	10.102	10.137	11.152	11.488
Valas / Foreign Exchange	-	-	-	-	-	-	8.741	9.325	8.860	8.993	8.674	8.718	9.677
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	6.719	3.651	4.672	3.581	2.896	3.339	3.633
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	10.381	7.132	8.631	6.956	4.746	7.711	7.263
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	748	1.057	1.064	899	1.158	317	288
<b>Beberapa komponen modal / Several Components of Capital</b>													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	120.266	111.693	118.758	118.068	118.767	121.621	122.618
b. Cadangan / Reserves	-	-	-	-	-	-	22.922	22.989	22.057	22.053	22.055	23.039	23.797
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	27.421	1.613	1.220	5.496	4.551	1.367	(1.898) <sup>1)</sup>
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	-	-	-	-	-	6.554	6.361	4.510	1.265	2.158	3.390	4.126
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	28.925	25.280	38.287	39.849	39.356	37.473	35.341
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	8.652	5.643	5.918	5.746	5.743	7.744	6.921

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

Keterangan	2021									2022			
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penyaluran Dana / Distribution of Funds</b>													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	513.600	651.854	651.624	650.304	675.130	684.466	662.328
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785	654.977
Rupiah	-	-	-	-	-	-	429.171	514.599	520.203	517.171	530.924	541.537	534.634
Valas / Foreign Exchange	-	-	-	-	-	-	80.512	131.448	124.797	127.364	137.755	136.248	120.342
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	3.918	5.807	6.625	5.768	6.450	6.681	7.351
Rupiah	-	-	-	-	-	-	3.776	4.089	5.200	4.330	4.298	4.528	5.179
Valas / Foreign Exchange	-	-	-	-	-	-	142	1.719	1.425	1.438	2.152	2.153	2.172
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	18.426	40.703	37.379	43.578	43.788	51.989	51.273
- Giro / Demand Deposit	-	-	-	-	-	-	11.011	13.053	14.212	13.974	14.533	13.459	15.569
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	6.280	20.819	20.819	26.667	27.373	36.244	32.313
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	830	823	1.921	2.509	1.509	2.043	3.139
- Lainnya / Others	-	-	-	-	-	-	304	347	427	428	373	243	252
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	122.099	183.550	202.122	197.030	195.411	193.803	176.487
- Giro / Demand Deposit	-	-	-	-	-	-	35.769	70.043	84.011	82.730	80.080	86.623	84.635
- Fine Tune Operation (FTO)	-	-	-	-	-	-	78.084	87.726	69.167	75.922	88.101	75.595	36.504
- Fasbi	-	-	-	-	-	-	8.246	25.781	48.944	37.278	25.573	31.161	55.348
- Lainnya / Others	-	-	-	-	-	-	-	-	-	1.100	1.657	424	- <sup>1)</sup>
d. Surat Berharga / Securities	-	-	-	-	-	-	161.748	183.022	179.281	173.118	184.675	188.035	183.377
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	5.806	5.542	5.921	5.277	4.597	4.474	3.819
- Obligasi / Bonds	-	-	-	-	-	-	137.349	157.107	148.210	148.219	161.214	164.653	160.263
- Lainnya / Others	-	-	-	-	-	-	18.593	20.373	25.150	19.623	18.864	18.908	19.294
e. Penyertaan / Equity Investment	-	-	-	-	-	-	2.367	3.294	2.960	2.959	2.960	2.961	2.961
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	20.246	24.112	23.997	24.315	25.704	25.877	25.255
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	19.061	22.878	23.226	23.519	24.900	25.069	24.904
- Surat Berharga / Securities	-	-	-	-	-	-	55	47	30	27	28	18	23
- Lainnya / Others	-	-	-	-	-	-	1.130	1.186	741	769	776	790	328
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	2.486	3.858	4.200	3.485	5.163	5.094	5.052
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	50.527	51.831	49.249	59.792	94.917	91.643	81.929
<b>Sumber Dana / Source of Funds</b>													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	685.493	786.797	793.773	792.215	840.625	852.157	818.657
Rupiah	-	-	-	-	-	-	589.678	659.173	667.465	660.930	704.095	707.518	697.209
Giro / Demand Deposit	-	-	-	-	-	-	148.507	166.468	178.191	166.031	188.166	192.596	173.109
Tabungan / Saving	-	-	-	-	-	-	120.514	130.292	138.651	129.996	134.358	132.287	136.177
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	320.656	362.412	350.623	364.903	381.570	382.635	387.922
Valas / Foreign Exchange	-	-	-	-	-	-	95.815	127.624	126.308	131.285	136.530	144.640	121.448
Giro / Demand Deposit	-	-	-	-	-	-	47.681	68.188	66.157	72.211	74.307	80.784	69.849
Tabungan / Saving	-	-	-	-	-	-	18.921	19.076	19.372	19.423	22.259	22.983	13.909
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	29.214	40.360	40.779	39.651	39.963	40.872	37.690
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	0	0	0	0	0	0	377 <sup>1)</sup>
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	17.194	31.891	31.255	35.545	41.943	43.976	50.600
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	2.403	3.398	4.245	3.428	3.399	3.399	3.399
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	32.709	33.952	35.008	31.551	33.224	33.977	27.880
Rupiah	-	-	-	-	-	-	15.687	16.654	17.367	17.345	17.327	19.155	20.174
Valas / Foreign Exchange	-	-	-	-	-	-	17.022	17.298	17.641	14.206	15.897	14.822	7.705
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	2.161	2.822	3.193	2.527	3.548	3.596	3.308
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	5.649	6.565	9.557	7.891	8.542	9.672	11.378
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	287	329	433	307	266	234	248
<b>Beberapa komponen modal / Several Components of Capital</b>													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	40.752	45.655	48.978	51.151	51.576	54.887	47.502
b. Cadangan / Reserves	-	-	-	-	-	-	12.628	12.628	12.624	12.965	12.965	13.743	12.795
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	40.687	64.965	64.967	75.085	75.685	69.521	61.996
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	-	-	-	-	-	9.440	10.716	11.034	806	1.629	2.281	3.277
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	27.801	39.741	36.336	39.719	39.325	39.583	38.111
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	10.699	13.547	13.268	13.313	13.309	13.309	13.355

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

Keterangan	2021									2022			
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penyaluran Dana / Distribution of Funds</b>													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	1.466.246	1.474.432	1.494.599	1.480.765	1.494.717	1.524.159	1.601.709
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253
Rupiah	-	-	-	-	-	-	1.258.421	1.262.199	1.277.182	1.266.939	1.277.764	1.297.686	1.334.594
Valas / Foreign Exchange	-	-	-	-	-	-	195.638	200.734	205.828	202.471	205.811	213.501	253.658
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	12.187	11.499	11.589	11.354	11.141	12.972	13.456
Rupiah	-	-	-	-	-	-	9.507	8.884	9.295	8.960	9.207	10.147	10.809
Valas / Foreign Exchange	-	-	-	-	-	-	2.680	2.615	2.294	2.394	1.934	2.825	2.648
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	50.717	43.353	42.330	43.895	46.715	39.195	41.207
- Giro / Demand Deposit	-	-	-	-	-	-	38.852	29.425	25.882	27.362	28.727	24.831	28.509
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	9.075	9.980	11.002	11.838	14.029	11.623	9.249
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	2.196	3.366	3.349	3.380	2.658	1.509	2.247
- Lainnya / Others	-	-	-	-	-	-	594	583	2.097	1.315	1.301	1.233	1.201
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	238.729	255.558	258.093	237.687	210.589	207.296	190.192
- Giro / Demand Deposit	-	-	-	-	-	-	75.214	77.069	81.663	81.851	84.850	98.558	99.962
- Fine Tune Operation (FTO)	-	-	-	-	-	-	98.278	108.720	100.904	96.520	88.364	68.565	44.388 <sup>1)</sup>
- Fasbi	-	-	-	-	-	-	52.910	57.438	63.582	55.978	33.309	34.712	45.044
- Lainnya / Others	-	-	-	-	-	-	12.327	12.332	11.944	3.338	4.066	5.460	797 <sup>1)</sup>
d. Surat Berharga / Securities	-	-	-	-	-	-	457.881	464.432	466.213	465.770	450.418	459.675	457.767
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	11.830	15.652	12.863	12.104	14.172	14.360	19.962
- Obligasi / Bonds	-	-	-	-	-	-	390.910	385.452	388.598	377.663	370.312	379.319	385.479
- Lainnya / Others	-	-	-	-	-	-	55.141	63.327	64.752	66.003	65.934	65.996	52.327 <sup>1)</sup>
e. Penyertaan / Equity Investment	-	-	-	-	-	-	17.505	16.994	17.300	17.408	17.484	17.047	17.143
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	74.507	75.935	76.399	78.159	78.718	78.676	80.193
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	73.250	74.719	75.287	76.833	77.592	77.493	78.520
- Surat Berharga / Securities	-	-	-	-	-	-	264	274	290	290	87	87	109
- Lainnya / Others	-	-	-	-	-	-	992	942	822	1.036	1.039	1.096	1.565
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	4.520	3.599	3.948	3.440	3.445	4.093	4.915
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	102.524	113.934	131.381	166.157	177.069	151.405	124.345
<b>Sumber Dana / Source of Funds</b>													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	1.800.856	1.829.259	1.865.083	1.859.266	1.838.076	1.856.742	1.863.396
Rupiah	-	-	-	-	-	-	1.521.372	1.541.626	1.577.864	1.573.770	1.549.931	1.563.973	1.572.960
Giro / Demand Deposit	-	-	-	-	-	-	340.435	339.376	362.802	350.015	349.205	366.329	368.139
Tabungan / Saving	-	-	-	-	-	-	389.731	392.148	404.140	403.490	401.236	403.872	416.054
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	791.207	810.102	810.922	820.265	799.490	793.771	788.767
Valas / Foreign Exchange	-	-	-	-	-	-	279.483	287.634	287.219	285.496	288.146	292.769	290.436
Giro / Demand Deposit	-	-	-	-	-	-	110.072	117.780	119.196	114.982	119.417	121.790	109.874
Tabungan / Saving	-	-	-	-	-	-	78.680	78.213	77.370	80.613	81.343	85.863	91.727
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	90.731	91.642	90.653	89.900	87.385	85.116	88.836
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	28.080	30.309	29.292	33.299	37.667	36.706	39.390
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	27.035	26.196	26.208	26.287	26.212	26.077	25.984
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	68.782	69.189	70.884	70.409	68.103	70.354	83.822
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	33.917	33.458	33.331	32.804	31.976	32.787	34.340
Rupiah	-	-	-	-	-	-	34.865	35.731	37.553	37.605	36.127	37.567	49.482
Valas / Foreign Exchange	-	-	-	-	-	-	3.477	3.073	3.118	2.666	2.713	3.052	4.330
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	27.818	29.420	39.123	29.281	33.751	27.850	29.268
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	1.354	1.664	1.915	1.406	1.700	1.708	2.020
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Beberapa komponen modal / Several Components of Capital</b>													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	64.228	64.229	64.229	64.230	64.230	66.620	74.005
b. Cadangan / Reserves	-	-	-	-	-	-	35.308	35.315	35.840	35.840	35.850	35.900	37.399
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	125.328	125.444	131.677	150.662	158.039	147.307	147.302
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	-	-	-	-	-	22.366	24.123	26.280	2.689	4.594	7.834	11.117
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	79.898	79.546	72.434	76.056	73.810	77.325	70.828
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	28.638	29.842	29.764	29.934	29.924	29.935	30.197



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

Keterangan	2021										2022		
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penyaluran Dana / Distribution of Funds</b>													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	2.905.998	2.941.056	2.976.081	2.941.996	2.975.086	3.027.853	3.084.869
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413
Rupiah	-	-	-	-	-	-	2.490.850	2.511.918	2.542.422	2.505.205	2.539.403	2.574.899	2.609.355
Valas / Foreign Exchange	-	-	-	-	-	-	387.229	401.172	404.422	407.406	406.465	422.745	444.058
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	27.919	27.966	29.237	29.385	29.218	30.209	31.456
Rupiah	-	-	-	-	-	-	24.154	23.748	25.005	25.045	24.961	25.657	26.436
Valas / Foreign Exchange	-	-	-	-	-	-	3.764	4.218	4.231	4.340	4.258	4.552	5.020
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	118.992	97.477	99.554	94.279	118.421	103.073	117.559
- Giro / Demand Deposit	-	-	-	-	-	-	84.266	67.736	65.290	58.940	82.189	64.812	75.714
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	28.962	25.883	29.100	30.519	33.254	34.562	37.818
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	5.299	3.368	4.105	3.750	2.577	3.288	3.474
- Lainnya / Others	-	-	-	-	-	-	465	490	1.058	1.070	401	411	552
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	431.367	433.413	491.830	437.229	400.095	393.193	366.892
- Giro / Demand Deposit	-	-	-	-	-	-	168.264	163.840	256.634	188.919	187.018	208.436	238.752
- Fine Tune Operation (FTO)	-	-	-	-	-	-	223.702	197.247	152.410	138.719	147.747	144.596	42.387
- Fasbi	-	-	-	-	-	-	39.395	72.320	82.780	109.585	65.324	40.155	85.747
- Lainnya / Others	-	-	-	-	-	-	6	6	6	6	6	6	6
d. Surat Berharga / Securities	-	-	-	-	-	-	968.416	991.811	961.208	965.323	975.150	976.321	952.998
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	11.275	12.012	9.815	9.558	7.461	4.763	3.018
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	27.292	21.444	18.961	15.514	13.863	14.692	13.967
- Obligasi / Bonds	-	-	-	-	-	-	814.539	841.444	818.524	827.468	769.179	785.950	757.861
- Lainnya / Others	-	-	-	-	-	-	115.309	116.912	113.908	112.783	184.647	170.915	178.152
e. Penyertaan / Equity Investment	-	-	-	-	-	-	96.949	97.062	75.224	76.612	76.900	77.097	77.254
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	229.217	230.794	230.934	232.692	234.903	238.039	240.813
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	223.439	224.689	224.117	226.327	228.699	231.890	234.915
- Surat Berharga / Securities	-	-	-	-	-	-	1.783	1.853	1.996	1.735	2.083	2.051	2.017
- Lainnya / Others	-	-	-	-	-	-	3.995	4.251	4.222	4.630	4.121	4.097	3.880
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	4.877	3.150	4.228	2.881	3.150	3.424	2.865
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	262.314	288.010	336.946	316.386	327.325	337.928	311.220
<b>Sumber Dana / Source of Funds</b>													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	3.689.650	3.740.610	3.850.469	3.738.744	3.751.115	3.798.217	3.841.053
Rupiah	-	-	-	-	-	-	3.155.006	3.219.431	3.334.310	3.250.051	3.255.085	3.279.909	3.340.658
Giro / Demand Deposit	-	-	-	-	-	-	756.257	805.753	860.646	830.081	825.008	834.000	845.728
Tabungan / Saving	-	-	-	-	-	-	1.452.820	1.475.264	1.515.705	1.501.738	1.503.762	1.519.277	1.584.787
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	945.929	938.414	957.959	918.232	926.315	926.632	910.142
Valas / Foreign Exchange	-	-	-	-	-	-	534.643	521.178	516.159	488.693	496.030	518.308	500.395
Giro / Demand Deposit	-	-	-	-	-	-	315.815	307.621	303.353	278.038	287.318	308.569	294.312
Tabungan / Saving	-	-	-	-	-	-	63.817	66.855	63.821	68.842	71.371	75.524	73.283
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	155.011	146.702	148.985	141.813	137.340	134.215	132.801
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	1.690	1.695	1.671	1.675	1.665	1.609	1.523
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	45.216	39.222	48.705	51.518	48.119	41.904	60.204
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	67.901	68.302	67.937	67.765	67.740	67.750	67.156
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	103.534	103.942	102.669	99.893	99.055	93.534	95.121
Rupiah	-	-	-	-	-	-	1.492	1.379	1.374	1.370	1.366	1.390	1.364
Valas / Foreign Exchange	-	-	-	-	-	-	102.041	102.563	101.295	98.523	97.689	92.144	93.757
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	1.512	1.621	1.388	1.413	1.390	1.640	2.688
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	39.483	41.551	68.507	53.712	64.377	76.675	99.771
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	1.323	1.304	1.153	1.039	1.048	1.366	1.270
<b>Beberapa komponen modal / Several Components of Capital</b>													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	28.582	28.709	29.707	29.578	29.578	29.578	29.590
b. Cadangan / Reserves	-	-	-	-	-	-	10.647	10.647	10.647	10.647	10.647	10.961	10.961
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	453.561	453.561	450.479	550.253	550.250	491.891	489.169
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	-	-	-	-	-	79.636	89.274	98.383	12.097	22.509	31.862	43.858
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	151.184	150.948	126.928	124.058	122.457	120.521	115.058
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	16.807	16.979	16.902	17.538	17.521	17.524	17.666

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

Keterangan	2021					2022							
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb <sup>1)</sup>	Mar <sup>1)</sup>	Apr <sup>1)</sup>
<b>A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses</b>													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	-	-	-	-	-	645.650	707.621	773.902	75.405	129.182	193.170	257.686
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	7.698	8.707	9.740	1.210	2.150	3.075	4.031
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	2.265	2.435	2.691	225	448	591	797
c. Dari surat berharga / From securities	-	-	-	-	-	-	71.539	78.964	87.345	7.905	14.837	22.626	30.137
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	407.423	446.715	487.587	46.942	85.476	126.749	169.227
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	405.111	444.210	484.944	46.699	85.025	126.089	168.236
- kepada bank lain / To other Bank	-	-	-	-	-	-	2.312	2.505	2.643	243	451	660	991
e. Lainnya / Others	-	-	-	-	-	-	156.726	170.799	186.539	19.123	26.271	40.131	53.494
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	-	-	-	290.207	315.601	342.699	37.175	54.543	79.257	102.676
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	141	144	145	24	46	66	71
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	4.692	5.118	5.618	421	772	996	1.357
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	119.353	129.866	140.844	10.683	20.209	30.492	40.373
- Giro / Demand Deposit	-	-	-	-	-	-	20.001	22.112	24.161	2.183	4.110	6.181	8.268
- Tabungan / Saving	-	-	-	-	-	-	14.595	15.863	17.181	1.274	2.516	3.838	5.065
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	84.757	91.891	99.502	7.226	13.583	20.472	27.040
d. Surat Berharga / Securities	-	-	-	-	-	-	8.172	9.068	9.797	737	1.417	2.596	3.449
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	5.606	6.065	6.908	5.659	1.224	1.603	1.998
f. Lainnya / Others	-	-	-	-	-	-	147.013	160.338	174.872	19.651	30.874	43.505	55.429
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	-	-	-	5.231	5.002	4.515	-	-	-	-
<b>B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)</b>							<b>355.443</b>	<b>392.020</b>	<b>431.203</b>	<b>38.230</b>	<b>74.639</b>	<b>113.913</b>	<b>155.010</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	-	-	-	-	-	-	386.606	417.957	460.019	52.877	89.649	122.171	150.784
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	17.962	19.371	20.448	2.596	3.893	4.784	5.436
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	1	3	6	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	57	65	60	100	380	559	151
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	187.880	187.899	208.665	25.641	46.678	66.543	85.116
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	71.216	78.929	87.234	6.838	13.267	21.368	29.959
f. Lainnya / Others	-	-	-	-	-	-	109.491	131.693	143.612	17.701	25.429	28.911	30.122
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	591.635	645.091	716.871	70.774	126.555	181.540	229.462
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	1.634	1.741	2.082	520	675	964	1.614
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	454	454	454	0	0	0	82
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	174	175	177	7	32	125	108
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	173.547	173.040	191.785	25.047	45.180	62.990	81.327
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	198.630	227.745	249.910	24.286	37.254	51.229	59.189
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	3.602	3.978	4.404	388	743	1.263	1.634
g. Lainnya / Others	-	-	-	-	-	-	213.594	237.959	268.059	20.524	42.672	64.967	85.507
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>							<b>150.413</b>	<b>164.886</b>	<b>174.352</b>	<b>20.332</b>	<b>37.733</b>	<b>54.544</b>	<b>76.333</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>							<b>15.950</b>	<b>17.995</b>	<b>20.216</b>	<b>3.109</b>	<b>7.301</b>	<b>7.095</b>	<b>10.242</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>							<b>16.722</b>	<b>17.557</b>	<b>20.411</b>	<b>2.320</b>	<b>4.456</b>	<b>6.541</b>	<b>8.688</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>							<b>(772)</b>	<b>438</b>	<b>(195)</b>	<b>789</b>	<b>2.845</b>	<b>553</b>	<b>1.554</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>							<b>149.641</b>	<b>165.324</b>	<b>174.271</b>	<b>21.121</b>	<b>40.579</b>	<b>55.098</b>	<b>77.887</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>							<b>(165)</b>	<b>(184)</b>	<b>89.861</b>	<b>(18)</b>	<b>(39)</b>	<b>(65)</b>	<b>(88)</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>							<b>(264)</b>	<b>(283)</b>	<b>89.586</b>	<b>(18)</b>	<b>(39)</b>	<b>(65)</b>	<b>(88)</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>							<b>117.996</b>	<b>130.474</b>	<b>140.206</b>	<b>16.857</b>	<b>30.890</b>	<b>45.368</b>	<b>62.377</b>

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

Keterangan	2021					2022							
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb <sup>1)</sup>	Mar <sup>1)</sup>	Apr <sup>1)</sup>
<b>A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses</b>													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	-	-	-	-	-	124.378	124.236	136.178	10.619	20.122	31.192	41.965
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	2.268	2.040	2.297	279	486	704	948
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	850	829	873	58	101	161	201
c. Dari surat berharga / From securities	-	-	-	-	-	-	10.763	10.798	11.759	1.140	1.864	2.895	3.939
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	57.847	58.410	64.408	5.423	10.464	16.178	21.752
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	57.679	58.231	64.218	5.414	10.451	16.157	21.724
- kepada bank lain / To other Bank	-	-	-	-	-	-	168	179	190	9	14	21	28
e. Lainnya / Others	-	-	-	-	-	-	52.649	52.159	56.840	3.719	7.206	11.254	15.125
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	-	-	-	80.967	79.586	86.768	6.040	11.554	17.843	23.893
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	134	137	137	0	1	2	6
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	884	814	895	81	143	221	301
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	26.525	25.909	28.410	2.212	4.131	6.256	8.291
- Giro / Demand Deposit	-	-	-	-	-	-	2.857	2.925	3.207	260	476	742	998
- Tabungan / Saving	-	-	-	-	-	-	2.493	2.546	2.801	275	499	766	1.035
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	21.175	20.438	22.401	1.678	3.156	4.748	6.258
d. Surat Berharga / Securities	-	-	-	-	-	-	1.408	1.201	1.403	102	207	334	466
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	593	477	515	36	68	106	150
f. Lainnya / Others	-	-	-	-	-	-	51.404	51.029	55.389	3.608	7.004	10.924	14.679
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	-	-	-	19	19	19	-	-	-	-
<b>B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)</b>	-	-	-	-	-	-	<b>43.411</b>	<b>44.651</b>	<b>49.410</b>	<b>4.579</b>	<b>8.568</b>	<b>13.348</b>	<b>18.072</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	-	-	-	-	-	-	150.603	99.093	105.924	7.677	12.036	16.025	19.651
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	1.897	2.047	2.418	245	245	394	512
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	1	3	5	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	23	31	24	97	373	545	131
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	129.949	81.314	86.289	5.718	8.839	11.494	14.524
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	4.763	5.131	5.778	475	776	1.361	1.778
f. Lainnya / Others	-	-	-	-	-	-	13.972	10.569	11.415	1.141	1.800	2.226	2.706
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	184.595	134.371	147.717	10.605	17.666	24.836	32.167
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	843	834	1.143	105	131	225	319
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	278	-	1	0	0	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	173	174	176	7	32	124	107
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	127.460	79.075	83.510	5.708	8.802	11.278	14.257 <sup>1)</sup>
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	21.679	19.942	23.825	1.765	2.905	3.958	4.717
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	784	779	904	71	93	228	229
g. Lainnya / Others	-	-	-	-	-	-	33.378	33.568	38.159	2.948	5.704	9.023	12.536
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	-	-	-	-	-	-	<b>9.419</b>	<b>9.373</b>	<b>7.616</b>	<b>1.651</b>	<b>2.938</b>	<b>4.538</b>	<b>5.556</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	-	-	-	-	-	-	<b>5.173</b>	<b>5.434</b>	<b>6.062</b>	<b>717</b>	<b>1.376</b>	<b>1.937</b>	<b>2.678</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	-	-	-	-	-	-	<b>5.051</b>	<b>5.358</b>	<b>6.038</b>	<b>711</b>	<b>1.401</b>	<b>2.014</b>	<b>2.755</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	-	-	-	-	-	-	<b>123</b>	<b>76</b>	<b>24</b>	<b>6</b>	<b>(25)</b>	<b>(77)</b>	<b>(77)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	-	-	-	-	-	-	<b>9.542</b>	<b>9.448</b>	<b>7.640</b>	<b>1.657</b>	<b>2.913</b>	<b>4.461</b>	<b>5.479</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	-	-	-	-	-	-	<b>(165)</b>	<b>(184)</b>	<b>4.306</b>	<b>(18)</b>	<b>-</b>	<b>0</b>	<b>-</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	-	-	-	-	-	-	<b>(264)</b>	<b>(283)</b>	<b>4.031</b>	<b>(18)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	-	-	-	-	-	-	<b>6.554</b>	<b>6.361</b>	<b>4.510</b>	<b>1.265</b>	<b>2.158</b>	<b>3.390</b>	<b>4.126</b>

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

Keterangan	2021					2022							
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb <sup>1)</sup>	Mar <sup>1)</sup>	Apr <sup>1)</sup>
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>													
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	76.954	95.370	104.090	8.706	17.166	26.059	34.619
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	1.207	1.836	2.022	219	420	612	737
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	288	365	383	16	81	56	85
c. Dari surat berharga / From securities	-	-	-	-	-	-	7.097	8.820	9.637	828	1.774	2.648	3.541
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	40.375	49.274	53.880	4.546	8.987	13.804	18.285
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	40.242	49.126	53.720	4.532	8.961	13.765	18.232
- kepada bank lain / To other Bank	-	-	-	-	-	-	132	148	160	14	26	39	54
e. Lainnya / Others	-	-	-	-	-	-	27.988	35.075	38.168	3.097	5.905	8.938	11.971
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	44.488	56.370	61.091	4.800	9.174	13.901	18.423
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	571	771	835	63	119	182	243
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	15.026	19.126	20.716	1.589	3.100	4.699	6.134
- Giro / Demand Deposit	-	-	-	-	-	-	1.600	1.974	2.171	196	396	596	772
- Tabungan / Saving	-	-	-	-	-	-	1.175	1.494	1.660	167	336	497	645
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	12.251	15.657	16.885	1.226	2.369	3.605	4.717
d. Surat Berharga / Securities	-	-	-	-	-	-	800	1.203	1.310	111	224	345	464
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	817	1.039	1.116	72	143	226	287
f. Lainnya / Others	-	-	-	-	-	-	27.208	34.157	37.032	2.964	5.589	8.449	11.295
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	66	75	82	-	-	-	-
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>							32.466	38.999	42.998	3.906	7.992	12.158	16.196
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	21.796	75.914	83.649	15.314	29.224	47.057	59.913
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	1.467	1.609	1.750	167	383	456	580
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	0	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	33	34	35	3	6	14	20
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	11.458	59.480	65.579	13.441	27.010	43.620	54.971
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	4.493	5.442	6.026	492	1.079	1.757	2.413
f. Lainnya / Others	-	-	-	-	-	-	4.345	9.350	10.259	1.210	746	1.210	1.928
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	42.496	101.600	113.549	18.135	35.190	56.136	72.059
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	170	257	237	119	136	136	240
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	67	345	345	-	-	0	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	9.032	56.254	62.517	13.203	26.575	42.521	53.960
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	10.503	15.490	17.787	2.327	2.843	4.900	6.276
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	747	921	1.029	90	210	346	458
g. Lainnya / Others	-	-	-	-	-	-	21.977	28.333	31.634	2.395	5.424	8.232	11.126
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>							11.766	13.313	13.098	1.085	2.027	3.079	4.050
<b>E. Pendapatan non-operasional / Non Operational Income</b>							886	1.551	2.057	284	299	243	415
<b>F. Beban non-operasional / Non Operational Expenses</b>							1.380	1.699	1.940	262	298	356	334
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>							(493)	(148)	(118)	23	2	(113)	81
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>							11.272	13.165	13.216	1.107	2.028	2.967	4.131
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>							-	-	2.756	-	(39)	(65)	(88)
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>							-	-	2.756	-	(39)	(65)	(88)
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>							9.440	10.716	11.034	806	1.629	2.281	3.277

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

Keterangan	2021					2022							
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb <sup>1)</sup>	Mar <sup>1)</sup>	Apr <sup>1)</sup>
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>													
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	174.490	191.329	208.880	16.440	31.432	47.498	64.569
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	2.355	2.627	2.887	359	649	923	1.247
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	270	300	370	25	46	67	97
c. Dari surat berharga / From securities	-	-	-	-	-	-	21.481	23.551	25.630	2.101	4.004	6.080	8.087
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	96.740	105.803	115.366	9.449	18.231	27.553	38.117
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	95.958	104.958	114.457	9.383	18.108	27.367	37.869
- kepada bank lain / To other Bank	-	-	-	-	-	-	781	845	909	67	123	186	249
e. Lainnya / Others	-	-	-	-	-	-	53.645	59.048	64.628	4.506	8.502	12.876	17.022
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	94.286	103.316	112.375	8.250	15.365	23.129	30.688
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	3	3	3	24	45	64	66
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	407	440	479	42	83	127	161
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	35.524	38.685	41.875	3.175	5.977	8.955	11.951
- Giro / Demand Deposit	-	-	-	-	-	-	5.306	5.834	6.390	543	1.034	1.553	2.109
- Tabungan / Saving	-	-	-	-	-	-	4.666	5.116	5.566	428	813	1.226	1.640
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	25.553	27.736	29.919	2.203	4.129	6.176	8.201
d. Surat Berharga / Securities	-	-	-	-	-	-	3.682	3.965	4.252	255	501	761	1.014
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	2.792	3.041	3.291	254	483	730	999
f. Lainnya / Others	-	-	-	-	-	-	51.777	57.085	62.388	4.501	8.276	12.491	16.498
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	101	97	88	-	-	-	-
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	-	-	-	-	-	-	80.205	88.013	96.505	8.190	16.066	24.369	33.881
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	40.666	44.960	55.850	13.274	17.259	21.768	21.923
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	5.386	6.137	6.476	639	1.175	1.349	1.456
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	0,9	0,9	0,4	0,0	0,0	0,0	0,1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	9.765	11.141	18.770	1.978	2.587	3.652	5.226
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	13.795	15.331	17.130	1.296	2.506	4.138	6.104
f. Lainnya / Others	-	-	-	-	-	-	11.719	12.349	13.473	9.360	10.991	12.629	9.137 <sup>1)</sup>
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	92.572	102.817	119.625	18.050	27.360	36.176	41.936
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	425	451	488	247	272	445	772
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	0,8	0,8	0,8	0,3	0,5	0,7	0,7
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	6.864	8.148	15.451	1.581	2.088	2.915	4.223
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	35.694	39.508	43.455	11.085	14.832	17.309	15.873
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	1.379	1.543	1.733	155	289	478	690
g. Lainnya / Others	-	-	-	-	-	-	48.209	53.167	58.497	4.981	9.879	15.030	20.377
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	-	-	-	-	-	-	28.299	30.156	32.729	3.414	5.965	9.961	13.868
<b>E. Pendapatan non-operasional / Non Operational Income</b>	-	-	-	-	-	-	8.992	9.926	10.817	1.309	2.728	4.051	5.492
<b>F. Beban non-operasional / Non Operational Expenses</b>	-	-	-	-	-	-	8.537	9.307	10.362	1.284	2.686	3.983	5.255
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	-	-	-	-	-	-	455	620	455	26	42	68	237
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	-	-	-	-	-	-	28.754	30.776	33.298	3.439	6.007	10.029	14.105
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	-	-	-	-	-	-	-	-	12.158	-	-	-	-
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	-	-	-	-	-	-	-	-	12.158	-	-	-	-
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	-	-	-	-	-	-	22.366	24.123	26.279	2.689	4.594	7.834	11.117

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

Keterangan	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb <sup>1)</sup>	Mar <sup>1)</sup>	Apr <sup>1)</sup>
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>													
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	269.829	296.686	324.755	39.641	60.461	88.422	116.533
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	1.867	2.204	2.535	354	595	836	1.100
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	856	941	1.065	127	220	307	415
c. Dari surat berharga / From securities	-	-	-	-	-	-	32.199	35.796	40.318	3.836	7.195	11.003	14.570
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	212.461	233.229	253.933	27.524	47.794	69.213	91.073
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	211.231	231.895	252.549	27.370	47.506	68.800	90.412
- kepada bank lain / To other Bank	-	-	-	-	-	-	1.230	1.334	1.384	154	288	413	660
e. Lainnya / Others	-	-	-	-	-	-	22.445	24.516	26.903	7.801	4.658	7.063	9.376
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	70.467	76.329	82.464	18.086	18.449	24.384	29.671
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	4	4	5	0	0	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	2.829	3.093	3.409	235	427	465	651
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	42.277	46.146	49.843	3.707	7.001	10.582	13.996
- Giro / Demand Deposit	-	-	-	-	-	-	10.239	11.378	12.393	1.184	2.204	3.290	4.388
- Tabungan / Saving	-	-	-	-	-	-	6.261	6.707	7.154	404	868	1.349	1.745
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	25.778	28.060	30.296	2.119	3.930	5.943	7.864
d. Surat Berharga / Securities	-	-	-	-	-	-	2.282	2.699	2.832	268	485	1.156	1.505
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	1.404	1.508	1.986	5.297	530	540	562
f. Lainnya / Others	-	-	-	-	-	-	16.625	18.067	20.063	8.578	10.005	11.641	12.957
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	5.046	4.812	4.326	-	-	-	-
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>							199.362	220.357	242.291	21.555	42.013	64.037	86.862
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	173.540	197.990	214.597	16.612	31.130	37.320	49.297
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	9.213	9.578	9.804	1.544	2.089	2.585	2.888
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	36.708	35.963	38.028	4.504	8.243	7.777	10.394
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	48.165	53.025	58.300	4.574	8.907	14.111	19.664
f. Lainnya / Others	-	-	-	-	-	-	79.454	99.425	108.464	5.990	11.892	12.847	16.351
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	271.972	306.303	335.979	23.985	46.339	64.392	83.300
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	197	199	215	49	135	159	282
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	108	108	108	-	0	0	82
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	30.191	29.563	30.308	4.555	7.714	6.277	8.888
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	130.753	152.805	164.841	9.108	16.674	25.063	32.324
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	692	735	737	72	150	212	257
g. Lainnya / Others	-	-	-	-	-	-	110.031	122.892	139.769	10.200	21.665	32.682	41.468
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>							100.930	112.044	120.909	14.183	26.804	36.966	52.859
<b>E. Pendapatan non-operasional / Non Operational Income</b>							898	1.084	1.279	799	2.898	863	1.656 <sup>2)</sup>
<b>F. Beban non-operasional / Non Operational Expenses</b>							1.755	1.193	2.071	64	72	189	343
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>							(856)	(109)	(791)	734	2.826	675	1.313
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit</b>							100.074	111.935	120.118	14.917	29.630	37.641	54.172
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>							-	-	-	70.641	-	-	-
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>							-	-	-	70.641	-	-	-
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>							79.636	89.274	98.383	12.097	22.509	31.862	43.858

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	-	-	-	-	-	-	<b>1.183.005</b>	<b>1.232.759</b>	<b>1.213.629</b>	<b>1.154.258</b>	<b>1.185.136</b>	<b>1.150.136</b>	<b>1.264.022</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	44.645	42.372	41.525	41.892	42.740	42.522	40.509
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	1.126.855	1.178.789	1.163.491	1.101.328	1.131.646	1.097.380	1.214.361
- Lainnya / <i>Others</i>	-	-	-	-	-	-	11.504	11.598	8.613	11.038	10.750	10.234	9.152
<b>Kewajiban Komitmen / Committed Liabilities</b>	-	-	-	-	-	-	<b>3.061.340</b>	<b>3.136.772</b>	<b>3.113.244</b>	<b>3.057.673</b>	<b>3.081.981</b>	<b>3.032.374</b>	<b>3.122.505</b>
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	1.701.063	1.715.932	1.715.175	1.725.430	1.722.294	1.711.188	1.698.419
- <i>Committed</i>	-	-	-	-	-	-	430.956	438.655	429.072	443.185	432.497	435.859	432.338
- <i>Uncommitted</i>	-	-	-	-	-	-	1.270.107	1.277.277	1.276.104	1.282.245	1.289.797	1.275.329	1.266.081
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	23.510	23.476	24.251	23.378	23.544	16.485	16.032
- <i>Committed</i>	-	-	-	-	-	-	3.367	3.115	3.874	3.830	2.813	2.725	2.788
- <i>Uncommitted</i>	-	-	-	-	-	-	20.142	20.361	20.377	19.549	20.731	13.759	13.244
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	84.836	95.722	85.063	81.906	95.523	98.643	107.870
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	1.237.412	1.286.348	1.285.893	1.209.341	1.221.127	1.191.583	1.285.357
- Lainnya / <i>Others</i>	-	-	-	-	-	-	14.520	15.293	12.862	17.619	19.493	14.475	14.828
<b>Tagihan Kontinjensi / Contingent Claims</b>	-	-	-	-	-	-	<b>280.456</b>	<b>278.776</b>	<b>269.045</b>	<b>235.614</b>	<b>239.722</b>	<b>234.847</b>	<b>239.266</b>
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	214.904	210.836	204.276	205.979	218.672	213.475	217.800
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	54.444	56.486	53.711	1.075	1.102	1.124	1.119
- Lainnya / <i>Others</i>	-	-	-	-	-	-	11.107	11.454	11.058	28.559	19.949	20.248	20.347
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	-	-	-	-	-	-	<b>327.337</b>	<b>341.751</b>	<b>348.030</b>	<b>327.615</b>	<b>301.787</b>	<b>292.818</b>	<b>293.725</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	324.667	339.109	345.453	325.013	299.059	290.216	291.016
- Lainnya / <i>Others</i>	-	-	-	-	-	-	2.670	2.643	2.576	2.602	2.727	2.602	2.710
<b>Lainnya / Others</b>	-	-	-	-	-	-	<b>611.927</b>	<b>681.574</b>	<b>696.230</b>	<b>534.076</b>	<b>518.778</b>	<b>523.977</b>	<b>528.349</b>
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	11.781	11.477	11.477	9.682	9.473	9.378	9.449
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	544.707	614.136	627.791	523.747	508.654	513.940	518.235
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	533.888	535.884	548.614	518.459	501.970	507.225	511.519
- Lainnya / <i>Others</i>	-	-	-	-	-	-	10.818	78.252	79.177	5.289	6.684	6.715	6.716
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	55.439	55.961	56.962	646	652	660	665
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	48.036	48.555	49.558	646	652	660	665
- Lainnya / <i>Others</i>	-	-	-	-	-	-	7.403	7.405	7.404	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	-	-	-	-	-	-	523.148	410.459	418.224	341.790	196.946	180.954	207.380
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	4.982	4.801	4.866	4.630	5.078	4.567	4.600
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	516.812	404.055	412.539	334.844	189.581	174.228	201.119
- Lainnya / <i>Others</i>	-	-	-	-	-	-	1.354	1.603	819	2.316	2.287	2.159	1.661
<b>Kewajiban Komitmen / Committed Liabilities</b>	-	-	-	-	-	-	774.284	530.711	538.929	457.934	299.291	285.459	311.859
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	272.182	149.422	145.539	139.944	106.275	105.919	105.180
- <i>Committed</i>	-	-	-	-	-	-	44.631	36.929	35.456	36.635	35.599	34.546	36.377
- <i>Uncommitted</i>	-	-	-	-	-	-	227.551	112.493	110.084	103.308	70.676	71.373	68.803
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	1.066	227	157	269	220	164	301
- <i>Committed</i>	-	-	-	-	-	-	48	54	30	66	51	31	79
- <i>Uncommitted</i>	-	-	-	-	-	-	1.018	172	127	204	169	133	221
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	5.615	5.391	5.633	4.954	3.950	3.689	3.499
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	490.803	371.019	384.112	307.601	182.470	172.642	199.181
- Lainnya / <i>Others</i>	-	-	-	-	-	-	4.617	4.652	3.487	5.167	6.375	3.045	3.698
<b>Tagihan Kontinjensi / Contingent Claims</b>	-	-	-	-	-	-	45.845	43.659	36.834	34.324	30.493	30.437	30.939
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	34.181	33.275	28.407	28.860	24.679	24.667	25.051
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	10.391	9.094	7.088	432	437	446	442
- Lainnya / <i>Others</i>	-	-	-	-	-	-	1.273	1.290	1.339	5.032	5.377	5.323	5.446
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	-	-	-	-	-	-	35.496	28.213	28.150	27.209	21.517	21.383	21.664
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	35.151	27.941	27.909	26.939	21.148	21.086	21.384
- Lainnya / <i>Others</i>	-	-	-	-	-	-	345	272	241	270	369	297	280
<b>Lainnya / Others</b>	-	-	-	-	-	-	66.946	56.268	62.084	50.320	45.532	45.614	45.976
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	2.761	533	532	442	441	441	440
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	55.406	47.551	53.302	49.878	45.091	45.173	45.536
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	55.101	47.243	52.770	49.390	44.601	44.687	45.050
- Lainnya / <i>Others</i>	-	-	-	-	-	-	306	308	532	488	490	486	486
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	8.779	8.184	8.251	0	0	0	0
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	8.729	8.134	8.200	0	0	0	0
- Lainnya / <i>Others</i>	-	-	-	-	-	-	50	51	51	-	-	-	-



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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	-	-	-	-	-	-	112.166	236.291	212.427	210.258	376.630	350.728	387.890
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	7.699	4.905	7.713	7.777	7.770	8.058	6.900
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	96.405	223.247	197.606	195.200	362.107	336.007	374.493
- Lainnya / <i>Others</i>	-	-	-	-	-	-	8.062	8.139	7.108	7.280	6.754	6.663	6.498
<b>Kewajiban Komitmen / Committed Liabilities</b>	-	-	-	-	-	-	322.943	572.945	550.557	547.420	727.106	705.214	643.763
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	207.893	326.658	321.373	326.615	371.371	368.759	312.197
- <i>Committed</i>	-	-	-	-	-	-	42.644	53.714	52.557	53.183	53.036	54.942	51.892
- <i>Uncommitted</i>	-	-	-	-	-	-	165.249	272.944	268.816	273.432	318.335	313.817	260.305
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	7.018	8.089	7.964	7.204	7.512	5.235	4.947
- <i>Committed</i>	-	-	-	-	-	-	60	59	53	240	237	241	1.252 <sup>1)</sup>
- <i>Uncommitted</i>	-	-	-	-	-	-	6.958	8.031	7.912	6.964	7.275	4.994	3.695
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	4.472	8.303	8.751	8.882	10.807	11.869	7.467
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	96.855	222.809	205.797	196.938	330.716	312.428	312.451
- Lainnya / <i>Others</i>	-	-	-	-	-	-	6.705	7.084	6.672	7.780	6.699	6.923	6.702
<b>Tagihan Kontinjensi / Contingent Claims</b>	-	-	-	-	-	-	103.505	107.426	101.202	98.850	101.175	99.853	52.377 <sup>1)</sup>
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	100.246	100.957	94.855	94.832	97.255	95.882	48.378 <sup>1)</sup>
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	3.241	6.451	6.330	64	63	66	58
- Lainnya / <i>Others</i>	-	-	-	-	-	-	18	18	17	3.954	3.856	3.906	3.941
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	-	-	-	-	-	-	16.131	25.851	24.515	20.731	27.219	25.806	21.145
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	15.890	25.609	24.273	20.489	26.977	25.564	20.904
- Lainnya / <i>Others</i>	-	-	-	-	-	-	242	242	242	242	242	242	242
<b>Lainnya / Others</b>	-	-	-	-	-	-	46.259	55.760	56.757	47.716	53.839	54.796	54.928
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	4.422	6.232	6.211	4.430	4.289	4.221	4.327
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	36.844	43.877	44.899	43.277	49.541	50.567	50.592
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	36.104	43.138	43.724	42.609	48.910	49.899	49.925
- Lainnya / <i>Others</i>	-	-	-	-	-	-	740	740	1.174	667	631	667	667
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	4.992	5.650	5.648	8	8	9	9
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	4.992	5.650	5.648	8	8	9	9
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	-	-	-	-	-	-	<b>302.078</b>	<b>327.463</b>	<b>303.252</b>	<b>320.609</b>	<b>320.793</b>	<b>347.108</b>	<b>384.321</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	31.964	32.666	28.946	29.485	29.893	29.897	29.009
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	268.793	293.646	274.112	290.742	289.603	316.387	355.019
- Lainnya / <i>Others</i>	-	-	-	-	-	-	1.321	1.151	194	382	1.298	825	293
<b>Kewajiban Komitmen / Committed Liabilities</b>	-	-	-	-	-	-	<b>918.277</b>	<b>956.387</b>	<b>938.903</b>	<b>964.350</b>	<b>971.194</b>	<b>967.927</b>	<b>1.082.207</b>
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	596.571	602.258	609.276	612.547	606.140	589.506	645.561
- <i>Committed</i>	-	-	-	-	-	-	85.821	83.511	79.500	84.672	79.206	88.338	89.298
- <i>Uncommitted</i>	-	-	-	-	-	-	510.751	518.746	529.777	527.874	526.934	501.168	556.263
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	10.073	10.069	9.875	9.990	10.888	8.929	9.427
- <i>Committed</i>	-	-	-	-	-	-	133	138	134	138	133	339	138
- <i>Uncommitted</i>	-	-	-	-	-	-	9.939	9.931	9.741	9.852	10.754	8.590	9.289
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	17.483	19.058	20.575	18.096	20.328	20.744	27.191
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	291.277	321.880	296.654	319.905	328.110	344.836	396.132
- Lainnya / <i>Others</i>	-	-	-	-	-	-	2.873	3.122	2.523	3.814	5.729	3.912	3.896
<b>Tagihan Kontinjensi / Contingent Claims</b>	-	-	-	-	-	-	<b>57.289</b>	<b>59.182</b>	<b>58.054</b>	<b>52.890</b>	<b>51.478</b>	<b>45.660</b>	<b>97.046<sup>1)</sup></b>
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	30.988	32.901	32.465	33.106	40.534	34.405	85.849 <sup>1)</sup>
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	17.295	16.522	16.250	579	601	613	619
- Lainnya / <i>Others</i>	-	-	-	-	-	-	9.006	9.759	9.340	19.205	10.343	10.643	10.578
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	-	-	-	-	-	-	<b>40.887</b>	<b>43.795</b>	<b>44.514</b>	<b>42.305</b>	<b>43.610</b>	<b>45.068</b>	<b>49.842</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	40.348	43.218	43.981	41.783	43.066	44.584	49.239
- Lainnya / <i>Others</i>	-	-	-	-	-	-	538	576	532	522	544	484	603
<b>Lainnya / Others</b>	-	-	-	-	-	-	<b>180.602</b>	<b>182.742</b>	<b>185.306</b>	<b>120.557</b>	<b>123.120</b>	<b>124.666</b>	<b>125.152</b>
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	144.437	146.203	148.402	119.534	122.091	123.630	124.110
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	138.206	139.917	141.846	118.922	120.050	121.589	122.065
- Lainnya / <i>Others</i>	-	-	-	-	-	-	6.231	6.286	6.556	612	2.041	2.041	2.044
- Aset produktif yang dihapus tagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	35.779	36.153	36.519	638	643	651	656
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	28.427	28.799	29.165	638	643	651	656
- Lainnya / <i>Others</i>	-	-	-	-	-	-	7.353	7.355	7.354	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	-	-	-	-	-	-	245.613	258.546	279.726	281.602	290.767	271.346	284.431
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	244.846	257.841	279.234	280.542	290.355	270.758	283.730
- Lainnya / <i>Others</i>	-	-	-	-	-	-	767	706	492	1.061	412	588	701
<b>Kewajiban Komitmen / Committed Liabilities</b>	-	-	-	-	-	-	1.045.837	1.076.729	1.084.855	1.087.969	1.084.390	1.073.774	1.084.676
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	624.417	637.593	628.987	646.324	638.508	647.004	635.481
- <i>Committed</i>	-	-	-	-	-	-	257.861	264.501	261.559	268.695	264.656	258.034	254.771
- <i>Uncommitted</i>	-	-	-	-	-	-	366.556	373.093	367.427	377.629	373.852	388.970	380.711
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	5.353	5.091	6.255	5.915	4.924	2.157	1.357
- <i>Committed</i>	-	-	-	-	-	-	3.126	2.864	3.658	3.386	2.392	2.114	1.319
- <i>Uncommitted</i>	-	-	-	-	-	-	2.227	2.227	2.597	2.529	2.533	43	38
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	57.266	62.969	50.104	49.974	60.437	62.341	69.712
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	358.477	370.641	399.330	384.898	379.830	361.677	377.594
- Lainnya / <i>Others</i>	-	-	-	-	-	-	325	435	180	857	691	595	531
<b>Tagihan Kontinjensi / Contingent Claims</b>	-	-	-	-	-	-	73.815	68.508	72.955	49.549	56.576	58.896	58.903
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	49.489	43.703	48.550	49.181	56.204	58.521	58.522
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	23.517	24.419	24.043	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	810	386	362	369	372	376	381
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	-	-	-	-	-	-	234.823	243.893	250.851	237.369	209.440	200.562	201.074
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	233.278	242.340	249.290	235.801	207.867	198.982	199.489
- Lainnya / <i>Others</i>	-	-	-	-	-	-	1.545	1.552	1.561	1.568	1.573	1.580	1.585
<b>Lainnya / Others</b>	-	-	-	-	-	-	318.120	386.804	392.083	315.483	296.287	298.901	302.294
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	4.212	4.327	4.349	4.424	4.356	4.331	4.296
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	308.019	376.505	381.189	311.059	291.931	294.570	297.997
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	304.477	305.586	310.273	307.537	288.409	291.050	294.479
- Lainnya / <i>Others</i>	-	-	-	-	-	-	3.542	70.919	70.915	3.522	3.522	3.520	3.518
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	5.889	5.973	6.545	-	-	-	-
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	5.889	5.973	6.545	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	-	-	-	-	-	-	25,30	25,59	25,67	25,88	25,85	24,79	24,35
- Modal / Capital	-	-	-	-	-	-	1.528.782	1.549.412	1.569.939	1.597.950	1.615.027	1.561.160	1.554.653
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	6.042.416	6.054.315	6.116.974	6.175.339	6.246.718	6.298.503	6.385.264
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	-	-	-	-	-	-	23,72	23,99	24,07	24,28	24,26	23,17	22,73
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	1.433.092	1.452.599	1.472.240	1.499.117	1.515.423	1.459.578	1.451.597
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	6.042.416	6.054.315	6.116.974	6.175.339	6.246.718	6.298.503	6.385.264
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	-	-	-	-	-	-	1,92	1,91	1,84	2,53	2,34	2,19	2,32
- Laba sebelum pajak / Profit	-	-	-	-	-	-	179.570	180.006	174.271	253.457	234.474	220.390	233.661
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	9.369.374	9.419.584	9.476.690	10.007.168	10.034.418	10.066.766	10.093.235
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	-	-	-	-	-	-	83,14	82,97	83,58	82,04	80,57	80,35	78,57
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	739.449	805.500	889.655	95.375	159.419	225.139	284.575
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	889.362	970.827	1.064.432	116.255	197.854	280.198	362.205
<b>Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)</b>	-	-	-	-	-	-	4,52	4,51	4,51	4,60	4,47	4,53	4,63
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	409.453	410.908	413.942	444.143	433.293	440.686	449.807
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	9.065.134	9.116.300	9.170.121	9.658.962	9.685.500	9.719.858	9.722.680
<b>Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)</b>	-	-	-	-	-	-	78,09	77,90	77,13	77,55	78,03	78,37	79,90
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	-	-	-	-	-	-	20,53	20,46	19,57	17,86	17,82	16,83	16,48
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	1.234.931	1.231.212	1.208.213	1.141.453	1.040.251	998.263	945.014
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	781.814	796.712	771.178	645.354	753.232	706.615	731.229
- Total Aset / Total Assets	-	-	-	-	-	-	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531

