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INDONESIA BANKING STATISTICS



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KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

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

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

Jakarta, September 2021
Jakarta, September 2021

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

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Jadwal Publikasi Kedepan

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

Tanda-tanda, simbol dan Sumber Data

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

r	Angka-angka diperbaiki
()	Sebagian dari suatu jumlah
*	Angka-angka sementara
**	Angka-angka sangat sementara
***	Angka-angka sangat-sangat sementara
-	Tidak ada
...	Angka belum tersedia
--	Nol atau lebih kecil daripada <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. Misalnya pemrosesan data bulan laporan Oktober 2015 untuk Publikasi Statistik Perbankan Indonesia penerbitan periode ini dilakukan dari tanggal 10 Desember s/d tanggal 15 Desember 2015.

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

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Advance Release Calender (ARC)

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

Notes, Symbols and Sources of Data

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

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

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

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

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

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

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**DAFTAR SINGKATAN
LIST OF ABBREVIATION**

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	7,809,987	8,280,812	8,654,597	8,832,313	9,019,441	9,004,638	9,018,532	9,098,135	8,971,759	9,102,217	9,279,980	9,203,792	9,274,089	9,439,644	9,427,147
Bank Perkreditan Rakyat / Rural Banks	130,523	144,107	141,920	142,594	143,612	144,806	146,738	148,709	148,696	149,628	150,664	149,599	151,035	152,752	153,318
SBI dan SBIS ¹⁾	39,441	68,974	25,780	18,484	14,779	18,579	20,351	18,785	15,754	17,279	20,453	20,160	19,350	27,353	24,386
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	6,475,110	6,839,563	7,019,607	7,173,233	7,332,718	7,298,218	7,282,936	7,406,325	7,221,609	7,321,274	7,477,813	7,456,467	7,495,142	7,611,880	7,593,091
Bank Perkreditan Rakyat / Rural Banks	111,712	123,603	121,917	122,324	123,041	123,957	125,609	127,522	127,619	128,459	129,430	128,876	130,548	132,029	132,513
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	8,068,346	8,562,974	8,725,913	8,906,965	9,061,864	9,074,478	9,053,446	9,177,894	9,006,974	9,121,696	9,276,449	9,223,025	9,273,954	9,411,164	9,412,187
Bank Perkreditan Rakyat / Rural Banks	135,570	149,872	148,048	148,771	149,814	151,064	153,315	155,075	154,967	155,784	156,905	156,020	157,399	159,113	159,876
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	115	110	110	110	110	110	110	109	109	107	107	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1,593	1,542	1,520	1,517	1,512	1,511	1,509	1,506	1,503	1,500	1,498	1,497	1,496	1,492	1,487
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	31,609	31,127	30,893	30,837	30,763	30,691	30,755	30,733	30,176	29,999	29,926	29,817	29,726	29,699	29,713
Bank Perkreditan Rakyat / Rural Banks	6,014	5,964	5,942	5,936	5,933	5,935	5,933	5,913	5,885	5,894	5,880	5,880	5,877	5,869	5,872