**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	-	-	-	-	-	-	35,20	27,54	29,11	29,50	29,74	29,92	28,97
- Modal / Capital	-	-	-	-	-	-	318.635	201.059	215.111	216.088	206.408	209.658	205.962
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	905.295	730.058	738.938	732.473	694.004	700.841	710.948
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	-	-	-	-	-	-	33,73	26,21	27,78	28,11	28,35	28,24	27,36
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	305.382	191.350	205.245	205.897	196.719	197.927	194.520
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	905.295	730.058	738.938	732.473	694.004	700.841	710.948
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	-	-	-	-	-	-	0,75	0,78	0,60	1,48	1,35	1,37	1,26
- Laba sebelum pajak / Profit	-	-	-	-	-	-	11.450	9.959	7.640	19.889	17.477	17.844	16.436
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	1.520.089	1.274.037	1.279.647	1.344.999	1.290.089	1.303.554	1.307.675
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	-	-	-	-	-	-	95,68	94,66	95,91	88,79	88,32	87,57	88,24
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	214.574	164.123	179.569	13.123	22.313	31.909	41.614
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	224.257	173.382	187.233	14.781	25.263	36.438	47.161
<b>Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)</b>	-	-	-	-	-	-	3,29	3,69	3,70	4,20	4,06	4,18	4,23
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	47.121	44.118	44.499	52.794	49.027	50.923	51.568
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	1.431.362	1.197.143	1.201.704	1.257.459	1.207.539	1.219.253	1.220.505
<b>Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)</b>	-	-	-	-	-	-	76,31	70,66	71,51	70,23	69,59	69,43	71,12
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	1.068.984	966.691	970.137	972.355	954.579	974.559	962.581
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	-	-	-	-	-	-	22,43	20,89	20,75	20,82	18,96	19,29	18,23
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	258.675	194.667	198.540	208.912	180.850	188.949	169.866
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	95.757	80.802	81.377	71.172	67.121	67.699	70.822
- Total Aset / Total Assets	-	-	-	-	-	-	1.580.094	1.318.695	1.348.864	1.344.999	1.307.895	1.330.484	1.320.039

**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	-	-	-	-	-	-	25,63	36,43	36,88	37,72	37,14	36,30	35,75
- Modal / Capital	-	-	-	-	-	-	145.052	271.335	271.808	278.174	289.500	286.640	272.696
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	565.843	744.823	737.072	737.464	779.387	789.700	762.761
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	-	-	-	-	-	-	23,18	34,16	34,55	35,34	34,85	34,01	33,43
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	131.153	254.425	254.657	260.595	271.584	268.611	254.978
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	565.843	744.823	737.072	737.464	779.387	789.700	762.761
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	-	-	-	-	-	-	1,51	1,25	1,14	1,11	0,95	0,93	1,01
- Laba sebelum pajak / Profit	-	-	-	-	-	-	13.527	14.362	13.216	13.288	12.171	11.867	12.393
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	896.353	1.151.093	1.154.798	1.200.953	1.276.411	1.281.618	1.230.101
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	-	-	-	-	-	-	84,67	90,63	91,55	94,78	94,92	95,32	94,93
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	61.088	125.256	138.932	20.078	38.918	61.842	79.352
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	72.145	138.213	151.750	21.184	41.003	64.882	83.588
<b>Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)</b>	-	-	-	-	-	-	4,37	3,72	3,74	3,91	3,80	3,84	4,02
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	36.629	40.179	40.600	44.260	45.389	46.036	46.007
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	837.274	1.080.424	1.085.081	1.131.887	1.194.508	1.198.940	1.143.588
<b>Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)</b>	-	-	-	-	-	-	74,35	82,11	81,26	81,36	79,55	79,54	80,01
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785	654.977
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	685.493	786.797	793.773	792.215	840.625	852.157	818.657
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	-	-	-	-	-	-	22,08	22,81	22,38	20,70	21,48	21,63	21,51
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	126.594	178.121	183.586	172.050	178.112	181.961	173.274
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	77.960	92.213	83.950	76.580	96.649	97.456	94.657
- Total Aset / Total Assets	-	-	-	-	-	-	926.292	1.185.288	1.195.504	1.200.953	1.279.153	1.292.033	1.245.656

**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	-	-	-	-	-	-	25,07	25,34	25,30	24,46	24,55	24,03	23,64
- Modal / Capital	-	-	-	-	-	-	352.613	355.859	357.409	356.055	360.415	359.063	367.790
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	1.406.354	1.404.344	1.412.509	1.455.668	1.467.981	1.494.476	1.555.493
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	-	-	-	-	-	-	23,09	23,25	23,24	22,44	22,56	22,06	21,66
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	324.689	326.554	328.286	326.655	331.116	329.738	336.985
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	1.406.354	1.404.344	1.412.509	1.455.668	1.467.981	1.494.476	1.555.493
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	-	-	-	-	-	-	1,48	1,43	1,41	1,67	1,54	1,62	1,68
- Laba sebelum pajak / Profit	-	-	-	-	-	-	34.505	33.573	33.298	41.273	38.091	40.115	42.315
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	2.337.530	2.346.624	2.357.650	2.473.849	2.471.015	2.470.827	2.525.440
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	-	-	-	-	-	-	82,45	82,88	83,48	86,35	85,10	82,32	79,88
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	135.241	149.273	169.751	21.829	34.488	46.875	56.200
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	164.022	180.103	203.336	25.280	40.524	56.940	70.357
<b>Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)</b>	-	-	-	-	-	-	3,82	3,79	3,79	3,70	3,64	3,67	3,76
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	86.468	86.222	86.552	88.426	86.800	87.577	91.646
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	2.264.585	2.274.095	2.284.059	2.390.374	2.387.366	2.386.332	2.434.867
<b>Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)</b>	-	-	-	-	-	-	80,74	79,97	79,51	79,03	80,71	81,39	85,23
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	1.800.856	1.829.259	1.865.083	1.859.266	1.838.076	1.856.742	1.863.396
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	-	-	-	-	-	-	21,75	21,98	21,71	20,21	18,60	17,80	17,60
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	300.944	316.937	315.680	278.499	241.241	221.363	212.602
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	222.960	218.851	222.490	221.536	217.907	218.462	230.706
- Total Aset / Total Assets	-	-	-	-	-	-	2.408.649	2.437.567	2.478.932	2.473.849	2.468.181	2.470.450	2.519.062

**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	-	-	-	-	-	-	22,51	22,71	22,48	23,01	22,95	21,30	21,10
- Modal / Capital	-	-	-	-	-	-	712.483	721.159	725.611	747.634	758.703	705.798	708.205
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	3.164.925	3.175.090	3.228.455	3.249.734	3.305.347	3.313.485	3.356.062
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	-	-	-	-	-	-	21,23	21,43	21,19	21,72	21,66	20,02	19,82
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	671.867	680.270	684.053	705.969	716.004	663.302	665.114
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	3.164.925	3.175.090	3.228.455	3.249.734	3.305.347	3.313.485	3.356.062
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	-	-	-	-	-	-	2,60	2,63	2,56	3,59	3,34	3,00	3,23
- Laba sebelum pajak / Profit	-	-	-	-	-	-	120.088	122.111	120.118	179.007	166.735	150.563	162.517
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	4.615.402	4.647.831	4.684.596	4.987.367	4.996.904	5.010.767	5.030.019
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	-	-	-	-	-	-	76,60	76,57	76,88	73,34	69,95	69,31	66,67
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	328.546	366.847	401.403	40.345	63.700	84.512	107.409
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	428.939	479.129	522.114	55.011	91.063	121.938	161.098
<b>Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)</b>	-	-	-	-	-	-	5,28	5,27	5,27	5,30	5,15	5,21	5,29
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	239.234	240.389	242.291	258.663	252.077	256.150	260.586
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	4.531.913	4.564.638	4.599.276	4.879.242	4.896.087	4.915.333	4.923.720
<b>Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)</b>	-	-	-	-	-	-	78,00	77,88	76,53	77,90	78,53	78,92	79,49
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	3.689.650	3.740.610	3.850.469	3.738.744	3.751.115	3.798.217	3.841.053
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	-	-	-	-	-	-	19,02	19,03	17,56	15,20	16,21	14,47	14,24
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	548.719	541.487	510.407	481.991	440.049	405.991	389.271
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	385.138	404.846	383.360	276.066	371.554	322.997	335.044
- Total Aset / Total Assets	-	-	-	-	-	-	4.909.463	4.972.120	5.089.004	4.987.367	5.006.441	5.038.493	5.087.775



**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
- KBMI 1	-	-	-	-	-	-	1.580.094	1.318.695	1.348.864	1.344.999	1.307.895	1.330.484	1.320.039
- KBMI 2	-	-	-	-	-	-	926.292	1.185.288	1.195.504	1.200.953	1.279.153	1.292.033	1.245.656
- KBMI 3	-	-	-	-	-	-	2.408.649	2.437.567	2.478.932	2.473.849	2.468.181	2.470.450	2.519.062
- KBMI 4	-	-	-	-	-	-	4.909.463	4.972.120	5.089.004	4.987.367	5.006.441	5.038.493	5.087.775
<b>Total</b>	-	-	-	-	-	-	<b>9.824.498</b>	<b>9.913.669</b>	<b>10.112.304</b>	<b>10.007.168</b>	<b>10.061.669</b>	<b>10.131.460</b>	<b>10.172.531</b>

<b>Tabel 1.22.</b>				
<b>Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset</b>				
<b>(Total of Commercial Banks Based on Total Assets)</b>				
<b>Kelompok Bank / Group of Bank</b>	<b>April 2022</b>			
	<b>&lt; Rp. 1</b>	<b>Rp. 1</b>	<b>Rp. 10</b>	<b>&gt; Rp.</b>
	<b>Triliun</b>	<b>s.d 10</b>	<b>s.d 50</b>	<b>50</b>
		<b>Triliun</b>	<b>Triliun</b>	<b>Triliun</b>
KBMI 1	-	20	50	3
KBMI 2	-	1	6	10
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
<b>Total</b>	-	<b>21</b>	<b>56</b>	<b>30</b>

**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							
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	-	-	-	-	-	-	8.518.392	8.589.241	8.665.390	8.628.088	8.760.686	8.826.765	8.860.634
a. Lancar / Current	-	-	-	-	-	-	8.042.117	8.126.694	8.244.402	8.171.522	8.273.873	8.371.688	8.392.014
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	288.970	274.402	242.194	274.685	304.990	275.721	284.585
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	25.993	24.969	23.338	27.316	23.581	21.085	24.160
d. Diragukan / Doubtful	-	-	-	-	-	-	23.742	23.795	20.640	19.079	26.006	27.679	25.767
e. Macet / Loss	-	-	-	-	-	-	137.570	139.381	134.815	135.486	132.236	130.593	134.108
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	-	-	-	-	-	-	2.130.082	2.171.069	2.155.891	2.151.905	2.136.543	2.112.783	2.109.409
a. Lancar / Current	-	-	-	-	-	-	2.093.654	2.125.479	2.122.335	2.112.733	2.096.402	2.076.636	2.068.913
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	32.117	41.185	29.466	35.722	36.301	32.879	37.195
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	1.245	1.187	881	815	807	668	665
d. Diragukan / Doubtful	-	-	-	-	-	-	287	398	213	200	440	256	255
e. Macet / Loss	-	-	-	-	-	-	2.779	2.820	2.997	2.435	2.593	2.344	2.380
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	-	-	-	-	-	-	191.616	192.551	182.884	185.331	185.663	182.625	187.335
<b>Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing</b>	-	-	-	-	-	-	50.287	49.592	52.051	50.470	49.501	52.496	54.912
a. Lancar / Current	-	-	-	-	-	-	50.259	49.567	52.028	50.449	49.455	52.453	54.855
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	17	15	13	15	41	36	51
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	0	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	0	0	0	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	10	10	10	6	6	6	6
<b>Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	-	-	-	-	-	-	10	10	10	6	6	6	6

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	-	-	-	-	-	-	1.254.799	1.059.747	1.085.516	1.075.211	1.056.559	1.055.298	1.064.742
a. Lancar / Current	-	-	-	-	-	-	1.177.853	1.005.713	1.038.654	1.018.221	1.000.419	1.004.018	1.012.810
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	47.600	30.484	26.735	36.425	36.374	31.382	31.434
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	3.167	3.562	3.401	3.483	3.136	3.261	3.690
d. Diragukan / Doubtful	-	-	-	-	-	-	2.624	1.782	1.625	1.717	1.805	1.875	1.646
e. Macet / Loss	-	-	-	-	-	-	23.555	18.206	15.100	15.365	14.826	14.761	15.162
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	-	-	-	-	-	-	311.071	180.754	176.218	168.926	128.498	128.045	127.373
a. Lancar / Current	-	-	-	-	-	-	305.959	177.982	173.399	166.645	127.338	126.248	126.078
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	4.696	2.643	2.588	2.121	789	1.574	1.069
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	199	7	6	17	8	29	12
d. Diragukan / Doubtful	-	-	-	-	-	-	13	18	15	6	225	57	50
e. Macet / Loss	-	-	-	-	-	-	204	104	209	138	137	137	163
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	-	-	-	-	-	-	29.763	23.678	20.357	20.725	20.136	20.120	20.723
<b>Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing</b>	-	-	-	-	-	-	6.263	4.320	4.600	3.962	2.692	2.634	2.648
a. Lancar / Current	-	-	-	-	-	-	6.253	4.313	4.594	3.956	2.686	2.627	2.641
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	4	2	0	-	-	2	2
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	6	6	6	6	6	6	6
<b>Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	-	-	-	-	-	-	6	6	6	6	6	6	6

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	-	-	-	-	-	-	750.826	938.566	935.269	936.033	999.287	1.014.659	972.453
a. Lancar / Current	-	-	-	-	-	-	704.420	878.072	881.124	879.712	938.535	957.639	920.868
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	30.608	38.774	32.462	33.847	38.198	35.049	29.997
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	1.766	2.192	1.562	1.952	1.639	1.543	1.716
d. Diragukan / Doubtful	-	-	-	-	-	-	905	1.440	2.053	2.108	2.058	1.875	1.498
e. Macet / Loss	-	-	-	-	-	-	13.127	18.088	18.067	18.414	18.856	18.553	18.374
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	-	-	-	-	-	-	235.272	368.615	362.322	363.356	416.633	411.397	345.485
a. Lancar / Current	-	-	-	-	-	-	228.289	358.843	353.871	353.917	405.643	401.327	336.602
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	5.804	8.384	7.212	8.327	9.716	9.168	8.075
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	637	755	650	547	568	414	325
d. Diragukan / Doubtful	-	-	-	-	-	-	24	30	29	26	27	33	21
e. Macet / Loss	-	-	-	-	-	-	518	603	559	539	678	455	462
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	-	-	-	-	-	-	16.977	23.107	22.920	23.586	23.827	22.873	22.395
<b>Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing</b>	-	-	-	-	-	-	3.918	5.807	6.625	5.768	6.450	6.681	7.351
a. Lancar / Current	-	-	-	-	-	-	3.917	5.807	6.625	5.768	6.439	6.670	7.321
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	11	11	30
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	0	0	0	1	1	1	1
<b>Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	-	-	-	-	-	-	0	0	0	1	1	1	1

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	-	-	-	-	-	-	2.115.797	2.132.451	2.156.140	2.174.831	2.192.002	2.196.179	2.241.448
a. Lancar / Current	-	-	-	-	-	-	1.994.561	2.014.344	2.045.055	2.057.885	2.064.756	2.076.271	2.116.522
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	72.416	69.196	64.213	69.678	79.620	72.973	76.312
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	8.828	8.114	7.484	8.008	7.790	5.956	6.684
d. Diragukan / Doubtful	-	-	-	-	-	-	5.697	5.820	4.751	4.222	4.746	5.948	5.351
e. Macet / Loss	-	-	-	-	-	-	34.295	34.977	34.636	35.038	35.090	35.030	36.579
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	-	-	-	-	-	-	663.425	673.706	682.717	681.393	679.532	662.856	730.512
a. Lancar / Current	-	-	-	-	-	-	655.131	665.662	675.840	672.796	670.694	655.882	719.720
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	7.837	7.761	6.585	8.071	8.362	6.465	10.130
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	78	92	90	102	100	94	199
d. Diragukan / Doubtful	-	-	-	-	-	-	48	35	51	56	58	48	74
e. Macet / Loss	-	-	-	-	-	-	331	158	151	368	319	367	388
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	-	-	-	-	-	-	49.277	49.195	47.163	47.794	48.102	47.444	49.275
<b>Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing</b>	-	-	-	-	-	-	12.187	11.499	11.589	11.354	11.141	12.972	13.456
a. Lancar / Current	-	-	-	-	-	-	12.174	11.485	11.577	11.340	11.112	12.948	13.437
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	13	13	12	15	30	24	19
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	0	0	0	0	0	0	0
<b>Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	-	-	-	-	-	-	0	0	0	0	0	0	0

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

Indikator / Indicator	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	-	-	-	-	-	-	4.396.970	4.458.477	4.488.465	4.442.013	4.512.838	4.560.629	4.581.991
a. Lancar / Current	-	-	-	-	-	-	4.165.283	4.228.565	4.279.569	4.215.704	4.270.163	4.333.760	4.341.815
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	138.346	135.948	118.783	134.736	150.798	136.316	146.841
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	12.232	11.102	10.892	13.872	11.016	10.326	12.069
d. Diragukan / Doubtful	-	-	-	-	-	-	14.516	14.753	12.211	11.031	17.397	17.980	17.272
e. Macet / Loss	-	-	-	-	-	-	66.592	68.109	67.011	66.670	63.464	62.248	63.993
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	-	-	-	-	-	-	920.314	947.994	934.635	938.230	911.881	910.484	906.040
a. Lancar / Current	-	-	-	-	-	-	904.275	922.992	919.224	919.375	892.727	893.178	886.513
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	13.781	22.397	13.080	17.203	17.433	15.671	17.920
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	331	334	135	150	131	132	129
d. Diragukan / Doubtful	-	-	-	-	-	-	202	315	118	112	130	118	110
e. Macet / Loss	-	-	-	-	-	-	1.726	1.956	2.077	1.391	1.460	1.385	1.368
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	-	-	-	-	-	-	95.599	96.570	92.444	93.226	93.598	92.188	94.941
<b>Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing</b>	-	-	-	-	-	-	27.919	27.966	29.237	29.385	29.218	30.209	31.456
a. Lancar / Current	-	-	-	-	-	-	27.914	27.962	29.232	29.385	29.218	30.209	31.456
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	0	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	0	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	0	0	0	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	4	4	4	-	-	-	-
<b>Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	-	-	-	-	-	-	4	4	4	-	-	-	-

<b>Tabel 1.28.</b>		
<b>Komposisi Dana Pihak Ketiga Bank Umum</b>		
<b>(Composition of Third Party Funds of Commercial Banks)</b>		
<b>Nilai Nominal dalam Miliar Rp (Billion Rp)</b>		
<b>April 2022</b>		
<b>Keterangan / Items</b>	<b>Nominal</b>	<b>Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)</b>
<b>Giro / Demand Deposits</b>	<b>2.113.669</b>	<b>28,24</b>
Rupiah	1.579.467	21,10
Valas / Foreign Exchange	534.202	7,14
<b>Tabungan / Saving</b>	<b>2.523.488</b>	<b>33,71</b>
Rupiah	2.339.274	31,25
Valas / Foreign Exchange	184.215	2,46
<b>Simpanan Berjangka / Time Deposits</b>	<b>2.848.530</b>	<b>38,05</b>
Rupiah	2.555.848	34,14
Valas / Foreign Exchange	292.682	3,91
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.236.785	16,52
Valas / Foreign Exchange	139.353	1,86
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	486.422	6,50
Valas / Foreign Exchange	46.950	0,63
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	331.496	4,43
Valas / Foreign Exchange	44.884	0,60
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	501.145	6,69
Valas / Foreign Exchange	61.495	0,82
<b>Total DPK / Total Third Party Funds</b>	<b>7.485.687</b>	<b>100,00</b>
Rupiah	6.474.588	86,49
Valas / Foreign Exchange	1.069.932	14,29



<b>Tabel 1.29.</b>		
<b>Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1</b>		
<b>(Composition of Third Party Funds of Commercial Banks - KBMI 1)</b>		
<b>Nilai Nominal dalam Miliar Rp (Billion Rp)</b>		
<b>April 2022</b>		
<b>Keterangan / Items</b>	<b>Nominal</b>	<b>Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)</b>
<b>Giro / Demand Deposits</b>	<b>252.658</b>	<b>26,25</b>
Rupiah	192.490	20,00
Valas / Foreign Exchange	60.168	6,25
<b>Tabungan / Saving</b>	<b>207.551</b>	<b>21,56</b>
Rupiah	202.255	21,01
Valas / Foreign Exchange	5.296	0,55
<b>Simpanan Berjangka / Time Deposits</b>	<b>502.372</b>	<b>52,19</b>
Rupiah	469.016	48,72
Valas / Foreign Exchange	33.356	3,47
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	202.508	21,04
Valas / Foreign Exchange	13.977	1,45
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	93.973	9,76
Valas / Foreign Exchange	5.129	0,53
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	63.255	6,57
Valas / Foreign Exchange	4.166	0,43
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	109.280	11,35
Valas / Foreign Exchange	10.083	1,05
<b>Total DPK / Total Third Party Funds</b>	<b>962.581</b>	<b>100,00</b>
Rupiah	863.761	89,73
Valas / Foreign Exchange	98.820	10,27

<b>Tabel 1.30.</b>		
<b>Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2</b>		
<b>(Composition of Third Party Funds of Commercial Banks - KBMI 2)</b>		
<b>Nilai Nominal dalam Miliar Rp (Billion Rp)</b>		
<b>April 2022</b>		
<b>Keterangan / Items</b>	<b>Nominal</b>	<b>Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)</b>
<b>Giro / Demand Deposits</b>	<b>242.959</b>	<b>29,68</b>
Rupiah	173.109	21,15
Valas / Foreign Exchange	69.849	8,53
<b>Tabungan / Saving</b>	<b>150.086</b>	<b>18,33</b>
Rupiah	136.177	16,63
Valas / Foreign Exchange	13.909	1,70
<b>Simpanan Berjangka / Time Deposits</b>	<b>425.613</b>	<b>51,99</b>
Rupiah	387.922	47,39
Valas / Foreign Exchange	37.690	4,60
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	190.997	23,33
Valas / Foreign Exchange	21.106	2,58
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	75.048	9,17
Valas / Foreign Exchange	7.679	0,94
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	50.807	6,21
Valas / Foreign Exchange	4.071	0,50
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	71.069	8,68
Valas / Foreign Exchange	4.834	0,59
<b>Total DPK / Total Third Party Funds</b>	<b>818.657</b>	<b>100,00</b>
Rupiah	697.209	85,16
Valas / Foreign Exchange	121.448	14,84

<b>Tabel 1.31.</b>		
<b>Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3</b>		
<b>(Composition of Third Party Funds of Commercial Banks - KBMI 3)</b>		
<b>Nilai Nominal dalam Miliar Rp (Billion Rp)</b>		
<b>April 2022</b>		
<b>Keterangan / Items</b>	<b>Nominal</b>	<b>Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)</b>
<b>Giro / Demand Deposits</b>	<b>478.013</b>	<b>25,65</b>
Rupiah	368.139	19,76
Valas / Foreign Exchange	109.874	5,90
<b>Tabungan / Saving</b>	<b>507.781</b>	<b>27,25</b>
Rupiah	416.054	22,33
Valas / Foreign Exchange	91.727	4,92
<b>Simpanan Berjangka / Time Deposits</b>	<b>877.602</b>	<b>47,10</b>
Rupiah	788.767	42,33
Valas / Foreign Exchange	88.836	4,77
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	458.087	24,58
Valas / Foreign Exchange	55.213	2,96
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	155.857	8,36
Valas / Foreign Exchange	17.703	0,95
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	91.413	4,91
Valas / Foreign Exchange	7.447	0,40
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	83.410	4,48
Valas / Foreign Exchange	8.472	0,45
<b>Total DPK / Total Third Party Funds</b>	<b>1.863.396</b>	<b>100,00</b>
Rupiah	1.572.960	84,41
Valas / Foreign Exchange	290.436	15,59

<b>Tabel 1.32.</b>		
<b>Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4</b>		
<b>(Composition of Third Party Funds of Commercial Banks - KBMI 4)</b>		
<b>Nilai Nominal dalam Miliar Rp (Billion Rp)</b>		
<b>April 2022</b>		
<b>Keterangan / Items</b>	<b>Nominal</b>	<b>Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)</b>
<b>Giro / Demand Deposits</b>	<b>1.140.040</b>	<b>29,68</b>
Rupiah	845.728	22,02
Valas / Foreign Exchange	294.312	7,66
<b>Tabungan / Saving</b>	<b>1.658.070</b>	<b>43,17</b>
Rupiah	1.584.787	41,26
Valas / Foreign Exchange	73.283	1,91
<b>Simpanan Berjangka / Time Deposits</b>	<b>1.042.943</b>	<b>27,15</b>
Rupiah	910.142	23,70
Valas / Foreign Exchange	132.801	3,46
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	385.192	10,03
Valas / Foreign Exchange	49.056	1,28
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	161.544	4,21
Valas / Foreign Exchange	16.440	0,43
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	126.021	3,28
Valas / Foreign Exchange	29.199	0,76
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	237.386	6,18
Valas / Foreign Exchange	38.105	0,99
<b>Total DPK / Total Third Party Funds</b>	<b>3.841.053</b>	<b>100,00</b>
Rupiah	3.340.658	86,97
Valas / Foreign Exchange	500.395	13,03

**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					
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Giro / Demand Deposits</b>													
Rupiah	-	-	-	-	-	-	1,71	1,72	1,71	1,68	1,64	1,64	1,61
Valas / Foreign Exchange	-	-	-	-	-	-	0,21	0,19	0,17	0,15	0,15	0,16	0,16
<b>Tabungan / Saving</b>													
Rupiah	-	-	-	-	-	-	0,72	0,71	0,69	0,69	0,63	0,63	0,62
Valas / Foreign Exchange	-	-	-	-	-	-	0,18	0,18	0,17	0,16	0,15	0,16	0,15
<b>Simpanan Berjangka / Time Deposits</b>													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,13	3,02	2,92	2,88	2,85	2,85	2,84
Valas / Foreign Exchange	-	-	-	-	-	-	0,41	0,39	0,37	0,37	0,38	0,37	0,40
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,37	3,30	3,21	3,15	3,07	3,01	2,98
Valas / Foreign Exchange	-	-	-	-	-	-	0,54	0,51	0,50	0,47	0,44	0,46	0,49
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,70	3,62	3,52	3,38	3,27	3,24	3,23
Valas / Foreign Exchange	-	-	-	-	-	-	0,67	0,67	0,60	0,56	0,46	0,53	0,53
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	4,23	4,06	3,99	3,59	3,51	3,44	3,35
Valas / Foreign Exchange	-	-	-	-	-	-	0,75	0,68	0,66	0,56	0,54	0,53	0,52

**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					
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Giro / Demand Deposits</b>													
Rupiah	-	-	-	-	-	-	1,80	1,84	1,74	1,85	1,82	1,81	1,79
Valas / Foreign Exchange	-	-	-	-	-	-	0,11	0,11	0,10	0,10	0,11	0,24	0,24
<b>Tabungan / Saving</b>													
Rupiah	-	-	-	-	-	-	1,61	1,61	1,65	1,77	1,88	1,80	1,78
Valas / Foreign Exchange	-	-	-	-	-	-	0,18	0,18	0,17	0,15	0,15	0,16	0,16
<b>Simpanan Berjangka / Time Deposits</b>													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,82	3,80	3,74	3,56	3,61	3,57	3,56
Valas / Foreign Exchange	-	-	-	-	-	-	0,65	0,65	0,66	0,65	0,68	0,72	0,69
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	-	4,41	4,31	4,18	3,96	3,91	3,80	3,70
Valas / Foreign Exchange	-	-	-	-	-	-	0,79	0,87	0,88	0,82	0,78	0,75	0,79
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	4,54	4,39	4,36	4,28	4,25	4,12	4,07
Valas / Foreign Exchange	-	-	-	-	-	-	1,19	1,18	1,13	1,06	1,01	0,91	0,89
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	4,87	4,66	4,50	4,34	4,28	4,37	4,05
Valas / Foreign Exchange	-	-	-	-	-	-	1,01	0,91	0,95	0,81	0,75	0,72	0,73

**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					
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Giro / Demand Deposits</b>													
Rupiah	-	-	-	-	-	-	1,62	1,59	1,56	1,62	1,56	1,67	1,61
Valas / Foreign Exchange	-	-	-	-	-	-	0,13	0,10	0,09	0,08	0,08	0,08	0,09
<b>Tabungan / Saving</b>													
Rupiah	-	-	-	-	-	-	1,08	1,20	1,17	1,18	1,31	1,28	1,27
Valas / Foreign Exchange	-	-	-	-	-	-	0,07	0,13	0,11	0,07	0,09	0,09	0,19
<b>Simpanan Berjangka / Time Deposits</b>													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,80	3,67	3,62	3,55	3,48	3,47	3,50
Valas / Foreign Exchange	-	-	-	-	-	-	0,64	0,63	0,56	0,61	0,66	0,56	0,69
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,96	3,92	3,83	3,73	3,69	3,64	3,64
Valas / Foreign Exchange	-	-	-	-	-	-	0,73	0,72	0,66	0,68	0,65	0,75	0,84
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	4,18	4,20	4,23	4,16	4,08	4,01	3,94
Valas / Foreign Exchange	-	-	-	-	-	-	0,70	0,98	1,04	0,97	0,80	0,74	0,77
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	4,29	4,45	4,22	4,21	4,16	3,96	3,81
Valas / Foreign Exchange	-	-	-	-	-	-	0,71	0,72	0,66	0,67	0,62	0,60	0,61

**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					
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Giro / Demand Deposits</b>													
Rupiah	-	-	-	-	-	-	1,85	1,86	1,87	1,68	1,64	1,63	1,53
Valas / Foreign Exchange	-	-	-	-	-	-	0,28	0,28	0,25	0,24	0,20	0,21	0,18
<b>Tabungan / Saving</b>													
Rupiah	-	-	-	-	-	-	1,21	1,20	1,18	0,94	0,91	0,94	0,93
Valas / Foreign Exchange	-	-	-	-	-	-	0,21	0,20	0,19	0,16	0,15	0,15	0,14
<b>Simpanan Berjangka / Time Deposits</b>													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,07	2,99	2,98	2,92	2,81	2,83	2,79
Valas / Foreign Exchange	-	-	-	-	-	-	0,38	0,34	0,34	0,33	0,31	0,31	0,33
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,28	3,20	3,16	3,09	2,96	2,97	2,92
Valas / Foreign Exchange	-	-	-	-	-	-	0,46	0,41	0,38	0,35	0,34	0,33	0,34
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,37	3,29	3,25	3,22	3,01	3,01	3,01
Valas / Foreign Exchange	-	-	-	-	-	-	0,49	0,44	0,43	0,42	0,40	0,39	0,41
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	4,10	3,89	3,79	3,78	3,75	3,47	3,62
Valas / Foreign Exchange	-	-	-	-	-	-	0,79	0,73	0,70	0,69	0,68	0,63	0,66



**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					
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Giro / Demand Deposits</b>													
Rupiah	-	-	-	-	-	-	1,64	1,67	1,68	1,65	1,61	1,59	1,61
Valas / Foreign Exchange	-	-	-	-	-	-	0,23	0,18	0,16	0,14	0,14	0,14	0,15
<b>Tabungan / Saving</b>													
Rupiah	-	-	-	-	-	-	0,44	0,43	0,38	0,38	0,35	0,35	0,33
Valas / Foreign Exchange	-	-	-	-	-	-	0,18	0,17	0,17	0,17	0,17	0,17	0,17
<b>Simpanan Berjangka / Time Deposits</b>													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	-	2,68	2,50	2,34	2,21	2,19	2,22	2,21
Valas / Foreign Exchange	-	-	-	-	-	-	0,33	0,29	0,27	0,24	0,24	0,24	0,27
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	-	2,85	2,76	2,63	2,48	2,40	2,33	2,31
Valas / Foreign Exchange	-	-	-	-	-	-	0,44	0,41	0,39	0,36	0,32	0,37	0,41
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,19	3,14	3,02	2,78	2,75	2,74	2,67
Valas / Foreign Exchange	-	-	-	-	-	-	0,61	0,61	0,53	0,49	0,36	0,48	0,48
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	-	3,60	3,46	3,48	2,94	2,88	2,83	2,82
Valas / Foreign Exchange	-	-	-	-	-	-	0,66	0,57	0,53	0,46	0,45	0,44	0,43

**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>KBMI 1</b>													
Jumlah Bank / Total Banks	-	-	-	-	-	-	77	75	75	74	73	73	73
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	5.272	4.937	4.989	4.903	4.853	4.567	4.459
<b>KBMI 2</b>													
Jumlah Bank / Total Banks	-	-	-	-	-	-	14	16	16	17	18	18	17
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	2.552	3.275	3.275	3.251	3.242	2.645	2.614
<b>KBMI 3</b>													
Jumlah Bank / Total Banks	-	-	-	-	-	-	12	12	12	12	12	12	13
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	8.333	8.918	8.916	5.358	5.306	4.957	4.887
<b>KBMI 4</b>													
Jumlah Bank / Total Banks	-	-	-	-	-	-	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	14.613	15.202	15.186	15.176	15.129	13.856	13.811
<b>Total</b>													
Jumlah Bank / Total Banks	-	-	-	-	-	-	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	30.770	32.332	32.366	28.688	28.530	26.025	25.771

## Data Bank Umum Berdasarkan Kelompok Bank

### Sumber Data:

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

### Keterangan symbol/tanda pada tabel:

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















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

Keterangan / Items	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb <sup>1)</sup>	Mar <sup>1)</sup>	Apr <sup>1)</sup>
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	289.368	277.235	97.979	121.067	143.912	165.783	188.478	211.696	236.428	259.819	284.381	36.143	53.804	78.330	102.943
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.150	1.963	423	526	653	820	970	1.160	1.381	1.605	1.809	238	379	543	695
b. Dari Penempatan pada bank lain / From interbank placement	3.354	2.210	357	461	548	612	715	780	876	966	1.125	120	204	281	371
c. Dari surat berharga / From securities	22.511	27.102	9.400	12.176	14.376	16.668	19.079	21.674	24.391	27.212	30.916	3.049	5.700	8.699	11.446
d. Dari Kredit yang diberikan / From credit	242.146	226.686	80.727	99.450	118.530	136.518	155.151	174.125	194.449	213.365	232.177	25.532	44.103	63.732	83.811
- kepada pihak ketiga bukan bank / To Third Party non Bank	242.018	225.811	80.576	99.274	118.327	136.352	154.963	173.981	194.290	213.191	232.039	25.465	43.981	63.572	83.483
- kepada bank lain / To other Bank	128	874	151	176	203	166	187	144	159	175	138	67	122	161	327
e. Lainnya / Others	20.207	19.276	7.072	8.453	9.804	11.164	12.563	13.957	15.330	16.671	18.354	7.204	3.417	5.075	6.620
2. Beban Bunga / Interest Expenses	119.880	113.490	34.722	41.253	47.610	53.958	60.230	66.427	72.665	78.616	84.725	18.303	18.820	24.902	30.260
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	414	285	3	3	4	4	4	4	4	4	5	0	0	1	0
b. Kewajiban pada Bank lain / Interbank Liabilities	5.361	4.406	1.178	1.585	1.846	2.077	2.319	2.563	2.803	3.065	3.378	236	429	469	643
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	79.400	76.575	18.316	22.631	26.838	31.148	35.589	39.695	43.778	47.777	51.596	3.819	7.219	10.910	14.426
- Giro / Demand Deposit	11.576	13.332	3.933	4.843	5.778	6.757	7.733	8.690	9.684	10.760	11.697	1.109	2.063	3.064	4.083
- Tabungan / Saving	10.652	9.647	2.838	3.482	4.116	4.766	5.538	6.135	6.675	7.175	7.674	458	968	1.494	1.932
- Simpanan Berjangka / Time deposits	57.173	53.597	11.544	14.306	16.945	19.625	22.318	24.870	27.419	29.843	32.224	2.252	4.189	6.352	8.411
d. Surat Berharga / Securities	4.780	4.018	1.274	1.677	2.027	2.386	2.682	2.999	3.331	3.835	4.055	356	659	1.417	1.852
e. Pinjaman yang diterima / Loans received	7.340	6.168	1.973	2.119	2.293	2.474	2.798	2.987	3.254	3.521	4.162	5.460	841	1.000	1.170
f. Lainnya / Others	20.651	18.430	6.126	7.550	9.035	10.468	11.770	13.137	14.450	15.602	17.204	8.431	9.672	11.106	12.169
g. Koreksi atas pendapatan bunga / Corrections	1.935	3.609	5.852	5.688	5.567	5.401	5.070	5.043	5.045	4.812	4.326	-	-	-	-
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	169.488	163.746	63.257	79.814	96.302	111.824	128.248	145.269	163.762	181.202	199.656	17.840	34.984	53.428	72.683
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	129.470	134.785	71.439	89.469	108.125	118.715	136.923	147.231	155.820	178.857	193.775	14.041	27.409	31.882	41.365
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	4.603	7.199	4.083	4.909	6.326	6.878	8.008	8.600	9.171	9.554	9.800	1.526	2.099	2.575	2.878
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	37.677	18.348	21.101	29.017	31.508	31.345	30.301	32.152	33.803	33.390	35.067	4.289	8.035	7.217	9.457
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	39.652	38.267	13.260	17.235	20.829	24.425	27.950	31.591	35.174	38.738	42.773	3.267	6.543	10.446	14.238
f. Lainnya / Others	47.537	70.970	32.994	38.308	49.462	56.067	70.663	74.888	77.671	97.175	106.135	4.960	10.732	11.644	14.792
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	204.182	245.562	109.574	138.353	166.326	186.067	211.758	231.827	249.867	282.085	308.199	21.357	42.575	56.283	73.105
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	247	323	156	153	242	182	157	254	253	252	282	82	173	243	491
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	34.034	10.982	20.141	27.159	29.432	28.616	26.619	28.010	29.004	28.227	29.112	4.031	7.318	5.694	7.587
e. Penyusutan/Amortisasi / Depreciation/Amortizations	69.472	130.834	52.123	63.958	81.988	91.482	109.560	117.119	123.300	145.311	155.562	8.367	15.791	21.990	29.056
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	893	810	246	380	414	477	569	600	696	739	743	74	153	215	260
g. Lainnya / Others	99.535	102.614	36.908	46.704	54.251	65.310	74.854	85.845	96.613	107.556	122.501	8.803	19.140	28.140	35.710
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	94.776	52.968	25.122	30.930	38.101	44.472	53.412	60.674	69.715	77.974	85.232	10.525	19.818	29.027	40.944
<b>E. Pendapatan non-operasional / Non Operational Income</b>	485	846	691	412	855	803	395	562	540	664	761	376	2.651	506	869 <sup>1)</sup>
<b>F. Beban non-operasional / Non Operational Expenses</b>	772	1.840	135	164	327	393	484	666	728	679	1.117	118	291	258	451
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	(287)	(993)	556	249	528	410	(89)	(104)	(188)	(15)	(357)	258	2.360	248	418
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	94.489	51.975	25.678	31.178	38.628	44.882	53.322	60.570	69.527	77.959	84.875	10.783	22.178	29.275	41.362
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	51.349	19.973	-	-	-	-	-	-	-	-	36.056	-	-	-	-
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	51.349	19.973	-	-	-	-	-	-	-	-	36.056	-	-	-	-
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	74.699	37.301	19.711	24.019	29.657	34.729	41.519	47.054	54.303	61.164	69.282	8.730	16.377	25.049	33.376

<b>Tabel 1.8.a.</b> <b>Laporan Laba / Rugi BPD</b> <b>(Regional Development Banks Income Statements)</b> <b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb <sup>1)</sup>	Mar <sup>1)</sup>	Apr <sup>1)</sup>
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	97.447	101.078	33.281	41.681	50.232	58.672	67.027	75.356	83.711	92.235	100.679	8.067	15.668	24.135	32.472
a. Dari Bank Indonesia / From Bank Indonesia Placement	696	1.166	312	383	487	614	705	806	961	1.116	1.258	153	279	391	539
b. Dari Penempatan pada bank lain / From interbank placement	2.753	1.284	327	408	474	536	590	645	683	710	741	43	75	121	154
c. Dari surat berharga / From securities	5.603	6.155	2.109	2.706	3.279	3.865	4.427	5.014	5.617	6.233	6.865	598	1.149	1.824	2.517
d. Dari Kredit yang diberikan / From credit	54.701	55.543	18.347	22.970	27.765	32.495	37.152	41.833	46.502	51.176	55.898	4.562	8.997	13.819	18.545
- kepada pihak ketiga bukan bank / To Third Party non Bank	54.512	55.377	18.308	22.921	27.706	32.427	37.057	41.728	46.388	51.053	55.764	4.548	8.974	13.783	18.498
- kepada bank lain / To other Bank	189	166	39	50	59	67	95	105	114	124	134	14	23	35	48
e. Lainnya / Others	33.695	36.930	12.186	15.213	18.227	21.163	24.153	27.058	29.948	32.999	35.916	2.711	5.167	7.981	10.716
2. Beban Bunga / Interest Expenses	57.593	60.267	19.201	23.955	28.582	33.137	37.696	42.125	46.607	51.147	55.587	4.196	8.004	12.258	16.377
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	4	2	-	-	-	0	0	0	0	0	0	-	0	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	1.024	756	142	173	204	233	264	299	337	372	413	42	74	116	152
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.999	21.595	6.617	8.262	9.815	11.356	12.843	14.273	15.779	17.230	18.684	1.383	2.655	4.022	5.345
- Giro / Demand Deposit	2.949	2.764	860	1.069	1.274	1.490	1.687	1.881	2.122	2.359	2.583	220	424	653	880
- Tabungan / Saving	2.401	2.325	665	831	992	1.157	1.325	1.476	1.634	1.786	1.982	160	300	448	595
- Simpanan Berjangka / Time deposits	16.650	16.506	5.092	6.361	7.548	8.709	9.831	10.917	12.023	13.085	14.119	1.003	1.931	2.921	3.870
d. Surat Berharga / Securities	1.266	1.147	382	477	573	663	738	828	916	995	1.074	81	159	240	320
e. Pinjaman yang diterima / Loans received	851	913	316	394	466	537	608	675	741	804	870	66	128	193	261
f. Lainnya / Others	32.412	35.778	11.718	14.618	17.481	20.301	23.188	25.988	28.768	31.670	34.463	2.624	4.988	7.688	10.299
g. Koreksi atas pendapatan bunga / Corrections	38	76	26	31	43	49	55	61	67	76	84	-	-	-	-
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	39.854	40.811	14.080	17.726	21.650	25.534	29.331	33.231	37.103	41.088	45.091	3.871	7.664	11.877	16.095
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	9.028	12.166	4.190	5.205	6.729	7.697	8.448	9.580	10.873	12.140	13.851	1.041	1.757	2.667	3.624
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	455	900	122	163	240	297	395	481	535	608	699	49	89	108	132
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	1	-	-	-	-	-	-	-	-	-	0	0	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	-	-	-	-	-	-	-	-	-	7	-	10	15	30	2
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	161	843	405	521	584	645	737	844	1.084	1.333	1.658	190	359	504	788
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	2.159	2.920	1.035	1.283	1.564	1.846	2.108	2.501	2.801	3.111	3.540	340	637	998	1.336
f. Lainnya / Others	6.253	7.502	2.628	3.238	4.340	4.909	5.208	5.754	6.453	7.081	7.954	452	657	1.027	1.366
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	33.786	37.977	13.041	16.304	19.866	23.456	26.615	30.065	34.194	37.999	42.382	3.214	6.408	9.493	13.431
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	137	108	40	37	44	41	48	52	25	25	29	29	32	41	95
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	-	-	-	-	-	-	-	-	-	-	-	0,4	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	144	757	392	492	556	614	694	781	1.013	1.237	1.539	172	325	461	730
e. Penyusutan/Amortisasi / Depreciation/Amortizations	7.155	9.569	3.639	4.474	5.515	6.550	7.291	8.210	9.611	10.482	11.084	975	1.668	2.031	2.431
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	85	62	18	23	28	33	38	43	51	56	104	7	12	18	23
g. Lainnya / Others	26.265	27.480	8.952	11.278	13.723	16.218	18.545	20.978	23.493	26.198	29.626	2.031	4.371	6.942	10.152
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	15.097	15.001	5.229	6.627	8.514	9.776	11.163	12.746	13.783	15.230	16.560	1.698	3.013	5.051	6.287
<b>E. Pendapatan non-operasional / Non Operational Income</b>	5.263	5.200	1.646	2.043	2.500	2.947	3.401	3.866	4.334	4.840	5.772	547	1.164	1.653	2.210
<b>F. Beban non-operasional / Non Operational Expenses</b>	5.325	5.164	1.664	2.094	2.565	3.043	3.517	4.009	4.507	5.026	5.835	557	1.218	1.730	2.362
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	(63)	36	(19)	(50)	(65)	(96)	(117)	(143)	(174)	(186)	(63)	(9)	(54)	(77)	(151)
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	15.034	15.037	5.211	6.576	8.449	9.680	11.046	12.603	13.609	15.044	16.497	1.688	2.959	4.973	6.136
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	4.016	4.242	-	-	-	-	-	-	-	-	4.207	-	-	0	-
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	3.961	4.076	-	-	-	-	-	-	-	-	4.031	-	-	-	-
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	12.307	13.002	4.352	5.475	7.019	8.025	9.160	10.432	11.590	12.438	13.776	1.416	2.461	4.130	5.087



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

Keterangan / Items	2019	2020	2021						2022								
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb <sup>1)</sup>	Mar <sup>1)</sup>	Apr <sup>1)</sup>		
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>																	
1. Pendapatan bunga / Interest Income	24.014	17.785	4.244	5.259	6.210	7.170	8.062	9.049	9.976	10.840	11.691	1.066	1.910	2.867	3.887		
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.410	1.227	453	541	615	707	804	886	953	1.027	1.106	80	152	245	343		
b. Dari Penempatan pada bank lain / From interbank placement	913	369	66	86	93	129	135	143	149	155	161	5	9	17	33		
c. Dari surat berharga / From securities	4.329	3.599	1.210	1.523	1.814	2.068	2.308	2.609	2.877	3.090	3.224	413	646	871	1.183		
d. Dari Kredit yang diberikan / From credit	16.897	12.163	2.443	3.033	3.600	4.166	4.700	5.244	5.805	6.360	6.957	539	1.044	1.641	2.193		
- kepada pihak ketiga bukan bank / To Third Party non Bank	16.346	11.874	2.431	3.018	3.583	4.146	4.678	5.221	5.780	6.333	6.929	538	1.040	1.636	2.185		
- kepada bank lain / To other Bank	551	289	13	16	18	20	22	23	25	27	28	1	4	5	9		
e. Lainnya / Others	466	427	71	76	88	100	115	168	191	209	243	28	60	92	135		
2. Beban Bunga / Interest Expenses	6.259	4.557	917	1.113	1.307	1.490	1.671	1.895	2.069	2.238	2.422	196	377	593	798		
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	0	-	-	0	0	0	0	0	0	0	-	0	0	0		
b. Kewajiban pada Bank lain / Interbank Liabilities	1.229	745	70	84	99	110	119	131	143	154	168	13	24	41	58		
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	4.047	3.101	795	970	1.144	1.309	1.473	1.628	1.774	1.918	2.071	153	294	453	612		
- Giro / Demand Deposit	1.158	1.079	325	400	483	552	625	693	750	810	877	67	129	201	273		
- Tabungan / Saving	79	88	31	39	47	56	65	76	88	101	117	16	31	49	67		
- Simpanan Berjangka / Time deposits	2.810	1.934	439	532	614	701	782	860	936	1.007	1.077	70	133	204	272		
d. Surat Berharga / Securities	3	25	-	-	0	0	0	0	0	0	3	13	24	41	55		
e. Pinjaman yang diterima / Loans received	136	122	28	32	35	39	43	48	52	53	52	0	0	0	1		
f. Lainnya / Others	841	563	24	27	28	32	36	88	100	114	128	17	34	57	72		
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	17.756	13.228	3.327	4.145	4.904	5.680	6.391	7.153	7.907	8.602	9.269	870	1.533	2.274	3.090		
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and</b>																	
1. Pendapatan Operasional Selain Bunga / Other Operating Income	63.346	141.646	62.095	75.361	71.814	81.593	96.401	126.963	134.151	132.961	144.078	18.324	34.850	53.504	66.739		
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	2.329	2.370	683	747	746	880	982	1.035	1.062	1.172	1.218	208	271	396	551		
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	-	-	-	-	-	1	-	-	-	-	-	-	0	-		
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	38	215	149	6	7	7	7	22	23	24	24	4	187	198	113		
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	56.347	134.591	59.156	72.229	68.018	77.265	91.633	122.053	128.876	127.201	137.961	17.818	33.820	51.921	64.840		
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	4.131	3.432	1.103	1.323	1.612	1.879	2.129	2.413	2.705	2.997	3.262	242	436	801	1.024		
f. Lainnya / Others	502	1.038	1.004	1.055	1.431	1.562	1.649	1.440	1.486	1.566	1.613	53	136	187	210		
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	67.020	144.575	64.327	77.965	74.853	84.895	99.659	130.837	138.495	137.944	149.127	18.713	35.562	54.804	68.516		
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	770	621	380	396	392	417	355	426	459	464	532	77	87	167	217		
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	136	118	278	345	345	345	345	345	345	345	345	-	-	0	-		
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	40	117	112	120	119	146	143	143	163	164	166	4	25	113	93		
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	53.236	129.238	58.478	70.930	66.549	75.450	89.431	119.625	125.995	124.301	134.428	17.791	33.691	51.166	64.006		
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.147	4.421	1.825	2.095	2.442	2.753	2.818	2.763	3.252	3.601	3.789	103	190	849	933		
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	730	686	231	272	335	387	440	499	552	612	670	43	86	229	221		
g. Lainnya / Others	8.962	9.374	3.023	3.808	4.670	5.397	6.127	7.035	7.729	8.458	9.196	694	1.483	2.280	3.046		
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	14.082	10.299	1.095	1.541	1.865	2.378	3.133	3.279	3.564	3.619	4.220	481	820	974	1.312		
<b>E. Pendapatan non-operasional / Non Operational Income</b>	938	1.325	510	520	635	719	702	781	741	921	934	213	207	141	278		
<b>F. Beban non-operasional / Non Operational Expenses</b>	30	28	3	2	2	3	8	8	8	8	10	104	79	43	31		
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	908	1.297	507	518	633	716	694	772	733	913	925	110	128	98	246		
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit</b>	14.989	11.596	1.601	2.058	2.497	3.094	3.827	4.052	4.297	4.532	5.145	591	948	1.072	1.559		
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	(84)	(89)	(65)	(83)	(99)	(112)	(128)	(146)	(165)	(184)	(257)	(18)	(39)	(65)	(88)		
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	248	365	(164)	(182)	(198)	(211)	(227)	(244)	(264)	(283)	(356)	(18)	(39)	(65)	(88)		
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	10.517	7.488	1.177	1.657	1.936	2.407	2.966	3.084	3.258	3.482	3.926	415	697	677	1.087		

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

Indikator / Indicator	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	<b>904.442</b>	<b>1.037.780</b>	<b>1.208.206</b>	<b>1.200.137</b>	<b>1.252.305</b>	<b>1.263.153</b>	<b>1.276.082</b>	<b>1.228.983</b>	<b>1.183.005</b>	<b>1.232.759</b>	<b>1.213.629</b>	<b>1.154.258</b>	<b>1.185.136</b>	<b>1.150.136</b>	<b>1.264.022</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.277	42.308	45.246	44.306	49.473	48.910	49.485	47.632	44.645	42.372	41.525	41.892	42.740	42.522	40.509
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	883.237	987.245	1.151.534	1.145.252	1.191.077	1.201.990	1.211.549	1.165.679	1.126.855	1.178.789	1.163.491	1.101.328	1.131.646	1.097.380	1.214.361
- Lainnya / <i>Others</i>	6.927	8.227	11.427	10.579	11.755	12.253	15.048	15.672	11.504	11.598	8.613	11.038	10.750	10.234	9.152
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>2.659.102</b>	<b>2.820.197</b>	<b>3.015.429</b>	<b>2.997.813</b>	<b>2.985.258</b>	<b>3.090.381</b>	<b>3.131.557</b>	<b>3.103.137</b>	<b>3.061.340</b>	<b>3.136.772</b>	<b>3.113.244</b>	<b>3.057.673</b>	<b>3.081.981</b>	<b>3.032.374</b>	<b>3.122.505</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.603.199	1.643.288	1.679.136	1.671.240	1.605.192	1.680.479	1.703.404	1.702.875	1.701.063	1.715.932	1.705.175	1.725.430	1.722.294	1.711.188	1.698.419
- Committed	371.281	405.603	417.360	414.804	411.945	429.797	439.207	433.384	430.956	438.655	429.072	443.185	432.497	435.859	432.338
- Uncommitted	1.231.918	1.237.685	1.261.777	1.256.437	1.193.247	1.250.682	1.264.196	1.269.491	1.270.107	1.277.277	1.276.104	1.282.245	1.289.797	1.275.329	1.266.081
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	16.622	19.402	21.428	22.904	22.099	22.908	23.712	21.356	23.510	23.476	24.251	23.378	23.544	16.485	16.032
- Committed	5.138	4.843	4.257	4.121	4.296	4.228	4.306	3.172	3.367	3.115	3.874	3.830	2.813	2.725	2.788
- Uncommitted	11.484	14.559	17.171	18.783	17.802	18.680	19.406	18.184	20.142	20.361	20.377	19.549	20.731	13.759	13.244
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	67.522	68.511	76.716	74.706	79.074	77.752	78.901	83.562	84.836	95.722	85.063	81.906	95.523	98.643	107.870
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	961.666	1.080.952	1.226.789	1.215.902	1.268.098	1.295.276	1.308.774	1.281.320	1.237.412	1.286.348	1.285.893	1.209.341	1.221.127	1.191.583	1.285.357
- Lainnya / <i>Others</i>	10.093	8.044	11.360	13.061	10.796	13.967	16.767	14.024	14.520	15.293	12.862	17.619	19.493	14.475	14.828
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>273.864</b>	<b>275.006</b>	<b>277.665</b>	<b>274.099</b>	<b>269.010</b>	<b>272.231</b>	<b>270.579</b>	<b>290.067</b>	<b>280.456</b>	<b>278.776</b>	<b>269.045</b>	<b>235.614</b>	<b>239.722</b>	<b>234.847</b>	<b>239.266</b>
- Garansi yang diterima / <i>Received guarantees</i>	226.961	222.265	220.155	215.460	209.539	211.391	208.365	225.508	214.904	210.836	204.276	205.979	218.672	213.475	217.800
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	40.966	44.416	47.723	48.871	49.586	50.789	52.031	54.095	54.444	56.486	53.711	1.075	1.102	1.124	1.119
- Lainnya / <i>Others</i>	5.936	8.325	9.787	9.768	9.884	10.051	10.183	10.465	11.107	11.454	11.058	28.559	19.949	20.248	20.347
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>365.644</b>	<b>341.684</b>	<b>317.597</b>	<b>312.040</b>	<b>317.225</b>	<b>320.444</b>	<b>314.892</b>	<b>321.762</b>	<b>327.337</b>	<b>341.751</b>	<b>348.030</b>	<b>327.615</b>	<b>301.787</b>	<b>292.818</b>	<b>293.725</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	363.078	338.920	314.844	309.209	314.573	317.793	312.265	319.302	324.667	339.109	345.453	325.013	299.059	290.216	291.016
- Lainnya / <i>Others</i>	2.566	2.764	2.753	2.830	2.652	2.651	2.628	2.460	2.670	2.643	2.576	2.602	2.727	2.602	2.710
<b>Lainnya / Others</b>	<b>491.618</b>	<b>566.622</b>	<b>584.081</b>	<b>585.688</b>	<b>595.768</b>	<b>600.228</b>	<b>603.289</b>	<b>607.736</b>	<b>611.927</b>	<b>681.574</b>	<b>696.230</b>	<b>534.076</b>	<b>518.778</b>	<b>523.977</b>	<b>528.349</b>
- Penerusan Kredit / <i>Channelling</i>	14.246	12.966	12.642	12.207	12.197	12.088	12.083	12.052	11.781	11.477	11.477	9.682	9.473	9.378	9.449
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	430.741	500.846	515.446	516.446	526.679	530.202	533.650	541.502	544.707	614.136	627.791	523.747	508.654	513.940	518.235
- Kredit yang diberikan / <i>Credit disbursed</i>	421.711	490.473	504.862	505.886	516.064	519.582	523.025	530.885	535.888	535.884	548.614	518.459	501.970	507.225	511.519
- Lainnya / <i>Others</i>	9.030	10.373	10.584	10.560	10.616	10.621	10.624	10.617	10.818	78.252	79.177	5.289	6.684	6.715	6.716
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	46.632	52.809	55.993	57.035	56.892	57.937	57.557	54.182	55.439	55.961	56.962	646	652	660	665
- Kredit yang diberikan / <i>Credit disbursed</i>	39.304	45.429	48.607	49.651	49.505	50.551	50.174	46.776	48.036	48.555	49.558	646	652	660	665
- Lainnya / <i>Others</i>	7.328	7.380	7.386	7.384	7.387	7.386	7.384	7.405	7.403	7.405	7.404	-	-	-	-

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

Indikator / Indicator	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	<b>178.892</b>	<b>212.808</b>	<b>245.999</b>	<b>253.214</b>	<b>255.753</b>	<b>248.351</b>	<b>258.400</b>	<b>240.026</b>	<b>239.641</b>	<b>251.575</b>	<b>272.165</b>	<b>269.815</b>	<b>277.799</b>	<b>255.414</b>	<b>270.129</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	178.714	212.512	245.638	252.856	255.418	248.028	258.079	239.661	239.247	251.169	271.748	269.501	277.799	255.414	270.129
- Lainnya / <i>Others</i>	178	296	361	358	334	323	321	365	394	406	418	314	-	-	-
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>630.918</b>	<b>653.065</b>	<b>717.671</b>	<b>716.257</b>	<b>680.749</b>	<b>738.654</b>	<b>750.009</b>	<b>734.298</b>	<b>721.837</b>	<b>743.770</b>	<b>753.808</b>	<b>759.813</b>	<b>750.724</b>	<b>750.058</b>	<b>762.809</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	384.510	350.189	371.952	374.079	312.064	367.338	378.784	380.589	377.498	383.107	377.531	386.608	382.812	393.175	386.287
- <i>Committed</i>	37.746	40.703	50.658	52.619	50.522	54.254	64.046	65.188	63.081	62.166	60.069	60.744	60.500	58.252	57.223
- <i>Uncommitted</i>	346.764	309.486	321.295	321.459	261.542	313.084	314.738	315.402	314.417	320.941	317.462	325.864	322.312	334.924	329.064
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4.358	4.251	4.067	4.044	4.343	4.268	4.249	2.721	3.151	3.156	3.379	3.026	3.031	538	540 <sup>1)</sup>
- <i>Committed</i>	2.262	2.231	2.043	2.025	2.024	1.949	1.930	502	927	932	785	500	502	500	506
- <i>Uncommitted</i>	2.097	2.020	2.024	2.019	2.319	2.319	2.319	2.219	2.224	2.224	2.594	2.526	2.529	38	34 <sup>1)</sup>
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	34.403	34.576	41.240	38.089	40.790	42.438	41.680	46.234	46.509	51.322	38.007	38.795	47.145	48.530	54.150
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	207.633	264.037	300.400	300.033	323.540	324.598	325.284	304.741	294.667	306.173	334.878	331.372	317.645	307.802	321.818
- Lainnya / <i>Others</i>	14	12	12	12	12	12	12	12	12	13	13	13	91	13	13
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>67.408</b>	<b>84.460</b>	<b>87.205</b>	<b>87.352</b>	<b>88.184</b>	<b>88.736</b>	<b>86.614</b>	<b>88.543</b>	<b>91.285</b>	<b>85.121</b>	<b>89.772</b>	<b>66.932</b>	<b>64.869</b>	<b>67.261</b>	<b>67.548</b>
- Garansi yang diterima / <i>Received guarantees</i>	44.596	51.866	52.341	51.507	51.819	51.364	48.245	48.006	49.875	44.131	48.934	49.646	56.751	58.918	59.069
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.846	26.379	28.168	29.020	29.399	30.261	31.156	33.219	33.500	33.350	33.095	150	155	155	154
- Lainnya / <i>Others</i>	4.966	6.215	6.696	6.825	6.966	7.111	7.214	7.318	7.909	7.640	7.742	17.136	7.963	8.188	8.325
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>219.994</b>	<b>218.809</b>	<b>205.460</b>	<b>200.967</b>	<b>206.518</b>	<b>207.218</b>	<b>205.872</b>	<b>213.290</b>	<b>218.672</b>	<b>226.146</b>	<b>233.977</b>	<b>220.956</b>	<b>193.133</b>	<b>183.948</b>	<b>184.001</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	218.787	217.325	203.951	199.456	205.000	205.693	204.333	211.753	217.127	224.549	232.373	219.388	191.561	182.368	182.415
- Lainnya / <i>Others</i>	1.207	1.484	1.509	1.511	1.518	1.525	1.538	1.537	1.545	1.598	1.604	1.568	1.573	1.580	1.585
<b>Lainnya / Others</b>	<b>253.628</b>	<b>284.230</b>	<b>293.926</b>	<b>293.263</b>	<b>300.331</b>	<b>302.177</b>	<b>304.298</b>	<b>305.707</b>	<b>308.311</b>	<b>377.056</b>	<b>381.308</b>	<b>315.026</b>	<b>295.938</b>	<b>298.757</b>	<b>302.510</b>
- Penerusan Kredit / <i>Channelling</i>	5.160	4.488	4.415	4.266	4.252	4.200	4.197	4.178	4.213	4.327	4.349	4.424	4.357	4.331	4.297
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	248.332	279.604	289.371	288.858	295.938	297.837	299.961	301.389	303.961	372.590	376.821	310.602	291.582	294.426	298.214
- Kredit yang diberikan / <i>Credit disbursed</i>	245.610	276.873	286.585	286.075	293.152	295.052	297.167	298.591	301.163	302.419	306.652	307.833	288.813	291.659	295.451
- Lainnya / <i>Others</i>	2.722	2.731	2.786	2.783	2.785	2.785	2.794	2.798	2.798	70.171	70.170	2.769	2.769	2.767	2.762
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	136	139	141	139	141	141	139	140	137	139	138	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	136	139	141	139	141	141	139	140	137	139	138	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	<b>5.439</b>	<b>7.324</b>	<b>16.752</b>	<b>11.719</b>	<b>10.112</b>	<b>12.312</b>	<b>13.587</b>	<b>15.003</b>	<b>19.951</b>	<b>18.792</b>	<b>13.570</b>	<b>16.538</b>	<b>15.166</b>	<b>11.715</b>	<b>13.090</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	138	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	365	885	9.087	4.600	2.633	4.349	5.536	6.499	11.703	10.132	5.970	7.658	7.232	3.774	5.747
- Lainnya / <i>Others</i>	4.936	6.330	7.557	7.012	7.372	7.855	7.943	8.396	8.140	8.552	7.492	8.772	7.826	7.832	7.235
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>31.921</b>	<b>28.035</b>	<b>37.979</b>	<b>33.275</b>	<b>31.127</b>	<b>34.660</b>	<b>36.048</b>	<b>37.680</b>	<b>44.133</b>	<b>42.489</b>	<b>40.282</b>	<b>43.150</b>	<b>42.535</b>	<b>35.952</b>	<b>39.626</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	26.403	21.200	20.913	20.565	20.781	21.320	20.162	20.593	21.096	21.024	20.263	22.606	24.406	22.240	23.482
- <i>Committed</i>	8.648	4.826	4.585	4.594	4.898	5.399	5.505	5.738	5.666	5.582	6.009	6.305	6.093	5.802	6.495
- <i>Uncommitted</i>	17.755	16.374	16.328	15.971	15.883	15.921	14.657	14.855	15.430	15.442	14.253	16.301	18.313	16.438	16.988
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	299	826	896	873	745	696	779	899	846	872	976	984	1.226	1.057	942
- <i>Committed</i>	25	117	137	135	87	93	84	89	86	91	69	288	279	249	289
- <i>Uncommitted</i>	274	709	759	738	657	603	696	810	761	781	907	696	947	808	653
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	98	116	123	79	126	188	200	262	246	291	238	203	180	189	194
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	157	651	8.700	4.179	2.278	3.474	5.195	6.279	11.173	9.405	9.392	7.436	4.637	3.669	5.759
- Lainnya / <i>Others</i>	4.964	5.242	7.348	7.579	7.198	8.982	9.712	9.647	10.772	10.897	9.414	11.921	12.086	8.796	9.249
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>7.671</b>	<b>8.406</b>	<b>8.832</b>	<b>8.921</b>	<b>8.958</b>	<b>9.071</b>	<b>9.114</b>	<b>9.107</b>	<b>9.172</b>	<b>10.752</b>	<b>9.050</b>	<b>5.348</b>	<b>5.555</b>	<b>5.570</b>	<b>5.484</b>
- Garansi yang diterima / <i>Received guarantees</i>	1.779	1.807	1.814	1.806	1.820	1.837	1.833	1.844	1.843	1.855	1.726	1.094	1.092	1.089	1.108
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	5.063	5.607	5.983	6.074	6.092	6.172	6.188	6.155	6.198	7.753	6.164	233	236	237	229
- Lainnya / <i>Others</i>	829	992	1.035	1.041	1.046	1.061	1.093	1.108	1.131	1.144	1.160	4.022	4.227	4.244	4.147
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>9.375</b>	<b>6.066</b>	<b>4.390</b>	<b>4.708</b>	<b>4.667</b>	<b>5.249</b>	<b>6.084</b>	<b>6.523</b>	<b>6.627</b>	<b>6.539</b>	<b>6.626</b>	<b>4.821</b>	<b>4.302</b>	<b>4.066</b>	<b>4.165</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	9.254	5.960	4.283	4.357	4.563	5.145	5.983	6.509	6.528	6.433	6.518	4.712	4.193	3.956	4.054
- Lainnya / <i>Others</i>	121	107	106	351	104	104	102	14	99	106	108	109	109	110	111
<b>Lainnya / Others</b>	<b>24.980</b>	<b>27.679</b>	<b>28.991</b>	<b>29.045</b>	<b>29.114</b>	<b>29.286</b>	<b>24.759</b>	<b>25.321</b>	<b>25.168</b>	<b>25.310</b>	<b>26.445</b>	<b>24.997</b>	<b>25.127</b>	<b>25.281</b>	<b>25.487</b>
- Penerusan Kredit / <i>Channelling</i>	1.841	1.815	1.816	1.806	1.810	1.809	1.806	1.794	1.791	1.788	1.786	2.255	2.358	2.463	2.569
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22.977	25.702	27.010	27.073	27.139	27.312	22.788	23.362	23.212	23.357	24.494	22.742	22.769	22.818	22.919
- Kredit yang diberikan / <i>Credit disbursed</i>	22.227	24.965	26.275	26.337	26.403	26.576	22.053	22.620	22.470	22.615	23.752	22.445	22.508	22.521	22.622
- Lainnya / <i>Others</i>	750	737	735	735	736	736	735	742	742	742	742	297	261	297	297
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	161	165	165	165	165	165	165	165	165	165	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	162	161	165	165	165	165	165	165	165	165	165	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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

Indikator / Indicator	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	<b>372.476</b>	<b>422.255</b>	<b>485.344</b>	<b>478.446</b>	<b>470.221</b>	<b>477.008</b>	<b>501.490</b>	<b>480.557</b>	<b>465.934</b>	<b>481.211</b>	<b>457.141</b>	<b>471.686</b>	<b>482.607</b>	<b>512.163</b>	<b>538.370</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.139	42.200	45.138	44.198	49.365	48.802	49.377	47.524	44.537	42.264	41.417	41.784	42.632	42.414	40.401
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	356.524	378.455	436.698	431.039	416.807	424.131	445.329	426.122	418.427	436.307	415.020	427.950	437.050	467.347	496.051
- Lainnya / <i>Others</i>	1.813	1.600	3.509	3.210	4.049	4.075	6.784	6.911	2.970	2.640	704	1.952	2.924	2.401	1.917
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>1.356.751</b>	<b>1.480.366</b>	<b>1.550.575</b>	<b>1.539.824</b>	<b>1.523.171</b>	<b>1.542.117</b>	<b>1.581.777</b>	<b>1.588.646</b>	<b>1.578.899</b>	<b>1.616.065</b>	<b>1.594.010</b>	<b>1.616.545</b>	<b>1.642.501</b>	<b>1.630.884</b>	<b>1.667.382</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	907.865	990.205	1.007.846	1.005.656	997.171	1.015.880	1.027.623	1.032.852	1.032.963	1.042.198	1.045.459	1.059.657	1.051.671	1.033.192	1.023.497
- <i>Committed</i>	264.313	306.028	305.044	304.396	301.907	316.124	316.595	313.153	314.302	321.817	314.681	326.881	317.836	323.526	318.591
- <i>Uncommitted</i>	643.552	684.176	702.801	701.259	695.264	699.756	711.029	719.699	718.661	720.381	730.778	732.776	733.835	709.666	704.906
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	9.125	9.616	12.593	12.024	12.188	12.555	13.411	13.664	13.781	13.535	14.083	14.362	14.195	11.929	10.564
- <i>Committed</i>	2.852	2.495	2.076	1.961	2.185	2.186	2.293	2.581	2.355	2.093	3.020	3.042	2.033	1.976	994
- <i>Uncommitted</i>	6.273	7.122	10.517	10.063	10.004	10.370	11.118	11.083	11.426	11.442	11.063	11.321	12.162	9.953	9.570
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30.167	31.550	32.448	31.918	34.292	32.278	33.485	33.580	34.293	37.666	40.860	35.807	41.465	44.208	48.174
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	404.490	446.205	493.688	484.757	476.184	476.581	500.415	504.186	494.159	518.283	490.173	501.291	527.852	535.888	579.581
- Lainnya / <i>Others</i>	5.104	2.790	4.000	5.470	3.336	4.822	6.842	4.364	3.704	4.384	3.436	5.429	7.317	5.666	5.566
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>166.396</b>	<b>153.744</b>	<b>152.956</b>	<b>153.038</b>	<b>146.931</b>	<b>151.284</b>	<b>151.987</b>	<b>157.550</b>	<b>154.258</b>	<b>156.982</b>	<b>149.462</b>	<b>142.857</b>	<b>149.218</b>	<b>142.049</b>	<b>145.872</b>
- Garansi yang diterima / <i>Received guarantees</i>	148.732	140.667	137.803	137.872	131.508	135.622	136.016	141.345	138.091	139.528	133.501	134.906	140.892	133.649	137.416
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.540	11.971	13.106	13.273	13.560	13.793	14.103	14.175	14.109	14.793	13.814	693	712	732	735
- Lainnya / <i>Others</i>	124	1.106	2.047	1.893	1.862	1.869	1.867	2.029	2.058	2.661	2.148	7.259	7.614	7.668	7.720
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>103.901</b>	<b>89.493</b>	<b>83.790</b>	<b>82.788</b>	<b>82.096</b>	<b>85.852</b>	<b>81.371</b>	<b>80.663</b>	<b>81.189</b>	<b>85.815</b>	<b>84.762</b>	<b>81.034</b>	<b>83.948</b>	<b>85.622</b>	<b>86.159</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	102.663	88.320	82.652	81.820	81.066	84.830	80.383	79.754	80.162	84.877	83.898	80.109	82.902	84.709	85.146
- Lainnya / <i>Others</i>	1.238	1.173	1.138	968	1.030	1.022	988	909	1.027	939	864	925	1.045	913	1.013
<b>Lainnya / Others</b>	<b>197.442</b>	<b>236.336</b>	<b>242.495</b>	<b>244.623</b>	<b>247.528</b>	<b>249.870</b>	<b>255.404</b>	<b>257.204</b>	<b>258.933</b>	<b>259.631</b>	<b>268.883</b>	<b>178.591</b>	<b>182.225</b>	<b>184.444</b>	<b>184.847</b>
- Penerusan Kredit / <i>Channelling</i>	7.245	6.663	6.412	6.135	6.135	6.080	6.080	6.080	5.778	5.363	5.342	3.002	2.758	2.584	2.584
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	146.669	181.268	184.538	185.894	188.960	190.313	196.216	201.398	202.807	203.416	211.684	174.942	178.815	181.201	181.598
- Kredit yang diberikan / <i>Credit disbursed</i>	141.263	174.514	177.626	179.004	182.017	183.364	189.272	194.472	195.680	196.228	203.570	172.871	175.312	177.701	178.092
- Lainnya / <i>Others</i>	5.407	6.754	6.912	6.890	6.943	6.949	6.944	6.926	7.127	7.188	8.115	2.072	3.503	3.500	3.506
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	43.528	48.406	51.545	52.594	52.433	53.477	53.108	49.726	50.348	50.853	51.856	646	652	660	665
- Kredit yang diberikan / <i>Credit disbursed</i>	36.200	41.076	44.210	45.261	45.097	46.142	45.775	42.371	42.996	43.498	44.502	646	652	660	665
- Lainnya / <i>Others</i>	7.328	7.330	7.336	7.333	7.336	7.336	7.333	7.355	7.353	7.355	7.354	-	-	-	-

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

Indikator / Indicator	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Tagihan Komitmen / Committed Claims</b>	<b>347.635</b>	<b>395.393</b>	<b>460.111</b>	<b>456.757</b>	<b>516.220</b>	<b>525.483</b>	<b>502.605</b>	<b>493.396</b>	<b>457.478</b>	<b>481.180</b>	<b>470.754</b>	<b>396.220</b>	<b>409.565</b>	<b>370.845</b>	<b>442.434</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	347.635	395.393	460.111	456.757	516.220	525.483	502.605	493.396	457.478	481.180	470.754	396.220	409.565	370.845	442.434
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>639.512</b>	<b>658.731</b>	<b>709.205</b>	<b>708.456</b>	<b>750.210</b>	<b>774.950</b>	<b>763.723</b>	<b>742.513</b>	<b>716.472</b>	<b>734.447</b>	<b>725.145</b>	<b>638.165</b>	<b>646.222</b>	<b>615.481</b>	<b>652.688</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	284.421	281.694	278.425	270.941	275.177	275.940	276.834	268.842	269.507	269.602	261.923	256.558	263.404	262.581	265.152
- <i>Committed</i>	60.574	54.046	57.073	53.194	54.618	54.019	53.062	49.306	47.909	49.090	48.312	49.255	48.067	48.279	50.029
- <i>Uncommitted</i>	223.847	227.649	221.353	217.747	220.559	221.921	223.772	219.536	221.598	220.512	213.611	207.303	215.336	214.302	215.123
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	2.840	4.708	3.872	5.963	4.822	5.388	5.273	4.072	5.732	5.913	5.813	5.006	5.093	2.960	3.986
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.000 <sup>1)</sup>
- <i>Uncommitted</i>	2.840	4.708	3.872	5.963	4.822	5.388	5.273	4.072	5.732	5.913	5.813	5.006	5.093	2.960	2.986
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2.855	2.269	2.906	4.620	3.866	2.847	3.537	3.485	3.787	6.444	5.958	7.101	6.733	5.716	5.351
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	349.386	370.059	424.001	426.932	466.095	490.624	477.879	466.114	437.414	452.487	451.451	369.244	370.992	344.224	378.199
- Lainnya / <i>Others</i>	10	-	-	-	250	150	200	-	32	-	-	257	-	-	-
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>32.390</b>	<b>28.396</b>	<b>28.672</b>	<b>24.789</b>	<b>24.938</b>	<b>23.140</b>	<b>22.864</b>	<b>34.868</b>	<b>25.741</b>	<b>25.922</b>	<b>20.761</b>	<b>20.477</b>	<b>20.080</b>	<b>19.967</b>	<b>20.362</b>
- Garansi yang diterima / <i>Received guarantees</i>	31.854	27.925	28.196	24.275	24.393	22.568	22.271	34.313	25.095	25.322	20.116	20.334	19.936	19.819	20.208
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	518	459	466	504	536	563	583	546	636	591	637	-	-	-	-
- Lainnya / <i>Others</i>	17	13	10	10	9	9	10	9	9	9	9	143	144	148	154
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>32.374</b>	<b>27.316</b>	<b>23.958</b>	<b>23.576</b>	<b>23.943</b>	<b>22.125</b>	<b>21.565</b>	<b>21.287</b>	<b>20.849</b>	<b>23.251</b>	<b>22.665</b>	<b>20.803</b>	<b>20.403</b>	<b>19.183</b>	<b>19.401</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	32.374	27.316	23.958	23.576	23.943	22.125	21.565	21.287	20.849	23.251	22.665	20.803	20.403	19.183	19.401
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Lainnya / Others</b>	<b>15.568</b>	<b>18.376</b>	<b>18.669</b>	<b>18.757</b>	<b>18.795</b>	<b>18.894</b>	<b>18.829</b>	<b>19.504</b>	<b>19.515</b>	<b>19.577</b>	<b>19.594</b>	<b>15.461</b>	<b>15.489</b>	<b>15.495</b>	<b>15.505</b>
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	12.762	14.273	14.527	14.621	14.643	14.741	14.684	15.354	14.726	14.773	14.791	15.461	15.489	15.495	15.505
- Kredit yang diberikan / <i>Credit disbursed</i>	12.611	14.122	14.376	14.470	14.492	14.590	14.533	15.202	14.575	14.622	14.640	15.310	15.338	15.344	15.354
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	2.806	4.103	4.142	4.136	4.152	4.154	4.145	4.151	4.788	4.804	4.803	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	2.806	4.053	4.091	4.085	4.101	4.103	4.094	4.100	4.738	4.754	4.752	-	-	-	-
- Lainnya / <i>Others</i>	-	50	51	51	51	51	51	51	50	51	51	-	-	-	-

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

Keterangan / Items	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>23,40</b>	<b>23,89</b>	<b>24,21</b>	<b>24,27</b>	<b>24,30</b>	<b>24,58</b>	<b>24,37</b>	<b>25,18</b>	<b>25,32</b>	<b>25,59</b>	<b>25,66</b>	<b>26,00</b>	<b>25,99</b>	<b>24,85</b>	<b>24,34</b>
- Modal / Capital	1.377.558	1.360.376	1.375.479	1.382.507	1.400.516	1.414.295	1.410.737	1.466.639	1.479.533	1.499.553	1.519.278	1.545.452	1.562.275	1.505.494	1.497.961
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167	5.919.917	5.944.003	6.011.340	6.057.788	6.154.615
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>21,86</b>	<b>22,24</b>	<b>22,43</b>	<b>22,55</b>	<b>22,54</b>	<b>22,83</b>	<b>22,75</b>	<b>23,59</b>	<b>23,73</b>	<b>23,98</b>	<b>24,06</b>	<b>24,39</b>	<b>24,38</b>	<b>23,26</b>	<b>22,77</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	1.286.968	1.266.316	1.274.290	1.284.448	1.298.775	1.313.616	1.316.582	1.373.756	1.386.560	1.405.484	1.424.392	1.449.524	1.465.589	1.408.876	1.401.294
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167	5.919.917	5.944.003	6.011.340	6.057.788	6.154.615
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,47</b>	<b>1,59</b>	<b>1,86</b>	<b>1,80</b>	<b>1,88</b>	<b>1,86</b>	<b>1,90</b>	<b>1,91</b>	<b>1,93</b>	<b>1,93</b>	<b>1,85</b>	<b>2,56</b>	<b>2,36</b>	<b>2,20</b>	<b>2,33</b>
- Laba sebelum pajak / Profit	194.916	134.529	162.703	158.137	165.993	164.329	168.790	170.368	173.287	173.735	168.047	244.457	225.986	211.503	224.830
- Rata-rata total aset / Average total assets	7.880.981	8.440.183	8.761.188	8.782.870	8.819.009	8.844.450	8.877.484	8.926.277	8.973.782	9.021.034	9.075.206	9.563.787	9.589.501	9.621.204	9.647.048
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>79,39</b>	<b>86,58</b>	<b>85,61</b>	<b>85,61</b>	<b>84,59</b>	<b>84,26</b>	<b>83,69</b>	<b>83,68</b>	<b>83,12</b>	<b>82,94</b>	<b>83,55</b>	<b>80,90</b>	<b>79,91</b>	<b>79,94</b>	<b>78,48</b>
- Biaya Operasional / Operating Expenses	735.429	849.954	317.345	390.956	448.780	508.686	578.291	654.742	712.676	775.876	856.794	85.253	147.135	210.380	272.213
- Pendapatan Operasional / Operating Income	926.303	981.650	370.706	456.693	530.550	603.706	690.992	782.431	857.411	935.422	1.025.464	105.382	184.129	263.187	346.864
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>4,91</b>	<b>4,45</b>	<b>4,64</b>	<b>4,66</b>	<b>4,66</b>	<b>4,64</b>	<b>4,63</b>	<b>4,62</b>	<b>4,63</b>	<b>4,62</b>	<b>4,63</b>	<b>4,69</b>	<b>4,56</b>	<b>4,62</b>	<b>4,72</b>
- Pendapatan bunga bersih / Interest income net	370.095	361.932	393.802	395.974	397.839	397.570	398.528	399.877	403.239	404.692	407.834	433.906	423.609	430.470	439.656
- Rata-rata total aset produktif / Average total earning assets	7.538.955	8.136.641	8.482.892	8.504.956	8.545.378	8.572.071	8.605.977	8.655.560	8.703.322	8.751.775	8.803.063	9.259.030	9.282.380	9.316.235	9.318.948
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,43</b>	<b>82,54</b>	<b>80,83</b>	<b>80,89</b>	<b>80,39</b>	<b>80,17</b>	<b>79,37</b>	<b>79,11</b>	<b>78,27</b>	<b>78,26</b>	<b>77,49</b>	<b>78,00</b>	<b>78,45</b>	<b>78,69</b>	<b>80,27</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.391.846	5.235.027	5.231.717	5.263.579	5.328.457	5.311.066	5.333.428	5.395.966	5.400.425	5.460.266	5.512.366	5.456.270	5.504.919	5.597.973	5.713.378
- Total Dana Pihak Ketiga / Total Third Party Funds	5.709.670	6.342.538	6.472.494	6.507.221	6.628.449	6.624.920	6.719.334	6.820.953	6.899.794	6.976.725	7.114.041	6.995.583	7.017.017	7.114.317	7.117.587
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>15,51</b>	<b>18,91</b>	<b>20,53</b>	<b>19,67</b>	<b>21,67</b>	<b>21,29</b>	<b>20,86</b>	<b>21,07</b>	<b>20,93</b>	<b>20,96</b>	<b>20,01</b>	<b>18,23</b>	<b>18,29</b>	<b>17,26</b>	<b>16,81</b>
- Aset Likuid Primer / Primary Liquid Asset	902.889	1.009.045	1.093.931	1.062.914	1.234.363	1.187.030	1.148.169	1.184.186	1.202.463	1.205.388	1.174.590	1.108.008	1.013.798	974.413	913.887
- Aset Likuid Sekunder / Secondary Liquid assets	370.524	651.176	717.215	682.047	716.101	728.016	751.764	779.209	765.267	784.034	760.137	635.439	744.876	696.932	720.337
- Total Aset / Total Assets	8.212.586	8.780.681	8.823.139	8.869.600	8.999.703	8.997.032	9.108.720	9.316.623	9.401.328	9.493.556	9.670.515	9.563.787	9.615.215	9.684.610	9.724.468

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

Keterangan / Items	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>21,18</b>	<b>18,82</b>	<b>19,18</b>	<b>19,28</b>	<b>19,14</b>	<b>19,42</b>	<b>19,10</b>	<b>21,04</b>	<b>21,20</b>	<b>21,42</b>	<b>21,39</b>	<b>21,91</b>	<b>21,98</b>	<b>20,40</b>	<b>20,14</b>
- Modal / Capital	526.961	462.629	475.208	479.814	486.762	492.938	489.568	541.107	548.744	556.097	561.942	581.400	589.574	550.612	550.142
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	2.477.204	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668	2.627.678	2.653.709	2.682.548	2.699.126	2.731.054
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>20,09</b>	<b>17,52</b>	<b>17,63</b>	<b>17,75</b>	<b>17,52</b>	<b>17,79</b>	<b>17,58</b>	<b>19,54</b>	<b>19,71</b>	<b>19,87</b>	<b>19,85</b>	<b>20,37</b>	<b>20,44</b>	<b>18,88</b>	<b>18,63</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	499.910	430.786	436.760	441.668	445.653	451.622	450.628	502.494	510.125	515.859	521.477	540.668	548.300	509.605	508.797
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	2.477.204	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668	2.627.678	2.653.709	2.682.548	2.699.126	2.731.054
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,81</b>	<b>1,43</b>	<b>2,05</b>	<b>1,99</b>	<b>2,04</b>	<b>2,02</b>	<b>2,09</b>	<b>2,10</b>	<b>2,15</b>	<b>2,18</b>	<b>2,16</b>	<b>3,13</b>	<b>3,00</b>	<b>2,82</b>	<b>2,98</b>
- Laba sebelum pajak / Profit	94.489	51.975	77.033	74.828	77.257	76.940	79.984	80.760	83.433	85.047	84.875	129.392	124.070	117.101	124.086
- Rata-rata total aset / Average total assets	3.364.528	3.626.978	3.762.396	3.767.840	3.786.876	3.803.673	3.821.338	3.851.106	3.877.973	3.903.015	3.932.076	4.137.435	4.142.538	4.151.650	4.164.453
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>76,39</b>	<b>86,62</b>	<b>84,64</b>	<b>84,81</b>	<b>84,39</b>	<b>83,86</b>	<b>83,06</b>	<b>82,55</b>	<b>81,70</b>	<b>81,68</b>	<b>81,66</b>	<b>78,32</b>	<b>75,26</b>	<b>72,72</b>	<b>70,70</b>
- Biaya Operasional / Operating Expenses	306.618	342.975	138.483	172.737	206.011	231.033	261.900	287.087	310.479	347.552	378.705	38.079	60.638	77.454	98.600
- Pendapatan Operasional / Operating Income	401.394	395.943	163.605	203.667	244.111	275.505	315.312	347.761	380.032	425.503	463.761	48.617	80.568	106.508	139.469
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,26</b>	<b>4,63</b>	<b>5,13</b>	<b>5,17</b>	<b>5,17</b>	<b>5,12</b>	<b>5,12</b>	<b>5,11</b>	<b>5,15</b>	<b>5,14</b>	<b>5,16</b>	<b>5,28</b>	<b>5,16</b>	<b>5,24</b>	<b>5,34</b>
- Pendapatan bunga bersih / Interest income net	169.488	163.746	189.772	191.553	192.603	191.699	192.372	193.693	196.515	197.675	199.656	214.082	209.905	213.711	218.049
- Rata-rata total aset produktif / Average total earning assets	3.224.071	3.539.589	3.697.571	3.702.623	3.723.825	3.740.475	3.758.926	3.789.645	3.816.740	3.842.247	3.870.328	4.052.657	4.064.309	4.077.435	4.081.983
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,17</b>	<b>85,13</b>	<b>85,86</b>	<b>86,71</b>	<b>86,17</b>	<b>85,49</b>	<b>84,93</b>	<b>84,47</b>	<b>84,07</b>	<b>84,30</b>	<b>82,50</b>	<b>84,93</b>	<b>85,70</b>	<b>86,33</b>	<b>86,92</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.430.773	2.445.965	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947
- Total Dana Pihak Ketiga / Total Third Party Funds	2.581.349	2.873.149	2.885.529	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159	3.179.487	3.057.731	3.065.654	3.100.691	3.124.755
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>14,48</b>	<b>17,53</b>	<b>19,80</b>	<b>18,40</b>	<b>19,56</b>	<b>18,94</b>	<b>18,77</b>	<b>18,50</b>	<b>17,95</b>	<b>17,68</b>	<b>16,41</b>	<b>13,55</b>	<b>15,36</b>	<b>13,85</b>	<b>12,85</b>
- Aset Likuid Primer / Primary Liquid Asset	363.560	414.449	477.456	426.767	480.438	457.652	445.598	444.905	438.783	412.441	395.658	363.783	343.134	329.553	294.260
- Aset Likuid Sekunder / Secondary Liquid assets	153.929	254.901	275.739	270.358	278.894	281.682	294.718	311.760	300.549	321.927	301.992	197.025	293.956	247.874	245.930
- Total Aset / Total Assets	3.574.105	3.818.584	3.804.214	3.789.619	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.641	4.169.874	4.202.861

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

Keterangan / Items	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>21,19</b>	<b>22,11</b>	<b>21,26</b>	<b>21,36</b>	<b>21,36</b>	<b>21,87</b>	<b>22,10</b>	<b>22,15</b>	<b>22,63</b>	<b>22,81</b>	<b>22,77</b>	<b>23,33</b>	<b>23,46</b>	<b>22,76</b>	<b>22,30</b>
- Modal / Capital	81.327	89.468	87.675	87.842	88.674	90.612	92.035	93.026	94.997	96.080	97.305	99.124	100.151	98.210	96.006
- ATMR / Risk Weighted Assets	383.759	404.641	412.371	411.231	415.049	414.253	416.493	419.941	419.817	421.169	427.260	424.868	426.890	431.427	430.434
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>19,71</b>	<b>20,43</b>	<b>19,60</b>	<b>19,69</b>	<b>19,79</b>	<b>20,07</b>	<b>20,30</b>	<b>20,36</b>	<b>20,83</b>	<b>21,03</b>	<b>21,00</b>	<b>21,52</b>	<b>21,66</b>	<b>20,97</b>	<b>20,50</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	75.623	82.670	80.843	80.959	82.147	83.152	84.559	85.516	87.433	88.568	89.726	91.441	92.449	90.478	88.253
- ATMR / Risk Weighted Assets	383.759	404.641	412.371	411.231	415.049	414.253	416.493	419.941	419.817	421.169	427.260	424.868	426.890	431.427	430.434
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,15</b>	<b>2,04</b>	<b>2,01</b>	<b>2,03</b>	<b>2,16</b>	<b>2,12</b>	<b>2,11</b>	<b>2,12</b>	<b>2,04</b>	<b>2,03</b>	<b>2,03</b>	<b>2,41</b>	<b>2,08</b>	<b>2,31</b>	<b>2,13</b>
- Laba sebelum pajak / Profit	14.267	14.433	15.025	15.228	16.290	16.037	15.985	16.184	15.695	15.753	15.802	19.385	16.952	19.004	17.683
- Rata-rata total aset / Average total assets	663.919	706.917	745.720	749.811	755.374	757.029	758.937	763.654	770.840	775.916	779.783	803.788	816.318	824.326	829.054
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>79,56</b>	<b>80,60</b>	<b>79,49</b>	<b>79,19</b>	<b>78,19</b>	<b>78,50</b>	<b>78,55</b>	<b>78,31</b>	<b>79,03</b>	<b>79,05</b>	<b>79,38</b>	<b>73,83</b>	<b>75,83</b>	<b>73,68</b>	<b>75,71</b>
- Biaya Operasional / Operating Expenses	55.777	59.823	19.485	24.344	29.445	34.507	39.445	44.327	49.948	55.199	61.033	4.584	9.035	13.490	18.740
- Pendapatan Operasional / Operating Income	70.109	74.224	24.514	30.741	37.658	43.960	50.219	56.607	63.204	69.824	76.892	6.208	11.915	18.310	24.752
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,95</b>	<b>5,72</b>	<b>5,61</b>	<b>5,61</b>	<b>5,67</b>	<b>5,72</b>	<b>5,74</b>	<b>5,74</b>	<b>5,71</b>	<b>5,71</b>	<b>5,72</b>	<b>5,70</b>	<b>5,56</b>	<b>5,69</b>	<b>5,78</b>
- Pendapatan bunga bersih / Interest income net	37.730	38.826	40.137	40.419	41.155	41.603	41.814	42.102	42.305	42.593	42.834	43.997	43.580	45.048	45.815
- Rata-rata total aset produktif / Average total earning assets	634.080	678.925	715.727	719.910	725.828	727.398	729.101	733.768	741.024	746.168	749.355	772.102	784.485	791.694	792.518
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>88,10</b>	<b>83,15</b>	<b>75,56</b>	<b>76,66</b>	<b>75,38</b>	<b>77,37</b>	<b>77,65</b>	<b>75,35</b>	<b>71,48</b>	<b>73,20</b>	<b>75,87</b>	<b>75,75</b>	<b>73,25</b>	<b>73,67</b>	<b>73,77</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	444.489	466.977	470.983	473.248	476.400	475.912	478.628	484.518	484.987	488.367	492.338	484.611	487.338	495.258	497.680
- Total Dana Pihak Ketiga / Total Third Party Funds	504.517	561.619	623.363	617.322	632.007	615.073	616.392	643.002	678.491	667.165	648.918	639.751	665.297	672.298	674.614
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>16,16</b>	<b>16,12</b>	<b>16,33</b>	<b>15,60</b>	<b>18,46</b>	<b>17,37</b>	<b>16,66</b>	<b>18,74</b>	<b>17,63</b>	<b>17,40</b>	<b>17,02</b>	<b>15,49</b>	<b>15,22</b>	<b>14,89</b>	<b>16,64</b>
- Aset Likuid Primer / Primary Liquid Asset	95.947	92.289	84.778	77.244	102.486	91.659	87.500	106.474	103.574	99.051	103.468	87.524	89.480	88.333	105.766
- Aset Likuid Sekunder / Secondary Liquid assets	14.558	25.053	41.571	42.279	42.072	41.536	41.126	43.711	43.734	44.803	36.398	36.996	36.650	36.792	34.524
- Total Aset / Total Assets	683.617	727.860	773.761	766.175	783.192	766.954	772.295	801.390	835.516	826.669	821.803	803.788	828.849	840.342	843.238

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

Keterangan / Items	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>22,12</b>	<b>25,48</b>	<b>25,72</b>	<b>25,74</b>	<b>25,97</b>	<b>26,17</b>	<b>26,15</b>	<b>26,03</b>	<b>26,14</b>	<b>26,61</b>	<b>26,77</b>	<b>26,86</b>	<b>26,79</b>	<b>25,97</b>	<b>25,17</b>
- Modal / Capital	579.652	644.848	644.021	646.819	654.903	659.517	661.003	664.486	668.814	681.916	693.681	698.819	705.949	691.596	684.040
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	2.504.100	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627	2.591.659	2.601.530	2.634.644	2.663.567	2.717.935
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>20,05</b>	<b>23,39</b>	<b>23,59</b>	<b>23,73</b>	<b>23,92</b>	<b>24,21</b>	<b>24,36</b>	<b>24,29</b>	<b>24,40</b>	<b>24,90</b>	<b>25,05</b>	<b>25,13</b>	<b>25,07</b>	<b>24,26</b>	<b>23,51</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	525.392	591.966	590.596	596.329	603.255	609.973	615.740	620.091	624.445	638.055	649.159	653.724	660.630	646.141	638.953
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	2.504.100	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627	2.591.659	2.601.530	2.634.644	2.663.567	2.717.935
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,11</b>	<b>1,56</b>	<b>1,73</b>	<b>1,65</b>	<b>1,76</b>	<b>1,72</b>	<b>1,74</b>	<b>1,76</b>	<b>1,78</b>	<b>1,75</b>	<b>1,59</b>	<b>2,12</b>	<b>1,90</b>	<b>1,70</b>	<b>1,87</b>
- Laba sebelum pajak / Profit	70.316	56.525	65.841	63.141	67.451	66.048	67.082	68.023	69.004	67.992	62.225	88.591	79.276	71.111	78.385
- Rata-rata total aset / Average total assets	3.325.506	3.615.981	3.804.829	3.816.993	3.829.180	3.837.148	3.850.011	3.863.341	3.877.926	3.895.906	3.917.964	4.175.670	4.179.258	4.184.580	4.192.267
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>81,39</b>	<b>84,66</b>	<b>80,98</b>	<b>81,03</b>	<b>80,33</b>	<b>80,19</b>	<b>79,46</b>	<b>78,74</b>	<b>78,60</b>	<b>78,86</b>	<b>80,92</b>	<b>76,25</b>	<b>75,85</b>	<b>78,20</b>	<b>76,54</b>
- Biaya Operasional / Operating Expenses	292.003	298.258	94.132	114.796	137.164	156.760	175.616	190.595	211.685	232.943	265.507	23.681	41.522	64.023	85.559
- Pendapatan Operasional / Operating Income	358.791	352.287	116.248	141.666	170.757	195.479	220.998	242.052	269.323	295.390	328.131	31.056	54.742	81.868	111.780
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>4,45</b>	<b>4,24</b>	<b>4,23</b>	<b>4,22</b>	<b>4,21</b>	<b>4,20</b>	<b>4,19</b>	<b>4,17</b>	<b>4,17</b>	<b>4,15</b>	<b>4,15</b>	<b>4,13</b>	<b>4,01</b>	<b>4,05</b>	<b>4,15</b>
- Pendapatan bunga bersih / Interest income net	141.370	146.132	153.912	154.053	154.273	154.530	154.757	154.544	154.930	155.039	156.075	165.393	160.928	162.616	166.522
- Rata-rata total aset produktif / Average total earning assets	3.180.038	3.449.883	3.640.879	3.653.434	3.667.138	3.676.127	3.689.442	3.703.039	3.717.600	3.736.245	3.757.028	4.008.436	4.009.977	4.015.756	4.013.655
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>93,68</b>	<b>78,76</b>	<b>76,48</b>	<b>75,61</b>	<b>75,28</b>	<b>74,93</b>	<b>74,04</b>	<b>74,49</b>	<b>73,56</b>	<b>72,92</b>	<b>72,39</b>	<b>71,54</b>	<b>72,31</b>	<b>72,76</b>	<b>75,14</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.235.355	2.144.164	2.111.758	2.123.060	2.137.522	2.128.505	2.138.995	2.167.743	2.171.478	2.193.867	2.229.008	2.209.117	2.223.125	2.257.690	2.326.377
- Total Dana Pihak Ketiga / Total Third Party Funds	2.386.043	2.722.257	2.761.347	2.807.949	2.839.395	2.840.754	2.888.861	2.910.233	2.951.922	3.008.528	3.079.110	3.087.867	3.074.315	3.102.987	3.096.189
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>14,71</b>	<b>19,08</b>	<b>20,09</b>	<b>19,65</b>	<b>22,63</b>	<b>22,55</b>	<b>21,76</b>	<b>22,02</b>	<b>22,84</b>	<b>23,26</b>	<b>22,66</b>	<b>21,87</b>	<b>20,23</b>	<b>18,76</b>	<b>18,75</b>
- Aset Likuid Primer / Primary Liquid Asset	342.842	406.531	410.253	434.862	532.630	517.970	494.579	501.826	540.228	577.737	569.756	547.884	483.877	425.364	405.449
- Aset Likuid Sekunder / Secondary Liquid assets	160.777	318.331	354.293	324.841	347.636	357.892	362.774	372.237	375.337	370.191	372.862	365.499	362.284	361.475	385.072
- Total Aset / Total Assets	3.423.793	3.798.635	3.804.687	3.865.647	3.890.115	3.884.894	3.940.056	3.969.981	4.009.192	4.075.702	4.160.554	4.175.670	4.182.847	4.195.223	4.215.218

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

Keterangan / Items	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>50,38</b>	<b>54,61</b>	<b>58,45</b>	<b>59,21</b>	<b>60,42</b>	<b>61,01</b>	<b>60,12</b>	<b>60,08</b>	<b>60,47</b>	<b>59,16</b>	<b>60,86</b>	<b>62,94</b>	<b>62,34</b>	<b>62,61</b>	<b>60,97</b>
- Modal / Capital	175.942	163.432	168.575	168.033	170.177	171.228	168.130	168.021	166.979	165.460	166.351	166.109	166.601	165.075	167.772
- ATMR / Risk Weighted Assets	349.253	299.293	288.394	283.768	281.637	280.640	279.645	279.679	276.129	279.702	273.320	263.896	267.258	263.667	275.192
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>49,50</b>	<b>53,76</b>	<b>57,59</b>	<b>58,32</b>	<b>59,55</b>	<b>60,17</b>	<b>59,24</b>	<b>59,23</b>	<b>59,59</b>	<b>58,28</b>	<b>60,01</b>	<b>62,03</b>	<b>61,44</b>	<b>61,69</b>	<b>60,06</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	172.885	160.894	166.091	165.493	167.720	168.868	165.655	165.655	164.558	163.002	164.030	163.691	164.209	162.652	165.290
- ATMR / Risk Weighted Assets	349.253	299.293	288.394	283.768	281.637	280.640	279.645	279.679	276.129	279.702	273.320	263.896	267.258	263.667	275.192
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>3,27</b>	<b>2,37</b>	<b>1,07</b>	<b>1,10</b>	<b>1,12</b>	<b>1,19</b>	<b>1,28</b>	<b>1,21</b>	<b>1,15</b>	<b>1,11</b>	<b>1,16</b>	<b>1,59</b>	<b>1,26</b>	<b>0,93</b>	<b>1,01</b>
- Laba sebelum pajak / Profit	14.989	11.596	4.804	4.940	4.995	5.303	5.740	5.402	5.156	4.944	5.145	7.089	5.688	4.287	4.676
- Rata-rata total aset / Average total assets	457.719	490.307	448.243	448.226	447.579	446.600	447.197	448.176	447.043	446.198	445.383	446.895	451.387	460.648	461.274
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>83,86</b>	<b>93,53</b>	<b>98,35</b>	<b>98,09</b>	<b>97,61</b>	<b>97,32</b>	<b>97,00</b>	<b>97,59</b>	<b>97,04</b>	<b>96,87</b>	<b>96,73</b>	<b>96,97</b>	<b>97,38</b>	<b>98,07</b>	<b>97,81</b>
- Biaya Operasional / Operating Expenses	73.162	148.897	65.244	79.079	76.159	86.385	101.330	132.732	140.564	140.182	151.548	18.910	35.940	55.413	69.315
- Pendapatan Operasional / Operating Income	87.243	159.196	66.339	80.619	78.024	88.763	104.463	136.012	144.852	144.705	156.679	19.501	36.905	56.502	70.863
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>4,09</b>	<b>2,83</b>	<b>2,33</b>	<b>2,32</b>	<b>2,29</b>	<b>2,27</b>	<b>2,24</b>	<b>2,22</b>	<b>2,22</b>	<b>2,20</b>	<b>2,17</b>	<b>2,45</b>	<b>2,17</b>	<b>2,11</b>	<b>2,15</b>
- Pendapatan bunga bersih / Interest income net	17.756	13.228	9.981	9.948	9.807	9.737	9.586	9.538	9.489	9.384	9.269	10.434	9.196	9.095	9.269
- Rata-rata total aset produktif / Average total earning assets	434.478	468.244	428.715	428.989	428.586	428.072	428.507	429.107	427.958	427.116	426.351	425.834	423.611	431.350	430.793
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>126,46</b>	<b>95,91</b>	<b>84,75</b>	<b>84,19</b>	<b>83,30</b>	<b>84,18</b>	<b>78,30</b>	<b>76,98</b>	<b>81,78</b>	<b>82,09</b>	<b>81,28</b>	<b>78,77</b>	<b>79,01</b>	<b>70,62</b>	<b>78,09</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	230.266	177.922	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374
- Total Dana Pihak Ketiga / Total Third Party Funds	182.088	185.513	202.254	205.774	207.429	203.961	211.821	222.702	205.663	209.873	206.526	210.234	211.750	238.341	222.028
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>29,01</b>	<b>34,13</b>	<b>37,93</b>	<b>37,62</b>	<b>37,43</b>	<b>37,81</b>	<b>38,47</b>	<b>40,02</b>	<b>37,89</b>	<b>37,30</b>	<b>35,42</b>	<b>32,39</b>	<b>32,75</b>	<b>37,97</b>	<b>35,24</b>
- Aset Likuid Primer / Primary Liquid Asset	90.845	95.776	121.444	124.042	118.810	119.748	120.493	130.982	119.879	116.159	105.708	108.816	97.307	131.162	108.412
- Aset Likuid Sekunder / Secondary Liquid assets	40.128	52.892	45.612	44.569	47.500	46.906	53.145	51.501	45.646	47.113	48.885	35.918	51.986	50.790	54.811
- Total Aset / Total Assets	451.514	435.602	440.477	448.159	444.340	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152

<b>Tabel 1.21.a.</b> <b>Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank</b> <b>(Growth of Commercial Banks Assets Based on Group of Banks)</b> <b>Miliar Rp (Billion Rp)</b>															
Kelompok Bank / Group of Banks	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
- Bank Persero / State Owned Banks	3.574.130	3.818.584	3.804.214	3.789.790	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.641	4.169.874	4.202.861
- BPD / Regional Development Banks	717.518	763.879	812.592	804.139	821.902	804.880	809.648	840.158	877.369	867.904	861.329	841.962	868.149	880.006	884.372
- Bank Swasta Nasional / Domestic Private Banks	3.819.813	4.159.829	4.165.742	4.231.866	4.262.866	4.262.123	4.316.640	4.349.980	4.390.509	4.454.580	4.562.817	4.580.877	4.590.000	4.602.409	4.622.146
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.514	435.602	440.477	448.159	444.340	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152
<b>Total</b>	<b>8.562.974</b>	<b>9.177.894</b>	<b>9.223.025</b>	<b>9.273.954</b>	<b>9.411.164</b>	<b>9.412.187</b>	<b>9.522.658</b>	<b>9.735.389</b>	<b>9.824.498</b>	<b>9.913.669</b>	<b>10.112.304</b>	<b>10.007.168</b>	<b>10.061.669</b>	<b>10.131.460</b>	<b>10.172.531</b>



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

Kelompok Bank / Group of Banks	Desember 2019				Desember 2020				April 2021				Desember 2021				April 2022			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	4	19	4	-	3	20	4	-	3	20	4
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	22	28	18	-	16	33	19	-	17	33	18
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	-	1	3	4	-	1	3	4	-	1	3	4
<b>Total</b>	<b>2</b>	<b>32</b>	<b>47</b>	<b>29</b>	<b>1</b>	<b>28</b>	<b>49</b>	<b>31</b>	<b>-</b>	<b>27</b>	<b>50</b>	<b>30</b>	<b>-</b>	<b>20</b>	<b>56</b>	<b>31</b>	<b>-</b>	<b>21</b>	<b>56</b>	<b>30</b>

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

Indikator / Indicator	2019	2020	2021					2022							
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	<b>7.109.042</b>	<b>7.720.284</b>	<b>7.804.154</b>	<b>7.818.411</b>	<b>7.800.818</b>	<b>7.747.762</b>	<b>7.911.054</b>	<b>8.057.401</b>	<b>8.132.952</b>	<b>8.205.084</b>	<b>8.262.969</b>	<b>8.228.157</b>	<b>8.354.379</b>	<b>8.422.136</b>	<b>8.456.576</b>
a. Lancar / Current	6.692.948	7.319.912	7.340.542	7.342.241	7.331.752	7.269.500	7.434.157	7.603.573	7.682.935	7.761.038	7.858.621	7.789.792	7.887.651	7.986.330	8.007.264
b. Dalam Perhatian Khusus / Special Mention	275.482	235.325	290.649	293.954	290.579	294.844	292.436	275.341	271.040	262.967	232.695	263.702	292.253	263.851	272.719
c. Kurang Lancar / Sub-Standard	22.411	27.704	27.266	32.014	25.068	29.654	26.486	24.373	23.247	22.172	20.873	24.771	20.934	18.666	21.804
d. Diragukan / Doubtful	28.481	13.637	21.204	25.995	34.156	29.917	26.531	25.042	22.433	22.597	19.234	17.766	24.755	26.393	24.532
e. Macet / Loss	89.719	123.706	124.493	124.207	119.263	123.847	131.444	129.072	133.298	136.310	131.545	132.126	128.785	126.896	130.257
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>2.041.716</b>	<b>2.061.121</b>	<b>2.083.518</b>	<b>2.069.394</b>	<b>2.011.958</b>	<b>2.089.940</b>	<b>2.108.674</b>	<b>2.117.546</b>	<b>2.124.633</b>	<b>2.165.545</b>	<b>2.150.274</b>	<b>2.146.648</b>	<b>2.131.316</b>	<b>2.106.574</b>	<b>2.102.878</b>
a. Lancar / Current	2.012.694	2.028.854	2.049.905	2.032.629	1.979.294	2.056.774	2.059.090	2.084.465	2.088.254	2.119.984	2.116.745	2.107.511	2.091.214	2.070.459	2.062.412
b. Dalam Perhatian Khusus / Special Mention	25.970	27.927	29.941	32.680	28.568	28.827	45.322	28.746	32.112	41.181	29.462	35.712	36.286	32.871	37.190
c. Kurang Lancar / Sub-Standard	1.294	1.968	994	1.474	1.705	1.510	1.404	1.290	1.242	1.184	879	811	805	666	662
d. Diragukan / Doubtful	450	228	960	960	196	679	680	329	287	397	213	199	438	256	254
e. Macet / Loss	1.309	2.144	1.717	1.651	2.194	2.150	2.178	2.716	2.738	2.799	2.975	2.415	2.573	2.322	2.359
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>143.664</b>	<b>169.387</b>	<b>176.635</b>	<b>186.300</b>	<b>182.583</b>	<b>187.756</b>	<b>188.723</b>	<b>182.821</b>	<b>183.243</b>	<b>185.460</b>	<b>175.719</b>	<b>178.088</b>	<b>178.290</b>	<b>175.199</b>	<b>179.868</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>66.766</b>	<b>66.058</b>	<b>61.187</b>	<b>61.225</b>	<b>63.147</b>	<b>59.680</b>	<b>58.501</b>	<b>54.646</b>	<b>50.287</b>	<b>49.592</b>	<b>52.051</b>	<b>50.470</b>	<b>49.501</b>	<b>52.496</b>	<b>54.912</b>
a. Lancar / Current	66.697	65.963	61.152	61.192	63.088	59.620	58.451	54.616	50.259	49.567	52.028	50.449	49.455	52.453	54.855
b. Dalam Perhatian Khusus / Special Mention	6	35	19	21	46	48	39	17	17	15	13	15	41	36	51
c. Kurang Lancar / Sub-Standard	0	-	-	1	1	-	0	-	0	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	0	0	-	0	0	0	0	-	-	-	-
e. Macet / Loss	63	59	16	12	12	12	12	12	10	10	10	6	6	6	6
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>63</b>	<b>59</b>	<b>16</b>	<b>13</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>10</b>	<b>10</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>

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

Indikator / Indicator	2019	2020	2021					2022							
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	<b>3.107.085</b>	<b>3.416.538</b>	<b>3.404.341</b>	<b>3.424.593</b>	<b>3.483.460</b>	<b>3.486.213</b>	<b>3.557.997</b>	<b>3.697.013</b>	<b>3.722.335</b>	<b>3.777.335</b>	<b>3.782.349</b>	<b>3.742.087</b>	<b>3.780.929</b>	<b>3.802.741</b>	<b>3.840.638</b>
a. Lancar / Current	2.917.689	3.220.311	3.169.789	3.181.586	3.249.333	3.245.637	3.316.636	3.469.929	3.493.998	3.550.402	3.577.917	3.515.723	3.539.133	3.574.786	3.600.765
b. Dalam Perhatian Khusus / Special Mention	122.566	108.285	143.008	150.451	143.710	148.157	149.968	137.101	138.498	137.635	118.199	138.539	153.983	141.933	150.949
c. Kurang Lancar / Sub-Standard	14.108	16.956	17.007	13.812	13.097	15.693	13.879	12.132	11.238	10.176	9.601	12.565	9.993	9.061	11.202
d. Diragukan / Doubtful	14.914	7.277	13.358	17.425	18.157	15.023	14.393	15.335	13.269	12.852	11.727	10.693	13.218	13.782	12.875
e. Macet / Loss	37.808	63.709	61.179	61.319	59.162	61.702	63.121	62.515	65.332	66.270	64.905	64.568	64.602	63.179	64.846
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>642.058</b>	<b>606.341</b>	<b>621.210</b>	<b>615.667</b>	<b>562.196</b>	<b>619.737</b>	<b>629.046</b>	<b>641.297</b>	<b>644.285</b>	<b>662.133</b>	<b>651.290</b>	<b>648.033</b>	<b>624.693</b>	<b>624.612</b>	<b>623.393</b>
a. Lancar / Current	631.493	595.211	607.827	599.116	549.551	606.457	599.505	625.952	628.176	637.174	636.055	628.534	605.063	606.619	603.753
b. Dalam Perhatian Khusus / Special Mention	9.566	8.859	11.610	14.351	10.625	11.063	27.312	13.061	13.819	22.488	12.943	17.647	17.834	16.183	17.848
c. Kurang Lancar / Sub-Standard	346	965	147	632	628	343	375	333	346	351	148	150	144	144	129
d. Diragukan / Doubtful	292	177	880	875	130	617	609	157	144	124	138	130	124	102	101
e. Macet / Loss	361	1.129	746	692	1.263	1.257	1.244	1.793	1.801	1.997	2.007	1.571	1.527	1.564	1.562
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>67.830</b>	<b>90.213</b>	<b>93.317</b>	<b>94.756</b>	<b>92.437</b>	<b>94.635</b>	<b>93.622</b>	<b>92.266</b>	<b>92.130</b>	<b>91.769</b>	<b>88.525</b>	<b>89.677</b>	<b>89.608</b>	<b>87.831</b>	<b>90.716</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>7.499</b>	<b>10.240</b>	<b>10.175</b>	<b>10.335</b>	<b>10.477</b>	<b>9.443</b>	<b>8.921</b>	<b>7.497</b>	<b>6.325</b>	<b>6.793</b>	<b>7.796</b>	<b>7.855</b>	<b>7.698</b>	<b>8.426</b>	<b>8.861</b>
a. Lancar / Current	7.444	10.187	10.171	10.331	10.473	9.438	8.917	7.493	6.321	6.788	7.791	7.855	7.698	8.426	8.861
b. Dalam Perhatian Khusus / Special Mention	0	-	0	0	0	0	0	0	-	-	-	-	0	-	0
c. Kurang Lancar / Sub-Standard	-	-	-	0	-	-	0	-	0	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	0	0	-	0	0	0	0	-	-	-	-
e. Macet / Loss	54	53	4	4	4	4	4	4	4	4	4	-	-	-	-
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>54</b>	<b>53</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

Indikator / Indicator	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	<b>581.246</b>	<b>624.946</b>	<b>693.072</b>	<b>678.200</b>	<b>672.547</b>	<b>652.105</b>	<b>657.192</b>	<b>669.071</b>	<b>699.277</b>	<b>688.922</b>	<b>679.494</b>	<b>677.026</b>	<b>701.362</b>	<b>705.670</b>	<b>692.119</b>
a. Lancar / Current	557.420	601.918	666.988	652.089	646.350	625.927	630.052	642.826	672.575	662.479	657.302	645.873	672.234	680.101	667.309
b. Dalam Perhatian Khusus / Special Mention	11.559	9.539	11.611	11.417	11.594	11.404	12.453	12.336	12.484	12.265	9.137	17.881	15.756	12.019	11.118
c. Kurang Lancar / Sub-Standard	690	373	833	758	745	908	770	555	692	668	632	862	771	979	1.107
d. Diragukan / Doubtful	918	675	823	1.053	1.050	812	693	696	589	629	756	754	859	698	586
e. Macet / Loss	10.659	12.442	12.817	12.884	12.807	13.054	13.224	12.657	12.937	12.880	11.667	11.657	11.742	11.873	11.999
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>33.298</b>	<b>26.782</b>	<b>24.959</b>	<b>24.587</b>	<b>24.907</b>	<b>25.932</b>	<b>25.718</b>	<b>26.758</b>	<b>27.136</b>	<b>26.969</b>	<b>26.230</b>	<b>27.017</b>	<b>28.527</b>	<b>25.901</b>	<b>27.079</b>
a. Lancar / Current	32.762	26.051	24.320	23.906	24.281	25.330	24.879	26.138	26.474	26.268	25.571	26.397	27.917	25.353	26.520
b. Dalam Perhatian Khusus / Special Mention	136	71	81	120	91	76	297	99	134	182	152	171	166	81	85
c. Kurang Lancar / Sub-Standard	1	4	10	8	24	21	28	2	5	3	4	14	6	28	7
d. Diragukan / Doubtful	1	2	25	33	15	9	4	10	7	1	2	3	6	4	4
e. Macet / Loss	399	653	523	520	495	495	509	510	516	515	501	432	432	434	463
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>12.667</b>	<b>14.149</b>	<b>15.030</b>	<b>15.255</b>	<b>15.137</b>	<b>15.299</b>	<b>15.229</b>	<b>14.430</b>	<b>14.747</b>	<b>14.696</b>	<b>13.563</b>	<b>13.722</b>	<b>13.816</b>	<b>14.017</b>	<b>14.166</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>5.096</b>	<b>4.756</b>	<b>4.064</b>	<b>4.067</b>	<b>3.895</b>	<b>3.718</b>	<b>3.710</b>	<b>3.875</b>	<b>3.720</b>	<b>3.711</b>	<b>4.407</b>	<b>3.818</b>	<b>3.543</b>	<b>3.800</b>	<b>3.882</b>
a. Lancar / Current	5.094	4.743	4.046	4.064	3.879	3.703	3.695	3.874	3.719	3.711	4.406	3.817	3.531	3.789	3.871
b. Dalam Perhatian Khusus / Special Mention	-	13	16	-	13	13	13	-	-	-	-	-	11	11	11
c. Kurang Lancar / Sub-Standard	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	2	0	2	2	2	2	2	2	0	0	0	1	1	1	1
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>

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

Indikator / Indicator	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	<b>3.050.485</b>	<b>3.343.329</b>	<b>3.386.723</b>	<b>3.394.687</b>	<b>3.327.092</b>	<b>3.296.940</b>	<b>3.374.332</b>	<b>3.381.710</b>	<b>3.401.372</b>	<b>3.429.274</b>	<b>3.500.624</b>	<b>3.505.597</b>	<b>3.565.368</b>	<b>3.598.053</b>	<b>3.602.380</b>
a. Lancar / Current	2.861.593	3.173.789	3.195.556	3.200.169	3.131.199	3.098.350	3.178.589	3.193.441	3.218.582	3.249.180	3.333.913	3.335.351	3.380.753	3.427.745	3.429.445
b. Dalam Perhatian Khusus / Special Mention	131.270	108.345	127.486	124.286	127.542	127.444	122.317	117.942	112.140	107.141	99.169	101.345	115.909	102.471	103.562
c. Kurang Lancar / Sub-Standard	7.100	9.807	8.814	15.323	9.420	11.914	10.752	10.602	10.319	9.928	9.055	9.852	8.680	7.137	8.003
d. Diragukan / Doubtful	11.608	5.504	6.862	7.372	14.094	12.299	10.382	7.944	8.320	8.869	6.501	6.088	10.449	11.718	10.879
e. Macet / Loss	38.913	45.885	48.006	47.536	44.837	46.934	52.292	51.780	52.010	54.157	51.986	52.961	49.577	48.983	50.491
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>1.043.870</b>	<b>1.112.010</b>	<b>1.128.187</b>	<b>1.124.039</b>	<b>1.117.046</b>	<b>1.137.971</b>	<b>1.146.700</b>	<b>1.151.805</b>	<b>1.153.336</b>	<b>1.171.233</b>	<b>1.176.394</b>	<b>1.182.131</b>	<b>1.182.464</b>	<b>1.165.621</b>	<b>1.158.516</b>
a. Lancar / Current	1.035.262	1.100.809	1.116.262	1.111.999	1.105.694	1.127.014	1.135.562	1.142.495	1.141.642	1.159.364	1.165.871	1.170.194	1.169.870	1.155.811	1.146.858
b. Dalam Perhatian Khusus / Special Mention	7.404	10.639	11.268	11.392	10.677	10.215	10.327	8.512	10.952	11.129	9.846	11.262	11.675	9.217	11.069
c. Kurang Lancar / Sub-Standard	571	206	204	209	243	347	377	280	237	232	191	250	262	225	202
d. Diragukan / Doubtful	108	30	41	36	33	36	49	142	119	256	55	52	79	81	88
e. Macet / Loss	525	326	412	403	400	359	386	376	386	250	432	374	578	288	298
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>58.825</b>	<b>61.758</b>	<b>64.340</b>	<b>70.879</b>	<b>69.026</b>	<b>71.889</b>	<b>74.238</b>	<b>71.125</b>	<b>71.391</b>	<b>73.692</b>	<b>68.219</b>	<b>69.576</b>	<b>69.625</b>	<b>68.431</b>	<b>69.962</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>42.987</b>	<b>46.923</b>	<b>44.428</b>	<b>44.330</b>	<b>44.793</b>	<b>43.633</b>	<b>43.015</b>	<b>40.415</b>	<b>37.412</b>	<b>36.228</b>	<b>36.574</b>	<b>36.211</b>	<b>35.965</b>	<b>37.974</b>	<b>39.352</b>
a. Lancar / Current	42.975	46.894	44.415	44.304	44.754	43.592	42.984	40.392	37.389	36.207	36.556	36.191	35.929	37.942	39.306
b. Dalam Perhatian Khusus / Special Mention	6	23	3	21	33	35	25	17	17	15	13	15	30	26	40
c. Kurang Lancar / Sub-Standard	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	7	6	10	6	6	6	6	6	6	6	6	6	6	6	6
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>7</b>	<b>6</b>	<b>10</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>

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

Indikator / Indicator	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset Produktif Neraca / Earning Assets</b>	<b>370.226</b>	<b>335.470</b>	<b>320.018</b>	<b>320.931</b>	<b>317.720</b>	<b>312.503</b>	<b>321.533</b>	<b>309.608</b>	<b>309.967</b>	<b>309.554</b>	<b>300.502</b>	<b>303.447</b>	<b>306.720</b>	<b>315.672</b>	<b>321.440</b>
a. Lancar / Current	356.246	323.894	308.209	308.396	304.869	299.586	308.879	297.377	297.780	298.977	289.489	292.845	295.531	303.698	309.745
b. Dalam Perhatian Khusus / Special Mention	10.086	9.156	8.544	7.800	7.733	7.838	7.698	7.962	7.917	5.926	6.190	5.938	6.606	7.428	7.091
c. Kurang Lancar / Sub-Standard	514	569	613	2.122	1.806	1.139	1.085	1.084	997	1.401	1.585	1.493	1.490	1.489	1.492
d. Diragukan / Doubtful	1.041	182	162	145	855	1.783	1.063	1.067	255	248	251	231	229	195	191
e. Macet / Loss	2.339	1.670	2.491	2.469	2.457	2.157	2.808	2.119	3.018	3.002	2.986	2.940	2.864	2.862	2.920
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>322.489</b>	<b>315.988</b>	<b>309.161</b>	<b>305.100</b>	<b>307.808</b>	<b>306.301</b>	<b>307.209</b>	<b>297.686</b>	<b>299.875</b>	<b>305.211</b>	<b>296.359</b>	<b>289.468</b>	<b>295.633</b>	<b>290.440</b>	<b>293.889</b>
a. Lancar / Current	313.177	306.784	301.496	297.608	299.768	297.973	299.144	289.880	291.962	297.178	289.249	282.387	288.364	282.675	285.281
b. Dalam Perhatian Khusus / Special Mention	8.863	8.358	6.982	6.817	7.176	7.473	7.386	7.074	7.208	7.382	6.521	6.633	6.611	7.390	8.188
c. Kurang Lancar / Sub-Standard	376	793	633	624	810	799	624	675	653	599	536	397	392	269	323
d. Diragukan / Doubtful	49	19	14	16	19	18	17	19	17	16	18	15	229	69	61
e. Macet / Loss	23	35	36	35	35	38	38	37	35	36	36	37	36	37	36
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>4.342</b>	<b>3.267</b>	<b>3.948</b>	<b>5.410</b>	<b>5.983</b>	<b>5.934</b>	<b>5.635</b>	<b>5.001</b>	<b>4.976</b>	<b>5.302</b>	<b>5.412</b>	<b>5.113</b>	<b>5.241</b>	<b>4.920</b>	<b>5.024</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>11.184</b>	<b>4.139</b>	<b>2.520</b>	<b>2.492</b>	<b>3.982</b>	<b>2.887</b>	<b>2.855</b>	<b>2.858</b>	<b>2.829</b>	<b>2.861</b>	<b>3.274</b>	<b>2.585</b>	<b>2.296</b>	<b>2.296</b>	<b>2.817</b>
a. Lancar / Current	11.184	4.139	2.520	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

Keterangan	Desember 2019		Desember 2020		April 2021		Desember 2021		April 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>1.465.848</b>	<b>24,44</b>	<b>1.687.135</b>	<b>25,31</b>	<b>2.177.977</b>	<b>32,04</b>	<b>2.143.505</b>	<b>28,66</b>	<b>2.113.669</b>	<b>28,24</b>
Rupiah	1.100.040	18,34	1.262.734	18,94	2.025.603	29,79	1.591.523	21,28	1.579.467	21,10
Valas / Foreign Exchange	365.808	6,10	424.401	6,37	152.373	2,24	551.982	7,38	534.202	7,14
<b>Tabungan / Saving</b>	<b>1.945.185</b>	<b>32,43</b>	<b>2.173.501</b>	<b>32,61</b>	<b>2.830.102</b>	<b>41,63</b>	<b>2.432.260</b>	<b>32,52</b>	<b>2.523.488</b>	<b>33,71</b>
Rupiah	1.813.949	30,24	2.014.663	30,23	2.513.490	36,97	2.263.564	30,26	2.339.274	31,25
Valas / Foreign Exchange	131.236	2,19	158.837	2,38	316.612	4,66	168.696	2,26	184.215	2,46
<b>Simpanan Berjangka / Time Deposits</b>	<b>2.587.615</b>	<b>43,14</b>	<b>2.804.755</b>	<b>42,08</b>			<b>2.903.698</b>	<b>38,82</b>	<b>2.848.530</b>	<b>38,05</b>
Rupiah	2.250.784	37,52	2.478.610	37,19	1.328.816	19,55	2.587.514	34,59	2.555.848	34,14
Valas / Foreign Exchange	336.831	5,62	326.145	4,89	176.103	2,59	316.184	4,23	292.682	3,91
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	989.554	16,50	1.147.144	17,21	600.561	8,83	1.151.042	15,39	1.236.785	16,52
Valas / Foreign Exchange	163.018	2,72	157.535	2,36	43.224	0,64	162.193	2,17	139.353	1,86
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	762.015	12,70	820.131	12,30	280.247	4,12	742.930	9,93	486.422	6,50
Valas / Foreign Exchange	82.261	1,37	69.582	1,04	59.294	0,87	55.384	0,74	46.950	0,63
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	247.039	4,12	275.986	4,14	303.867	4,47	320.224	4,28	331.496	4,43
Valas / Foreign Exchange	43.932	0,73	59.675	0,90	37.991	0,56	58.202	0,78	44.884	0,60
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	252.177	4,20	235.349	3,53	5.835.431	85,83	373.318	4,99	501.145	6,69
Valas / Foreign Exchange	47.620	0,79	39.353	0,59	963.060	14,17	40.405	0,54	61.495	0,82
<b>Total DPK / Total Third Party Funds</b>	<b>5.998.648</b>	<b>100,00</b>	<b>6.665.390</b>	<b>100,00</b>			<b>7.479.463</b>	<b>100,00</b>	<b>7.485.687</b>	<b>100,00</b>
Rupiah	5.164.773	86,10	5.756.007	86,36			6.442.601	86,14	6.474.588	86,49
Valas / Foreign Exchange	833.875	13,90	909.383	13,64			1.036.861	13,86	1.011.099	13,51

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

Keterangan	Desember 2019		Desember 2020		April 2021		Desember 2021		April 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>655.766</b>	<b>25,40</b>	<b>760.676</b>	<b>26,48</b>	<b>793.544</b>	<b>27,50</b>	<b>958.583</b>	<b>30,15</b>	<b>930.636</b>	<b>29,78</b>
Rupiah	487.231	18,88	555.777	19,34	531.545	18,42	690.666	21,72	667.868	21,37
Valas / Foreign Exchange	168.535	6,53	204.899	7,13	261.998	9,08	267.918	8,43	262.768	8,41
<b>Tabungan / Saving</b>	<b>948.189</b>	<b>36,73</b>	<b>1.051.845</b>	<b>36,61</b>	<b>1.039.801</b>	<b>36,04</b>	<b>1.152.044</b>	<b>36,23</b>	<b>1.178.447</b>	<b>37,71</b>
Rupiah	910.783	35,28	1.005.489	35,00	997.155	34,56	1.105.687	34,78	1.123.427	35,95
Valas / Foreign Exchange	37.406	1,45	46.356	1,61	42.646	1,48	46.357	1,46	55.020	1,76
<b>Simpanan Berjangka / Time Deposits</b>	<b>977.393</b>	<b>37,86</b>	<b>1.060.628</b>	<b>36,92</b>	<b>1.052.184</b>	<b>36,46</b>	<b>1.068.860</b>	<b>33,62</b>	<b>1.015.672</b>	<b>32,50</b>
Rupiah	810.719	31,41	898.563	31,27	899.331	31,17	934.825	29,40	898.494	28,75
Valas / Foreign Exchange	166.674	6,46	162.065	5,64	152.853	5,30	134.035	4,22	117.178	3,75
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	308.147	11,94	361.895	12,60	462.378	16,02	343.697	10,81	319.419	10,22
Valas / Foreign Exchange	71.814	2,78	65.756	2,29	78.691	2,73	60.740	1,91	39.003	1,25
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	365.210	14,15	420.599	14,64	268.264	9,30	323.819	10,18	171.433	5,49
Valas / Foreign Exchange	39.825	1,54	35.652	1,24	16.916	0,59	18.328	0,58	15.600	0,50
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52.783	2,04	58.915	2,05	74.814	2,59	136.950	4,31	147.374	4,72
Valas / Foreign Exchange	27.968	1,08	35.154	1,22	34.836	1,21	35.815	1,13	24.871	0,80
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	84.579	3,28	57.154	1,99	93.875	3,25	130.359	4,10	260.269	8,33
Valas / Foreign Exchange	27.068	1,05	25.503	0,89	22.409	0,78	19.153	0,60	37.704	1,21
<b>Total DPK / Total Third Party Funds</b>	<b>2.581.349</b>	<b>100,00</b>	<b>2.873.149</b>	<b>100,00</b>	<b>2.885.529</b>	<b>100,00</b>	<b>3.179.487</b>	<b>100,00</b>	<b>3.124.755</b>	<b>100,00</b>
Rupiah	2.208.733	85,57	2.459.829	85,61	2.428.032	84,15	2.731.178	85,90	2.689.790	86,08
Valas / Foreign Exchange	372.615	14,43	413.319	14,39	457.497	15,85	448.310	14,10	434.966	13,92



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

Keterangan	Desember 2019		Desember 2020		April 2021		Desember 2021		April 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>141.388</b>	<b>26,56</b>	<b>131.340</b>	<b>22,24</b>	<b>173.970</b>	<b>26,55</b>	<b>170.794</b>	<b>25,06</b>	<b>178.396</b>	<b>25,17</b>
Rupiah	141.049	26,50	131.204	22,22	173.250	26,44	169.986	24,94	177.610	25,06
Valas / Foreign Exchange	339	0,06	136	0,02	721	0,11	808	0,12	786	0,11
<b>Tabungan / Saving</b>	<b>182.031</b>	<b>34,20</b>	<b>188.222</b>	<b>31,87</b>	<b>167.272</b>	<b>25,52</b>	<b>208.717</b>	<b>30,62</b>	<b>198.951</b>	<b>28,07</b>
Rupiah	181.965	34,19	188.112	31,85	167.165	25,51	208.612	30,61	198.855	28,06
Valas / Foreign Exchange	66	0,01	110	0,02	108	0,02	106	0,02	95	0,01
<b>Simpanan Berjangka / Time Deposits</b>	<b>208.839</b>	<b>39,24</b>	<b>271.040</b>	<b>45,89</b>	<b>314.135</b>	<b>47,93</b>	<b>302.095</b>	<b>44,32</b>	<b>331.450</b>	<b>46,76</b>
Rupiah	206.808	38,85	270.147	45,74	311.614	47,55	298.039	43,73	329.422	46,48
Valas / Foreign Exchange	2.032	0,38	892	0,15	2.521	0,38	4.056	0,60	2.028	0,29
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	87.105	16,37	106.916	18,10	129.535	19,76	79.057	11,60	133.405	18,82
Valas / Foreign Exchange	1.794	0,34	485	0,08	1.595	0,24	1.959	0,29	1.431	0,20
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	46.047	8,65	48.671	8,24	52.766	8,05	81.579	11,97	60.974	8,60
Valas / Foreign Exchange	42	0,01	284	0,05	115	0,02	1.027	0,15	49	0,01
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	29.906	5,62	52.552	8,90	43.581	6,65	30.288	4,44	34.239	4,83
Valas / Foreign Exchange	108	0,02	19	0,00	247	0,04	361	0,05	36	0,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	43.750	8,22	62.008	10,50	85.732	13,08	107.115	15,72	100.804	14,22
Valas / Foreign Exchange	88	0,02	105	0,02	565	0,09	709	0,10	511	0,07
<b>Total DPK / Total Third Party Funds</b>	<b>532.258</b>	<b>100,00</b>	<b>590.602</b>	<b>100,00</b>	<b>655.378</b>	<b>100,00</b>	<b>681.607</b>	<b>100,00</b>	<b>708.797</b>	<b>100,00</b>
Rupiah	529.822	99,54	589.463	99,81	652.028	99,49	676.637	99,27	705.887	99,59
Valas / Foreign Exchange	2.436	0,46	1.139	0,19	3.350	0,51	4.970	0,73	2.909	0,41

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

Keterangan	Desember 2019		Desember 2020		April 2021		Desember 2021		April 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>545.216</b>	<b>20,17</b>	<b>668.529</b>	<b>22,17</b>	<b>677.582</b>	<b>22,18</b>	<b>858.148</b>	<b>25,15</b>	<b>842.551</b>	<b>24,56</b>
Rupiah	411.752	15,23	507.027	16,81	517.359	16,93	648.844	19,02	646.297	18,84
Valas / Foreign Exchange	133.464	4,94	161.502	5,35	160.223	5,24	209.304	6,13	196.254	5,72
<b>Tabungan / Saving</b>	<b>801.966</b>	<b>29,67</b>	<b>918.021</b>	<b>30,44</b>	<b>956.575</b>	<b>31,31</b>	<b>1.053.879</b>	<b>30,89</b>	<b>1.127.783</b>	<b>32,88</b>
Rupiah	716.016	26,49	814.929	27,02	854.938	27,98	940.522	27,57	1.007.037	29,36
Valas / Foreign Exchange	85.950	3,18	103.092	3,42	101.637	3,33	113.357	3,32	120.746	3,52
<b>Simpanan Berjangka / Time Deposits</b>	<b>1.355.772</b>	<b>50,16</b>	<b>1.429.576</b>	<b>47,40</b>	<b>1.421.173</b>	<b>46,51</b>	<b>1.499.815</b>	<b>43,96</b>	<b>1.459.773</b>	<b>42,56</b>
Rupiah	1.199.174	44,37	1.274.202	42,25	1.267.331	41,48	1.327.538	38,91	1.298.414	37,85
Valas / Foreign Exchange	156.598	5,79	155.375	5,15	153.842	5,04	172.278	5,05	161.359	4,70
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	578.501	21,40	659.713	21,87	717.424	23,48	712.881	20,89	767.766	22,38
Valas / Foreign Exchange	83.116	3,07	87.429	2,90	91.087	2,98	96.401	2,83	91.368	2,66
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343.694	12,72	343.028	11,37	272.848	8,93	332.925	9,76	246.819	7,20
Valas / Foreign Exchange	39.830	1,47	31.408	1,04	24.828	0,81	34.555	1,01	28.087	0,82
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	155.731	5,76	157.125	5,21	155.020	5,07	147.456	4,32	145.194	4,23
Valas / Foreign Exchange	14.223	0,53	23.788	0,79	23.744	0,78	21.453	0,63	19.345	0,56
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	121.248	4,49	114.335	3,79	122.039	3,99	134.276	3,94	138.635	4,04
Valas / Foreign Exchange	19.429	0,72	12.749	0,42	14.182	0,46	19.869	0,58	22.559	0,66
<b>Total DPK / Total Third Party Funds</b>	<b>2.702.953</b>	<b>100,00</b>	<b>3.016.126</b>	<b>100,00</b>	<b>3.055.330</b>	<b>100,00</b>	<b>3.411.842</b>	<b>100,00</b>	<b>3.430.107</b>	<b>100,00</b>
Rupiah	2.326.941	86,09	2.596.157	86,08	2.639.628	86,39	2.916.904	85,49	2.951.748	86,05
Valas / Foreign Exchange	376.012	13,91	419.969	13,92	415.702	13,61	494.938	14,51	478.359	13,95

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

Keterangan	Desember 2019		Desember 2020		April 2021		Desember 2021		April 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>123.479</b>	<b>67,81</b>	<b>126.589</b>	<b>68,24</b>	<b>145.317</b>	<b>71,85</b>	<b>155.979</b>	<b>75,53</b>	<b>162.085</b>	<b>73,00</b>
Rupiah	60.009	32,96	68.725	37,05	74.184	36,68	82.027	39,72	87.691	39,50
Valas / Foreign Exchange	63.471	34,86	57.864	31,19	71.133	35,17	73.952	35,81	74.394	33,51
<b>Tabungan / Saving</b>	<b>12.999</b>	<b>7,14</b>	<b>15.413</b>	<b>8,31</b>	<b>14.328</b>	<b>7,08</b>	<b>17.619</b>	<b>8,53</b>	<b>18.308</b>	<b>8,25</b>
Rupiah	5.184	2,85	6.134	3,31	6.346	3,14	8.743	4,23	9.954	4,48
Valas / Foreign Exchange	7.815	4,29	9.279	5,00	7.983	3,95	8.876	4,30	8.354	3,76
<b>Simpanan Berjangka / Time Deposits</b>	<b>45.610</b>	<b>25,05</b>	<b>43.511</b>	<b>23,45</b>	<b>42.609</b>	<b>21,07</b>	<b>32.928</b>	<b>15,94</b>	<b>41.635</b>	<b>18,75</b>
Rupiah	34.084	18,72	35.698	19,24	35.214	17,41	27.112	13,13	29.518	13,29
Valas / Foreign Exchange	11.527	6,33	7.813	4,21	7.395	3,66	5.816	2,82	12.117	5,46
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.801	8,68	18.620	10,04	19.478	9,63	15.407	7,46	16.195	7,29
Valas / Foreign Exchange	6.295	3,46	3.865	2,08	4.730	2,34	3.093	1,50	7.550	3,40
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.064	3,88	7.834	4,22	6.683	3,30	4.606	2,23	7.196	3,24
Valas / Foreign Exchange	2.564	1,41	2.238	1,21	1.365	0,67	1.475	0,71	3.214	1,45
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	8.618	4,73	7.393	3,99	6.832	3,38	5.530	2,68	4.689	2,11
Valas / Foreign Exchange	1.633	0,90	714	0,38	466	0,23	573	0,28	632	0,28
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.601	1,43	1.852	1,00	2.221	1,10	1.569	0,76	1.437	0,65
Valas / Foreign Exchange	1.035	0,57	996	0,54	835	0,41	675	0,33	721	0,32
<b>Total DPK / Total Third Party Funds</b>	<b>182.088</b>	<b>100,00</b>	<b>185.513</b>	<b>100,00</b>	<b>202.254</b>	<b>100,00</b>	<b>206.526</b>	<b>100,00</b>	<b>222.028</b>	<b>100,00</b>
Rupiah	99.276	54,52	110.557	59,60	115.743	57,23	117.882	57,08	127.163	57,27
Valas / Foreign Exchange	82.812	45,48	74.956	40,40	86.511	42,77	88.644	42,92	94.865	42,73

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	104.431	14.052	278.517	12.135	191.577	14.173	574.525	40.360	614.885	8,21
2. Banten	58.185	7.559	90.882	5.314	82.472	3.398	231.539	16.271	247.811	3,31
3. DKI Jakarta	984.829	436.180	603.306	113.090	1.504.451	223.498	3.092.587	772.767	3.865.354	51,64
4. D.I Yogyakarta	9.569	587	44.802	960	19.052	403	73.423	1.950	75.373	1,01
5. Jawa Tengah	47.732	4.771	207.643	6.636	101.071	5.510	356.446	16.918	373.364	4,99
6. Jawa Timur	104.924	15.268	296.007	15.938	226.534	17.572	627.465	48.778	676.243	9,03
7. Bengkulu	2.885	210	10.992	65	3.458	5	17.335	280	17.615	0,24
8. Jambi	7.487	118	24.586	329	11.418	113	43.491	560	44.052	0,59
9. Aceh	8.609	227	21.568	87	9.933	30	40.110	344	40.455	0,54
10. Sumatera Utara	44.497	7.730	127.359	7.418	101.428	13.967	273.284	29.115	302.399	4,04
11. Sumatera Barat	7.935	356	29.636	370	13.997	264	51.568	989	52.557	0,70
12. Riau	17.188	2.974	63.756	1.417	28.435	1.067	109.379	5.458	114.837	1,53
14. Sumatera Selatan	15.137	1.540	49.730	1.266	37.301	1.114	102.168	3.920	106.088	1,42
15. Bangka Belitung	4.374	646	13.641	660	7.093	296	25.109	1.602	26.710	0,36
13. Kepulauan Riau	14.039	6.004	27.035	3.622	13.688	2.275	54.762	11.902	66.664	0,89
16. Lampung	9.098	143	31.959	581	10.825	281	51.882	1.005	52.887	0,71
17. Kalimantan Selatan	13.649	1.299	35.565	588	15.757	263	64.970	2.150	67.120	0,90
18. Kalimantan Barat	10.073	568	42.602	825	18.500	365	71.176	1.758	72.934	0,97
19. Kalimantan Timur	24.508	7.936	62.223	2.448	35.029	3.663	121.760	14.047	135.807	1,81
20. Kalimantan Tengah	8.115	111	19.383	74	7.102	386	34.600	571	35.171	0,47
21. Sulawesi Tengah	5.791	1.920	16.437	137	6.743	47	28.971	2.105	31.075	0,42
22. Sulawesi Selatan	15.956	1.204	66.835	1.197	25.960	514	108.751	2.915	111.666	1,49
23. Sulawesi Utara	4.595	298	14.985	782	7.552	145	27.132	1.226	28.358	0,38
24. Gorontalo	1.428	14	3.657	32	1.213	3	6.299	50	6.348	0,08
25. Sulawesi Barat	1.339	1	4.351	1	428	0	6.118	2	6.120	0,08
26. Sulawesi Tenggara	5.934	598	16.274	91	5.593	31	27.801	721	28.522	0,38
27. Nusa Tenggara Barat	3.697	6.139	17.976	233	9.642	33	31.316	6.405	37.720	0,50
28. Bali	13.252	1.948	52.160	4.103	33.145	446	98.557	6.496	105.054	1,40
29. Nusa Tenggara Timur	5.836	27	18.033	132	9.750	35	33.619	195	33.814	0,45
30. Maluku	2.191	11	8.598	104	3.483	28	14.272	143	14.415	0,19
31. Papua	15.296	1.109	24.640	315	8.685	80	48.621	1.503	50.124	0,67
32. Maluku Utara	1.767	166	5.751	19	1.736	30	9.255	215	9.470	0,13
33. Papua Barat	5.106	32	8.360	43	2.785	17	16.251	92	16.343	0,22
34. Lainnya	11	12.455	22	3.202	11	2.627	44	18.285	18.328	0,24
<b>Total</b>	<b>1.579.467</b>	<b>534.202</b>	<b>2.339.274</b>	<b>184.215</b>	<b>2.555.848</b>	<b>292.682</b>	<b>6.474.588</b>	<b>1.011.099</b>	<b>7.485.687</b>	<b>100</b>

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

Lokasi / Location	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1. Jawa Barat	502.909	561.231	574.690	582.544	594.281	571.379	572.653	581.418	606.649	593.320	609.899	597.707	600.004	605.961	614.885
2. Banten	197.033	221.887	225.737	227.501	228.679	222.823	223.722	229.260	234.093	238.869	242.084	237.713	237.750	245.166	247.811
3. DKI Jakarta	3.006.175	3.392.262	3.461.519	3.483.224	3.544.944	3.583.018	3.649.537	3.699.774	3.722.363	3.803.964	3.908.384	3.841.292	3.856.066	3.895.805	3.865.354
4. D.I Yogyakarta	62.794	69.846	71.011	70.537	72.468	72.824	72.703	72.893	73.340	73.956	74.354	74.491	74.684	75.242	75.373
5. Jawa Tengah	305.631	341.042	351.639	350.620	354.444	352.375	355.605	357.339	360.899	361.645	371.697	368.757	367.162	369.110	373.364
6. Jawa Timur	581.975	633.322	639.654	647.607	660.119	659.715	672.410	678.129	676.358	677.104	683.634	679.248	675.168	682.050	676.243
7. Bengkulu	12.429	13.729	14.890	14.864	15.308	15.247	15.877	16.131	16.525	16.520	16.400	16.431	16.630	17.028	17.615
8. Jambi	33.506	38.203	39.428	40.357	41.337	40.693	41.272	41.982	42.266	42.422	42.790	42.714	43.412	43.594	44.052
9. Aceh	42.244	41.793	40.619	39.205	38.927	38.315	37.432	37.195	40.447	39.487	39.321	37.665	37.985	38.258	40.455
10. Sumatera Utara	235.436	261.975	268.865	273.199	279.903	278.594	284.358	286.336	290.807	292.650	293.498	291.185	292.999	303.258	302.399
11. Sumatera Barat	44.096	46.928	47.824	48.491	50.245	49.207	49.332	50.228	50.865	50.412	50.421	49.516	50.222	51.801	52.557
12. Riau	82.430	91.590	94.838	95.108	99.279	99.411	103.486	105.937	105.887	107.637	109.453	108.754	109.224	113.856	114.837
13. Sumatera Selatan	85.621	89.085	90.650	90.529	91.955	93.157	93.165	95.253	98.252	99.093	100.005	98.916	100.695	105.875	106.088
14. Bangka Belitung	18.774	19.196	21.434	21.732	22.702	22.985	23.498	24.207	24.432	24.603	24.284	23.961	24.551	26.205	26.710
15. Kepulauan Riau	52.739	61.254	62.012	62.407	63.458	63.250	63.344	64.257	64.443	65.153	66.415	65.529	66.362	66.737	66.664
16. Lampung	43.425	46.781	48.758	49.010	49.988	49.855	49.877	50.491	51.259	51.369	51.451	50.901	51.325	51.958	52.887
17. Kalimantan Selatan	51.761	55.405	57.816	57.344	58.611	59.336	59.251	60.990	61.729	61.735	64.398	63.195	62.975	64.948	67.120
18. Kalimantan Barat	59.759	65.138	65.660	66.670	67.839	67.737	68.002	68.900	69.532	69.932	71.359	69.635	70.722	71.812	72.934
19. Kalimantan Timur	107.776	117.244	119.971	118.516	122.460	122.411	123.718	128.681	128.623	130.553	131.337	130.600	128.780	132.785	135.807
20. Kalimantan Tengah	26.743	29.982	31.624	31.701	32.078	32.197	31.989	32.612	33.262	33.791	34.260	33.660	34.028	34.284	35.171
21. Sulawesi Tengah	24.041	25.803	25.899	26.410	26.896	26.479	27.339	27.534	28.363	28.876	32.247	29.853	29.351	30.248	31.075
22. Sulawesi Selatan	98.138	105.535	106.040	106.460	108.452	108.257	108.179	110.018	110.159	110.981	112.226	109.903	109.941	110.980	111.666
23. Sulawesi Utara	25.405	28.621	27.960	27.857	29.420	28.133	27.612	28.167	28.800	28.530	28.291	28.233	28.191	28.674	28.358
24. Gorontalo	5.296	5.312	5.829	5.840	5.998	6.093	6.052	6.206	6.237	6.346	5.967	5.945	6.125	6.338	6.348
25. Sulawesi Barat	4.707	5.207	5.746	5.809	5.897	5.912	5.967	6.220	6.397	6.276	5.860	5.936	5.980	6.030	6.120
26. Sulawesi Tenggara	21.914	25.940	26.759	26.598	26.781	26.877	26.759	26.340	28.569	28.668	29.829	28.136	29.121	27.692	28.522
27. Nusa Tenggara Barat	31.111	33.364	35.012	35.614	36.131	35.222	34.264	34.312	34.687	35.848	35.410	36.018	35.637	37.198	37.720
28. Bali	101.758	100.217	100.192	98.905	101.745	100.695	99.617	100.856	101.122	102.282	104.080	102.793	102.576	105.582	105.054
29. Nusa Tenggara Timur	29.497	30.085	31.519	31.664	32.561	32.139	31.851	32.008	33.241	33.406	33.167	31.816	32.583	33.427	33.814
30. Maluku	13.538	13.977	14.377	14.313	14.263	14.453	14.571	14.649	15.030	14.779	14.439	14.210	14.307	14.222	14.415
31. Papua	46.654	46.639	46.058	45.039	46.474	45.778	45.916	46.582	50.437	50.443	48.022	46.475	46.079	45.062	50.124
32. Maluku Utara	8.215	8.190	8.389	8.625	8.859	8.589	8.759	8.876	9.142	9.017	9.113	9.111	9.239	9.061	9.470
33. Papua Barat	18.866	18.068	15.154	15.809	16.219	15.344	14.883	14.578	16.933	16.337	17.034	15.742	15.436	15.006	16.343
34. Lainnya / Others	16.251	20.541	20.921	16.853	17.630	17.328	16.540	23.931	23.834	17.351	18.335	16.539	19.086	16.421	18.328
<b>Total</b>	<b>5.998.648</b>	<b>6.665.390</b>	<b>6.798.491</b>	<b>6.836.964</b>	<b>6.966.349</b>	<b>6.965.828</b>	<b>7.059.543</b>	<b>7.162.288</b>	<b>7.244.983</b>	<b>7.323.356</b>	<b>7.479.463</b>	<b>7.362.580</b>	<b>7.384.394</b>	<b>7.481.675</b>	<b>7.485.687</b>

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

Keterangan / Items	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Giro / Demand Deposits</b>															
Rupiah	2,27	1,91	1,80	1,82	1,79	1,75	1,75	1,73	1,71	1,72	1,71	1,68	1,64	1,64	1,61
Valas / Foreign Exchange	0,78	0,42	0,35	0,33	0,31	0,29	0,28	0,27	0,21	0,19	0,17	0,15	0,15	0,16	0,16
<b>Tabungan / Saving</b>															
Rupiah	1,17	0,86	0,80	0,80	0,81	0,75	0,76	0,73	0,72	0,71	0,69	0,69	0,63	0,63	0,62
Valas / Foreign Exchange	0,43	0,28	0,22	0,21	0,21	0,19	0,19	0,19	0,18	0,18	0,17	0,16	0,15	0,16	0,15
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,02	4,22	3,68	3,55	3,47	3,39	3,31	3,24	3,13	3,02	2,92	2,88	2,85	2,85	2,84
Valas / Foreign Exchange	2,09	0,72	0,59	0,55	0,52	0,50	0,50	0,45	0,41	0,39	0,37	0,37	0,38	0,37	0,40
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,32	4,39	3,81	3,76	3,64	3,56	3,51	3,43	3,37	3,30	3,21	3,15	3,07	3,01	2,98
Valas / Foreign Exchange	2,44	1,00	0,63	0,68	0,68	0,63	0,57	0,56	0,54	0,51	0,50	0,47	0,44	0,46	0,49
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,79	5,12	4,41	4,30	4,09	3,96	3,86	3,77	3,70	3,62	3,52	3,38	3,27	3,24	3,23
Valas / Foreign Exchange	2,37	1,38	1,02	0,98	0,90	0,90	0,83	0,76	0,67	0,67	0,60	0,56	0,46	0,53	0,53
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,92	5,80	5,05	4,92	4,77	4,71	4,65	4,44	4,23	4,06	3,99	3,59	3,51	3,44	3,35
Valas / Foreign Exchange	2,17	1,44	1,18	1,13	0,95	0,87	0,82	0,79	0,75	0,68	0,66	0,56	0,54	0,53	0,52

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

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

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

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



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

Keterangan / Items	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Giro / Demand Deposits</b>															
Rupiah	2,01	1,77	1,55	1,60	1,57	1,55	1,55	1,49	1,49	1,50	1,51	1,47	1,44	1,44	1,41
Valas / Foreign Exchange	0,75	0,38	0,28	0,24	0,23	0,23	0,21	0,23	0,23	0,22	0,20	0,18	0,17	0,17	0,15
<b>Tabungan / Saving</b>															
Rupiah	1,15	0,78	0,72	0,71	0,72	0,67	0,68	0,67	0,66	0,67	0,67	0,66	0,67	0,66	0,65
Valas / Foreign Exchange	0,45	0,27	0,21	0,20	0,20	0,19	0,18	0,18	0,18	0,17	0,16	0,14	0,13	0,13	0,13
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	5,94	4,35	3,82	3,70	3,61	3,53	3,44	3,35	3,23	3,13	3,08	3,00	2,96	2,97	2,94
Valas / Foreign Exchange	1,72	0,79	0,58	0,55	0,50	0,48	0,50	0,48	0,44	0,42	0,41	0,41	0,42	0,42	0,43
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,34	4,97	4,13	4,13	4,03	3,94	3,85	3,76	3,67	3,58	3,52	3,45	3,32	3,29	3,23
Valas / Foreign Exchange	2,08	0,98	0,71	0,75	0,75	0,67	0,60	0,61	0,60	0,57	0,56	0,53	0,49	0,48	0,51
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,81	5,32	4,63	4,53	4,40	4,31	4,20	4,09	4,03	3,92	3,81	3,76	3,64	3,52	3,55
Valas / Foreign Exchange	1,94	1,45	1,02	0,95	0,88	0,89	0,82	0,70	0,70	0,68	0,67	0,62	0,58	0,52	0,52
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,68	5,44	4,93	4,83	4,71	4,63	4,78	4,45	4,27	4,19	4,04	3,96	3,86	3,82	3,74
Valas / Foreign Exchange	2,26	1,40	1,16	1,12	1,06	0,99	0,93	0,90	0,87	0,80	0,80	0,75	0,70	0,67	0,68

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

Keterangan / Items	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Giro / Demand Deposits</b>															
Rupiah	2,30	1,72	1,46	1,69	1,40	1,39	1,41	1,25	1,21	1,28	1,27	1,35	1,26	1,26	1,24
Valas / Foreign Exchange	0,78	0,25	0,14	0,14	0,11	0,11	0,10	0,10	0,05	0,05	0,05	0,04	0,04	0,21	0,23
<b>Tabungan / Saving</b>															
Rupiah	1,54	1,45	1,43	1,41	1,54	1,61	1,74	1,82	1,86	2,05	2,13	2,05	2,12	2,10	2,19
Valas / Foreign Exchange	0,15	0,25	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,20	0,18	0,16	0,17	0,17	0,17
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,82	2,98	2,50	2,27	2,24	2,04	2,27	2,16	2,23	2,13	2,03	2,21	2,10	2,02	1,99
Valas / Foreign Exchange	1,38	0,13	0,11	0,08	0,12	0,24	0,22	0,16	0,19	0,27	0,24	0,26	0,27	0,26	0,46
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,07	4,04	3,48	3,34	3,16	3,08	3,08	2,94	2,86	2,78	2,74	2,78	2,78	2,80	2,82
Valas / Foreign Exchange	1,40	0,37	0,18	0,21	0,20	0,22	0,18	0,17	0,17	0,21	0,17	0,19	0,17	0,65	0,71
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,50	4,50	3,93	3,80	3,73	3,69	3,69	3,68	3,60	3,50	3,40	3,32	3,27	3,22	3,16
Valas / Foreign Exchange	1,58	0,40	0,49	0,41	0,31	0,29	0,29	0,28	0,28	0,30	0,38	0,39	0,41	0,60	0,76
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,97	4,71	4,21	4,16	4,13	3,98	3,89	3,71	3,61	3,55	3,51	3,45	3,41	3,36	3,35
Valas / Foreign Exchange	1,99	0,84	0,53	0,51	0,50	0,49	0,50	0,47	0,46	0,48	0,46	0,46	0,49	0,52	0,58



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

Jenis Penggunaan / Type of Use	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>1. Jenis Penggunaan / Type of Use</b>															
<b>- Modal Kerja / Working Capital</b>															
Rupiah	10,09	9,21	9,08	9,02	9,02	9,00	8,92	8,85	8,78	8,76	8,63	8,66	8,62	8,59	8,49
Valas / Foreign Exchange	4,35	3,45	3,31	3,28	3,24	3,21	3,14	3,13	3,13	3,09	3,03	2,99	2,99	3,07	3,06
<b>- Investasi / Investments</b>															
Rupiah	9,90	8,88	8,68	8,64	8,70	8,63	8,58	8,54	8,52	8,44	8,35	8,36	8,38	8,32	8,29
Valas / Foreign Exchange	4,85	3,74	3,74	3,67	3,72	3,69	3,66	3,63	3,62	3,63	3,69	3,66	3,71	3,85	3,93
<b>- Konsumsi / Consumption</b>															
Rupiah	11,62	10,97	10,87	10,87	10,81	10,73	10,69	10,65	10,61	10,56	10,53	10,30	10,28	10,32	10,31
Valas / Foreign Exchange	6,36	4,06	4,12	4,10	3,95	3,92	3,83	3,82	3,85	3,81	3,71	3,71	3,86	3,84	3,78
<b>2. Orientasi Penggunaan / User Orientation</b>															
<b>- Ekspor / Export</b>															
Rupiah	8,99	8,34	8,64	8,76	8,88	8,86	8,82	8,94	8,97	9,04	9,07	9,13	9,19	9,12	8,91
Valas / Foreign Exchange	4,16	2,70	2,78	2,76	2,73	2,74	2,63	2,68	2,79	2,74	2,85	2,81	2,85	3,03	3,04
<b>- Impor / Import</b>															
Rupiah	9,72	9,03	9,06	9,01	8,98	8,97	8,76	8,85	8,65	8,55	8,62	8,86	8,82	8,85	8,73
Valas / Foreign Exchange	4,67	3,87	3,82	3,74	3,71	3,75	3,41	3,43	3,58	3,61	3,32	3,37	3,36	3,39	3,27
<b>- Lainnya / Other</b>															
Rupiah	10,56	9,73	9,60	9,55	9,54	9,49	9,44	9,38	9,33	9,28	9,19	9,13	9,11	9,09	9,04
Valas / Foreign Exchange	4,60	3,67	3,58	3,53	3,53	3,49	3,45	3,42	3,39	3,39	3,37	3,32	3,35	3,45	3,48

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

Kelompok Bank / Group of Bank	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Bank Persero / State Owned Banks</b>															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.621	17.307	16.722	16.648	16.631	16.620	16.589	16.538	17.015	18.188	18.182	14.640	14.595	13.344	13.298
<b>BPD / Regional Development Banks</b>															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.396	4.421	4.387	4.385	4.384	4.381	4.381	4.379	4.647	5.067	5.127	5.022	4.983	4.134	4.007
<b>Bank Swasta Nasional / Domestic Private Banks</b>															
Jumlah Bank / Total Banks	71	70	68	68	68	68	68	68	68	68	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	9.074	8.969	8.678	8.663	8.654	8.683	8.684	8.642	9.081	9.050	9.030	8.999	8.925	8.524	8.443
<b>Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks</b>															
Jumlah Bank / Total Banks	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	36	36	30	30	30	29	29	29	27	27	27	27	27	23	23
<b>Total</b>															
Jumlah Bank / Total Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.127	30.733	29.817	29.726	29.699	29.713	29.683	29.588	30.770	32.332	32.366	28.688	28.530	26.025	25.771

Tabel 1.43.a. Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank (Growth of Total Branch Offices Based on Location)															
Lokasi / Location	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1. Jawa Barat	406	402	399	399	399	400	400	400	400	398	398	396	396	394	393
2. Banten	102	102	105	105	105	106	106	106	106	105	104	106	106	105	105
3. DKI Jakarta	471	467	463	463	463	460	459	460	460	455	456	456	456	456	453
4. D.I. Yogyakarta	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
5. Jawa Tengah	332	332	332	332	332	332	332	332	332	331	332	334	333	335	335
6. Jawa Timur	409	409	408	408	409	409	409	409	409	408	408	409	409	410	409
7. Bengkulu	34	34	34	34	34	34	34	34	34	34	35	35	35	35	34
8. Jambi	61	61	63	63	64	64	64	64	64	64	65	65	64	64	62
9. Aceh	77	87	89	87	87	84	84	70	67	66	62	60	60	59	58
10. Sumatera Utara	208	208	207	207	207	206	206	206	206	204	204	203	203	202	201
11. Sumatera Barat	87	87	87	87	87	87	87	87	87	87	88	88	88	88	87
12. Riau	90	90	91	91	91	91	91	91	91	91	91	91	90	89	88
13. Sumatera Selatan	106	106	105	105	105	106	106	106	106	106	108	108	108	107	106
14. Bangka Belitung	30	30	31	31	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	60	61	61	61	61	61	61	61	61	61	61	61	61	61	60
16. Lampung	65	65	65	65	65	66	66	66	66	66	66	66	66	67	67
17. Kalimantan Selatan	74	73	73	73	73	73	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	80	81	81	81	81	81	81	81	81	81	81	81	81	80	80
19. Kalimantan Timur	117	117	117	117	118	118	118	118	118	118	118	117	116	116	116
20. Kalimantan Tengah	46	46	46	46	46	46	46	46	46	46	47	47	46	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	135	136	136	136	136	136	136	136	136	137	137	136	137	137	137
23. Sulawesi Utara	64	64	63	63	63	62	62	62	62	62	62	62	62	62	62
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
26. Sulawesi Tenggara	45	45	45	45	45	45	45	45	45	45	45	45	44	44	43
27. Nusa Tenggara Barat	53	55	55	55	55	55	55	55	55	55	55	55	54	54	53
28. Bali	91	92	90	90	90	90	90	90	90	90	90	90	90	90	90
29. Nusa Tenggara Timur	60	60	60	60	60	60	60	59	59	59	59	59	59	59	59
30. Maluku	36	36	35	35	35	35	35	35	35	35	35	35	35	35	35
31. Papua	61	61	63	63	63	63	63	63	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	27	27	28	28	28	28	28	28	28	28	28	28	28	29	29
34. Lainnya / Others	17	17	17	17	17	17	17	17	17	18	18	18	18	18	18
<b>Total</b>	<b>3.609</b>	<b>3.616</b>	<b>3.614</b>	<b>3.612</b>	<b>3.615</b>	<b>3.611</b>	<b>3.610</b>	<b>3.596</b>	<b>3.594</b>	<b>3.583</b>	<b>3.586</b>	<b>3.584</b>	<b>3.578</b>	<b>3.575</b>	<b>3.559</b>

## Data Bank Perkreditan Rakyat (BPR)

### Sumber Data:

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

### Keterangan symbol/tanda pada tabel:

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

# Data Perkreditan

## Sumber Data:

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

## Tambahan Informasi:

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

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

Indikator / Indicator	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penyaluran Dana / Fund Disbursements</b>															
a. Kredit / Credits	108.784	110.770	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444
b. Antar Bank Aktiva / Inter-Bank Assets	35.052	37.938	36.174	37.687	38.930	39.482	40.484	41.111	41.464	42.682	45.251	44.392	44.218	43.127	41.039
<b>Sumber Dana / Source of Funds</b>															
a. DPK / Third Party Funds	102.538	106.151	107.737	109.437	110.410	111.212	112.219	112.980	113.732	115.068	117.006	117.079	119.605	119.641	119.186
Deposito / Time Deposits	70.406	73.389	76.240	77.427	78.014	78.320	78.890	79.488	79.819	80.472	81.139	82.017	83.030	82.951	83.602
Tabungan / Savings Deposits	32.132	32.763	31.497	32.010	32.396	32.892	33.328	33.492	33.913	34.596	35.867	35.061	36.575	36.690	35.584
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.386	6.656	7.464	7.642	7.844	8.018	8.131	8.330	8.352	8.527	8.903	9.005	9.195	9.435	11.480
c. Pinjaman yang Diterima / Loans received	13.412	13.707	12.562	12.333	12.654	12.255	12.073	12.056	11.769	11.695	12.782	12.091	11.286	11.349	11.480
d. Kewajiban Segera / Immediate Liabilities	892	1.008	1.113	1.138	1.121	1.028	988	963	987	950	956	924	1.077	1.058	1.297
<b>Beberapa Komponen Modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	13.989	15.008	15.227	15.348	15.445	15.642	15.712	15.760	15.839	15.906	16.144	16.184	16.618	16.693	16.800
b. Cadangan / Reserves	3.435	3.629	3.807	3.878	3.894	3.923	3.921	3.914	3.912	3.915	3.916	3.937	3.998	4.057	4.137
c. L/R Tahun Berjalan / Current Earnings	3.456	2.901	851	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2.905	3.495	5.031	4.293	4.112	3.855	3.827	3.760	3.670	3.652	3.516	6.172	5.837	5.215	4.486

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

Indikator / Indicator	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>LDR (%)</b>	<b>79,09</b>	<b>75,44</b>	<b>83,20</b>	<b>81,46</b>	<b>75,31</b>	<b>75,12</b>	<b>74,87</b>	<b>74,90</b>	<b>74,97</b>	<b>74,63</b>	<b>73,67</b>	<b>72,58</b>	<b>73,27</b>	<b>74,31</b>	<b>75,60</b>
- Total Kredit / Total Credit	108.784	110.770	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.686	119.294	120.826	122.443
- Penghimpunan Dana / Funds collected	115.912	123.745	112.535	115.915	128.034	128.483	129.355	130.157	130.661	132.011	135.256	134.761	136.658	136.915	161.965
- Modal Inti / Core Capital	21.636	23.079	23.794	23.236	23.110	23.047	23.071	22.966	22.875	22.914	22.983	26.010	26.145	25.684	25.093
<b>NPL (%)</b>	<b>6,81</b>	<b>7,22</b>	<b>7,42</b>	<b>7,65</b>	<b>7,46</b>	<b>7,67</b>	<b>7,63</b>	<b>7,53</b>	<b>7,54</b>	<b>7,45</b>	<b>6,72</b>	<b>7,15</b>	<b>7,35</b>	<b>7,44</b>	<b>7,53</b>
- Kredit Non Lancar / Non Current Credits	7.405	7.995	8.420	8.668	8.497	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221
- Total Kredit / Total Credit	108.784	110.770	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444
<b>ROA (%)</b>	<b>2,31</b>	<b>1,87</b>	<b>1,64</b>	<b>1,63</b>	<b>1,71</b>	<b>1,72</b>	<b>1,75</b>	<b>1,76</b>	<b>1,76</b>	<b>1,79</b>	<b>1,78</b>	<b>1,86</b>	<b>1,64</b>	<b>1,76</b>	<b>1,60</b>
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	851	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905
- Total Aktiva / Total Aktiva	149.623	155.075	156.020	157.399	159.113	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289
<b>ROE (%)</b>	<b>21,00</b>	<b>16,40</b>	<b>14,16</b>	<b>14,07</b>	<b>14,87</b>	<b>14,83</b>	<b>15,11</b>	<b>15,28</b>	<b>15,35</b>	<b>15,71</b>	<b>15,77</b>	<b>16,30</b>	<b>14,25</b>	<b>15,24</b>	<b>13,65</b>
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	851	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905
- Modal Disetor / Paid In Capital	13.989	15.008	15.227	15.348	15.445	15.642	15.712	15.760	15.839	15.906	16.144	16.184	16.618	16.693	16.800
- Cadangan Umum / General Reserve	2.473	2.686	2.808	2.859	2.870	2.902	2.905	2.907	2.903	2.912	2.914	2.943	2.987	3.051	3.105

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

Lokasi / Location	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1. Jawa Barat	20.474	20.370	20.303	20.504	20.605	20.646	20.716	20.839	20.919	21.174	21.788	21.691	21.846	21.777	21.804
2. Banten	5.328	5.152	5.362	5.451	5.483	5.543	5.649	5.681	5.764	5.854	6.121	6.105	6.113	6.072	6.237
3. DKI Jakarta	3.118	3.459	3.658	3.701	3.733	3.734	3.713	3.770	3.813	3.848	3.993	4.067	4.140	4.331	4.459
4. D.I Yogyakarta	7.135	7.607	8.226	8.198	8.491	8.695	8.657	7.890	8.013	8.132	8.244	8.493	8.460	8.550	8.650
5. Jawa Tengah	35.523	37.675	37.215	37.752	37.894	38.026	38.569	39.826	40.031	40.515	41.006	40.616	43.328	43.404	42.534
6. Jawa Timur	15.467	16.242	16.387	16.518	16.738	16.662	16.864	16.951	17.068	17.239	17.629	17.632	17.671	17.825	17.636
7. Bengkulu	106	106	108	107	107	111	107	124	115	113	118	116	118	118	118
8. Jambi	1.047	1.091	1.128	1.130	1.151	1.168	1.174	1.182	1.181	1.189	1.197	1.197	1.190	1.189	1.193
9. Aceh	297	242	241	239	241	241	242	91	91	91	91	90	90	89	87
10. Sumatera Utara	1.798	1.901	1.988	2.000	2.018	2.025	2.046	2.042	2.062	2.083	2.076	2.090	2.089	2.101	2.091
11. Sumatera Barat	1.835	1.902	1.821	1.851	1.888	1.844	1.863	1.882	1.907	1.931	1.985	1.975	1.969	1.944	1.900
12. Riau	1.401	1.473	1.507	1.551	1.606	1.647	1.684	1.763	1.791	1.823	1.828	1.833	1.870	1.884	1.852
13. Kepulauan Riau	7.407	7.453	7.525	7.597	7.643	7.612	7.666	7.690	7.656	7.660	7.667	7.621	7.657	7.703	7.721
14. Sumatera Selatan	1.706	1.826	1.869	1.892	1.888	1.905	1.923	1.927	1.928	1.903	1.899	1.909	1.911	1.910	1.892
15. Bangka Belitung	176	190	193	191	194	198	201	199	201	206	208	205	205	207	204
16. Lampung	12.251	12.851	12.831	12.893	13.224	13.290	13.316	13.419	13.292	13.430	13.901	13.902	13.373	13.184	13.234
17. Kalimantan Selatan	705	761	723	730	731	742	745	702	739	746	809	790	782	749	770
18. Kalimantan Barat	1.284	1.470	1.581	1.597	1.614	1.614	1.670	1.700	1.703	1.701	1.716	1.689	1.680	1.720	1.718
19. Kalimantan Timur	396	400	399	402	409	412	419	436	446	458	473	474	474	483	471
20. Kalimantan Tengah	627	694	684	674	692	737	768	874	892	1.040	1.187	1.083	1.109	1.215	1.170
21. Kalimantan Utara	87	86	86	86	86	87	86	86	87	88	89	91	91	92	95
22. Sulawesi Tengah	2.621	2.677	2.762	2.705	2.747	2.743	2.752	2.716	2.695	2.669	2.732	2.631	2.569	2.508	2.595
23. Sulawesi Selatan	2.854	2.843	2.843	2.874	2.891	2.919	2.953	2.960	2.988	2.991	2.898	2.980	3.003	3.013	3.027
24. Sulawesi Utara	1.670	1.798	1.807	1.821	1.836	1.880	1.907	1.953	1.959	2.016	2.091	2.066	2.066	2.061	2.077
25. Sulawesi Tenggara	333	334	329	336	336	339	343	345	340	354	376	362	359	353	354
26. Sulawesi Barat	8	9	134	107	118	127	136	142	141	126	121	122	128	146	143
27. Gorontalo	34	54	25	26	30	33	32	32	33	29	32	31	30	29	30
28. Nusa Tenggara Barat	1.583	1.617	1.583	1.645	1.649	1.649	1.645	1.662	1.667	1.680	1.707	1.703	1.695	1.670	1.661
29. Bali	17.130	17.074	17.153	17.294	17.472	17.649	17.760	17.805	17.981	18.147	18.528	18.423	18.584	18.579	18.659
30. Nusa Tenggara Timur	800	867	891	898	904	896	898	912	903	902	906	916	921	920	918
31. Maluku	2.123	2.177	2.215	2.175	2.205	2.211	2.183	2.226	2.231	2.251	2.348	2.319	2.224	2.254	2.346
32. Papua	1.353	1.429	1.486	1.490	1.514	1.517	1.528	1.556	1.558	1.572	1.678	1.609	1.598	1.614	1.650
33. Maluku Utara	219	252	259	260	267	269	271	273	276	279	282	283	287	287	289
34. Papua Barat	727	993	698	705	707	707	711	717	723	726	718	706	703	707	700
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>149.623</b>	<b>155.075</b>	<b>156.020</b>	<b>157.399</b>	<b>159.113</b>	<b>159.876</b>	<b>161.197</b>	<b>162.374</b>	<b>163.194</b>	<b>164.966</b>	<b>168.443</b>	<b>167.821</b>	<b>170.332</b>	<b>170.690</b>	<b>170.289</b>

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

Total Aset / Total Asset	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
Total Aset BPR / Total Asset Rural bank	9	8	6	7	6	4	4	5	6	6	5	5	5	5	4
< 1 Miliar / < 1 Billion															
Total Aset BPR / Total Asset Rural bank	66	49	48	46	45	45	45	41	41	38	37	35	37	34	37
1 s.d 5 Miliar / 1 up to 5 Billion															
Total Aset BPR / Total Asset Rural bank	146	123	114	115	106	103	102	104	94	95	102	95	94	97	93
5 s.d 10 Miliar / 5 up to 10 Billion															
Total Aset BPR / Total Asset Rural bank	1.325	1.326	1.329	1.328	1.335	1.335	1.333	1.331	1.327	1.329	1.324	1.331	1.328	1.326	1.320
> 10 Miliar / > 10 Billion															
<b>Total</b>	<b>1.546</b>	<b>1.506</b>	<b>1.497</b>	<b>1.496</b>	<b>1.492</b>	<b>1.487</b>	<b>1.484</b>	<b>1.481</b>	<b>1.468</b>	<b>1.468</b>	<b>1.468</b>	<b>1.466</b>	<b>1.464</b>	<b>1.462</b>	<b>1.454</b>

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

Kolektibilitas / <i>Collectibility</i>	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Kredit / <i>Credit</i></b>	<b>108.784</b>	<b>110.770</b>	<b>113.425</b>	<b>113.349</b>	<b>113.822</b>	<b>113.837</b>	<b>114.124</b>	<b>114.689</b>	<b>115.113</b>	<b>115.613</b>	<b>116.580</b>	<b>116.687</b>	<b>119.295</b>	<b>120.826</b>	<b>122.444</b>
a. Lancar / <i>Current</i>	101.379	102.775	95.188	94.478	95.602	95.024	94.843	96.240	96.243	97.407	99.464	98.749	99.945	100.772	103.168
b. Dalam Perhatian Khusus / <i>Spesial Mention</i>		0	9.817	10.203	9.723	10.085	10.576	9.812	10.192	9.596	9.280	9.600	10.576	11.070	10.055
c. Kurang Lancar / <i>Sub-Standard</i>	1.373	923	1.239	1.409	1.287	1.365	1.333	1.286	1.300	1.302	982	1.318	1.565	1.547	1.531
d. Diragukan / <i>Doubtful</i>	1.512	1.292	1.042	1.017	981	1.066	1.088	1.155	1.147	1.146	1.058	1.119	1.104	1.233	1.293
e. Macet / <i>Lost</i>	4.520	5.780	6.139	6.242	6.228	6.297	6.284	6.196	6.231	6.163	5.795	5.901	6.104	6.204	6.397
<b>Non Performing Loan (Nominal) / Non Performing Loan (Nominal)</b>	<b>7.405</b>	<b>7.995</b>	<b>8.420</b>	<b>8.668</b>	<b>8.497</b>	<b>8.728</b>	<b>8.705</b>	<b>8.636</b>	<b>8.679</b>	<b>8.611</b>	<b>7.836</b>	<b>8.337</b>	<b>8.773</b>	<b>8.984</b>	<b>9.221</b>
<b>Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)</b>	<b>6,81</b>	<b>7,22</b>	<b>7,42</b>	<b>7,65</b>	<b>7,46</b>	<b>7,67</b>	<b>7,63</b>	<b>7,53</b>	<b>7,54</b>	<b>7,45</b>	<b>6,72</b>	<b>7,15</b>	<b>7,35</b>	<b>7,44</b>	<b>7,53</b>

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

Lokasi / Location	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1. Jawa Barat	1.153	1.316	1.338	1.382	1.355	1.395	1.412	1.458	1.490	1.470	1.363	1.407	1.431	1.489	1.519
2. Banten	221	266	277	283	270	270	286	264	256	257	222	255	259	250	252
3. DKI Jakarta	108	116	154	154	146	149	160	163	170	173	153	161	165	155	149
4. D.I Yogyakarta	252	292	362	369	385	427	404	343	349	345	307	348	380	389	405
5. Jawa Tengah	1.917	2.035	2.173	2.253	2.267	2.322	2.350	2.392	2.438	2.416	2.213	2.341	2.590	2.690	2.792
6. Jawa Timur	827	936	992	1.031	1.010	1.038	1.010	1.006	1.015	1.007	930	961	1.009	1.040	1.051
7. Bengkulu	5	6	7	7	7	7	7	7	10	10	9	9	9	9	9
8. Jambi	93	106	107	109	103	103	109	104	105	101	95	99	103	100	104
9. Aceh	21	22	23	23	22	21	22	11	11	12	11	11	10	11	11
10. Sumatera Utara	91	100	102	102	100	107	107	109	109	105	98	104	105	106	101
11. Sumatera Barat	94	105	111	113	108	108	106	102	100	98	87	93	98	105	113
12. Riau	127	128	129	130	124	127	123	119	118	122	110	117	118	120	124
13. Kepulauan Riau	397	383	373	375	359	379	372	347	346	331	285	298	312	301	306
14. Sumatera Selatan	93	103	106	109	105	106	106	105	98	92	81	83	87	89	88
15. Bangka Belitung	8	9	10	10	10	10	9	8	8	7	8	9	10	10	10
16. Lampung	170	201	221	246	232	219	215	219	214	224	211	233	235	244	240
17. Kalimantan Selatan	40	43	49	51	48	47	47	45	46	47	43	43	46	44	42
18. Kalimantan Barat	90	76	81	83	82	82	82	80	78	76	66	68	70	68	70
19. Kalimantan Timur	22	29	27	28	28	26	25	26	25	24	23	26	22	22	23
20. Kalimantan Tengah	43	39	44	46	49	39	40	36	38	38	34	36	34	36	35
21. Kalimantan Utara	1	2	2	2	3	5	5	5	2	3	2	2	2	3	3
22. Sulawesi Tengah	39	34	34	36	35	34	33	35	31	31	26	27	28	30	31
23. Sulawesi Selatan	46	62	57	55	54	54	53	54	50	53	50	85	85	84	84
24. Sulawesi Utara	94	100	122	126	107	106	112	108	105	107	100	110	112	107	111
25. Sulawesi Tenggara	36	35	36	36	34	36	33	31	31	30	25	26	27	27	26
26. Sulawesi Barat	0	1	2	2	2	2	2	2	2	2	1	1	2	2	2
27. Gorontalo	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	149	159	173	175	172	172	173	174	165	161	159	164	168	177	185
29. Bali	856	863	878	898	863	920	886	862	860	879	782	857	881	906	956
30. Nusa Tenggara Timur	21	28	47	51	46	45	44	39	41	37	30	38	45	42	44
31. Maluku	3	5	8	9	11	11	13	17	18	20	14	16	18	19	18
32. Papua	49	36	37	39	37	39	38	40	38	37	30	36	38	38	40
33. Maluku Utara	2	4	5	4	4	4	4	4	4	4	4	3	4	4	3
34. Papua Barat	332	355	335	329	318	320	316	318	303	293	266	266	267	267	271
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>7.405</b>	<b>7.995</b>	<b>8.420</b>	<b>8.668</b>	<b>8.497</b>	<b>8.728</b>	<b>8.705</b>	<b>8.636</b>	<b>8.679</b>	<b>8.611</b>	<b>7.836</b>	<b>8.337</b>	<b>8.773</b>	<b>8.984</b>	<b>9.221</b>

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

Indikator / Indicator	Desember 2019		Desember 2020		April 2021		Desember 2021		April 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	70.406	68,66	73.389	69,14	76.240	70,76	81.139	69,35	83.602	0,70
Tabungan / Saving	32.132	31,34	32.763	30,86	31.497	29,24	35.867	30,65	35.584	0,30
<b>Total DPK / Total Third Party Funds</b>	<b>102.538</b>	<b>100,00</b>	<b>106.151</b>	<b>100,00</b>	<b>107.737</b>	<b>100,00</b>	<b>117.006</b>	<b>100,00</b>	<b>119.186</b>	<b>1,00</b>

**Tabel 2.8**  
**Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - April 2022**  
*(Composition of Third Party Funds of Rural Banks Based on Location - April 2022)*  
 Nilai DPK dalam Miliar Rupiah (Billion Rp) dan Pangsa Terhadap DPK dalam Persentase (%)

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4.477	10.369	14.846	12,46%
2. Banten	668	2.923	3.591	3,01%
3. DKI Jakarta	376	3.216	3.591	3,01%
4. D.I Yogyakarta	2.054	4.533	6.587	5,53%
5. Jawa Tengah	14.050	18.620	32.670	27,41%
6. Jawa Timur	3.505	8.250	11.755	9,86%
7. Bengkulu	33	38	71	0,06%
8. Jambi	154	713	867	0,73%
9. Aceh	21	40	61	0,05%
10. Sumatera Utara	824	821	1.645	1,38%
11. Sumatera Barat	859	611	1.470	1,23%
12. Riau	526	782	1.308	1,10%
13. Kepulauan Riau	733	5.627	6.360	5,34%
14. Sumatera Selatan	288	925	1.213	1,02%
15. Bangka Belitung	37	124	160	0,13%
16. Lampung	990	6.160	7.149	6,00%
17. Kalimantan Selatan	218	227	445	0,37%
18. Kalimantan Barat	387	939	1.326	1,11%
19. Kalimantan Timur	96	148	244	0,20%
20. Kalimantan Tengah	279	305	583	0,49%
21. Kalimantan Utara	19	23	41	0,03%
22. Sulawesi Tengah	103	984	1.087	0,91%
23. Sulawesi Selatan	339	1.834	2.173	1,82%
24. Sulawesi Utara	282	1.344	1.626	1,36%
25. Sulawesi Tenggara	68	84	152	0,13%
26. Sulawesi Barat	82	16	98	0,08%
27. Gorontalo	6	9	15	0,01%
28. Nusa Tenggara Barat	587	569	1.156	0,97%
29. Bali	2.867	10.777	13.644	11,45%
30. Nusa Tenggara Timur	200	478	677	0,57%
31. Maluku	160	938	1.098	0,92%
32. Papua	168	671	839	0,70%
33. Maluku Utara	20	95	114	0,10%
34. Papua Barat	110	411	520	0,44%
35. Lainnya / Others	-	-	-	0,00%
<b>Total</b>	<b>35.584</b>	<b>83.602</b>	<b>119.186</b>	<b>100,00%</b>



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

Lokasi / Location	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1. Jawa Barat	13.665	13.847	13.805	14.026	14.057	14.092	14.186	14.261	14.317	14.574	15.114	15.049	15.006	14.874	14.846
2. Banten	3.377	3.161	3.138	3.196	3.240	3.281	3.301	3.314	3.340	3.379	3.517	3.507	3.556	3.568	3.591
3. DKI Jakarta	2.159	2.495	2.769	2.831	2.867	2.875	2.860	2.923	2.976	3.011	3.143	3.224	3.306	3.444	3.591
4. D.I Yogyakarta	5.453	5.732	6.498	6.469	6.608	6.895	6.860	6.016	6.195	6.536	6.307	6.423	6.470	6.499	6.587
5. Jawa Tengah	26.738	28.422	27.788	28.427	28.581	28.649	29.118	30.297	30.407	30.579	31.334	31.100	33.327	33.417	32.670
6. Jawa Timur	10.144	10.787	10.991	11.129	11.272	11.314	11.458	11.477	11.629	11.679	11.852	11.911	11.869	11.930	11.755
7. Bengkulu	54	58	60	60	59	63	61	76	69	67	71	69	70	71	71
8. Jambi	766	788	821	822	838	850	853	865	862	868	875	873	865	864	867
9. Aceh	149	138	140	138	140	140	140	63	63	63	64	63	63	61	61
10. Sumatera Utara	1.361	1.476	1.556	1.567	1.583	1.586	1.598	1.588	1.612	1.628	1.623	1.639	1.636	1.653	1.645
11. Sumatera Barat	1.425	1.475	1.402	1.428	1.460	1.427	1.442	1.458	1.475	1.496	1.545	1.537	1.537	1.512	1.470
12. Riau	1.012	1.045	1.070	1.114	1.158	1.191	1.217	1.265	1.285	1.314	1.303	1.297	1.322	1.327	1.308
13. Kepulauan Riau	5.980	6.006	6.218	6.274	6.291	6.251	6.234	6.278	6.245	6.244	6.192	6.238	6.272	6.316	6.360
14. Sumatera Selatan	1.021	1.143	1.181	1.206	1.199	1.213	1.224	1.230	1.228	1.206	1.204	1.220	1.223	1.220	1.213
15. Bangka Belitung	136	146	147	147	148	152	153	152	153	157	159	155	154	157	160
16. Lampung	6.205	6.539	6.638	6.744	6.842	6.889	6.949	6.987	6.945	7.020	7.072	7.182	7.155	7.040	7.149
17. Kalimantan Selatan	424	461	417	425	418	423	426	381	416	426	488	469	458	426	445
18. Kalimantan Barat	1.001	1.151	1.258	1.265	1.281	1.277	1.325	1.350	1.334	1.324	1.330	1.316	1.307	1.345	1.326
19. Kalimantan Timur	211	209	206	207	212	212	218	228	235	242	253	254	249	252	244
20. Kalimantan Tengah	426	448	417	427	431	448	476	532	521	628	702	565	573	654	583
21. Kalimantan Utara	31	31	36	36	36	37	36	36	37	36	38	40	41	41	41
22. Sulawesi Tengah	959	985	999	1.051	1.061	1.073	1.080	1.089	1.090	1.081	1.058	1.055	1.087	1.047	1.087
23. Sulawesi Selatan	1.858	1.879	1.970	2.001	2.015	2.041	2.055	2.065	2.091	2.095	2.008	2.104	2.113	2.125	2.173
24. Sulawesi Utara	1.331	1.395	1.430	1.440	1.444	1.464	1.486	1.527	1.523	1.562	1.635	1.621	1.607	1.601	1.626
25. Sulawesi Tenggara	155	151	139	141	143	145	147	146	143	149	166	150	147	142	152
26. Sulawesi Barat	11	20	93	65	77	86	96	100	98	83	79	79	85	102	98
27. Gorontalo	17	37	13	13	12	14	14	12	13	15	18	17	15	13	15
28. Nusa Tenggara Barat	1.100	1.114	1.079	1.134	1.137	1.134	1.135	1.154	1.165	1.174	1.190	1.179	1.171	1.146	1.156
29. Bali	12.568	11.920	12.410	12.541	12.675	12.860	12.935	12.967	13.100	13.252	13.460	13.506	13.678	13.537	13.644
30. Nusa Tenggara Timur	591	640	658	665	676	671	670	677	666	662	666	673	678	675	677
31. Maluku	834	936	969	986	991	998	988	1.016	1.073	1.086	1.084	1.127	1.141	1.143	1.098
32. Papua	688	844	780	814	806	799	813	785	768	778	814	807	796	798	839
33. Maluku Utara	107	103	96	97	102	104	105	105	103	105	108	107	107	113	114
34. Papua Barat	581	567	545	550	551	557	560	561	554	550	534	523	521	528	520
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>102.538</b>	<b>106.151</b>	<b>107.737</b>	<b>109.437</b>	<b>110.410</b>	<b>111.212</b>	<b>112.219</b>	<b>112.980</b>	<b>113.732</b>	<b>115.068</b>	<b>117.006</b>	<b>117.079</b>	<b>119.605</b>	<b>119.641</b>	<b>119.186</b>

<b>Tabel 2.10</b> <b>Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat</b> <b>(Average of Third Party Interest Rates of Rural Banks)</b> <b>Persentase (%)</b>															
Indikator / Indicator	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
Tabungan / Saving	3,33	3,08	2,83	2,82	2,74	2,71	2,68	2,66	2,56	2,58	2,57	2,53	2,48	2,47	2,45
Deposito / Time Deposits	8,16	7,16	6,68	6,60	6,50	6,50	6,36	6,21	6,05	5,92	5,88	5,82	5,71	5,65	5,61

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

Sektor Ekonomi / Economic Sector	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	28,78	27,60	27,44	27,69	27,66	27,59	27,49	27,25	27,14	27,23	26,94	27,12	27,18	27,10	27,16
2 Perikanan / <i>Fisheryies</i>	25,45	23,93	24,22	24,56	24,46	24,52	24,15	24,07	24,01	23,91	23,57	23,15	23,25	23,48	23,53
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	21,13	22,79	22,08	22,23	22,06	21,91	21,97	21,40	21,37	20,73	20,71	20,75	19,73	19,61	20,33
4 Industri Pengolahan / <i>Processing industry</i>	21,55	21,40	21,45	21,36	21,54	21,47	21,44	21,30	21,25	21,21	21,10	21,13	21,09	21,02	20,75
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	22,14	21,31	21,72	22,16	22,03	21,71	22,01	22,17	22,26	21,31	21,35	21,48	20,27	20,62	20,19
6 Konstruksi / <i>Construction</i>	23,33	22,43	22,52	22,62	22,61	22,70	22,70	22,73	22,78	22,81	22,62	22,30	22,34	22,25	22,22
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25,36	24,41	24,45	24,43	24,43	24,28	24,17	24,07	23,89	23,81	23,83	23,72	23,75	23,85	23,85
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20,84	20,70	20,59	20,61	20,61	20,58	20,35	20,31	20,12	20,22	20,06	19,68	19,75	19,58	19,56
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	22,17	21,85	21,73	22,23	22,34	22,23	22,04	22,12	21,79	21,74	21,75	21,92	21,93	21,75	21,81
10 Perantara Keuangan / <i>Transitional finance</i>	17,53	16,99	16,09	15,74	15,64	15,70	15,78	15,66	15,75	15,40	15,09	14,34	14,39	14,49	14,30
11 Real Estate / <i>Real estate, rental business, and services company</i>	18,44	17,30	17,24	17,23	17,25	17,30	17,24	17,18	17,14	17,12	17,08	16,87	16,95	16,90	16,88
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23,63	23,00	22,85	23,72	24,12	24,09	24,28	23,05	23,12	22,79	22,09	20,39	20,63	20,44	20,79
13 Jasa Pendidikan / <i>Education services</i>	23,34	21,51	21,72	21,68	21,74	21,66	21,44	21,69	21,77	21,82	21,06	20,84	20,83	20,93	21,27
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	23,53	22,07	22,36	22,17	21,91	21,84	21,65	21,58	21,67	21,47	21,24	22,23	21,68	21,61	21,25
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23,20	23,14	23,14	23,17	23,24	22,84	22,77	22,56	22,60	22,47	22,31	23,16	23,21	23,10	23,28
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25,73	25,21	25,69	25,22	25,71	25,62	25,58	25,60	25,63	25,63	25,49	26,77	25,64	25,81	25,61
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>Intematonal Agency and Other Extra Agency International</i>	25,85	25,34	25,08	24,95	24,71	24,86	24,99	25,04	24,96	24,93	24,59	45,27	40,77	32,86	27,10
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	19,72	18,52	18,23	18,67	18,64	18,62	18,61	18,65	18,18	18,07	17,96	18,10	18,20	18,13	18,15
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22,86	22,02	22,05	21,97	21,97	21,93	21,93	21,90	22,19	22,12	22,15	22,12	22,10	22,12	22,04

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

Jenis Penggunaan / <i>Type of Use</i>	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
Modal Kerja / <i>Working Capital</i>	24,65	23,79	23,75	23,79	23,78	23,71	23,62	23,52	23,38	23,32	23,22	23,11	23,09	23,08	23,09
Investasi / <i>Investment</i>	22,67	21,57	21,70	21,62	21,66	21,62	21,62	21,49	21,46	21,41	21,29	21,30	21,46	21,31	21,26
Konsumsi / <i>Consumption</i>	22,38	21,13	21,04	21,09	21,07	21,03	21,02	21,00	21,08	20,99	20,98	20,97	20,99	20,98	20,92

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

Keterangan / Information	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
Jumlah BPR / Total Rural Banks	1.545	1.506	1.497	1.496	1.492	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454
Jumlah Kantor / Total Bank Offices	5.939	5.913	5.880	5.877	5.869	5.872	5.867	5.850	5.854	5.879	5.871	5.879	6.004	5.997	5.994

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	231	394	328	953
2. Banten	54	62	43	159
3. DKI Jakarta	25	14	3	42
4. D.I Yogyakarta	59	54	125	238
5. Jawa Tengah	241	594	876	1.711
6. Jawa Timur	260	287	830	1.377
7. Bengkulu	5	5	1	11
8. Jambi	19	8	6	33
9. Aceh	4	-	11	15
10. Sumatera Utara	49	54	45	148
11. Sumatera Barat	82	41	79	202
12. Riau	28	12	14	54
13. Kepulauan Riau	44	28	12	84
14. Sumatera Selatan	24	15	13	52
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	19	76
17. Kalimantan Selatan	14	22	10	46
18. Kalimantan Barat	20	5	5	30
19. Kalimantan Timur	13	10	30	53
20. Kalimantan Tengah	6	6	6	18
21. Kalimantan Utara	2	1	7	10
22. Sulawesi Tengah	7	16	15	38
23. Sulawesi Selatan	20	14	6	40
24. Sulawesi Utara	17	27	9	53
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	4	3	9
28. Nusa Tenggara Barat	20	56	31	107
29. Bali	133	59	107	299
30. Nusa Tenggara Timur	12	5	12	29
31. Maluku	1	9	10	20
32. Papua	8	16	2	26
33. Maluku Utara	3	6	2	11
34. Papua Barat	5	4	-	9
35. Lainnya / Others	-	-	-	-
<b>Total</b>	<b>1.454</b>	<b>1.870</b>	<b>2.670</b>	<b>5.994</b>

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

Indikator / Indicator	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penyaluran Dana iB / Disbursement of Fund iB</b>	<b>12.807</b>	<b>14.025</b>	<b>13.885</b>	<b>14.111</b>	<b>14.329</b>	<b>14.499</b>	<b>14.717</b>	<b>14.980</b>	<b>15.189</b>	<b>15.419</b>	<b>16.033</b>	<b>16.068</b>	<b>16.022</b>	<b>16.102</b>	<b>16.206</b>
Pembiayaan iB / Financing iB	9.943	10.681	11.105	11.085	11.162	11.193	11.251	11.452	11.597	11.695	11.984	12.087	12.361	12.639	12.890
Antar Bank Aktiva iB / Interbank Assets iB	2.864	3.343	2.780	3.026	3.168	3.307	3.466	3.528	3.592	3.724	4.050	3.981	3.661	3.463	3.316
<b>Sumber Dana iB / Source of Funds iB</b>	<b>11.535</b>	<b>12.862</b>	<b>12.823</b>	<b>13.019</b>	<b>13.274</b>	<b>13.293</b>	<b>13.293</b>	<b>13.674</b>	<b>13.842</b>	<b>14.075</b>	<b>14.521</b>	<b>14.610</b>	<b>14.576</b>	<b>14.714</b>	<b>14.860</b>
Dana Pihak Ketiga / Third Party Funds	8.732	9.819	9.817	10.071	10.294	10.411	10.411	10.783	10.912	11.109	11.592	11.640	11.565	11.598	11.710
Tabungan iB Wadiah / Wadiah Savings iB	1.874	1.993	1.749	1.881	1.947	2.044	2.037	2.049	2.065	2.129	2.296	2.229	2.091	2.098	2.143
Tabungan iB Mudharabah / Mudharabah Savings iB	1.329	1.379	1.311	1.331	1.399	1.366	1.443	1.448	1.461	1.514	1.601	1.569	1.579	1.539	1.494
Deposito iB Mudharabah / Deposit Mudharabah iB	5.529	6.447	6.756	6.859	6.948	7.001	7.117	7.286	7.386	7.466	7.694	7.842	7.895	7.961	8.073
Antar Bank Passiva / Interbank Liabilities	2.423	2.513	2.623	2.590	2.623	1.900	1.881	1.949	2.001	2.051	2.074	2.121	2.148	2.192	2.218
Pinjaman yang Diterima / Loan received	291	187	177	166	162	766	680	710	689	663	652	619	632	674	698
Kewajiban Lainnya / Other Liabilities	89	342	205	192	195	216	223	233	240	252	204	230	231	251	234
<b>Beberapa Komponen Modal / Some Components of Capital</b>	<b>1.671</b>	<b>1.972</b>	<b>1.926</b>	<b>1.939</b>	<b>1.961</b>	<b>1.934</b>	<b>2.073</b>	<b>2.012</b>	<b>2.001</b>	<b>2.019</b>	<b>2.270</b>	<b>2.266</b>	<b>2.215</b>	<b>2.195</b>	<b>2.181</b>
Modal Disetor / Paid-In Capital	1.183	1.457	1.503	1.511	1.573	1.659	1.669	1.739	1.728	1.746	1.758	1.776	1.776	1.805	1.812
Cadangan / Reserves	206	249	275	272	271	274	272	273	273	273	277	282	299	315	323
L/R Tahun berjalan / Current Earnings (Profit/Loss)	262	224	66	85	102	108	128	160	180	191	219	24	44	65	80
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	20	42	82	70	14	5	4	10	16	16	14	185	96	10	(33)

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

Indikator / Indicator	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Aset / Assets</b>	<b>13.758</b>	<b>14.950</b>	<b>14.907</b>	<b>15.115</b>	<b>15.115</b>	<b>15.508</b>	<b>15.731</b>	<b>16.019</b>	<b>16.222</b>	<b>16.477</b>	<b>17.060</b>	<b>17.126</b>	<b>17.126</b>	<b>17.180</b>	<b>17.288</b>
<b>Pembiayaan iB / Financing iB</b>	<b>9.943</b>	<b>10.681</b>	<b>11.105</b>	<b>11.085</b>	<b>11.162</b>	<b>11.193</b>	<b>11.251</b>	<b>11.452</b>	<b>11.597</b>	<b>11.695</b>	<b>11.984</b>	<b>12.087</b>	<b>12.361</b>	<b>12.639</b>	<b>12.639</b>
<i>Lancar / Current</i>	9.243	9.908	10.204	10.156	10.245	8.989	9.127	9.430	9.511	9.743	10.139	10.225	10.377	10.643	10.960
<i>DPK</i>	-	-	-	-	-	1.265	1.182	1.112	1.189	1.040	1.012	986	1.085	1.105	1.003
<i>Kurang Lancar / Sub Standard</i>	141	125	176	179	178	179	176	177	159	179	128	164	174	172	188
<i>Diragukan / Doubtful</i>	124	126	116	124	116	126	129	112	113	115	102	95	89	95	102
<i>Macet / Lost</i>	135	522	609	626	623	633	636	621	626	620	603	618	635	623	637
<b>Non Performing Financing (Nominal) / Non Performing Financing (Nominal)</b>	<b>700</b>	<b>773</b>	<b>901</b>	<b>929</b>	<b>917</b>	<b>939</b>	<b>942</b>	<b>910</b>	<b>897</b>	<b>913</b>	<b>833</b>	<b>877</b>	<b>899</b>	<b>891</b>	<b>927</b>
<b>Non Performing Financing (%) / Non Performing Financing (%)</b>	<b>7,04</b>	<b>7,24</b>	<b>8,11</b>	<b>8,38</b>	<b>8,21</b>	<b>8,39</b>	<b>8,37</b>	<b>7,94</b>	<b>7,73</b>	<b>7,81</b>	<b>6,95</b>	<b>7,25</b>	<b>7,27</b>	<b>7,05</b>	<b>7,34</b>



**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	407.425	410.609	415.515	412.763	419.064	423.886	436.792
NPL/NPF	-	-	-	-	-	-	7.754	7.783	6.518	6.755	6.584	6.753	6.730
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	18.226	18.137	18.688	18.396	18.553	18.974	19.341
NPL/NPF	-	-	-	-	-	-	997	928	1.053	1.124	1.138	1.114	1.155
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	145.546	150.714	153.803	157.659	158.130	165.411	186.945
NPL/NPF	-	-	-	-	-	-	7.867	7.602	6.799	7.933	7.936	7.024	6.900
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	917.224	941.464	951.109	942.998	951.760	971.012	991.841
NPL/NPF	-	-	-	-	-	-	51.355	52.681	49.248	48.787	48.338	47.314	48.001
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	174.152	171.639	159.701	154.466	151.275	156.590	161.251
NPL/NPF	-	-	-	-	-	-	1.669	1.671	1.668	1.676	1.427	1.422	1.387
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	375.193	376.709	380.381	373.187	375.500	373.747	372.320
NPL/NPF	-	-	-	-	-	-	14.156	14.067	13.755	13.950	14.052	14.318	14.683
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	963.037	968.169	974.420	959.753	979.288	999.455	1.017.824
NPL/NPF	-	-	-	-	-	-	42.950	42.724	39.728	40.680	41.332	41.372	43.826
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	120.616	121.298	120.741	121.005	121.266	122.188	122.259
NPL/NPF	-	-	-	-	-	-	6.931	7.267	7.653	7.918	7.830	7.845	7.928
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	298.430	294.775	306.242	291.600	289.621	298.941	309.964
NPL/NPF	-	-	-	-	-	-	6.517	6.605	6.347	6.056	6.111	5.965	5.884
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	216.694	217.641	224.714	223.227	232.684	236.088	246.420
NPL/NPF	-	-	-	-	-	-	993	1.008	2.925	3.204	3.337	3.449	3.286
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	254.255	256.086	265.315	262.751	264.709	272.593	272.141
NPL/NPF	-	-	-	-	-	-	7.874	7.504	7.414	7.663	7.882	7.791	8.006
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	30.782	31.673	34.272	34.191	34.185	33.859	34.630
NPL/NPF	-	-	-	-	-	-	3	3	3	4	5	6	7
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	13.966	14.005	13.990	13.734	14.557	14.631	14.421
NPL/NPF	-	-	-	-	-	-	248	215	211	223	247	272	254
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	28.459	28.344	28.513	27.957	27.456	27.972	28.980
NPL/NPF	-	-	-	-	-	-	186	158	171	153	158	170	347
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	94.010	94.733	95.691	92.996	95.040	98.048	102.953
NPL/NPF	-	-	-	-	-	-	2.582	2.505	2.253	2.392	2.452	2.354	2.716
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	3.866	3.880	3.872	3.834	3.821	3.829	3.881
NPL/NPF	-	-	-	-	-	-	89	92	80	84	86	94	107
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	358	362	365	339	339	339	342
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	1.272	1.173	716	-	-	-	-
NPL/NPF	-	-	-	-	-	-	124	125	96	-	-	-	-
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>													
Rumah Tangga / <i>House Hold</i>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	535.373	538.790	544.004	545.436	548.719	556.089	561.108
NPL/NPF	-	-	-	-	-	-	13.266	12.755	12.164	12.705	12.804	12.399	12.633
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	24.917	25.164	26.100	26.058	26.150	26.544	26.627
NPL/NPF	-	-	-	-	-	-	589	577	529	545	553	524	529
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	20.622	20.551	20.771	20.952	20.752	20.876	20.935
NPL/NPF	-	-	-	-	-	-	1.041	985	944	996	1.002	989	1.016
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	96.429	98.310	99.101	102.080	102.744	103.579	105.503
NPL/NPF	-	-	-	-	-	-	2.296	2.156	1.973	1.952	1.937	1.960	1.966
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	688.221	691.165	694.729	698.499	701.729	709.753	714.019
NPL/NPF	-	-	-	-	-	-	9.829	9.894	8.961	9.423	9.620	9.394	9.531
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	-	-	-	-	-	-	228.530	229.740	235.831	225.526	225.059	228.863	230.753
NPL/NPF	-	-	-	-	-	-	2.709	2.888	2.776	2.709	2.585	2.565	2.528

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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	34.581	33.493	32.865	32.421	32.077	32.170	32.485
NPL/NPF	-	-	-	-	-	-	1.611	1.564	1.016	1.037	696	670	773
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	3.014	1.783	1.876	1.992	2.043	2.174	2.237
NPL/NPF	-	-	-	-	-	-	179	96	92	93	96	93	96
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	18.701	9.674	9.805	10.341	10.665	11.336	12.084
NPL/NPF	-	-	-	-	-	-	328	269	249	249	247	256	318
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	124.723	101.432	102.559	100.464	87.211	89.810	90.671
NPL/NPF	-	-	-	-	-	-	5.298	5.283	4.251	4.272	3.864	3.793	3.935
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	27.053	15.285	13.335	13.512	12.417	13.160	13.318
NPL/NPF	-	-	-	-	-	-	150	131	129	130	133	133	134
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	47.414	38.444	38.986	37.255	37.490	38.039	36.634
NPL/NPF	-	-	-	-	-	-	2.868	2.515	2.272	2.386	2.454	2.470	2.597
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	102.725	86.679	87.473	84.954	84.861	85.884	88.512
NPL/NPF	-	-	-	-	-	-	6.243	4.520	3.686	3.736	3.631	3.733	3.770
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	29.509	24.201	24.517	24.468	24.364	24.306	24.063
NPL/NPF	-	-	-	-	-	-	2.392	2.256	2.065	2.080	2.085	2.075	1.980
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	32.976	20.364	20.015	19.891	19.555	21.409	21.369
NPL/NPF	-	-	-	-	-	-	1.052	674	537	595	562	511	475
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	57.496	40.107	42.843	41.740	37.793	37.437	39.446
NPL/NPF	-	-	-	-	-	-	332	202	191	203	202	320	285
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	42.391	32.142	33.664	31.851	32.283	33.371	33.536
NPL/NPF	-	-	-	-	-	-	1.550	1.160	1.203	1.280	1.284	1.311	1.305
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	1.512	1.541	2.479	2.249	2.014	1.780	1.662
NPL/NPF	-	-	-	-	-	-	0	0	0	0	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	4.349	3.566	3.540	3.365	4.161	4.244	3.998
NPL/NPF	-	-	-	-	-	-	55	32	39	46	57	58	58
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	4.070	3.650	3.781	4.194	3.844	3.920	3.934
NPL/NPF	-	-	-	-	-	-	32	32	60	27	28	28	203
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	10.086	9.020	9.176	8.653	8.843	9.237	9.213
NPL/NPF	-	-	-	-	-	-	444	318	230	307	304	305	301
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	1.721	1.709	1.741	1.721	1.735	1.745	1.762
NPL/NPF	-	-	-	-	-	-	16	19	18	16	17	23	23
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	0	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	475	281	359	-	-	-	-
NPL/NPF	-	-	-	-	-	-	74	73	73	-	-	-	-
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>													
<b>Rumah Tangga / House Hold</b>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	30.230	27.305	27.851	27.752	27.828	28.119	28.404
NPL/NPF	-	-	-	-	-	-	1.529	950	866	942	961	954	976
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	-	-	-	2.630	2.535	2.868	2.864	2.894	2.867	2.856
NPL/NPF	-	-	-	-	-	-	49	37	34	32	36	36	35
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	1.265	1.182	1.242	1.238	1.230	1.283	1.289
NPL/NPF	-	-	-	-	-	-	112	109	77	79	77	77	76
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	6.055	5.713	5.733	5.858	5.900	5.922	6.045
NPL/NPF	-	-	-	-	-	-	250	107	96	95	101	97	100
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	162.585	151.966	151.190	152.191	152.375	154.377	155.574
NPL/NPF	-	-	-	-	-	-	3.354	1.853	1.523	1.593	1.555	1.585	1.620
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>	-	-	-	-	-	-	70.223	70.985	75.834	73.874	72.693	74.061	75.519
NPL/NPF	-	-	-	-	-	-	507	506	559	544	554	556	625

<b>Tabel 3.3.</b>													
<b>Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2</b>													
<b>Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan</b>													
<b>(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)</b>													
<b>Miliar Rp (Billion Rp)</b>													
Keterangan / Items	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	13.332	14.636	15.081	15.758	15.769	15.570	15.624
NPL/NPF	-	-	-	-	-	-	597	651	616	771	777	769	767
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	973	2.001	1.981	1.632	1.623	1.688	1.876
NPL/NPF	-	-	-	-	-	-	29	36	25	58	58	20	20
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	10.726	20.029	19.720	20.034	19.131	18.301	20.989
NPL/NPF	-	-	-	-	-	-	726	753	628	669	663	664	659
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	88.892	119.575	115.243	115.986	130.901	132.017	118.978
NPL/NPF	-	-	-	-	-	-	3.720	4.590	4.485	4.553	4.943	4.477	4.410
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	7.795	17.869	13.672	13.498	11.366	11.501	9.420
NPL/NPF	-	-	-	-	-	-	131	149	148	146	146	145	145
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	45.101	51.430	50.199	49.525	49.878	51.624	51.710
NPL/NPF	-	-	-	-	-	-	1.352	1.718	1.683	1.730	1.725	1.793	1.787
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	71.796	88.218	91.527	91.166	94.543	95.869	95.591
NPL/NPF	-	-	-	-	-	-	3.369	4.655	4.636	4.644	4.787	4.604	4.844
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	3.965	8.422	8.306	8.015	8.040	8.037	7.955
NPL/NPF	-	-	-	-	-	-	300	421	421	520	522	523	518
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	22.558	33.394	34.102	31.104	30.991	31.105	28.553
NPL/NPF	-	-	-	-	-	-	436	946	913	769	761	764	746
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	27.673	46.735	49.305	52.763	57.580	57.715	48.499
NPL/NPF	-	-	-	-	-	-	149	256	1.350	1.345	1.306	1.342	1.334
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	28.150	38.103	38.836	40.830	41.858	44.356	43.644
NPL/NPF	-	-	-	-	-	-	849	1.239	1.080	1.087	1.060	1.084	1.073
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	347	282	214	479	435	336	305
NPL/NPF	-	-	-	-	-	-	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	1.242	2.028	2.003	2.102	2.081	1.959	1.952
NPL/NPF	-	-	-	-	-	-	111	112	111	114	113	110	109
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	2.784	3.105	3.074	3.092	3.072	2.923	2.886
NPL/NPF	-	-	-	-	-	-	11	12	11	19	19	20	19
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	6.596	7.431	7.202	6.958	7.151	7.238	8.360
NPL/NPF	-	-	-	-	-	-	154	193	171	185	191	194	198
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	593	599	615	621	632	640	688
NPL/NPF	-	-	-	-	-	-	14	13	13	14	14	15	16
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	0	0	1	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	50	235	228	-	-	-	-
NPL/NPF	-	-	-	-	-	-	11	11	4	-	-	-	-
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>													
<b>Rumah Tangga / House Hold</b>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	14.479	16.433	16.436	16.451	16.484	16.555	16.576
NPL/NPF	-	-	-	-	-	-	1.315	1.501	1.456	1.428	1.420	1.390	1.368
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	-	-	-	653	734	724	716	714	715	708
NPL/NPF	-	-	-	-	-	-	34	44	42	43	44	43	45
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	349	370	369	366	369	363	363
NPL/NPF	-	-	-	-	-	-	79	78	72	74	74	73	73
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	1.681	3.199	3.281	2.388	2.460	2.556	2.709
NPL/NPF	-	-	-	-	-	-	26	104	99	106	103	102	104
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	84.048	95.404	96.873	101.339	102.451	105.035	105.926
NPL/NPF	-	-	-	-	-	-	569	2.200	2.199	2.324	2.413	2.438	2.508
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>													
NPL/NPF	-	-	-	-	-	-	75.898	75.816	76.007	69.710	71.149	71.676	71.662
NPL/NPF	-	-	-	-	-	-	720	796	669	611	610	604	587

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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	54.377	53.058	55.760	54.639	56.785	57.750	61.432
NPL/NPF	-	-	-	-	-	-	974	992	876	881	884	918	835
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	2.199	2.130	2.521	2.438	2.369	2.371	2.358
NPL/NPF	-	-	-	-	-	-	90	97	90	94	98	116	122
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	31.252	32.603	34.252	34.764	36.459	36.428	46.616
NPL/NPF	-	-	-	-	-	-	228	217	258	1.299	1.317	333	327
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	237.619	245.627	241.045	239.679	240.017	244.717	269.671
NPL/NPF	-	-	-	-	-	-	13.759	13.649	12.329	11.990	11.937	11.479	11.887
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	28.972	29.143	28.906	25.777	26.220	28.706	33.228
NPL/NPF	-	-	-	-	-	-	447	448	455	460	454	456	454
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	116.940	116.087	116.672	117.151	118.024	112.017	113.896
NPL/NPF	-	-	-	-	-	-	7.039	7.050	6.823	6.826	6.806	6.805	7.074
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	185.898	184.460	185.949	180.826	184.985	189.471	195.431
NPL/NPF	-	-	-	-	-	-	10.013	10.253	10.008	9.593	9.724	10.492	10.729
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	-	-	-	-	-	-	22.978	22.706	23.044	23.794	23.762	23.632	23.485
NPL/NPF	-	-	-	-	-	-	623	879	1.164	1.184	1.224	1.283	1.296
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	73.047	72.276	78.203	69.746	68.485	74.580	81.228
NPL/NPF	-	-	-	-	-	-	1.070	1.060	999	979	961	949	917
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	68.471	67.361	65.862	65.528	66.665	70.647	84.646
NPL/NPF	-	-	-	-	-	-	351	400	678	942	945	1.023	992
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	76.069	76.820	85.784	86.319	87.599	89.575	90.487
NPL/NPF	-	-	-	-	-	-	2.552	2.204	2.074	2.107	2.298	2.292	2.316
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	3	3	7	7	3	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	5.088	5.103	5.161	5.041	5.108	5.134	5.161
NPL/NPF	-	-	-	-	-	-	62	52	48	47	52	72	51
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	8.224	7.997	8.111	7.636	7.573	8.015	8.856
NPL/NPF	-	-	-	-	-	-	48	53	51	51	49	49	51
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	-	-	-	-	-	-	11.075	11.091	12.071	11.197	11.551	12.695	10.794
NPL/NPF	-	-	-	-	-	-	293	305	296	253	258	326	540
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	332	329	331	320	308	317	320
NPL/NPF	-	-	-	-	-	-	18	19	15	15	14	15	17
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	748	656	128	-	-	-	-
NPL/NPF	-	-	-	-	-	-	39	41	18	-	-	-	-
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>													
Rumah Tangga / <i>House Hold</i>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	337.008	339.625	341.768	343.627	345.847	350.382	353.833
NPL/NPF	-	-	-	-	-	-	6.521	6.461	6.221	6.462	6.593	6.356	6.540
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	13.591	13.746	14.052	14.073	14.162	14.349	14.428
NPL/NPF	-	-	-	-	-	-	277	285	264	273	273	256	264
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	11.960	12.044	12.228	12.467	12.341	12.465	12.553
NPL/NPF	-	-	-	-	-	-	523	500	498	529	536	503	517
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	28.458	28.918	28.998	32.164	32.642	33.402	34.046
NPL/NPF	-	-	-	-	-	-	553	500	452	455	452	448	451
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	119.914	120.979	121.728	123.622	124.312	126.102	127.188
NPL/NPF	-	-	-	-	-	-	2.131	2.063	1.868	1.974	1.984	1.893	1.875
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	-	-	-	-	-	-	19.835	20.170	20.428	18.595	18.359	18.428	18.591
NPL/NPF	-	-	-	-	-	-	388	510	549	567	473	468	427

<b>Tabel 3.5.</b>													
<b>Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4</b>													
<b>Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan</b>													
<b>(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)</b>													
<b>Miliar Rp (Billion Rp)</b>													
Keterangan / Items	2021						2022						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>													
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	-	305.134	309.422	311.809	309.946	314.434	318.395	327.252
NPL/NPF	-	-	-	-	-	-	4.572	4.577	4.009	4.066	4.227	4.395	4.354
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	12.039	12.223	12.311	12.334	12.517	12.741	12.871
NPL/NPF	-	-	-	-	-	-	699	699	847	878	887	885	916
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	84.867	88.409	90.026	92.520	91.875	99.346	107.256
NPL/NPF	-	-	-	-	-	-	6.586	6.364	5.663	5.716	5.710	5.772	5.596
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	465.990	474.830	492.262	486.870	493.631	504.468	512.521
NPL/NPF	-	-	-	-	-	-	28.577	29.159	28.183	27.973	27.595	27.565	27.768
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	110.332	109.342	103.788	101.677	101.271	103.221	105.286
NPL/NPF	-	-	-	-	-	-	941	943	936	940	694	688	654
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	165.738	170.748	174.524	169.255	170.109	172.066	170.081
NPL/NPF	-	-	-	-	-	-	2.897	2.784	2.978	3.008	3.067	3.250	3.224
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	602.618	608.811	609.472	602.806	614.898	628.232	638.290
NPL/NPF	-	-	-	-	-	-	23.324	23.297	21.397	22.707	23.190	22.544	24.484
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	64.164	65.969	64.874	64.729	65.100	66.213	66.757
NPL/NPF	-	-	-	-	-	-	3.615	3.712	4.003	4.134	3.999	3.964	4.134
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	169.848	168.741	173.922	170.859	170.591	171.847	178.816
NPL/NPF	-	-	-	-	-	-	3.959	3.924	3.898	3.713	3.827	3.741	3.747
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	63.055	63.438	66.704	63.196	70.646	70.289	73.830
NPL/NPF	-	-	-	-	-	-	161	150	706	713	884	763	676
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	107.645	109.021	107.031	103.750	102.969	105.291	104.474
NPL/NPF	-	-	-	-	-	-	2.923	2.901	3.056	3.189	3.240	3.104	3.312
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	28.919	29.847	31.573	31.456	31.733	31.739	32.658
NPL/NPF	-	-	-	-	-	-	3	3	3	3	3	5	5
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	3.286	3.308	3.287	3.226	3.207	3.295	3.310
NPL/NPF	-	-	-	-	-	-	22	18	13	16	26	32	36
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	13.382	13.592	13.547	13.035	12.967	13.114	13.304
NPL/NPF	-	-	-	-	-	-	95	61	48	56	62	73	75
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	66.253	67.190	67.242	66.188	67.495	68.877	74.585
NPL/NPF	-	-	-	-	-	-	1.690	1.689	1.557	1.647	1.699	1.529	1.678
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	1.219	1.243	1.184	1.172	1.147	1.127	1.111
NPL/NPF	-	-	-	-	-	-	42	41	33	40	41	41	51
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	357	361	363	335	334	334	338
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>													
<b>Rumah Tangga / House Hold</b>													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	153.657	155.426	157.949	157.606	158.561	161.032	162.295
NPL/NPF	-	-	-	-	-	-	3.901	3.843	3.621	3.872	3.831	3.699	3.748
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	-	-	-	8.043	8.148	8.455	8.405	8.381	8.613	8.634
NPL/NPF	-	-	-	-	-	-	229	211	189	198	200	189	185
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	7.048	6.956	6.932	6.881	6.812	6.764	6.730
NPL/NPF	-	-	-	-	-	-	328	298	297	315	316	335	350
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	60.235	60.480	61.090	61.671	61.741	61.699	62.703
NPL/NPF	-	-	-	-	-	-	1.467	1.444	1.326	1.295	1.281	1.313	1.311
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	321.674	322.815	324.937	321.346	322.591	324.240	325.331
NPL/NPF	-	-	-	-	-	-	3.775	3.779	3.371	3.531	3.669	3.477	3.529
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>													
NPL/NPF	-	-	-	-	-	-	62.574	62.768	63.562	63.347	62.857	64.699	64.981
NPL/NPF	-	-	-	-	-	-	1.094	1.076	999	985	948	936	889

**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Jenis Penggunaan / Type of Use</b>													
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party</b>													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	2.596.597	2.583.373	2.621.250	2.569.978	2.593.781	2.661.468	2.750.567
NPL/NPF	-	-	-	-	-	-	108.913	109.814	104.692	107.231	107.689	107.031	110.255
2. Investasi / Investment	-	-	-	-	-	-	1.466.915	1.518.036	1.527.639	1.520.878	1.543.465	1.556.097	1.571.739
NPL/NPF	-	-	-	-	-	-	43.380	43.126	41.276	41.372	41.225	40.233	40.963
3. Konsumsi / Consumption	-	-	-	-	-	-	1.594.093	1.603.719	1.619.696	1.618.551	1.625.154	1.645.704	1.658.946
NPL/NPF	-	-	-	-	-	-	29.730	29.255	27.303	28.330	28.501	27.830	28.203
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	-	-	-	-	-	-	<b>5.657.605</b>	<b>5.705.128</b>	<b>5.768.585</b>	<b>5.709.407</b>	<b>5.762.401</b>	<b>5.863.269</b>	<b>5.981.252</b>
<b>NPL/NPF</b>	-	-	-	-	-	-	<b>182.023</b>	<b>182.195</b>	<b>173.270</b>	<b>176.933</b>	<b>177.415</b>	<b>175.093</b>	<b>179.421</b>
<b>Orientasi Penggunaan / User Orientation</b>													
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>													
1. Ekspor / Export	-	-	-	-	-	-	195.909	201.773	199.100	198.171	196.657	190.357	199.772
NPL/NPF	-	-	-	-	-	-	5.800	6.101	6.092	5.765	5.808	5.693	5.950
2. Impor / Import	-	-	-	-	-	-	81.090	77.411	79.660	75.021	74.515	75.789	84.014
NPL/NPF	-	-	-	-	-	-	4.957	3.504	3.472	2.275	2.275	2.239	2.478
3. Lainnya / Other	-	-	-	-	-	-	5.380.606	5.425.944	5.489.825	5.436.216	5.491.229	5.597.122	5.697.467
NPL/NPF	-	-	-	-	-	-	171.266	172.590	163.706	168.893	169.332	167.161	170.994
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	-	-	-	-	-	-	<b>5.657.605</b>	<b>5.705.128</b>	<b>5.768.585</b>	<b>5.709.407</b>	<b>5.762.401</b>	<b>5.863.269</b>	<b>5.981.252</b>
<b>NPL/NPF</b>	-	-	-	-	-	-	<b>182.023</b>	<b>182.195</b>	<b>173.270</b>	<b>176.933</b>	<b>177.415</b>	<b>175.093</b>	<b>179.421</b>

<b>Tabel 3.7.</b>													
<b>Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank</b>													
<b>Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan</b>													
<b>(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party</b>													
<b>Based on Types and Orientation of Use</b>													
<b>Miliar Rp (Billion Rp)</b>													
Keterangan / Items	2022												
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Jenis Penggunaan / Type of Use</b>													
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party</b>													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	352.409	276.560	281.146	271.332	258.046	265.267	271.631
NPL/NPF	-	-	-	-	-	-	16.724	14.226	11.867	12.047	11.577	11.505	11.773
2. Investasi / Investment	-	-	-	-	-	-	190.387	146.813	148.708	147.742	143.312	144.756	143.291
NPL/NPF	-	-	-	-	-	-	5.900	4.919	4.290	4.410	4.083	4.276	4.482
3. Konsumsi / Consumption	-	-	-	-	-	-	272.988	259.686	263.879	263.777	262.920	266.629	269.687
NPL/NPF	-	-	-	-	-	-	5.800	3.562	3.111	3.286	3.283	3.305	3.433
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	-	-	-	-	-	-	<b>815.785</b>	<b>683.058</b>	<b>693.732</b>	<b>682.851</b>	<b>664.279</b>	<b>676.653</b>	<b>684.610</b>
NPL/NPF	-	-	-	-	-	-	<b>28.424</b>	<b>22.707</b>	<b>19.268</b>	<b>19.742</b>	<b>18.943</b>	<b>19.087</b>	<b>19.687</b>
<b>Orientasi Penggunaan / User Orientation</b>													
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>													
1. Ekspor / Export	-	-	-	-	-	-	30.484	23.701	21.850	28.279	24.537	17.334	21.494
NPL/NPF	-	-	-	-	-	-	2.237	1.696	1.693	1.643	1.285	1.100	1.092
2. Impor / Import	-	-	-	-	-	-	3.809	3.975	4.268	3.844	3.391	3.405	3.287
NPL/NPF	-	-	-	-	-	-	51	44	39	38	24	23	23
3. Lainnya / Other	-	-	-	-	-	-	781.492	655.382	667.613	650.727	636.351	655.914	659.829
NPL/NPF	-	-	-	-	-	-	26.137	20.968	17.535	18.061	17.634	17.965	18.572
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	-	-	-	-	-	-	<b>815.785</b>	<b>683.058</b>	<b>693.732</b>	<b>682.851</b>	<b>664.279</b>	<b>676.653</b>	<b>684.610</b>
NPL/NPF	-	-	-	-	-	-	<b>28.424</b>	<b>22.707</b>	<b>19.268</b>	<b>19.742</b>	<b>18.943</b>	<b>19.087</b>	<b>19.687</b>

**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	2022												
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Jenis Penggunaan / Type of Use</b>													
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party</b>													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	276.981	331.274	334.488	337.886	358.245	363.794	343.412
NPL/NPF	-	-	-	-	-	-	9.788	12.285	13.088	13.267	13.712	13.577	13.766
2. Investasi / Investment	-	-	-	-	-	-	55.594	122.817	116.822	115.680	116.807	117.090	113.619
NPL/NPF	-	-	-	-	-	-	2.170	3.468	3.209	3.358	3.372	2.946	2.878
3. Konsumsi / Consumption	-	-	-	-	-	-	177.107	191.956	193.690	190.970	193.627	196.900	197.945
NPL/NPF	-	-	-	-	-	-	2.743	4.723	4.537	4.586	4.663	4.651	4.684
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>509.681</b>	<b>646.047</b>	<b>644.999</b>	<b>644.535</b>	<b>668.679</b>	<b>677.785</b>	<b>654.977</b>
<b>NPL/NPF</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14.701</b>	<b>20.476</b>	<b>20.834</b>	<b>21.211</b>	<b>21.747</b>	<b>21.174</b>	<b>21.328</b>
<b>Orientasi Penggunaan / User Orientation</b>													
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>													
1. Ekspor / Export	-	-	-	-	-	-	27.895	36.053	36.131	32.186	34.525	36.469	25.748
NPL/NPF	-	-	-	-	-	-	1.260	1.798	1.792	1.784	2.086	2.089	1.957
2. Impor / Import	-	-	-	-	-	-	4.669	3.619	4.135	7.293	7.806	9.110	11.153
NPL/NPF	-	-	-	-	-	-	299	300	300	367	380	378	462
3. Lainnya / Other	-	-	-	-	-	-	477.119	606.375	604.733	605.057	626.348	632.205	618.075
NPL/NPF	-	-	-	-	-	-	13.142	18.379	18.742	19.059	19.281	18.707	18.909
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>509.682</b>	<b>646.047</b>	<b>644.999</b>	<b>644.535</b>	<b>668.679</b>	<b>677.785</b>	<b>654.977</b>
<b>NPL/NPF</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14.701</b>	<b>20.476</b>	<b>20.834</b>	<b>21.211</b>	<b>21.747</b>	<b>21.174</b>	<b>21.328</b>



<b>Tabel 3.9.</b>													
<b>Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank</b>													
<b>Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan</b>													
<b>(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party</b>													
<b>Based on Types and Orientation of Use</b>													
<b>Miliar Rp (Billion Rp)</b>													
Keterangan / Items	2022												
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Jenis Penggunaan / Type of Use</b>													
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party</b>													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	584.192	580.723	583.182	568.537	579.268	596.749	655.911
NPL/NPF	-	-	-	-	-	-	26.563	26.770	25.968	26.543	26.492	26.475	26.987
2. Investasi / Investment	-	-	-	-	-	-	339.101	346.727	360.626	356.326	356.646	359.310	371.702
NPL/NPF	-	-	-	-	-	-	11.042	10.949	10.216	10.177	10.528	10.131	10.622
3. Konsumsi / Consumption	-	-	-	-	-	-	530.766	535.483	539.202	544.548	547.662	555.128	560.640
NPL/NPF	-	-	-	-	-	-	10.392	10.319	9.852	10.261	10.310	9.924	10.075
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	-	-	-	-	-	-	<b>1.454.059</b>	<b>1.462.933</b>	<b>1.483.010</b>	<b>1.469.410</b>	<b>1.483.575</b>	<b>1.511.187</b>	<b>1.588.253</b>
<b>NPL/NPF</b>	-	-	-	-	-	-	<b>47.998</b>	<b>48.037</b>	<b>46.036</b>	<b>46.981</b>	<b>47.330</b>	<b>46.530</b>	<b>47.683</b>
<b>Orientasi Penggunaan / User Orientation</b>													
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>													
1. Ekspor / Export	-	-	-	-	-	-	44.246	43.840	36.562	33.183	34.829	34.421	48.517
NPL/NPF	-	-	-	-	-	-	868	826	802	718	717	701	837
2. Impor / Import	-	-	-	-	-	-	53.825	51.524	51.877	42.905	43.362	44.322	50.575
NPL/NPF	-	-	-	-	-	-	2.779	2.518	2.513	1.216	1.211	1.159	1.268
3. Lainnya / Other	-	-	-	-	-	-	1.355.989	1.367.569	1.394.571	1.393.322	1.405.384	1.432.444	1.489.160
NPL/NPF	-	-	-	-	-	-	44.350	44.694	42.720	45.047	45.402	44.670	45.579
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	-	-	-	-	-	-	<b>1.454.059</b>	<b>1.462.933</b>	<b>1.483.010</b>	<b>1.469.410</b>	<b>1.483.575</b>	<b>1.511.187</b>	<b>1.588.253</b>
<b>NPL/NPF</b>	-	-	-	-	-	-	<b>47.998</b>	<b>48.037</b>	<b>46.036</b>	<b>46.981</b>	<b>47.330</b>	<b>46.530</b>	<b>47.683</b>

<b>Tabel 3.10.</b>													
<b>Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank</b>													
<b>Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan</b>													
<b>(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party</b>													
<b>Based on Types and Orientation of Use</b>													
<b>Miliar Rp (Billion Rp)</b>													
Keterangan / Items	2022												
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	
<b>Jenis Penggunaan / Type of Use</b>													
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party</b>													
1. Modal Kerja / Working Capital	-	-	-	-	-	-	1.383.015	1.394.816	1.422.435	1.392.224	1.398.222	1.435.658	1.479.613
NPL/NPF	-	-	-	-	-	-	55.838	56.533	53.770	55.374	55.908	55.473	57.729
2. Investasi / Investment	-	-	-	-	-	-	881.833	901.680	901.484	901.130	926.701	934.940	943.126
NPL/NPF	-	-	-	-	-	-	24.268	23.790	23.561	23.427	23.242	22.879	22.982
3. Konsumsi / Consumption	-	-	-	-	-	-	613.231	616.594	622.926	619.257	620.945	627.046	630.675
NPL/NPF	-	-	-	-	-	-	10.794	10.652	9.802	10.197	10.244	9.950	10.012
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	-	-	-	-	-	-	<b>2.878.079</b>	<b>2.913.090</b>	<b>2.946.844</b>	<b>2.912.611</b>	<b>2.945.868</b>	<b>2.997.644</b>	<b>3.053.413</b>
<b>NPL/NPF</b>	-	-	-	-	-	-	<b>90.900</b>	<b>90.974</b>	<b>87.133</b>	<b>88.998</b>	<b>89.395</b>	<b>88.302</b>	<b>90.723</b>
<b>Orientasi Penggunaan / User Orientation</b>													
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>													
1. Ekspor / Export	-	-	-	-	-	-	93.285	98.179	104.556	104.522	102.766	102.133	104.012
NPL/NPF	-	-	-	-	-	-	1.435	1.782	1.805	1.620	1.720	1.803	2.064
2. Impor / Import	-	-	-	-	-	-	18.788	18.292	19.380	20.979	19.956	18.952	18.999
NPL/NPF	-	-	-	-	-	-	1.827	642	620	653	661	680	725
3. Lainnya / Other	-	-	-	-	-	-	2.766.006	2.796.618	2.822.908	2.787.110	2.823.146	2.876.559	2.930.402
NPL/NPF	-	-	-	-	-	-	87.638	88.550	84.708	86.726	87.014	85.819	87.934
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	-	-	-	-	-	-	<b>2.878.079</b>	<b>2.913.090</b>	<b>2.946.844</b>	<b>2.912.611</b>	<b>2.945.868</b>	<b>2.997.644</b>	<b>3.053.413</b>
<b>NPL/NPF</b>	-	-	-	-	-	-	<b>90.900</b>	<b>90.974</b>	<b>87.133</b>	<b>88.998</b>	<b>89.395</b>	<b>88.302</b>	<b>90.723</b>

**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						
	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1. KBMI 1	-	-	-	-	-	-	1.896	1.205	1.175	1.175	542	517	517
NPL/NPF	-	-	-	-	-	-	228	50	50	46	34	31	29
2. KBMI 2	-	-	-	-	-	-	8.346	9.138	9.218	9.275	9.867	9.819	9.984
NPL/NPF	-	-	-	-	-	-	251	426	410	398	387	372	355
3. KBMI 3	-	-	-	-	-	-	25.709	26.050	26.254	26.508	26.228	26.103	26.400
NPL/NPF	-	-	-	-	-	-	525	629	651	680	573	553	502
4. KBMI 4	-	-	-	-	-	-	37.420	37.877	38.709	40.346	39.632	40.469	40.815
NPL/NPF	-	-	-	-	-	-	770	763	721	736	696	618	531
8 Bank Umum / Commercial Bank	-	-	-	-	-	-	73.371	74.270	75.355	77.305	76.269	76.907	77.716
NPL/NPF	-	-	-	-	-	-	1.773	1.868	1.833	1.860	1.690	1.575	1.417

**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)**  
**Milliar Rp (Billion Rp)**

Keterangan / Items	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	369.903	385.586	390.736	393.922	399.890	397.121	400.443	403.033	407.425	410.609	415.515	412.763	419.064	423.886	436.792
NPL/NPF	5.642	7.480	7.099	8.188	8.502	8.585	9.769	7.920	7.754	7.783	6.518	6.755	6.584	6.753	6.730
2. Perikanan / <i>Fishery</i>	14.115	16.032	16.612	16.834	17.100	17.201	17.474	17.793	18.226	18.137	18.688	18.396	18.553	18.974	19.341
NPL/NPF	750	886	945	1.015	998	1.002	1.031	1.018	997	928	1.053	1.124	1.138	1.114	1.155
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	134.315	124.618	124.805	128.664	138.023	142.076	145.920	147.232	145.546	150.714	153.803	157.659	158.130	165.411	186.945
NPL/NPF	4.808	9.049	9.559	8.597	8.011	7.980	7.971	7.893	7.867	7.602	6.799	7.933	7.936	7.024	6.900
4. Industri Pengolahan / <i>Processing Industry</i>	931.727	893.642	885.147	891.004	898.559	893.645	895.563	911.943	917.224	941.464	951.109	942.998	951.760	971.012	991.841
NPL/NPF	36.191	40.898	41.713	47.776	47.864	49.556	50.654	50.899	51.355	52.681	49.248	48.787	48.338	47.314	48.001
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	198.255	168.881	166.847	167.528	172.240	171.795	172.690	175.750	174.152	171.639	159.701	154.466	151.275	156.590	161.251
NPL/NPF	1.770	2.091	2.140	2.110	2.049	1.893	1.854	1.671	1.669	1.671	1.668	1.676	1.427	1.422	1.387
6. Konstruksi / <i>Construction</i>	362.271	376.473	370.429	373.947	381.404	380.242	380.972	384.220	375.193	376.709	380.381	373.187	375.500	373.747	372.320
NPL/NPF	12.863	12.973	13.321	13.458	13.440	14.145	13.724	13.811	14.156	14.067	13.755	13.950	14.052	14.318	14.683
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	1.006.069	942.188	941.945	941.555	953.558	958.177	955.616	965.084	963.037	968.169	974.420	959.753	979.288	999.455	1.017.824
NPL/NPF	34.739	41.784	43.167	43.646	41.343	43.842	43.270	42.724	42.950	42.724	39.728	40.680	41.332	41.372	43.826
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	109.842	116.183	118.188	118.209	118.892	119.393	119.981	120.761	120.616	121.298	120.741	121.005	121.266	122.188	122.259
NPL/NPF	6.111	6.258	7.138	7.097	6.877	7.065	7.276	6.830	6.931	7.267	7.653	7.918	7.830	7.845	7.928
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	246.935	266.189	275.990	283.407	289.327	286.810	287.137	296.258	298.430	294.775	306.242	291.600	289.621	298.941	309.964
NPL/NPF	4.047	5.739	7.054	7.029	7.011	6.906	6.926	6.732	6.517	6.605	6.347	6.056	6.111	5.965	5.884
10. Perantara Keuangan / <i>Financial Intermediaries</i>	249.782	216.297	206.185	210.944	215.268	204.799	211.229	216.620	216.694	217.641	224.714	223.227	232.684	236.088	246.420
NPL/NPF	1.247	1.089	1.246	2.100	2.003	1.825	1.691	1.024	993	1.008	2.925	3.204	3.337	3.449	3.286
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	269.360	259.978	256.780	257.749	257.040	254.119	253.308	255.308	254.255	256.086	265.315	262.751	264.709	272.593	272.141
NPL/NPF	6.190	8.048	8.922	9.314	9.074	8.861	9.059	8.109	7.874	7.504	7.414	7.863	7.882	7.791	8.006
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.901	30.887	31.179	31.328	30.576	31.062	30.461	30.518	30.782	31.673	34.272	34.191	34.185	33.859	34.630
NPL/NPF	7	4	4	4	4	3	3	3	3	3	3	4	5	6	7
13. Jasa Pendidikan / <i>Education Services</i>	14.194	13.594	13.541	13.575	13.706	13.735	13.765	13.958	13.966	14.005	13.990	13.734	14.557	14.631	14.421
NPL/NPF	119	244	246	238	230	226	230	248	248	215	211	223	247	272	254
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	33.576	28.262	26.949	27.263	27.491	27.113	27.203	29.025	28.459	28.344	28.513	27.957	27.456	27.972	28.980
NPL/NPF	413	382	251	258	244	258	259	182	186	158	171	153	158	170	347
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	82.543	89.457	92.902	93.329	96.010	93.586	95.325	96.211	94.010	94.733	95.691	92.996	95.040	98.048	102.953
NPL/NPF	1.839	2.902	2.969	3.007	2.921	2.974	2.963	2.883	2.582	2.505	2.253	2.392	2.452	2.354	2.716
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3.415	2.989	3.059	3.071	3.121	3.856	3.926	3.907	3.866	3.880	3.872	3.834	3.821	3.829	3.881
NPL/NPF	64	55	72	70	73	89	94	90	89	92	80	84	86	94	107
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	280	358	371	367	373	366	365	366	358	362	365	339	339	339	342
NPL/NPF	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.976	2.490	2.076	2.949	1.619	1.297	1.400	1.246	1.272	1.173	716	-	-	-	-
NPL/NPF	130	138	146	139	204	144	145	129	124	125	96	0	0	0	0
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	479.928	496.603	508.363	511.791	516.828	520.404	524.719	530.222	535.373	538.790	544.004	545.436	548.719	556.089	561.108
NPL/NPF	12.120	12.760	13.080	13.272	13.068	13.587	13.464	13.245	13.266	12.755	12.164	12.705	12.804	12.399	12.633
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	22.309	22.826	23.403	23.658	23.962	24.205	24.565	24.863	24.917	25.164	26.100	26.058	26.150	26.544	26.627
NPL/NPF	348	507	584	637	647	679	686	650	589	577	529	545	553	524	529
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	24.340	22.004	21.412	21.294	21.234	21.150	20.948	20.703	20.622	20.551	20.771	20.952	20.752	20.876	20.935
NPL/NPF	1.353	1.073	1.086	1.096	1.087	1.177	1.160	1.078	1.041	985	944	996	1.002	989	1.016
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.399	105.772	100.614	100.081	98.405	97.259	96.439	96.053	96.429	98.310	99.101	102.080	102.744	103.579	105.503
NPL/NPF	1.904	2.167	2.285	2.760	2.680	2.600	2.536	2.395	2.296	2.156	1.973	1.952	1.937	1.960	1.966
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	652.364	673.005	677.615	676.136	681.627	680.110	681.209	684.933	688.221	691.165	694.729	698.499	701.729	709.753	714.019
NPL/NPF	6.490	8.229	9.542	9.842	9.644	10.019	9.862	9.700	9.829	9.894	8.961	9.423	9.620	9.394	9.531
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL/NPF	240.193	227.246	227.022	225.797	225.536	224.178	225.366	226.830	228.530	229.740	235.831	225.526	225.059	228.863	230.753
NPL/NPF	2.690	2.949	2.912	2.893	2.748	2.746	2.742	2.642	2.709	2.888	2.776	2.709	2.585	2.565	2.528

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

Keterangan / Items	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	233.296	251.567	256.813	259.297	263.901	262.886	267.658	269.668	273.741	275.342	277.985	277.267	281.707	285.229	293.505
NPL/NPF	2.452	4.409	4.161	4.794	4.804	4.472	4.427	4.432	4.530	4.534	3.967	4.020	4.183	4.354	4.303
2. Perikanan / <i>Fishery</i>	6.880	8.874	9.615	9.779	9.979	10.037	10.272	10.583	11.055	11.227	11.313	11.372	11.543	11.765	11.874
NPL/NPF	495	511	580	601	572	590	603	602	605	603	752	784	792	793	824
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62.764	67.410	67.770	67.926	72.988	78.168	83.449	84.034	83.357	86.965	88.074	90.731	90.017	97.381	103.958
NPL/NPF	2.391	6.897	7.208	7.145	6.687	6.715	6.635	6.594	6.584	6.362	5.666	5.719	5.714	5.772	5.582
4. Industri Pengolahan / <i>Processing Industry</i>	326.481	316.144	311.145	312.610	316.865	312.114	312.042	324.119	327.686	333.116	347.203	342.936	348.988	356.657	360.387
NPL/NPF	17.235	25.339	23.913	23.632	23.806	23.926	23.625	22.829	22.519	22.498	22.244	21.981	21.440	21.036	21.122
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	110.495	91.852	91.230	92.669	99.761	99.448	99.040	99.368	97.912	96.885	94.090	92.533	92.256	94.828	94.901
NPL/NPF	867	1.252	1.263	1.251	1.250	1.099	1.082	939	929	928	921	929	679	673	646
6. Konstruksi / <i>Construction</i>	158.369	172.158	169.883	172.582	180.629	179.871	179.976	177.424	171.910	177.679	177.544	171.456	171.939	176.241	174.755
NPL/NPF	6.556	7.103	7.706	7.739	7.752	8.396	8.113	8.007	8.185	8.104	8.212	8.150	8.219	8.399	8.714
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.193	457.066	468.681	468.439	478.085	481.995	477.397	485.749	487.830	494.146	489.375	485.609	492.979	505.680	510.060
NPL/NPF	13.278	17.270	18.744	19.131	18.058	19.853	19.372	20.346	20.571	20.540	19.066	20.807	20.808	20.093	21.919
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	38.120	46.245	48.129	48.405	48.869	49.272	49.343	50.002	50.408	52.226	51.110	51.083	51.377	52.323	52.836
NPL/NPF	1.148	1.947	1.857	1.818	1.685	1.803	1.751	1.750	2.007	2.143	2.455	2.567	2.262	2.288	2.463
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	109.308	124.042	134.894	141.927	142.066	140.804	137.482	134.895	132.786	132.607	131.695	134.995	132.201	132.503	131.922
NPL/NPF	2.048	2.979	4.233	4.270	3.995	3.993	4.023	3.844	3.815	3.789	3.790	3.587	3.713	3.616	3.627
10. Perantara Keuangan / <i>Financial Intermediaries</i>	47.417	34.909	34.598	34.367	35.417	27.377	35.860	35.188	35.685	36.272	37.882	34.399	41.296	42.391	45.310
NPL/NPF	201	219	347	221	216	217	206	213	212	199	318	327	385	379	411
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	90.997	86.988	88.610	89.481	88.994	86.567	85.997	83.253	82.884	84.219	81.413	78.663	78.017	80.145	79.129
NPL/NPF	3.273	3.211	4.302	4.343	4.344	3.679	3.928	3.443	3.190	3.128	3.307	3.462	3.523	3.393	3.608
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.977	28.293	29.097	29.204	28.544	29.161	28.719	28.860	28.919	29.847	31.573	31.456	31.733	31.738	32.657
NPL/NPF	7	3	3	3	3	3	3	3	3	3	3	3	3	5	5
13. Jasa Pendidikan / <i>Education Services</i>	3.108	2.447	2.474	2.478	2.475	2.479	2.478	2.523	2.522	2.536	2.548	2.468	2.457	2.535	2.548
NPL/NPF	46	41	45	43	42	45	43	68	66	54	45	48	51	75	54
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	15.614	11.364	10.064	10.027	10.046	9.593	9.858	10.151	9.839	9.992	9.641	9.138	9.098	9.069	9.138
NPL/NPF	249	218	95	98	90	98	93	110	112	77	66	74	79	90	93
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	44.044	52.362	56.081	56.521	59.357	60.037	61.687	62.912	60.609	61.574	61.478	61.149	62.892	64.363	70.078
NPL/NPF	758	1.557	1.848	1.877	1.840	1.934	1.916	1.906	1.667	1.664	1.537	1.632	1.687	1.516	1.665
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.671	1.469	1.386	1.357	1.345	1.316	1.278	1.259	1.241	1.268	1.211	1.197	1.174	1.156	1.140
NPL/NPF	42	28	46	46	47	52	50	48	47	46	39	45	46	47	56
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	272	355	366	362	368	363	362	363	355	359	361	333	333	333	336
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	227	194	92	84	83	81	77	37	39	39	45	-	-	-	-
NPL/NPF	36	22	20	20	18	17	16	1	1	5	5	0	0	0	0
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	290.692	299.176	305.317	306.866	309.213	311.022	313.301	316.539	319.600	321.272	322.700	323.612	325.651	328.290	330.835
NPL/NPF	6.658	6.634	6.751	6.903	6.788	7.041	7.016	6.833	6.841	6.728	6.415	6.594	6.622	6.331	6.409
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.589	7.157	7.085	7.122	7.157	7.183	7.219	7.316	7.345	7.388	7.492	7.453	7.441	7.503	7.480
NPL/NPF	183	240	258	298	305	326	334	314	318	296	266	282	286	274	267
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.833	5.955	5.664	5.589	5.536	5.472	5.394	5.302	5.217	5.141	5.119	5.073	5.020	4.968	4.895
NPL/NPF	581	375	373	379	358	383	388	367	340	313	312	331	330	329	340
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	40.210	34.096	32.563	32.585	32.457	32.483	32.366	32.357	32.446	32.777	33.135	33.464	33.752	33.869	34.164
NPL/NPF	514	488	556	611	599	554	554	463	445	428	387	368	381	420	408
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	293.745	297.233	296.982	295.102	298.530	297.086	297.893	299.250	300.936	302.481	305.113	301.694	303.343	305.295	305.387
NPL/NPF	2.469	3.002	3.427	3.559	3.532	3.663	3.677	3.596	3.593	3.597	3.291	3.438	3.516	3.331	3.351
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL/NPF	50.471	48.607	49.022	49.252	49.093	50.141	50.809	51.111	51.451	51.293	51.765	51.652	51.645	53.030	53.190
NPL/NPF	740	1.086	951	969	941	929	928	924	925	912	845	838	811	803	761

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

Keterangan / Items	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.261	13.521	13.769	13.816	13.818	13.913	14.004	14.107	14.265	14.466	14.973	14.953	15.343	15.687	16.051
NPL/NPF	918	899	926	942	834	859	861	769	764	766	675	678	689	681	686
2. Perikanan / <i>Fishery</i>	986	1.157	1.137	1.153	1.163	1.187	1.218	1.237	1.241	1.284	1.379	1.293	1.361	1.503	1.543
NPL/NPF	60	69	121	120	119	126	127	118	117	121	107	101	103	102	103
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.120	1.216	1.127	1.182	1.201	1.197	1.209	1.182	1.210	1.191	1.065	1.025	1.064	1.122	2.754
NPL/NPF	95	376	405	406	409	414	413	381	393	391	269	265	255	258	295
4. Industri Pengolahan / <i>Processing Industry</i>	11.639	14.282	16.089	16.664	16.700	15.923	16.658	17.380	17.637	20.019	20.312	19.762	19.608	19.849	19.768
NPL/NPF	453	482	515	528	508	515	510	445	599	594	550	542	546	561	562
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.463	2.484	2.348	2.354	2.289	2.379	2.409	2.352	2.344	2.347	2.204	2.135	2.179	2.609	2.599
NPL/NPF	95	54	56	56	56	57	57	57	56	55	56	54	54	58	57
6. Konstruksi / <i>Construction</i>	35.824	36.260	35.291	35.560	37.588	38.059	38.595	39.942	39.061	38.222	36.285	32.478	33.128	34.324	34.697
NPL/NPF	2.775	2.736	2.912	2.983	2.903	2.963	2.857	2.705	2.749	2.697	2.558	2.656	2.723	2.799	2.876
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	36.022	38.295	38.644	38.799	39.645	39.465	40.369	40.731	40.702	42.037	42.815	41.205	42.163	43.883	44.496
NPL/NPF	2.754	2.897	3.043	3.088	3.094	3.150	3.178	3.171	3.210	3.133	2.909	2.877	2.925	2.922	2.952
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	7.179	7.256	7.375	7.306	7.380	7.421	7.458	7.465	7.474	7.575	7.431	7.505	7.544	7.627	7.526
NPL/NPF	724	1.252	1.258	1.270	1.283	1.289	1.293	1.005	974	974	824	833	835	821	817
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4.427	7.513	7.601	7.776	7.008	7.120	7.244	7.316	7.258	7.429	7.011	7.117	7.070	7.422	7.373
NPL/NPF	150	219	286	286	299	301	299	259	259	258	166	158	159	159	147
10. Perantara Keuangan / <i>Financial intermediaries</i>	10.816	9.483	7.806	8.625	8.417	8.132	7.488	8.337	8.087	8.031	8.943	8.680	8.654	10.094	9.000
NPL/NPF	201	149	196	198	191	197	191	188	182	177	325	304	296	435	417
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.310	4.933	4.219	4.513	4.613	4.673	4.698	5.114	5.130	4.220	4.858	4.779	4.655	4.856	4.852
NPL/NPF	691	716	708	728	708	713	712	701	687	685	629	648	629	650	641
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.647	2.567	2.059	2.104	2.010	1.888	1.734	1.650	1.851	1.815	2.681	2.576	2.304	2.054	1.905
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	1.377	1.333	1.294	1.282	1.272	1.272	1.285	1.288	1.289	1.279	1.282	1.245	1.240	1.238	1.236
NPL/NPF	14	44	44	44	44	43	44	45	44	21	19	20	19	20	19
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.611	2.464	2.322	2.318	2.319	2.323	2.306	2.347	2.328	2.265	2.249	2.250	2.252	2.243	2.200
NPL/NPF	69	23	21	22	22	22	22	21	22	21	20	25	25	25	24
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	4.708	5.676	5.704	5.796	5.818	5.703	5.785	5.888	5.927	5.825	5.917	5.591	5.761	5.684	5.736
NPL/NPF	352	334	352	352	354	362	364	324	326	299	216	226	226	234	239
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	329	214	204	205	207	204	204	207	209	208	219	208	209	211	215
NPL/NPF	5	6	5	5	5	6	6	6	7	6	6	5	7	8	7
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	7	0	0	0	1	0	0	0	0	0	1	0	0	1	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	27	87	12	10	20	18	20	11	10	8	23	-	-	-	-
NPL/NPF	2	1	2	2	2	1	1	1	1	1	1	0	0	0	0
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	21.643	22.845	23.444	23.616	23.966	24.093	24.344	24.661	24.973	24.871	24.829	24.848	24.996	25.215	25.452
NPL/NPF	1.534	1.749	1.801	1.808	1.792	1.795	1.778	1.769	1.772	1.751	1.669	1.728	1.734	1.712	1.694
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	451	447	490	492	487	487	498	505	504	507	501	498	496	494	492
NPL/NPF	31	34	35	37	36	36	37	36	37	37	36	35	36	36	36
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	434	452	433	428	424	419	412	406	403	404	408	410	417	421	418
NPL/NPF	84	106	110	108	107	105	104	99	98	100	94	95	94	94	94
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	529	482	513	518	527	530	528	533	534	554	592	578	620	608	623
NPL/NPF	4	3	3	3	4	3	3	3	3	3	3	3	3	2	2
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	176.269	196.716	201.214	201.624	202.764	202.822	203.796	205.619	206.222	207.571	210.004	208.824	209.877	211.981	212.764
NPL/NPF	690	884	1.177	1.230	1.211	1.266	1.290	1.295	1.374	1.416	1.320	1.407	1.413	1.394	1.407
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL/NPF	476	489	564	577	560	595	616	601	651	733	635	694	702	678	725

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

Keterangan / Items	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.598	119.280	118.524	119.382	120.330	119.030	117.556	117.746	117.846	119.341	120.532	118.486	120.302	121.263	125.522
NPL/NPF	2.272	2.172	2.012	2.452	2.864	3.254	4.482	2.719	2.460	2.484	1.876	2.057	1.713	1.718	1.741
2. Perikanan / <i>Fishery</i>	6.206	6.001	5.860	5.902	5.959	5.978	5.984	5.972	5.930	5.626	5.996	5.731	5.648	5.706	5.925
NPL/NPF	196	306	244	295	307	286	300	299	274	203	194	239	243	219	227
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	56.629	50.554	50.409	54.385	56.512	55.534	53.933	54.850	53.320	54.828	57.716	58.895	59.603	59.760	73.134
NPL/NPF	2.146	1.707	1.878	981	851	852	923	918	890	849	864	1.949	1.968	995	1.023
4. Industri Pengolahan / <i>Processing Industry</i>	514.769	495.327	493.897	498.081	501.380	501.707	505.840	506.217	507.203	519.342	517.323	515.896	515.478	524.223	542.453
NPL/NPF	15.914	13.784	16.106	21.097	20.883	21.899	23.311	24.406	25.023	25.996	22.699	22.525	22.648	22.045	22.592
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	68.558	57.960	57.049	56.618	57.267	57.087	58.591	59.703	59.727	59.123	54.148	50.300	49.544	52.120	56.761
NPL/NPF	808	785	821	802	742	737	716	676	683	687	692	693	693	691	684
6. Konstruksi / <i>Construction</i>	163.697	163.696	161.201	161.769	159.241	158.347	158.460	163.040	161.561	157.941	163.800	166.497	167.680	160.383	160.065
NPL/NPF	3.532	3.134	2.703	2.736	2.785	2.786	2.754	3.099	3.223	3.266	2.985	3.145	3.110	3.120	3.094
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	475.728	431.213	417.333	418.105	418.494	418.952	420.578	422.662	420.602	417.487	425.857	418.190	428.072	433.706	444.720
NPL/NPF	18.152	21.105	20.854	20.897	19.665	20.320	20.204	18.689	18.641	18.515	17.192	16.949	17.126	17.888	18.458
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	62.592	61.348	61.324	61.152	61.278	61.339	61.837	61.947	61.400	60.148	60.859	61.065	60.994	60.888	60.536
NPL/NPF	4.134	2.954	3.926	3.912	3.811	3.877	4.136	3.979	3.855	4.055	4.281	4.424	4.639	4.643	4.555
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	115.721	120.464	120.981	119.456	125.831	125.174	131.237	139.857	145.073	142.811	150.554	139.700	138.737	147.077	151.661
NPL/NPF	1.850	2.541	2.534	2.473	2.717	2.612	2.605	2.630	2.442	2.558	2.391	2.312	2.239	2.191	2.111
10. Perantara Keuangan / <i>Financial intermediaries</i>	149.403	138.304	131.783	134.201	137.562	135.463	133.856	139.890	139.810	139.978	144.436	145.268	147.053	150.228	155.785
NPL/NPF	845	720	653	638	546	600	610	624	600	631	2.282	2.573	2.656	2.635	2.458
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	164.509	163.380	159.137	159.123	158.875	158.276	157.860	162.270	161.624	163.067	174.670	174.257	177.285	182.872	183.523
NPL/NPF	2.226	4.120	3.912	4.244	4.023	4.469	4.420	3.965	3.997	3.691	3.478	3.553	3.730	3.748	3.757
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	276	27	23	20	22	12	8	8	12	11	18	158	148	66	67
NPL/NPF	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	9.708	9.814	9.772	9.815	9.959	9.983	10.001	10.146	10.154	10.189	10.160	10.021	10.859	10.857	10.636
NPL/NPF	59	159	157	151	144	138	143	135	138	140	147	154	177	177	180
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	15.111	14.367	14.497	14.855	15.063	15.133	14.977	16.466	16.231	16.029	16.565	16.511	16.103	16.658	17.640
NPL/NPF	96	141	135	138	132	137	145	51	53	60	85	55	54	55	230
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	33.372	31.129	30.940	30.835	30.668	27.678	27.692	27.252	27.311	27.061	27.998	25.827	25.998	27.611	26.805
NPL/NPF	729	1.012	769	778	726	678	683	653	589	542	501	535	539	604	812
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.415	1.307	1.468	1.509	1.568	2.336	2.444	2.441	2.416	2.403	2.441	2.429	2.437	2.463	2.526
NPL/NPF	16	21	21	19	21	31	38	35	35	40	35	34	33	40	44
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	3	5	5	4	3	3	3	3	3	3	5	6	5	5
NPL/NPF	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	877	1.534	1.425	1.312	1.164	851	958	1.013	1.039	940	462	-	-	-	-
NPL/NPF	92	115	125	117	184	126	128	127	121	119	89	0	0	0	0
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	167.233	174.251	179.285	180.992	183.333	184.977	186.757	188.704	190.481	192.327	196.152	196.864	197.764	202.274	204.512
NPL/NPF	3.925	4.374	4.525	4.558	4.485	4.749	4.667	4.640	4.850	4.273	4.078	4.381	4.447	4.353	4.526
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14.232	15.192	15.797	16.013	16.287	16.505	16.814	17.008	17.032	17.232	18.071	18.072	18.179	18.512	18.822
NPL/NPF	133	232	291	302	305	316	315	299	234	244	227	227	230	214	226
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	17.073	15.596	15.315	15.277	15.274	15.259	15.142	14.995	15.002	15.003	15.241	15.466	15.311	15.483	15.618
NPL/NPF	688	593	603	610	622	690	668	613	604	572	537	570	579	566	582
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.605	71.153	67.500	66.939	65.383	64.207	63.506	63.123	63.410	64.941	65.335	67.998	68.334	69.062	70.674
NPL/NPF	1.386	1.676	1.725	2.145	2.077	2.042	1.979	1.928	1.847	1.724	1.584	1.581	1.554	1.538	1.556
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguana) / <i>Others</i>	181.783	178.470	178.834	178.821	179.738	179.615	178.938	179.496	180.505	180.561	179.068	187.441	187.968	191.950	195.350
NPL/NPF	3.297	4.289	4.880	4.996	4.846	5.033	4.833	4.748	4.799	4.820	4.290	4.519	4.633	4.611	4.720
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	53.421	48.637	47.628	47.109	47.028	44.969	45.664	46.478	47.532	48.948	54.069	43.889	43.331	45.702	47.450
NPL/NPF	1.120	990	1.120	1.084	988	967	932	864	884	999	1.067	964	879	895	869

<b>Tabel 3.5.a.</b>															
<b>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</b>															
<b>(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)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3.747	1.217	1.629	1.428	1.842	1.293	1.225	1.511	1.573	1.460	2.026	2.057	1.713	1.707	1.715
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	13.803	5.437	5.499	5.171	7.322	7.177	7.329	7.165	7.658	7.730	6.948	7.009	7.446	7.148	7.099
NPL/NPF	175	70	68	65	64	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	78.838	67.889	64.016	63.649	63.614	63.901	61.022	64.228	64.699	68.987	66.270	64.405	67.685	70.284	69.233
NPL/NPF	2.590	1.293	1.178	2.519	2.667	3.217	3.207	3.219	3.213	3.592	3.754	3.740	3.704	3.673	3.725
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.739	16.585	16.220	15.887	12.922	12.881	12.650	14.326	14.169	13.285	9.259	9.498	7.296	7.032	6.990
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-
6. Konstruksi / <i>Construction</i>	4.381	4.359	4.054	4.035	3.945	3.965	3.942	3.813	2.661	2.867	2.753	2.755	2.753	2.800	2.803
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	28.125	15.614	17.287	16.212	17.333	17.764	17.272	15.942	13.902	14.499	16.373	14.748	16.075	16.186	18.547
NPL/NPF	555	513	525	530	526	518	515	517	529	537	562	496	473	469	497
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	1.950	1.334	1.361	1.346	1.366	1.361	1.344	1.347	1.334	1.348	1.341	1.352	1.351	1.350	1.361
NPL/NPF	105	105	97	97	97	96	96	95	95	95	94	94	94	93	93
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	17.479	14.170	12.515	14.248	14.422	13.713	11.175	14.190	13.313	12.840	13.683	12.582	11.311	12.521	13.545
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	42.146	33.602	31.999	33.750	33.872	33.828	34.025	33.205	33.112	33.360	33.453	34.880	35.681	33.375	36.325
NPL/NPF	-	-	1.049	1.044	1.050	811	685	-	-	-	0	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.544	4.678	4.814	4.631	4.558	4.603	4.753	4.671	4.617	4.581	4.374	5.052	4.752	4.720	4.637
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	240	67	65	63	63	63	62	61	61	58	58	58	3	2	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	419	290	177	177	167	168	160	160	163	273	298	430	389	389	333
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	846	675	546	1.543	352	346	345	185	185	185	185	-	-	-	-
NPL/NPF	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
<b>Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	360	331	317	317	316	313	317	318	319	321	324	312	309	309	310
NPL/NPF	2	2	3	3	3	3	3	3	3	2	2	2	2	3	3
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	37	29	31	31	32	31	33	34	36	37	36	35	35	34	34
NPL/NPF	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	1	-	-	-	-	-	-	-	4	4	4	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	55	41	38	39	38	38	39	40	39	38	39	39	39	41	42
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	568	586	584	589	595	588	582	568	558	551	543	539	540	527	519
NPL/NPF	35	54	59	58	56	56	61	62	63	61	60	58	58	58	53
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL/NPF	13.945	11.019	10.262	10.123	10.021	9.660	9.573	9.675	9.786	9.868	9.887	9.846	9.915	9.882	9.874
NPL/NPF	355	383	277	264	259	256	265	254	248	244	229	212	192	189	173



**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 - April 2022**  
**Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - April 2022**  
**Miliar Rp (Billion Rp)**

Keterangan	Lapangan Usaha											Bukan Lapangan Usaha												
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	11.449	1.227	967	66.736	1.842	20.179	96.690	10.514	19.873	1.363	11.314	153	1.940	3.856	8.916	452	-	-	131.668	2.529	2.124	3.299	92.908	22.704
NPL/NPF	263	48	34	5.249	7	2.516	4.247	415	661	52	799	0	17	27	269	24	-	-	2.620	100	84	67	1.185	6.358
Banten	537	177	556	26.162	262	12.658	23.455	2.048	10.035	2.618	7.371	2	433	1.032	9.384	123	1	-	45.627	1.497	982	917	24.199	6.353
NPL/NPF	18	7	411	470	1	645	831	59	21	43	113	-	1	5	47	2	-	-	708	21	24	5	291	53
DKI Jakarta	171.989	4.087	144.720	571.459	134.133	257.450	332.216	54.072	224.387	230.001	208.717	12.555	4.922	11.902	39.890	363	335	-	139.489	17.456	6.922	88.973	119.498	86.405
NPL/NPF	2.351	531	5.849	26.807	1.259	4.823	14.277	4.621	2.466	1.739	5.326	3	143	201	1.176	9	-	-	3.153	275	238	1.669	2.700	1.408
D.I Yogyakarta	1.676	279	51	3.943	28	1.361	11.405	3.237	1.060	548	796	33	740	630	2.239	68	-	-	4.669	160	223	186	9.566	699
NPL/NPF	17	3	4	113	0	214	358	199	28	98	24	-	0	0	48	2	-	-	87	30	5	5	102	5
Jawa Tengah	18.169	2.412	347	58.054	371	16.232	105.667	8.311	4.600	2.266	6.545	28	1.260	2.738	9.063	425	0	-	25.652	359	934	1.740	31.928	32.817
NPL/NPF	263	49	60	8.841	2	572	4.214	518	104	265	118	-	5	21	250	13	-	-	532	9	42	32	445	187
Jawa Timur	32.367	2.686	1.548	105.347	6.617	21.411	134.220	10.175	10.515	1.691	8.884	10	1.797	2.300	9.118	646	1	-	56.628	2.675	2.148	3.134	79.641	2.804
NPL/NPF	629	242	216	3.962	58	1.554	7.072	586	394	47	780	-	35	16	268	14	-	-	1.524	45	145	49	1.007	44
Bengkulu	4.800	97	15	541	10	140	4.753	388	145	8	211	-	33	173	138	455	27	-	2.623	12	75	53	5.668	4.837
NPL/NPF	35	1	2	8	0	66	152	5	3	1	3	-	0	5	13	1	-	-	34	0	3	1	35	19
Jambi	11.941	130	147	1.575	16	897	8.197	1.024	267	50	439	0	103	131	646	46	-	-	5.456	40	163	105	13.971	76
NPL/NPF	81	2	7	45	0	132	279	34	4	0	7	-	0	1	13	1	-	-	97	2	8	1	145	1
Aceh	1.312	660	49	855	69	489	4.518	234	156	663	149	0	22	194	740	84	-	-	2.514	49	42	287	18.789	257
NPL/NPF	76	25	2	33	1	53	245	16	8	-	8	-	0	1	34	4	-	-	23	0	2	2	106	12
Sumatera Utara	45.522	561	210	51.255	91	8.108	42.097	2.653	6.892	1.182	3.352	13	426	1.318	2.900	272	3	-	20.141	530	1.371	2.457	36.907	1.925
NPL/NPF	542	24	18	826	1	674	177	98	15	285	0	15	18	67	13	-	-	-	450	9	38	43	544	51
Sumatera Barat	9.798	329	130	3.174	18	660	15.635	953	598	66	470	0	149	182	979	38	-	-	4.130	54	142	81	9.071	13.727
NPL/NPF	153	9	6	47	1	128	521	26	14	12	9	-	2	2	18	1	-	-	87	2	8	1	85	59
Riau	20.193	162	323	5.608	96	2.478	12.219	1.605	1.325	213	1.119	1	129	596	956	44	-	-	11.191	96	419	197	19.465	628
NPL/NPF	284	7	3	50	2	202	454	28	38	2	56	-	1	1	24	1	-	-	372	3	23	3	206	5
Sumatera Selatan	16.500	274	143	8.577	281	2.890	17.261	1.558	1.280	106	1.889	210	371	278	1.027	96	0	-	12.272	83	526	534	23.927	1.175
NPL/NPF	603	10	4	38	4	386	163	16	1	57	3	1	2	31	1	-	-	-	316	2	52	7	251	9
Bangka Belitung	1.737	260	114	658	36	206	2.700	176	116	17	95	-	18	158	263	5	-	-	2.283	19	65	70	4.501	19
NPL/NPF	21	5	3	221	0	22	124	2	2	-	6	-	-	0	4	0	-	-	45	0	5	0	32	0
Kepulauan Riau	236	321	146	5.655	461	1.471	6.747	1.153	4.021	48	2.483	2	185	171	651	22	-	-	7.582	128	347	112	8.316	1.088
NPL/NPF	3	5	-	530	15	107	124	13	7	0	16	-	4	3	13	0	-	-	212	1	14	1	104	18
Lampung	11.100	602	97	4.326	112	793	16.123	611	2.758	276	927	0	449	339	836	80	-	-	5.459	54	178	130	7.154	5.489
NPL/NPF	98	15	13	31	2	59	761	8	1.552	8	25	-	2	5	19	2	-	-	106	1	12	2	76	82
Kalimantan Selatan	10.002	293	1.178	2.150	773	992	10.286	566	2.517	203	1.034	-	103	170	1.188	40	-	-	10.730	72	345	116	12.063	215
NPL/NPF	45	14	77	23	0	141	620	10	60	9	40	-	10	1	32	2	-	-	282	1	27	2	151	2
Kalimantan Barat	13.100	408	295	1.712	130	684	12.322	998	1.397	756	574	135	79	98	874	32	-	-	7.996	53	545	344	16.834	249
NPL/NPF	70	10	85	172	0	144	511	31	19	-	24	-	0	0	21	2	-	-	142	1	29	2	137	3
Kalimantan Timur	12.128	394	1.757	4.779	445	7.384	14.682	2.038	3.614	346	3.197	4	159	248	2.010	40	-	-	8.276	181	512	480	19.078	617
NPL/NPF	404	13	75	53	12	718	1.056	52	80	14	61	-	2	17	79	1	-	-	391	12	41	19	273	5
Kalimantan Tengah	8.595	140	32	2.759	70	984	6.540	384	411	98	552	-	32	83	695	21	-	-	4.383	39	44	41	11.296	214
NPL/NPF	35	3	1	14	0	54	235	7	1	-	3	-	1	1	14	1	-	-	76	3	3	1	65	1
Sumawesi Tengah	3.460	301	1.760	2.308	1.617	556	8.187	434	753	40	418	1	19	33	486	34	-	-	2.138	15	158	37	17.237	147
NPL/NPF	90	8	3	15	1	78	352	17	3	-	8	-	0	0	11	1	-	-	64	-	20	0	153	1
Sumawesi Selatan	9.270	1.305	544	5.287	546	4.747	35.376	3.412	1.938	1.345	2.809	5	428	444	2.855	157	-	-	18.972	241	1.251	1.319	24.497	12.549
NPL/NPF	111	39	11	162	8	341	1.532	111	121	971	87	-	5	11	73	5	-	-	425	6	111	34	364	73
Sumawesi Utara	1.094	309	2.146	742	170	1.807	7.860	976	292	6	727	68	40	82	577	93	-	-	4.748	35	181	112	10.964	9.017
NPL/NPF	41	17	4	32	2	233	386	66	24	0	8	-	1	1	26	1	-	-	213	1	22	7	227	113
Gorontalo	1.067	145	16	347	2.571	112	2.692	196	57	0	247	-	15	13	237	6	-	-	1.030	6	34	7	4.529	3.152
NPL/NPF	179	7	0	24	0	55	176	31	3	-	9	-	-	0	21	0	-	-	30	0	4	0	69	25
Sulawesi Barat	1.520	77	10	259	4	114	2.289	70	39	13	33	-	6	44	247	7	-	-	500	3	20	10	3.111	1.923
NPL/NPF	14	2	0	5	0	24	73	6	9	-	1	-	-	1	5	0	-	-	6	-	1	0	14	5
Sulawesi Tenggara	1.841	415	2.771	1.204	13	447	6.409	624	151	14	511	260	14	62	545	27	-	-	3.394	13	185	83	13.596	592
NPL/NPF	20	14	6	18	0	56	270	10	4	-	2	-	6	0	14	1								

<b>Tabel 3.7.a.</b>															
<b>Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan</b>															
<b>(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Modal Kerja / Working Capital	2.576.497	2.465.419	2.463.098	2.496.244	2.537.492	2.521.471	2.534.680	2.576.227	2.596.597	2.583.373	2.621.250	2.569.978	2.593.781	2.661.468	2.750.567
NPL/NPF	83.081	96.687	102.154	108.193	106.441	110.462	110.376	109.129	108.913	109.814	104.692	107.231	107.689	107.031	110.255
2. Investasi / Investment	1.481.226	1.468.687	1.460.647	1.459.404	1.476.705	1.474.922	1.478.100	1.493.006	1.466.915	1.518.036	1.527.639	1.520.878	1.543.465	1.556.097	1.571.739
NPL/NPF	33.859	43.335	44.837	45.854	44.407	44.892	46.545	43.037	43.380	43.126	41.276	41.372	41.225	40.233	40.963
3. Konsumsi / Consumption	1.559.269	1.547.454	1.558.425	1.558.754	1.567.592	1.567.306	1.573.244	1.583.605	1.594.093	1.603.719	1.619.696	1.618.551	1.625.154	1.645.704	1.658.946
NPL/NPF	24.894	27.685	29.489	30.501	29.874	30.807	30.451	29.711	29.730	29.255	27.303	28.330	28.501	27.830	28.203
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>5.616.992</b>	<b>5.481.560</b>	<b>5.482.170</b>	<b>5.514.402</b>	<b>5.581.789</b>	<b>5.563.700</b>	<b>5.586.024</b>	<b>5.652.839</b>	<b>5.657.605</b>	<b>5.705.128</b>	<b>5.768.585</b>	<b>5.709.407</b>	<b>5.762.401</b>	<b>5.863.269</b>	<b>5.981.252</b>
<b>NPL/NPF</b>	<b>141.834</b>	<b>167.707</b>	<b>176.481</b>	<b>184.547</b>	<b>180.722</b>	<b>186.161</b>	<b>187.371</b>	<b>181.878</b>	<b>182.023</b>	<b>182.195</b>	<b>173.270</b>	<b>176.933</b>	<b>177.415</b>	<b>175.093</b>	<b>179.421</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Ekspor / Export	129.120	142.171	167.171	172.893	176.510	182.113	185.104	181.778	195.909	201.773	199.100	198.171	196.657	190.357	199.772
NPL/NPF	2.472	2.865	3.238	4.653	4.918	5.740	5.781	5.778	5.800	6.101	6.092	5.765	5.808	5.693	5.950
2. Impor / Import	84.457	65.457	69.293	71.266	74.993	76.155	80.367	80.353	81.090	77.411	79.660	75.021	74.515	75.789	84.014
NPL/NPF	2.307	1.289	1.849	3.061	3.262	4.310	4.926	5.061	4.957	3.504	3.472	2.275	2.275	2.239	2.478
3. Lainnya / Other	5.403.414	5.273.932	5.245.707	5.270.243	5.330.286	5.305.432	5.320.553	5.390.707	5.380.606	5.425.944	5.489.825	5.436.216	5.491.229	5.597.122	5.697.467
NPL/NPF	137.055	163.553	171.393	176.834	172.542	176.111	176.664	171.038	171.266	172.590	163.706	168.893	169.332	167.161	170.994
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>5.616.992</b>	<b>5.481.560</b>	<b>5.482.170</b>	<b>5.514.402</b>	<b>5.581.789</b>	<b>5.563.700</b>	<b>5.586.024</b>	<b>5.652.839</b>	<b>5.657.605</b>	<b>5.705.128</b>	<b>5.768.585</b>	<b>5.709.407</b>	<b>5.762.401</b>	<b>5.863.269</b>	<b>5.981.252</b>
<b>NPL/NPF</b>	<b>141.834</b>	<b>167.707</b>	<b>176.481</b>	<b>184.547</b>	<b>180.722</b>	<b>186.161</b>	<b>187.371</b>	<b>181.878</b>	<b>182.023</b>	<b>182.195</b>	<b>173.270</b>	<b>176.933</b>	<b>177.415</b>	<b>175.093</b>	<b>179.421</b>

<b>Tabel 3.8.a.</b>															
<b>Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan</b>															
<b>(Credit/Financing and NPL/NPF of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2019	2020	2021										2022		
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Modal Kerja / Working Capital	1.044.312	1.067.403	1.095.868	1.112.153	1.140.301	1.131.585	1.143.420	1.160.983	1.159.363	1.169.127	1.185.502	1.161.520	1.160.969	1.194.381	1.224.290
NPL/NPF	36.885	51.323	52.949	53.230	52.338	54.024	53.609	53.271	52.953	53.382	51.166	52.444	52.799	52.010	54.397
2. Investasi / Investment	696.920	686.337	685.061	685.364	699.469	699.984	699.556	699.406	699.416	716.261	712.338	712.472	739.340	749.376	755.707
NPL/NPF	14.197	21.684	23.423	23.801	22.873	22.869	22.276	21.865	22.091	21.297	21.226	21.240	20.785	20.517	20.696
3. Konsumsi / Consumption	689.541	692.225	696.633	696.515	701.985	703.386	706.982	711.874	716.995	720.351	725.325	722.948	726.852	732.955	735.949
NPL/NPF	11.145	11.825	12.317	12.719	12.523	12.896	12.897	12.497	12.462	12.274	11.515	11.852	11.945	11.487	11.536
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>2.430.773</b>	<b>2.445.965</b>	<b>2.477.562</b>	<b>2.494.032</b>	<b>2.541.755</b>	<b>2.534.955</b>	<b>2.549.958</b>	<b>2.572.263</b>	<b>2.575.774</b>	<b>2.605.739</b>	<b>2.623.165</b>	<b>2.596.940</b>	<b>2.627.161</b>	<b>2.676.712</b>	<b>2.715.947</b>
<b>NPL/NPF</b>	<b>62.226</b>	<b>84.831</b>	<b>88.689</b>	<b>89.750</b>	<b>87.734</b>	<b>89.789</b>	<b>88.783</b>	<b>87.633</b>	<b>87.506</b>	<b>86.953</b>	<b>83.906</b>	<b>85.537</b>	<b>85.529</b>	<b>84.014</b>	<b>86.630</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Ekspor / Export	28.376	41.544	62.747	67.926	74.366	77.088	82.332	86.880	91.115	95.967	102.437	102.900	101.194	100.545	101.294
NPL/NPF	1.192	1.377	1.555	1.553	1.578	1.682	1.753	1.392	1.435	1.510	1.495	1.620	1.720	1.803	2.064
2. Impor / Import	11.827	6.111	8.678	9.088	9.610	9.864	13.568	11.330	11.922	12.495	12.747	13.305	13.323	13.594	13.098
NPL/NPF	41	91	109	109	117	120	126	119	127	126	106	135	144	143	182
3. Lainnya / Other	2.390.569	2.398.310	2.406.138	2.417.017	2.457.779	2.448.004	2.454.058	2.474.052	2.472.737	2.497.276	2.507.981	2.480.735	2.512.643	2.562.574	2.601.555
NPL/NPF	60.993	83.363	87.025	88.087	86.038	87.987	86.903	86.122	85.945	85.316	82.305	83.782	83.665	82.068	84.383
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>2.430.773</b>	<b>2.445.965</b>	<b>2.477.562</b>	<b>2.494.032</b>	<b>2.541.755</b>	<b>2.534.955</b>	<b>2.549.958</b>	<b>2.572.263</b>	<b>2.575.774</b>	<b>2.605.739</b>	<b>2.623.165</b>	<b>2.596.940</b>	<b>2.627.161</b>	<b>2.676.712</b>	<b>2.715.947</b>
<b>NPL/NPF</b>	<b>62.226</b>	<b>84.831</b>	<b>88.689</b>	<b>89.750</b>	<b>87.734</b>	<b>89.789</b>	<b>88.783</b>	<b>87.633</b>	<b>87.506</b>	<b>86.953</b>	<b>83.906</b>	<b>85.537</b>	<b>85.529</b>	<b>84.014</b>	<b>86.630</b>

<b>Tabel 3.9.a.</b>															
<b>Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan</b>															
<b>(Credit/Financing and NPL/NPF of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Modal Kerja / Working Capital	89.698	87.962	85.990	88.026	90.020	89.214	91.138	95.179	95.297	95.660	97.587	90.779	92.165	97.794	98.332
NPL/NPF	7.069	7.449	7.907	7.974	7.885	8.046	7.952	7.736	7.958	7.800	7.337	7.376	7.465	7.645	7.746
2. Investasi / Investment	53.056	60.781	61.016	61.440	61.450	61.663	61.546	61.374	60.726	62.561	62.060	62.024	62.370	62.612	63.620
NPL/NPF	2.287	2.809	2.945	3.054	2.946	2.972	2.982	2.458	2.431	2.401	1.992	2.015	2.027	2.087	2.099
3. Konsumsi / Consumption	321.681	339.923	346.200	345.990	347.562	347.758	348.896	351.292	352.398	353.537	356.444	355.299	356.574	358.969	359.988
NPL/NPF	2.818	3.265	3.690	3.762	3.709	3.800	3.828	3.803	3.936	4.042	3.757	3.963	3.981	3.916	3.958
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>464.434</b>	<b>488.666</b>	<b>493.206</b>	<b>495.456</b>	<b>499.032</b>	<b>498.635</b>	<b>501.581</b>	<b>507.846</b>	<b>508.421</b>	<b>511.758</b>	<b>516.091</b>	<b>508.102</b>	<b>511.108</b>	<b>519.376</b>	<b>521.940</b>
<b>NPL/NPF</b>	<b>12.175</b>	<b>13.523</b>	<b>14.542</b>	<b>14.791</b>	<b>14.541</b>	<b>14.818</b>	<b>14.762</b>	<b>13.997</b>	<b>14.326</b>	<b>14.242</b>	<b>13.086</b>	<b>13.353</b>	<b>13.473</b>	<b>13.648</b>	<b>13.803</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Ekspor / Export	410	448	427	430	425	416	411	416	424	415	529	512	535	801	717
NPL/NPF	1	1	1	1	1	1	1	3	3	3	3	3	8	3	3
2. Impor / Import	416	241	255	235	228	186	187	173	151	150	142	113	152	349	352
NPL/NPF	5	7	5	5	5	5	5	5	5	5	5	2	3	2	2
3. Lainnya / Other	463.609	487.977	492.525	494.792	498.379	498.033	500.983	507.256	507.846	511.193	515.419	507.478	510.421	518.225	520.871
NPL/NPF	12.168	13.516	14.536	14.785	14.535	14.812	14.756	13.989	14.318	14.235	13.078	13.349	13.461	13.643	13.798
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>464.434</b>	<b>488.666</b>	<b>493.206</b>	<b>495.456</b>	<b>499.032</b>	<b>498.635</b>	<b>501.581</b>	<b>507.846</b>	<b>508.421</b>	<b>511.758</b>	<b>516.091</b>	<b>508.102</b>	<b>511.108</b>	<b>519.376</b>	<b>521.940</b>
<b>NPL/NPF</b>	<b>12.175</b>	<b>13.523</b>	<b>14.542</b>	<b>14.791</b>	<b>14.541</b>	<b>14.818</b>	<b>14.762</b>	<b>13.997</b>	<b>14.326</b>	<b>14.242</b>	<b>13.086</b>	<b>13.353</b>	<b>13.473</b>	<b>13.648</b>	<b>13.803</b>

<b>Tabel 3.10.a.</b>															
<b>Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan</b>															
<b>(Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Modal Kerja / Working Capital	1.294.083	1.190.317	1.165.390	1.179.354	1.188.273	1.181.433	1.185.160	1.201.392	1.223.795	1.197.343	1.216.047	1.195.982	1.216.729	1.243.816	1.296.218
NPL/NPF	35.974	36.043	38.583	43.299	42.385	44.319	44.875	44.856	44.724	45.170	42.536	43.839	43.913	44.092	44.757
2. Investasi / Investment	664.353	675.390	670.239	667.170	672.906	671.450	676.655	690.091	667.467	698.985	718.332	713.251	709.220	712.070	721.547
NPL/NPF	17.104	18.734	18.266	18.433	18.015	18.481	20.722	18.150	18.298	18.666	17.300	17.357	17.654	16.676	17.208
3. Konsumsi / Consumption	533.082	503.300	504.360	505.151	507.043	505.533	506.822	509.805	513.961	519.011	527.095	529.529	530.888	542.983	552.226
NPL/NPF	10.537	12.154	13.144	13.694	13.324	13.796	13.395	13.092	13.018	12.632	11.739	12.242	12.322	12.177	12.479
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>2.491.518</b>	<b>2.369.008</b>	<b>2.339.988</b>	<b>2.351.675</b>	<b>2.368.221</b>	<b>2.358.416</b>	<b>2.368.638</b>	<b>2.401.288</b>	<b>2.405.224</b>	<b>2.415.338</b>	<b>2.461.474</b>	<b>2.438.763</b>	<b>2.456.837</b>	<b>2.498.868</b>	<b>2.569.991</b>
<b>NPL/NPF</b>	<b>63.615</b>	<b>66.931</b>	<b>69.993</b>	<b>75.427</b>	<b>73.724</b>	<b>76.596</b>	<b>78.993</b>	<b>76.098</b>	<b>76.040</b>	<b>76.468</b>	<b>71.575</b>	<b>73.438</b>	<b>73.889</b>	<b>72.945</b>	<b>74.445</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Ekspor / Export	71.825	77.734	80.481	82.078	78.773	80.571	79.209	70.602	79.585	80.440	72.521	64.128	63.734	64.418	68.837
NPL/NPF	947	1.003	1.197	1.278	1.372	1.370	1.348	1.650	1.635	1.865	1.879	1.438	1.412	1.329	1.277
2. Impor / Import	68.629	57.546	57.926	60.286	62.819	63.800	65.025	67.281	67.472	63.092	64.995	59.782	59.225	58.201	65.753
NPL/NPF	1.581	1.191	1.734	2.931	3.123	4.168	4.779	4.921	4.809	3.356	3.345	2.122	2.112	2.078	2.278
3. Lainnya / Other	2.351.064	2.233.728	2.201.581	2.209.310	2.226.629	2.214.045	2.224.403	2.263.405	2.258.167	2.271.807	2.323.958	2.314.852	2.333.877	2.376.250	2.435.401
NPL/NPF	61.086	64.738	67.062	71.218	69.229	71.058	72.866	69.526	69.597	71.246	66.351	69.878	70.366	69.537	70.890
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>2.491.518</b>	<b>2.369.008</b>	<b>2.339.988</b>	<b>2.351.675</b>	<b>2.368.221</b>	<b>2.358.416</b>	<b>2.368.638</b>	<b>2.401.288</b>	<b>2.405.224</b>	<b>2.415.338</b>	<b>2.461.474</b>	<b>2.438.763</b>	<b>2.456.837</b>	<b>2.498.868</b>	<b>2.569.991</b>
<b>NPL/NPF</b>	<b>63.615</b>	<b>66.931</b>	<b>69.993</b>	<b>75.427</b>	<b>73.724</b>	<b>76.596</b>	<b>78.993</b>	<b>76.098</b>	<b>76.040</b>	<b>76.468</b>	<b>71.575</b>	<b>73.438</b>	<b>73.889</b>	<b>72.945</b>	<b>74.445</b>

<b>Tabel 3.11.a.</b>															
<b>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</b>															
<b>(Credit/Financing and NPL/NPF of Branch Offices of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Modal Kerja / Working Capital	148.404	119.737	115.851	116.711	118.899	119.239	114.961	118.673	118.142	121.244	122.114	121.697	123.918	125.477	131.726
NPL/NPF	3.153	1.872	2.715	3.690	3.832	4.072	3.940	3.267	3.278	3.462	3.653	3.571	3.512	3.284	3.355
2. Investasi / Investment	66.898	46.178	44.331	45.429	42.880	41.826	40.343	42.135	39.305	40.230	34.909	33.130	32.536	32.039	30.866
NPL/NPF	272	109	203	565	572	570	564	564	559	762	758	760	759	952	960
3. Konsumsi / Consumption	14.965	12.006	11.232	11.099	11.002	10.629	10.543	10.634	10.738	10.820	10.832	10.775	10.841	10.797	10.782
NPL/NPF	394	440	339	325	318	315	330	319	314	307	292	273	253	250	229
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>230.266</b>	<b>177.922</b>	<b>171.413</b>	<b>173.239</b>	<b>172.781</b>	<b>171.694</b>	<b>165.847</b>	<b>171.442</b>	<b>168.186</b>	<b>172.294</b>	<b>167.855</b>	<b>165.603</b>	<b>167.295</b>	<b>168.313</b>	<b>173.374</b>
<b>NPL/NPF</b>	<b>3.819</b>	<b>2.421</b>	<b>3.256</b>	<b>4.580</b>	<b>4.723</b>	<b>4.957</b>	<b>4.834</b>	<b>4.150</b>	<b>4.151</b>	<b>4.532</b>	<b>4.703</b>	<b>4.604</b>	<b>4.524</b>	<b>4.486</b>	<b>4.544</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party</b>															
1. Ekspor / Export	28.509	22.445	23.516	22.459	22.946	24.038	23.151	23.879	24.785	24.951	23.612	30.630	31.194	24.593	28.923
NPL/NPF	332	484	486	1.821	1.968	2.688	2.679	2.733	2.728	2.722	2.716	2.704	2.668	2.558	2.605
2. Impor / Import	3.585	1.559	2.435	1.656	2.336	2.306	1.587	1.568	1.546	1.674	1.776	1.821	1.814	3.646	4.811
NPL/NPF	680	0	0	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	198.172	153.917	145.463	149.124	147.499	145.350	141.109	145.995	141.855	145.668	142.468	133.151	134.287	140.073	139.640
NPL/NPF	2.807	1.936	2.770	2.743	2.739	2.253	2.139	1.401	1.408	1.793	1.971	1.884	1.840	1.912	1.922
<b>Total Kredit/Pembiayaan / Total Credit/Financing</b>	<b>230.266</b>	<b>177.922</b>	<b>171.413</b>	<b>173.239</b>	<b>172.781</b>	<b>171.694</b>	<b>165.847</b>	<b>171.442</b>	<b>168.186</b>	<b>172.294</b>	<b>167.855</b>	<b>165.603</b>	<b>167.295</b>	<b>168.313</b>	<b>173.374</b>
<b>NPL/NPF</b>	<b>3.819</b>	<b>2.421</b>	<b>3.256</b>	<b>4.580</b>	<b>4.723</b>	<b>4.957</b>	<b>4.834</b>	<b>4.150</b>	<b>4.151</b>	<b>4.532</b>	<b>4.703</b>	<b>4.604</b>	<b>4.524</b>	<b>4.486</b>	<b>4.544</b>

Tabel 3.12.a.

Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - April 2022  
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for April 2022)  
Miliar Rp (Billion Rp)

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			
				Ekspor	Impor	Lainnya	
1. Jawa Barat	186.181	71.286	255.232	10.883	-	3.250	498.566
NPL/NPF	12.449	2.179	4.251	408	-	35	18.436
2. Banten	65.426	31.429	79.575	2.275	-	419	173.737
NPL/NPF	2.357	316	1.102	59	-	9	3.708
3. DKI Jakarta	1.420.501	982.698	458.744	101.358	-	62.035	2.698.550
NPL/NPF	48.694	22.887	9.443	4.035	-	1.866	75.122
4. D.I Yogyakarta	17.634	10.491	15.504	1.053	-	188	42.388
NPL/NPF	759	350	234	23	-	1	1.320
5. Jawa Tengah	180.638	55.847	93.430	12.878	-	1.348	315.690
NPL/NPF	11.330	3.965	1.246	170	-	305	16.066
6. Jawa Timur	271.213	78.120	147.030	22.484	-	5.709	468.170
NPL/NPF	13.474	2.399	2.815	610	-	201	17.878
7. Bengkulu	7.922	3.837	13.269	734	-	239	24.055
NPL/NPF	219	75	93	9	-	0	378
8. Jambi	14.536	11.074	19.811	1.200	-	576	43.646
NPL/NPF	469	139	253	37	-	5	819
9. Aceh	7.331	2.864	21.938	2	-	0	32.131
NPL/NPF	409	96	145	-	-	-	651
10. Sumatera Utara	107.169	59.685	63.331	13.326	-	2.593	214.266
NPL/NPF	3.548	997	1.134	54	-	11	5.614
11. Sumatera Barat	24.112	9.067	27.205	2.291	-	267	57.827
NPL/NPF	763	186	232	31	-	3	1.147
12. Riau	25.640	21.428	31.995	1.612	-	1.336	76.114
NPL/NPF	774	379	613	23	-	4	1.738
13. Sumatera Selatan	31.758	20.982	38.517	1.921	-	343	88.994
NPL/NPF	1.308	960	637	50	-	5	2.850
14. Bangka Belitung	4.275	2.284	6.959	419	-	58	13.042
NPL/NPF	366	45	83	39	-	-	455
15. Kepulauan Riau	12.830	10.943	17.571	323	-	465	40.556
NPL/NPF	457	384	350	1	-	4	1.187
16. Lampung	28.544	10.886	18.464	2.205	-	701	54.987
NPL/NPF	863	1.735	279	71	-	2	2.805
17. Kalimantan Selatan	19.048	12.448	23.541	1.681	-	231	53.124
NPL/NPF	864	220	465	41	-	2	1.505
18. Kalimantan Barat	17.993	15.600	26.021	1.425	-	188	58.003
NPL/NPF	881	210	314	17	-	3	1.385
19. Kalimantan Timur	27.966	25.260	29.145	2.282	-	451	79.638
NPL/NPF	2.052	584	740	27	-	-	3.350
20. Kalimantan Tengah	11.756	9.639	16.017	1.250	-	212	35.951
NPL/NPF	333	54	148	18	-	4	512
21. Sulawesi Tengah	14.287	6.119	19.731	1.322	-	154	38.662
NPL/NPF	474	112	239	23	-	1	802
22. Sulawesi Selatan	52.413	18.055	58.829	4.950	-	536	123.811
NPL/NPF	2.780	808	1.012	53	-	6	4.541
23. Sulawesi Utara	11.751	5.238	25.058	1.067	-	93	40.886
NPL/NPF	682	161	583	21	-	1	1.404
26. Gorontalo	4.043	3.678	8.758	523	-	35	15.920
NPL/NPF	250	255	129	13	-	1	620
25. Sulawesi Barat	3.576	1.156	5.567	415	-	45	9.839
NPL/NPF	114	24	25	2	-	-	161
24. Sulawesi Tenggara	12.129	3.177	17.864	864	-	106	32.200
NPL/NPF	339	81	155	14	-	1	561
27. Nusa Tenggara Barat	22.163	8.716	23.984	1.418	-	75	53.370
NPL/NPF	589	112	237	9	-	0	929
28. Bali	30.904	23.469	30.107	2.519	-	228	81.733
NPL/NPF	1.077	865	487	24	-	0	2.406
29. Nusa Tenggara Timur	13.230	2.444	21.960	1.801	-	131	35.703
NPL/NPF	390	53	138	23	-	1	556
30. Maluku	4.674	857	8.561	548	-	58	13.485
NPL/NPF	166	19	95	5	-	2	273
31. Papua	9.943	5.068	17.748	1.596	-	285	30.879
NPL/NPF	566	187	207	27	-	2	931
32. Maluku Utara	2.709	2.258	7.774	457	-	42	12.241
NPL/NPF	85	20	70	6	-	-	168
33. Papua Barat	4.377	1.879	8.787	608	-	128	14.307
NPL/NPF	227	106	242	8	-	3	565
34. Lainnya	81.897	43.754	918	84	-	1.490	124.995
NPL/NPF	149	-	4	-	-	-	153
<b>Total</b>	<b>2.750.567</b>	<b>1.571.739</b>	<b>1.658.946</b>	<b>199.772</b>	<b>84.014</b>	<b>5.697.467</b>	<b>5.697.467</b>
<b>NPL/NPF</b>	<b>110.255</b>	<b>40.963</b>	<b>28.203</b>	<b>5.950</b>	<b>2.478</b>	<b>170.994</b>	<b>170.994</b>

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

Keterangan / Items	2019	2021	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1. Jawa Barat	459.256	472.032	480.586	479.938	483.452	482.663	489.314	492.454	497.194	498.301	501.483	496.860	501.671	508.894	512.700
NPL/NPF	13.879	17.707	18.610	18.654	18.706	19.495	19.265	18.552	18.535	18.398	17.698	17.526	17.590	17.576	18.879
2. Banten	149.391	152.070	159.055	159.382	162.391	163.667	164.740	166.104	166.813	168.969	170.500	170.839	171.563	175.841	176.430
NPL/NPF	2.463	3.741	4.234	4.258	4.205	4.379	4.394	4.187	4.198	4.143	3.861	3.922	3.730	3.529	3.775
3. DKI Jakarta	2.780.889	2.608.359	2.575.581	2.604.684	2.641.086	2.630.313	2.636.638	2.677.286	2.670.720	2.701.139	2.733.222	2.689.971	2.719.473	2.773.090	2.861.943
NPL/NPF	60.128	76.761	80.195	87.111	85.197	85.202	86.651	83.046	83.257	83.921	80.648	81.656	81.507	80.389	81.023
4. D.J Yogyakarta	39.369	40.600	41.287	41.380	41.679	41.597	41.709	42.167	42.203	42.576	42.704	42.590	42.903	43.426	43.629
NPL/NPF	936	908	957	920	973	1.057	1.062	1.067	1.184	1.179	1.122	1.162	1.174	1.255	1.343
5. Jawa Tengah	297.885	303.109	306.466	306.432	308.766	307.141	309.276	311.297	312.733	314.584	318.564	317.312	320.253	327.158	329.915
NPL/NPF	12.465	14.093	15.267	15.644	15.410	17.066	16.959	17.338	17.566	17.428	16.158	16.836	16.343	16.125	16.541
6. Jawa Timur	494.118	476.988	470.020	473.885	479.103	474.441	476.468	482.251	478.792	483.508	491.193	484.445	489.267	494.975	496.363
NPL/NPF	16.160	16.922	18.277	18.729	18.150	19.050	19.666	19.336	19.304	17.532	18.199	17.532	18.199	18.443	18.689
7. Bengkulu	20.815	22.461	23.183	23.177	23.393	23.426	23.582	23.798	23.945	24.130	24.254	24.222	24.493	24.876	25.028
NPL/NPF	341	307	326	322	325	353	350	348	347	358	333	362	368	367	387
8. Jambi	40.103	42.535	43.163	43.131	43.480	43.241	43.510	43.798	43.971	44.095	44.479	44.332	44.587	45.250	45.422
NPL/NPF	1.102	1.083	980	966	941	970	945	923	911	960	897	837	864	819	861
9. Aceh	38.268	36.838	35.350	34.967	33.814	33.348	32.924	33.157	32.344	32.175	31.166	30.924	31.128	31.913	32.133
NPL/NPF	388	833	695	718	760	868	926	949	812	743	605	608	614	640	651
10. Sumatera Utara	226.229	216.540	215.887	216.460	216.078	217.197	212.995	214.595	218.895	212.107	211.424	214.230	213.527	218.848	230.185
NPL/NPF	6.870	7.184	6.603	6.350	6.343	6.463	6.542	5.903	5.894	5.511	5.850	5.890	5.713	5.839	5.679
11. Sumatera Barat	52.616	54.553	55.781	55.806	56.420	56.512	56.870	57.620	57.720	58.477	58.633	58.453	59.214	59.827	60.385
NPL/NPF	1.137	1.042	1.141	1.148	1.093	1.205	1.172	1.157	1.143	1.143	1.036	1.072	1.110	1.097	1.181
12. Riau	69.639	72.355	74.401	74.457	75.488	75.364	75.356	74.955	75.085	76.028	77.625	77.153	77.831	78.656	79.063
NPL/NPF	1.796	1.817	1.877	1.902	1.845	2.165	2.196	2.104	1.894	1.942	1.770	1.738	1.760	1.745	1.765
13. Sumatera Selatan	83.333	86.177	87.303	87.509	87.914	87.557	87.953	88.432	89.562	89.552	89.398	88.552	89.649	90.585	91.258
NPL/NPF	2.467	3.472	3.140	3.157	3.053	3.006	3.006	2.760	2.873	2.872	2.747	2.754	2.841	2.776	2.905
14. Bangka Belitung	13.832	12.362	12.467	12.478	12.658	12.595	12.700	12.775	12.865	12.899	13.028	12.901	13.075	13.414	13.518
NPL/NPF	478	288	275	281	274	300	288	283	275	271	288	311	320	486	494
15. Kepulauan Riau	37.971	37.771	37.866	37.832	38.164	37.990	38.195	38.670	39.195	39.857	40.243	39.608	39.853	40.147	41.344
NPL/NPF	1.574	1.536	1.438	1.425	1.420	1.464	1.440	1.283	1.283	1.281	1.202	1.227	1.247	1.188	1.192
16. Lampung	52.136	53.348	53.771	54.143	54.950	54.653	55.337	55.926	55.978	56.511	56.740	55.897	56.592	57.193	57.894
NPL/NPF	1.571	1.430	3.165	3.257	3.235	3.238	3.256	3.211	3.177	3.162	2.893	2.900	2.848	2.878	2.878
17. Kalimantan Selatan	54.055	50.948	51.153	51.683	51.694	51.967	52.037	51.825	51.983	52.207	53.332	53.553	54.233	54.454	55.036
NPL/NPF	1.277	1.169	1.262	1.308	1.328	1.360	1.482	1.497	1.513	1.495	1.275	1.402	1.402	1.424	1.548
18. Kalimantan Barat	53.774	55.952	56.238	56.989	57.241	56.515	56.323	56.662	56.736	55.746	58.138	57.156	57.700	58.713	59.615
NPL/NPF	915	960	1.144	1.163	1.180	1.267	1.297	1.293	1.313	1.304	1.262	1.312	1.376	1.372	1.405
19. Kalimantan Timur	73.982	73.372	73.497	73.708	75.891	75.741	76.391	78.742	78.894	80.301	80.963	80.524	81.004	81.977	82.371
NPL/NPF	3.361	4.039	4.097	4.448	4.092	4.143	3.946	3.502	3.483	3.398	3.151	3.342	3.379	3.303	3.377
20. Kalimantan Tengah	31.071	33.653	34.448	34.590	34.869	34.787	34.875	35.299	35.386	35.590	36.264	36.544	36.605	37.149	37.413
NPL/NPF	316	405	480	466	441	496	515	520	550	496	450	502	514	514	535
21. Sulawesi Tengah	29.615	31.086	34.196	34.272	34.597	34.509	34.602	35.373	35.700	36.322	38.354	38.376	38.856	39.391	40.137
NPL/NPF	581	565	755	760	789	870	891	933	959	855	733	813	818	768	825
22. Sulawesi Selatan	120.901	122.563	123.337	122.921	124.031	123.900	124.279	124.647	124.886	125.736	126.948	126.139	127.269	129.090	129.297
NPL/NPF	4.335	3.037	3.420	3.373	3.174	3.404	3.522	3.243	3.368	3.431	4.174	4.346	4.547	4.576	4.599
23. Sulawesi Utara	39.490	39.386	40.074	40.036	40.350	40.102	40.252	40.766	41.062	41.298	41.433	41.246	41.467	41.971	42.046
NPL/NPF	1.249	1.396	1.524	1.451	1.355	1.421	1.485	1.443	1.456	1.400	1.316	1.332	1.344	1.348	1.426
24. Gorontalo	13.611	14.590	15.042	14.994	15.146	15.213	15.280	15.518	15.649	15.829	15.901	15.969	16.099	16.409	16.478
NPL/NPF	370	514	605	623	603	624	608	593	627	621	596	605	614	601	634
25. Sulawesi Barat	8.450	9.198	9.343	9.350	9.464	9.501	9.619	9.765	9.854	9.945	10.049	10.013	10.061	10.206	10.299
NPL/NPF	122	106	137	135	139	139	139	126	121	140	132	151	156	156	163
26. Sulawesi Tenggara	25.527	27.258	27.965	27.948	28.203	28.272	30.957	31.194	31.409	31.562	32.255	32.260	32.373	32.966	33.169
NPL/NPF	594	533	600	598	607	635	642	602	613	621	560	594	618	607	576
27. Nusa Tenggara Barat	44.948	50.807	52.114	51.993	52.557	52.556	52.594	53.060	53.114	53.556	53.696	53.714	53.897	54.403	54.864
NPL/NPF	476	521	589	581	587	637	700	676	675	812	734	800	861	840	938
28. Bali	81.273	81.876	82.168	82.390	82.997	82.881	82.942	83.224	83.218	83.393	83.299	83.127	83.717	84.256	84.479
NPL/NPF	2.355	1.911	1.856	1.907	1.813	1.968	1.943	2.011	2.096	2.111	2.220	2.241	2.465	2.430	2.430
29. Nusa Tenggara Timur	32.230	34.297	34.979	35.184	35.512	35.630	35.883	36.321	36.494	36.714	36.860	36.594	36.854	37.429	37.634
NPL/NPF	629	613	660	693	578	595	592	591	580	553	465	555	562	541	580
30. Maluku	12.221	12.762	13.089	13.075	13.243	13.248	13.335	13.485	13.492	13.606	13.650	13.643	13.834	14.057	14.092
NPL/NPF	160	156	187	202	203	223	227	218	223	256	246	268	277	280	280
31. Papua	30.198	31.322	31.361	31.344	31.636	31.419	31.490	31.751	31.943	32.207	32.443	31.898	32.054	32.489	32.760
NPL/NPF	642	778	765	768	768	840	909	908	924	912	843	879	906	869	960
32. Maluku Utara	9.302	9.756	10.107	10.126	10.209	10.179	10.236	10.350	10.396	10.547	10.677	10.667	10.788	11.011	12.741
NPL/NPF	161	115	156	154	151	152	144	143	147	150	144				



<b>Tabel 3.14.a</b>															
<b>Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit/Pembiayaan dengan Bank</b>															
<b>(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary)</b>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Keterangan / Items</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>								<b>2022</b>				
			<b>Apr</b>	<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>
<b>Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties</b>	<b>5.550.039</b>	<b>5.426.326</b>	<b>5.426.080</b>	<b>5.457.676</b>	<b>5.527.980</b>	<b>5.510.777</b>	<b>5.535.437</b>	<b>5.600.506</b>	<b>5.600.240</b>	<b>5.652.496</b>	<b>5.710.968</b>	<b>5.654.635</b>	<b>5.701.346</b>	<b>5.802.012</b>	<b>5.918.516</b>
a. Lancar / Current	5.124.871	5.017.731	4.950.209	4.971.792	5.049.116	5.022.116	5.046.882	5.134.075	5.139.772	5.206.526	5.301.445	5.207.307	5.222.782	5.356.520	5.459.185
b. DPK / Special Mention	283.382	242.207	301.755	303.958	300.771	304.930	303.483	286.143	280.041	264.092	236.567	270.715	301.467	270.750	280.262
c. Kurang Lancar / Sub-Standard	23.277	26.784	27.003	30.530	23.939	28.868	26.527	24.674	23.686	22.779	21.521	25.511	22.158	19.953	22.832
d. Diragukan / Doubtful	27.086	14.453	22.262	26.958	34.545	30.691	26.774	26.291	23.700	23.017	20.605	19.047	25.978	27.647	25.657
e. Macet / Lost	91.422	125.151	124.851	124.437	119.609	124.171	131.771	129.322	133.042	136.082	130.829	132.054	128.961	127.142	130.581
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	141.785	166.389	174.116	181.926	178.094	183.730	185.072	180.288	180.428	181.878	172.955	176.612	177.097	174.742	179.069
<b>Kredit Kepada Pihak Terkait / Loan for Connected Parties</b>	<b>66.953</b>	<b>55.234</b>	<b>56.090</b>	<b>56.726</b>	<b>53.809</b>	<b>52.923</b>	<b>50.586</b>	<b>52.333</b>	<b>57.365</b>	<b>52.632</b>	<b>57.618</b>	<b>54.773</b>	<b>61.055</b>	<b>61.257</b>	<b>62.736</b>
a. Lancar / Current	65.356	52.614	53.413	53.837	50.797	50.075	47.880	50.278	55.572	52.216	57.190	54.236	60.535	60.217	61.717
b. DPK / Special Mention	1.548	1.301	313	268	384	418	407	464	197	99	113	216	201	688	667
c. Kurang Lancar / Sub-Standard	4	396	369	422	342	292	259	264	262	244	245	245	3	1	2
d. Diragukan / Doubtful	24	4	15	18	63	25	36	37	13	12	10	7	3	4	4
e. Macet / Lost	21	919	1.980	2.181	2.223	2.114	2.004	1.289	1.320	61	60	69	312	347	346
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	49	1.319	2.364	2.621	2.628	2.431	2.299	1.590	1.595	317	315	320	318	351	352

<b>Tabel 3.15.a.</b>															
<b>Kredit/Pembiayaan dan NPL/NPF Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank</b>															
<b>(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank)</b>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Pengelompokan Bank / Group of Banks</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>									<b>2022</b>			
			<b>Apr</b>	<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>
1. Bank Persero / State Owned Banks	28.398	24.856	26.213	26.137	25.622	25.556	25.722	26.126	26.859	26.956	27.472	28.309	28.100	28.463	28.683
NPL	567	768	621	604	598	590	578	583	610	607	575	578	548	476	394
2. BPD / Regional Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	50.837	42.529	41.724	41.152	41.042	39.293	39.622	40.477	40.967	41.696	42.179	43.273	42.503	42.820	43.327
NPL	1.041	1.049	1.272	1.192	1.131	1.111	1.054	996	1.025	1.126	1.129	1.156	1.030	988	920
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.651	5.918	5.621	5.583	5.574	5.291	5.303	5.458	5.544	5.619	5.705	5.723	5.666	5.625	5.705
NPL	181	191	140	137	136	136	144	139	138	136	128	125	113	111	103
5. Bank Umum / Commercial Bank	86.886	73.303	73.558	72.872	72.238	70.140	70.647	72.061	73.371	74.270	75.355	77.305	76.269	76.907	77.716
NPL	1.790	2.009	2.033	1.932	1.865	1.837	1.776	1.718	1.773	1.868	1.833	1.860	1.690	1.575	1.417

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

Sektor Ekonomi / Economic Sector	2019	2020	2021								2022				
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.760	6.462	6.677	6.671	6.685	6.633	6.727	6.770	6.811	6.893	7.041	7.033	7.295	7.657	7.717
2 Perikanan / Fishery	326	511	490	488	485	489	486	488	482	486	504	440	462	484	490
3 Pertambangan dan Penggalian / Mining and Quarrying	1.012	667	622	621	603	622	632	629	628	645	635	722	753	756	767
4 Industri Pengolahan / Processing industry	2.057	2.395	2.558	2.593	2.590	2.583	2.602	2.634	2.605	2.660	2.784	3.038	3.157	3.269	3.442
5 Listrik, Gas dan Air / Electricity, Gas and Water	117	155	151	139	140	135	136	137	139	163	163	146	155	166	178
6 Konstruksi / Construction	3.834	4.345	4.346	4.496	4.488	4.532	4.661	4.772	4.870	4.995	4.858	4.879	4.986	5.115	5.295
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.544	23.264	24.125	24.091	24.320	24.504	24.465	24.631	24.544	24.516	24.746	24.241	24.820	25.025	25.523
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.514	1.968	2.042	2.060	2.111	2.156	2.171	2.154	2.139	2.172	2.228	2.487	2.587	2.630	2.666
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.291	2.860	2.910	2.937	2.927	2.889	2.863	2.916	3.094	3.071	3.104	2.948	2.977	3.118	3.223
10 Perantara Keuangan / Financial intermediaries	620	736	799	782	819	797	795	778	774	801	835	943	1.029	1.178	1.326
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.403	4.337	4.378	4.431	4.510	4.086	4.125	4.179	4.292	4.302	4.374	4.437	4.499	4.552	4.600
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	93	91	92	98	89	88	95	97	99	101	102	238	276	284	285
13 Jasa Pendidikan / Education services	321	363	363	370	375	364	360	361	366	374	372	403	403	421	391
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	746	620	610	598	591	596	601	617	610	620	636	634	671	693	690
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	7.629	6.281	6.395	6.398	6.443	6.715	6.697	6.788	6.764	6.802	6.902	9.138	9.769	9.659	9.573
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	678	753	851	876	835	828	823	819	814	816	816	473	414	373	361
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	3.523	2.774	2.713	2.764	2.718	2.728	2.746	2.692	2.673	2.645	2.628	25	29	56	193
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	8.276	13.106	14.066	14.139	14.271	14.354	14.459	14.624	14.699	14.901	15.053	15.498	15.713	15.783	16.010
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	43.040	39.084	39.238	38.797	38.822	38.739	38.681	38.602	38.710	38.653	38.801	38.963	39.297	39.610	39.713
<b>Total</b>	<b>108.784</b>	<b>110.770</b>	<b>113.425</b>	<b>113.349</b>	<b>113.822</b>	<b>113.837</b>	<b>114.124</b>	<b>114.689</b>	<b>115.113</b>	<b>115.613</b>	<b>116.580</b>	<b>116.687</b>	<b>119.295</b>	<b>120.826</b>	<b>122.444</b>

<b>Tabel 3.17.a.</b>															
<b>Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan</b>															
<b>(Credit of Rural Banks Based on Type of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Sektor Ekonomi / Economic Sector	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Modal Kerja / Working Capital</b>															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	4.920	5.587	5.794	5.786	5.801	5.751	5.840	5.887	5.922	5.990	6.094	6.113	6.354	6.691	6.751
- Perikanan / Fishery	295	452	434	436	436	440	436	441	434	442	458	403	426	448	453
- Pertambangan dan Penggalian / Mining and Quarrying	899	547	521	520	507	525	531	514	511	520	504	584	620	606	591
- Industri Pengolahan / Processing industry	1.774	2.061	2.183	2.219	2.214	2.210	2.230	2.256	2.211	2.263	2.381	2.601	2.710	2.800	2.959
- Listrik, Gas dan Air / Electricity, Gas and Water	103	131	125	112	116	112	115	114	118	139	140	127	136	144	145
- Konstruksi / Construction	3.519	4.038	4.039	4.183	4.178	4.220	4.340	4.441	4.527	4.634	4.517	4.446	4.530	4.664	4.839
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	21.101	20.984	21.791	21.752	21.953	22.122	22.063	22.217	22.141	22.111	22.295	21.840	22.373	22.595	23.112
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.120	1.402	1.484	1.504	1.545	1.587	1.603	1.596	1.578	1.601	1.654	1.765	1.857	1.890	1.911
- Transportasi, Perodangan dan Komunikasi / Transportation, Warehousing and communications	1.589	1.859	1.888	1.912	1.911	1.900	1.864	1.888	2.008	1.988	2.050	1.937	1.971	2.066	2.140
- Perantara Keuangan / Financial intermediaries	569	687	734	720	757	734	734	719	711	739	772	875	946	1.097	1.245
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.956	3.845	3.934	3.975	4.056	3.656	3.700	3.755	3.858	3.866	3.946	3.986	4.043	4.087	4.126
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	64	62	61	62	55	54	60	62	64	64	66	158	193	197	203
- Jasa Pendidikan / Education services	197	210	211	221	225	215	211	217	221	226	224	261	263	281	248
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	523	435	426	415	409	414	418	431	422	421	429	392	436	455	455
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.117	4.950	5.017	5.033	5.071	5.341	5.314	5.365	5.344	5.378	5.432	7.228	7.848	7.806	7.758
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	513	571	660	674	644	638	633	631	627	632	638	383	326	288	281
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.884	2.243	2.154	2.212	2.172	2.187	2.188	2.155	2.124	2.091	2.021	25	29	46	125
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	23	14	13	10	10	11	10	10	9	8	3	62	-	-	-
<b>Total Modal Kerja / Total Working Capital</b>	<b>49.166</b>	<b>50.080</b>	<b>51.468</b>	<b>51.747</b>	<b>52.061</b>	<b>52.118</b>	<b>52.290</b>	<b>52.698</b>	<b>52.830</b>	<b>53.112</b>	<b>53.626</b>	<b>53.187</b>	<b>55.062</b>	<b>56.163</b>	<b>57.341</b>
<b>Investasi</b>															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	839	875	883	885	884	882	886	884	889	903	947	920	941	966	966
- Perikanan / Fishery	31	59	56	52	49	49	50	47	48	44	46	37	36	36	37
- Pertambangan dan Penggalian / Mining and Quarrying	113	120	101	101	96	97	101	115	117	126	131	137	133	150	176
- Industri Pengolahan / Processing industry	283	334	374	374	376	372	373	378	394	397	402	438	447	469	483
- Listrik, Gas dan Air / Electricity, Gas and Water	14	24	26	26	24	23	20	23	21	24	23	19	18	22	33
- Konstruksi / Construction	316	307	307	313	310	312	321	331	344	361	341	432	456	451	456
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.443	2.281	2.335	2.339	2.367	2.382	2.402	2.415	2.403	2.404	2.451	2.401	2.447	2.430	2.412
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	394	565	558	555	566	569	567	558	561	571	573	722	731	740	755
- Transportasi, Perodangan dan Komunikasi / Transportation, Warehousing and communications	702	1.001	1.022	1.025	1.016	989	999	1.028	1.087	1.083	1.054	1.012	1.006	1.052	1.084
- Perantara Keuangan / Financial intermediaries	50	49	66	62	62	61	59	63	62	63	68	83	81	81	81
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	447	491	444	457	454	430	425	423	434	436	428	451	456	465	474
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	29	31	36	35	34	35	35	34	36	36	79	83	87	82
- Jasa Pendidikan / Education services	124	153	152	149	150	149	149	144	145	148	148	142	140	140	142
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	223	185	184	184	182	182	183	186	188	199	207	242	234	237	235
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.513	1.331	1.378	1.365	1.372	1.374	1.383	1.423	1.419	1.424	1.469	1.910	1.921	1.852	1.815
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	165	181	191	203	190	190	190	189	187	184	178	90	88	85	80
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	639	531	559	552	546	541	558	537	549	553	607	0	1	11	68
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	1	0	0	0	0	0	0	0	0	0	0	7	-	-	-
<b>Total Investasi / Total Investment</b>	<b>8.327</b>	<b>8.515</b>	<b>8.666</b>	<b>8.677</b>	<b>8.680</b>	<b>8.637</b>	<b>8.704</b>	<b>8.775</b>	<b>8.883</b>	<b>8.956</b>	<b>9.105</b>	<b>9.108</b>	<b>9.222</b>	<b>9.271</b>	<b>9.380</b>
<b>Konsumsi / Consumption</b>															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	2.106	1.998	1.966	1.952	1.957	1.952	1.944	1.929	1.937	1.952	1.972	2.009	2.026	2.035	52.554
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.190	1.043	1.035	1.033	1.033	1.041	1.047	1.061	1.071	1.078	1.080	1.112	1.113	1.116	2.041
- Kredit konsumsi lainnya / Other consumer credit	47.995	49.135	50.289	49.940	50.092	50.090	50.139	50.226	50.391	50.514	50.797	51.271	51.872	52.241	1.128
<b>Total Konsumsi / Total consumption</b>	<b>51.291</b>	<b>52.175</b>	<b>53.290</b>	<b>52.925</b>	<b>53.082</b>	<b>53.082</b>	<b>53.130</b>	<b>53.216</b>	<b>53.400</b>	<b>53.545</b>	<b>53.850</b>	<b>54.392</b>	<b>55.011</b>	<b>55.392</b>	<b>55.723</b>
<b>Total</b>	<b>108.784</b>	<b>110.770</b>	<b>113.425</b>	<b>113.349</b>	<b>113.822</b>	<b>113.837</b>	<b>114.124</b>	<b>114.689</b>	<b>115.113</b>	<b>115.613</b>	<b>116.580</b>	<b>116.687</b>	<b>119.295</b>	<b>120.826</b>	<b>122.444</b>

<b>Tabel 3.18.a.</b>															
<b>Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur</b>															
<b>(Credit of Rural Banks Based on Banks Location)</b>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Lokasi / Location</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>								<b>2022</b>				
			<b>Apr</b>	<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>
1. Jawa Barat	13.848	13.223	13.636	13.564	13.571	13.623	13.710	13.827	13.901	13.984	13.961	14.012	14.256	14.526	14.809
2. Banten	3.991	3.982	4.009	3.986	3.948	3.953	3.947	3.959	3.979	4.024	4.096	4.129	4.199	4.293	4.422
3. DKI Jakarta	1.848	2.051	2.186	2.192	2.220	2.243	2.226	2.256	2.313	2.343	2.427	2.444	2.471	2.564	2.633
4. D.I Yogyakarta	5.263	5.679	6.488	6.376	6.641	6.705	6.667	5.761	5.866	6.199	5.805	6.035	6.059	6.105	6.228
5. Jawa Tengah	26.912	28.082	28.249	28.383	28.314	28.275	28.362	29.470	29.454	29.226	29.847	29.576	31.313	31.749	32.085
6. Jawa Timur	10.797	10.841	11.297	11.288	11.363	11.297	11.223	11.224	11.261	11.391	11.554	11.571	11.775	11.987	12.270
7. Bengkulu	73	74	79	78	79	79	78	79	79	79	79	81	83	85	87
8. Jambi	774	803	825	814	822	830	833	836	849	852	863	868	874	884	900
9. Aceh	152	135	140	139	142	142	142	59	59	58	57	55	53	54	52
10. Sumatera Utara	1.252	1.205	1.324	1.324	1.338	1.349	1.360	1.351	1.375	1.389	1.406	1.410	1.443	1.461	1.481
11. Sumatera Barat	1.331	1.355	1.390	1.379	1.380	1.330	1.330	1.338	1.352	1.357	1.369	1.361	1.380	1.402	1.414
12. Riau	984	954	972	965	971	981	989	1.013	1.016	1.020	1.028	1.024	1.035	1.048	1.067
13. Kepulauan Riau	5.379	5.152	5.133	5.137	5.168	5.134	5.183	5.155	5.169	5.121	5.220	5.244	5.267	5.343	5.439
14. Sumatera Selatan	1.436	1.457	1.445	1.439	1.460	1.450	1.451	1.470	1.474	1.471	1.474	1.466	1.475	1.474	1.489
15. Bangka Belitung	111	119	122	120	119	116	112	111	110	109	109	108	111	112	112
16. Lampung	9.664	10.096	10.338	10.324	10.335	10.301	10.287	10.301	10.289	10.310	10.322	10.326	10.358	10.405	10.473
17. Kalimantan Selatan	426	425	440	436	449	460	476	499	508	511	520	523	532	548	546
18. Kalimantan Barat	711	758	833	847	863	883	936	976	994	978	977	969	972	994	1.009
19. Kalimantan Timur	240	241	244	245	250	254	260	265	267	269	270	272	274	277	284
20. Kalimantan Tengah	518	561	548	547	557	547	596	684	704	740	826	838	844	852	883
21. Kalimantan Utara	43	39	53	53	53	54	54	53	54	55	56	59	61	63	64
22. Sulawesi Tengah	2.274	2.288	2.294	2.301	2.305	2.312	2.314	2.311	2.294	2.275	2.224	2.205	2.203	2.199	2.196
23. Sulawesi Selatan	2.467	2.268	2.290	2.290	2.300	2.302	2.308	2.308	2.346	2.375	2.384	2.406	2.423	2.441	2.460
24. Sulawesi Utara	1.221	1.329	1.334	1.323	1.321	1.313	1.313	1.341	1.312	1.323	1.351	1.345	1.363	1.397	1.428
25. Sulawesi Tenggara	238	229	244	243	244	243	244	249	252	252	257	260	267	271	273
26. Sulawesi Barat	23	25	77	78	78	75	77	76	78	79	79	78	78	78	79
27. Gorontalo	25	53	43	43	43	43	45	47	47	46	48	49	50	51	50
28. Nusa Tenggara Barat	1.150	1.194	1.212	1.197	1.179	1.167	1.161	1.180	1.196	1.228	1.255	1.266	1.278	1.283	1.277
29. Bali	11.287	11.522	11.434	11.499	11.553	11.605	11.646	11.674	11.678	11.706	11.894	11.901	11.967	12.017	12.060
30. Nusa Tenggara Timur	641	669	662	665	665	666	676	673	676	674	672	662	668	664	662
31. Maluku	1.825	1.917	1.944	1.940	1.946	1.949	1.954	1.962	1.970	1.976	1.974	1.983	1.990	2.003	2.006
32. Papua	1.130	1.241	1.292	1.292	1.300	1.314	1.321	1.331	1.343	1.351	1.354	1.345	1.346	1.367	1.379
33. Maluku Utara	166	200	214	212	213	214	216	217	219	220	220	222	225	229	229
34. Papua Barat	584	604	635	632	632	629	628	630	629	620	602	596	598	598	598
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>108.784</b>	<b>110.770</b>	<b>113.425</b>	<b>113.349</b>	<b>113.822</b>	<b>113.837</b>	<b>114.124</b>	<b>114.689</b>	<b>115.113</b>	<b>115.613</b>	<b>116.580</b>	<b>116.687</b>	<b>119.295</b>	<b>120.826</b>	<b>122.444</b>

Tabel 3.19.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Sektor Ekonomi (SMEs Credit/Financing & Micro, Small, and NPL/NPF Based on Economic Sector) Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2019	2020	2021						2022						
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry															
Baki Debet	109.544	130.012	136.385	137.257	140.065	140.537	143.051	145.459	146.566	147.465	161.456	164.403	171.619	177.019	182.790
NPL/NPF	2.523	2.594	3.071	3.190	3.186	3.615	3.826	3.253	3.028	3.046	2.900	3.295	3.478	3.469	3.417
2. Perikanan / Fishery															
Baki Debet	9.379	11.416	11.825	12.042	12.215	12.494	12.784	13.007	13.125	13.244	14.751	14.902	15.079	15.203	15.387
NPL/NPF	252	385	353	423	427	471	499	491	479	408	376	445	463	441	477
3. Pertambangan dan Penggalian / Mining and quarrying															
Baki Debet	8.544	8.039	7.745	7.858	8.981	9.020	9.040	8.681	8.528	8.424	8.969	8.275	7.158	6.257	6.183
NPL/NPF	369	1.240	1.403	562	554	562	566	488	492	453	397	391	406	409	491
4. Industri Pengolahan / Processing industry															
Baki Debet	111.401	112.601	113.171	112.684	113.133	113.159	114.476	115.276	114.443	115.024	128.136	127.585	127.980	128.206	134.258
NPL/NPF	4.622	4.929	5.531	5.497	5.471	5.829	5.884	6.444	5.842	5.688	5.419	5.623	5.721	4.836	8.278
5. Listrik, Gas dan Air / Electricity, gas and water															
Baki Debet	6.669	4.039	3.806	4.029	3.725	3.757	3.630	3.740	3.710	3.738	3.808	3.635	3.447	3.528	8.877
NPL/NPF	104	148	120	119	116	119	96	112	125	125	133	137	129	142	144
6. Konstruksi / Construction															
Baki Debet	72.030	59.164	55.632	55.845	57.258	57.504	58.210	59.511	59.698	58.235	57.583	53.475	54.094	54.276	55.956
NPL/NPF	6.328	6.719	7.398	7.439	7.437	7.546	7.521	7.485	7.662	7.644	7.342	7.516	7.640	7.569	7.633
7. Perdagangan Besar dan Eceran / Wholesale and retail trade															
Baki Debet	548.273	530.652	530.448	530.841	534.623	532.790	536.834	542.009	546.145	549.363	601.384	600.119	607.806	617.667	621.357
NPL/NPF	18.931	18.208	21.238	21.742	21.635	23.641	23.596	22.956	23.094	22.896	21.565	22.827	23.783	23.534	25.373
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking															
Baki Debet	45.137	50.623	52.093	52.208	52.734	53.245	53.323	53.437	53.590	54.082	58.603	59.241	59.731	60.436	60.966
NPL/NPF	1.443	2.009	2.245	2.266	2.213	2.328	2.328	1.766	1.778	1.857	1.694	1.936	2.010	2.004	2.175
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications															
Baki Debet	44.767	42.711	41.919	41.786	42.885	42.707	42.666	43.127	41.192	41.032	41.876	41.461	41.471	41.709	41.714
NPL/NPF	1.269	1.433	1.381	1.394	1.575	1.717	1.810	1.817	1.854	1.929	1.886	1.804	1.769	1.782	1.867
10. Perantara Keuangan / Financial intermediaries															
Baki Debet	17.233	12.167	12.428	12.501	12.568	12.145	12.145	12.195	12.286	11.981	10.001	11.113	10.659	10.585	10.201
NPL/NPF	345	436	370	399	345	352	328	304	308	288	286	309	754	757	761
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services															
Baki Debet	58.426	50.701	50.187	49.950	49.814	48.741	48.850	49.346	48.271	47.186	48.499	48.895	48.881	49.235	49.982
NPL/NPF	1.818	2.746	2.739	2.979	2.784	2.891	2.899	2.968	2.934	2.927	2.876	2.956	3.022	2.964	3.002
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security															
Baki Debet	160	100	64	61	248	105	59	60	72	81	214	342	251	171	156
NPL/NPF	1	3	1	0	0	0	0	0	0	3	3	4	5	3	4
13. Jasa Pendidikan / Education services															
Baki Debet	6.872	7.235	7.446	7.348	7.701	7.678	7.954	8.042	8.039	8.133	8.294	8.281	8.867	8.812	8.432
NPL/NPF	103	104	106	96	88	84	84	109	111	101	85	96	114	125	126
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities															
Baki Debet	11.716	10.257	10.740	10.748	11.023	10.707	10.767	11.203	11.385	11.252	11.824	11.686	11.455	11.671	11.796
NPL/NPF	252	248	241	247	232	246	249	172	176	148	132	146	151	162	169
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services															
Baki Debet	53.400	54.513	54.076	54.057	54.323	51.303	52.141	52.549	53.103	53.677	60.959	58.970	60.406	61.509	63.129
NPL/NPF	1.561	1.768	1.776	1.840	1.764	1.808	1.802	1.713	1.768	1.693	1.557	1.599	1.659	1.679	1.837
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households															
Baki Debet	3.093	2.875	2.952	2.966	3.021	3.764	3.833	3.819	3.784	3.759	3.825	3.788	3.775	3.776	3.836
NPL/NPF	63	49	66	64	66	82	88	84	82	86	74	79	81	88	102
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency															
Baki Debet	6	7	9	9	10	4	5	4	3	3	5	5	6	6	6
NPL/NPF	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined															
Baki Debet	847	1.220	1.165	1.063	942	785	887	865	871	783	829	-	-	-	-
NPL/NPF	125	94	93	88	89	53	57	53	47	49	31	-	-	-	-
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>															
Baki Debet	1.107.497	1.088.332	1.092.089	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027
NPL/NPF	40.111	43.113	48.132	48.345	47.982	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856

<b>Tabel 3.20.a.</b>															
<b>Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Menurut Jenis Penggunaan</b>															
<b>(SMEs Credit/Financing and NPL/NPF Credit Based on Type of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Jenis Penggunaan / Type of Use	2019	2020	2021									2022			
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Usaha Mikro Kecil dan Menengah</b>															
<b>(UMKM) / Micro, Small and Medium Enterprises</b>															
<b>1. Modal Kerja / Working Capital</b>															
Baki Debet	797.185	796.710	799.671	802.645	811.790	809.869	817.644	827.590	831.488	834.894	925.184	921.954	915.715	932.107	942.238
NPL/NPF	31.012	31.719	36.182	36.929	36.661	39.326	39.358	38.782	38.691	38.161	36.453	38.282	39.540	39.017	41.564
<b>2. Investasi / Investment</b>															
Baki Debet	310.312	291.623	292.418	290.610	293.482	290.574	293.012	294.739	293.322	292.569	295.831	294.222	316.969	317.957	332.789
NPL/NPF	9.098	11.394	11.950	11.415	11.321	12.017	12.267	11.435	11.088	11.178	10.304	10.880	11.645	10.948	14.292
<b>3. Konsumsi / Consumption</b>															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>3. Tidak Teridentifikasi / Un-identified</b>															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>															
Baki Debet	1.107.497	1.088.332	1.092.089	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027
NPL/NPF	40.111	43.113	48.132	48.345	47.982	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856

<b>Tabel 3.21.a.</b>															
<b>Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank</b>															
<i>(Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank)</i>															
<b>Miliar Rp (Billion Rp)</b>															
Kelompok Bank	2019	2020	2021							2022					
			Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr
<b>Usaha Mikro Kecil dan Menengah (UMKM) /</b>															
<b>Micro, Small and Medium Enterprises</b>															
<b>1. Bank Persero / State Owned Banks</b>															
Baki Debet	615.585	633.015	639.641	641.326	648.993	645.200	650.616	658.583	658.371	663.273	748.855	749.501	758.102	776.708	795.644
Mikro / <i>Micro</i>	230.095	189.333	168.258	165.748	163.795	161.455	164.449	167.273	168.644	169.997	326.560	330.834	338.595	349.941	366.307
Kecil / <i>Small</i>	236.710	250.616	265.885	271.720	278.395	281.377	286.502	293.733	299.375	305.530	333.146	330.712	334.704	341.514	345.547
Menengah / <i>Medium</i>	148.781	193.066	205.498	203.857	206.803	202.367	199.664	197.576	190.353	187.746	89.149	87.954	84.803	85.253	83.789
NPL/NPF	17.904	18.781	22.869	23.472	23.228	25.593	25.471	24.578	24.260	24.158	23.175	25.002	26.033	25.411	30.607
Mikro / <i>Micro</i>	3.279	2.416	4.552	4.624	4.509	5.138	4.818	4.773	4.940	4.919	5.532	6.522	6.971	6.957	11.246
Kecil / <i>Small</i>	7.584	7.738	9.179	9.525	9.526	10.597	10.784	10.307	10.116	10.122	10.391	11.201	11.771	11.595	12.689
Menengah / <i>Medium</i>	7.040	8.627	9.137	9.323	9.192	9.858	9.870	9.498	9.204	9.118	7.251	7.279	7.290	6.859	6.672
<b>2. BPD / Regional Development Banks</b>															
Baki Debet	78.694	74.773	74.212	74.550	76.384	77.469	78.263	80.726	81.769	81.558	81.582	77.761	79.177	81.225	84.383
Mikro / <i>Micro</i>	16.175	16.575	16.115	16.178	16.639	16.469	17.084	17.666	17.978	19.336	19.377	19.016	19.129	19.373	19.824
Kecil / <i>Small</i>	32.300	32.943	33.257	33.512	34.389	34.950	35.689	36.906	37.434	37.210	37.033	35.677	36.485	37.365	38.183
Menengah / <i>Medium</i>	30.219	25.255	24.840	24.860	25.357	25.673	25.490	26.154	26.357	25.012	25.172	23.068	23.563	24.487	26.376
NPL/NPF	6.488	7.005	7.329	7.380	7.445	7.726	7.739	7.224	7.315	7.197	6.570	6.621	6.758	6.829	7.190
Mikro / <i>Micro</i>	539	584	678	687	676	721	742	777	816	865	694	748	747	727	739
Kecil / <i>Small</i>	2.335	2.434	2.534	2.555	2.570	2.639	2.653	2.627	2.632	2.556	2.397	2.368	2.409	2.422	2.444
Menengah / <i>Medium</i>	3.614	3.987	4.116	4.138	4.200	4.366	4.344	3.820	3.866	3.776	3.479	3.505	3.602	3.680	4.006
<b>3. Bank Swasta Nasional / Domestic Private Banks</b>															
Baki Debet	412.620	380.345	378.076	377.218	379.735	377.615	381.616	382.864	384.513	382.519	390.463	388.823	395.312	392.042	394.912
Mikro / <i>Micro</i>	37.254	41.235	38.788	39.476	40.509	38.915	39.977	40.489	41.790	42.813	43.934	49.029	50.844	49.598	51.718
Kecil / <i>Small</i>	74.242	69.294	75.499	75.953	77.485	80.589	85.304	87.344	87.508	87.561	89.334	85.353	87.660	87.185	89.210
Menengah / <i>Medium</i>	301.125	269.816	263.789	261.789	261.741	258.111	256.335	255.031	255.215	252.144	257.195	254.441	256.807	255.259	253.985
NPL/NPF	15.570	17.327	17.935	17.493	17.309	18.024	18.415	18.415	18.204	17.983	17.013	17.539	18.394	17.725	18.059
Mikro / <i>Micro</i>	1.263	1.631	1.524	1.671	1.550	1.562	1.615	1.927	1.924	2.043	2.262	2.190	2.716	2.666	2.660
Kecil / <i>Small</i>	2.141	2.218	2.184	2.269	2.278	2.611	2.838	2.832	2.519	2.508	2.436	2.409	2.565	2.618	2.729
Menengah / <i>Medium</i>	12.166	13.478	14.227	13.553	13.481	13.851	13.961	13.656	13.761	13.432	12.315	12.940	13.112	12.441	12.669
<b>4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks</b>															
Baki Debet	597	199	161	160	160	159	162	157	156	114	115	91	92	90	87
Mikro / <i>Micro</i>	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / <i>Small</i>	76	69	27	27	27	27	28	27	27	27	27	30	31	29	28
Menengah / <i>Medium</i>	520	130	134	133	133	132	134	130	129	87	88	61	62	60	60
NPL/NPF	149	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mikro / <i>Micro</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / <i>Small</i>	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / <i>Medium</i>	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Jumlah / Total</b>															
Baki Debet	1.107.497	1.088.332	1.092.089	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027
NPL/NPF	40.111	43.113	48.132	48.345	47.982	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856



<b>Tabel 3.22.a.</b>															
<b>Kredit/Pembiayaan UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I</b>															
<b>(SMEs Credit/Financing and MKM Credit Based on Project Location)</b>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Lokasi / Location</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>									<b>2022</b>			
			<b>Apr</b>	<b>Mei</b>	<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>															
1. Jawa Barat	151.081	147.306	147.992	147.609	148.935	149.252	150.944	152.225	152.632	152.428	169.569	169.813	170.842	173.000	174.671
2. Banten	48.867	46.131	45.441	45.475	46.406	46.426	47.110	47.695	48.472	48.397	50.737	49.935	50.718	51.082	51.409
3. DKI Jakarta	157.529	143.631	140.486	139.668	140.084	138.587	138.799	147.468	136.556	135.908	138.889	137.998	139.497	138.785	144.361
4. D.I Yogyakarta	16.437	17.035	17.353	17.402	17.488	17.363	17.533	17.787	17.891	18.332	20.067	20.205	20.492	20.773	20.945
5. Jawa Tengah	125.128	126.914	127.048	126.353	126.791	126.156	127.403	128.719	128.177	129.127	148.313	149.146	151.873	154.857	160.019
6. Jawa Timur	159.406	159.233	160.428	161.145	162.944	163.110	164.810	159.281	166.187	168.030	179.883	179.571	181.480	185.601	186.722
7. Bengkulu	8.832	9.561	9.836	9.854	9.989	9.986	10.122	10.080	10.341	10.430	11.369	11.405	11.676	12.000	12.164
8. Jambi	16.780	16.447	16.434	16.714	16.909	16.967	17.141	17.341	17.377	17.362	18.880	18.707	19.102	19.537	19.814
9. Aceh	12.130	10.831	10.668	10.586	10.474	10.270	10.479	11.376	10.724	10.479	10.538	10.533	10.550	10.732	10.931
10. Sumatera Utara	59.197	56.968	57.792	57.677	58.667	58.491	58.978	58.936	59.158	59.438	63.143	63.028	63.461	64.791	65.449
11. Sumatera Barat	19.561	19.612	20.097	20.132	20.345	20.293	20.578	20.609	20.857	21.018	23.693	23.934	24.440	24.906	25.124
12. Riau	28.886	28.791	29.079	29.269	29.546	29.249	29.371	29.839	29.920	30.017	32.446	31.645	32.135	33.205	33.142
13. Kepulauan Riau	28.133	27.883	28.334	28.472	28.913	28.969	29.100	28.892	28.904	28.933	31.073	30.970	31.576	32.037	32.529
14. Sumatera Selatan	5.841	5.243	5.269	5.236	5.290	5.223	5.335	5.284	5.477	5.629	5.758	5.478	5.556	5.703	5.769
15. Bangka Belitung	9.436	8.473	8.747	9.134	9.302	9.540	9.649	9.759	9.732	9.820	10.321	10.103	10.258	10.513	10.877
16. Lampung	20.068	20.516	20.308	20.440	20.842	20.818	21.036	22.168	22.192	22.193	23.981	24.132	24.661	25.147	25.785
17. Kalimantan Selatan	14.377	14.525	14.581	14.893	15.219	15.166	15.416	15.235	15.689	15.234	16.692	16.831	17.562	17.752	17.794
18. Kalimantan Barat	22.121	22.652	22.423	22.307	22.611	22.597	23.154	23.267	23.076	22.226	24.023	23.460	24.268	24.156	24.771
19. Kalimantan Timur	27.301	26.784	27.672	27.824	28.141	27.707	27.896	27.436	28.888	28.623	30.158	31.396	31.100	30.096	30.147
20. Kalimantan Tengah	11.999	12.192	12.484	12.466	12.519	12.310	12.402	12.421	12.722	12.464	14.227	14.161	14.503	14.670	15.091
21. Sulawesi Tengah	10.161	10.371	10.468	10.490	10.582	10.524	10.659	10.766	11.121	11.092	11.835	11.761	11.972	11.830	14.777
22. Sulawesi Selatan	39.956	40.559	41.110	41.280	41.695	41.866	41.774	42.352	44.503	44.682	49.304	48.926	50.452	51.865	55.027
23. Sulawesi Utara	11.291	10.665	10.646	10.640	12.023	10.793	10.865	10.951	11.010	11.106	11.754	11.574	11.697	11.880	11.963
24. Sulawesi Tenggara	4.210	4.119	4.173	4.140	4.125	4.128	4.251	4.372	4.411	4.382	5.001	5.074	5.128	5.286	5.303
25. Sulawesi Barat	4.647	4.886	4.924	4.867	4.934	4.915	5.070	5.208	5.291	5.338	6.102	5.967	6.011	6.126	6.232
26. Gorontalo	8.640	9.253	9.474	9.499	9.760	9.646	9.695	9.718	9.927	10.015	11.187	11.167	11.329	11.635	11.821
27. Nusa Tenggara Barat	14.335	15.822	16.064	16.313	16.381	16.285	16.420	16.649	16.688	16.833	17.993	17.876	18.125	18.238	18.408
28. Bali	38.127	38.737	39.445	39.812	40.399	40.210	40.396	41.249	41.384	41.468	43.288	43.604	43.920	44.185	44.313
29. Nusa Tenggara Timur	11.525	11.550	11.582	11.983	12.085	12.071	12.174	12.379	12.409	12.694	14.201	14.117	14.287	14.670	14.811
30. Maluku	3.934	4.121	4.153	4.133	4.213	4.190	4.242	4.324	4.347	4.439	4.799	4.773	4.847	4.964	5.011
31. Papua	10.600	10.334	10.232	10.171	10.353	10.182	10.247	10.015	10.305	10.406	11.402	11.014	11.134	11.871	11.502
32. Maluku Utara	2.517	2.448	2.510	2.549	2.581	2.554	2.586	3.113	2.773	2.832	3.104	3.535	3.599	3.647	3.729
33. Papua Barat	3.947	3.885	3.892	3.905	3.956	3.902	3.965	4.196	4.096	4.078	4.441	4.285	4.317	4.446	4.539
34. Lainnya / Others	32	18	32	31	41	17	54	61	13	54	31	54	114	76	78
35. Tidak Teridentifikasi / Un-identified	466	835	910	781	730	681	1.003	1.161	1.560	1.954	2.813	-	-	-	-
<b>Jumlah / Total</b>	<b>1.107.497</b>	<b>1.088.332</b>	<b>1.092.089</b>	<b>1.093.254</b>	<b>1.105.272</b>	<b>1.100.444</b>	<b>1.110.657</b>	<b>1.122.329</b>	<b>1.124.810</b>	<b>1.127.463</b>	<b>1.221.015</b>	<b>1.216.176</b>	<b>1.232.683</b>	<b>1.250.065</b>	<b>1.275.027</b>



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