Data Bank Umum Berdasarkan Kegiatan Usaha (BUKU)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1.5.
Kegiatan Usaha Bank Umum Syariah - BUKU 2
(Commercial Sharia Banks - Group of Business Activities 2)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds															
a. Pembiayaan Yang Diberikan / Financing	125,053	138,911	108,046	108,062	109,257	109,512	68,986	75,891	80,148	80,796	81,500	81,529	81,436	82,540	82,534
- Kepada Pihak Ketiga / To Third Party	124,766	138,602	107,802	107,817	109,007	109,275	68,823	75,728	79,992	80,647	81,348	81,385	81,324	82,431	82,431
Rupiah	121,498	135,798	104,954	104,917	106,070	106,395	66,051	72,877	77,153	77,776	78,460	78,581	78,595	79,686	79,701
Valas / Foreign Exchange	3,269	2,805	2,848	2,901	2,938	2,880	2,772	2,851	2,839	2,871	2,888	2,803	2,729	2,746	2,730
- Kepada Bank Lain / Inter Bank Financing	287	308	244	244	249	237	162	162	156	149	151	145	112	109	103
Rupiah	287	308	244	244	249	237	162	162	156	149	151	145	112	109	103
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	1,785	1,124	1,878	2,235	2,107	3,009	642	1,061	1,295	843	873	1,105	1,210	1,037	1,228
- Giro / Demand Deposit	1,407	971	1,825	2,182	2,105	2,713	330	588	595	438	569	701	605	583	713
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Deposito Berjangka / Time Deposits	376	100	50	50	0	294	310	472	697	402	302	402	602	452	512
- Lainnya / Others	2	52	2	2	2	2	2	2	2	2	2	2	2	2	2
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	26,034	27,086	9,361	15,775	16,690	14,214	13,926	10,444	11,679	11,216	10,398	13,383	13,072	13,367	13,717
- Giro / Demand Deposit	8,930	9,024	3,896	4,063	4,429	5,350	3,184	3,830	3,471	3,590	3,558	3,504	4,610	5,370	6,234
- Fine Tune Operation (FTO)	3,460	5,985	525	492	513	743	453	603	628	638	506	506	469	165	165
- Fasbi	13,240	10,529	3,899	10,735	9,209	4,332	8,160	3,792	5,562	4,464	3,147	4,045	4,418	5,431	4,643
- Lainnya / Others	404	1,548	1,040	485	2,539	3,789	2,127	2,219	2,017	2,523	3,187	5,327	3,575	2,402	2,675
d. Surat Berharga / Securities	37,084	40,382	28,942	29,088	32,346	38,469	28,047	33,176	34,330	36,824	38,025	36,443	35,982	37,810	37,124
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3,197	2,101	2,254	2,341	2,379	2,568	2,553	2,363	2,558	2,625	2,509	2,418	2,113	2,705	2,626
- Obligasi / Bonds	30,884	31,840	22,984	24,091	24,981	30,070	21,068	22,573	24,916	25,518	26,946	26,548	26,528	26,904	26,904
- Lainnya / Others	3,003	6,441	3,704	2,656	4,986	5,831	4,425	8,240	6,856	8,682	8,570	7,217	7,321	8,576	7,595
e. Penyertaan / Equity Investment	32	471	471	471	412	412	412	412	412	411	411	411	411	411	411
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	2,992	3,307	2,407	2,672	2,622	2,640	1,347	1,526	1,802	1,782	1,742	2,027	2,048	2,041	2,075
- Pembiayaan yang diberikan / Financing	2,926	3,235	2,349	2,614	2,565	2,584	1,291	1,470	1,670	1,650	1,605	1,888	1,904	1,897	1,930
- Surat Berharga / Securities	53	63	53	54	54	51	51	47	48	47	52	51	51	52	52
- Lainnya / Others	12	9	5	4	3	5	5	9	83	85	85	88	92	92	94
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3	5	14	11	34	7	18	24	21	22	11	7	8	10	21
h. Tagihan Lainnya / Other claims	1,227	417	180	179	192	193	118	102	111	148	157	179	167	170	131
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	158,917	176,763	127,286	134,279	140,966	143,297	92,846	99,469	102,475	104,979	104,962	108,032	106,764	110,901	109,905
Rupiah	153,371	172,586	123,022	129,955	136,405	138,845	89,326	95,862	99,148	101,551	101,684	104,728	103,485	107,248	106,290
Giro / Demand Deposit	16,355	28,031	20,522	27,081	26,664	26,445	15,639	13,566	14,288	16,579	15,203	16,800	14,852	15,676	15,306
Tabungan / Saving	51,117	58,669	38,421	38,843	39,392	39,485	25,566	29,291	28,185	27,998	27,956	27,931	29,033	29,615	30,180
Simpanan Berjangka / Time Deposits	85,898	87,887	64,079	64,032	70,349	72,915	48,121	53,005	56,675	56,974	58,525	59,997	59,601	61,957	60,804
Valas / Foreign Exchange	5,547	4,177	4,264	4,324	4,561	4,452	3,520	3,607	3,327	3,428	3,278	3,304	3,278	3,653	3,615
Giro / Demand Deposit	904	750	1,387	1,371	1,451	1,343	429	475	464	478	414	455	460	507	483
Tabungan / Saving	240	467	215	207	209	218	207	204	217	226	219	213	207	229	232
Simpanan Berjangka / Time Deposits	4,403	2,960	2,662	2,745	2,901	2,884	2,928	2,646	2,724	2,646	2,636	2,611	2,918	2,900	2,900
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1,556	1,352	2,583	2,589	2,009	2,431	5,442	5,344	5,078	5,471	5,690	4,777	4,776	3,858	4,415
c. Kewajiban kepada Bank lain / Interbank Liabilities	2,483	2,559	1,697	1,749	1,965	2,133	2,055	2,580	2,833	2,621	2,388	2,203	2,344	2,314	2,443
d. Surat Berharga yang diterbitkan / Issued Securities	5,559	2,795	4,786	3,475	2,593	3,675	4,021	3,597	3,981	3,565	4,696	4,771	4,516	4,240	4,518
e. Pinjaman yang Diterima / Loans received	1,272	496	468	1,476	1,523	1,438	566	2,110	2,481	2,475	2,376	2,256	2,389	2,443	2,452
Rupiah	1,272	468	468	1,476	1,523	1,438	566	2,110	2,481	2,475	2,376	2,256	2,389	2,443	2,452
Valas / Foreign Exchange	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3	4	14	12	32	5	15	21	18	19	8	4	4	6	17
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	274	269	78	80	89	92	15	4	7	41	49	71	60	61	34
h. Setoran Jaminan / Guarantee Deposits	58	46	2	2	2	2	1	4	17	17	17	16	16	16	16
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	15,258	16,292	13,341	13,341	13,341	13,358	8,500	12,090	14,320	14,320	14,820	14,820	14,820	14,820	14,841
b. Cadangan / Reserves	3,247	3,706	3,233	3,248	3,248	3,248	3,169	3,203	3,214	3,214	3,216	3,216	3,250	3,316	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	873	2,229	(1,154)	(1,169)	(1,169)	(1,229)	(1,373)	(2,131)	(1,709)	(1,827)	(1,838)	(1,792)	(1,922)	(2,256)	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	2,222	2,793	459	560	635	702	558	681	60	154	265	328	402	522	
e. Tambahan modal disetor / Additional Paid In Capital	2,291	2,364	1,546	1,597	1,585	1,882	3,586	2,280	2,745	2,454	1,845	1,941	1,946	1,895	
f. Modal Pinjaman / Loan Capital	1,100	1,100	1,100	1,100	1,100	1,100	100	100	100	100	100	375	375	375	

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

Keterangan	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Penyaluran Dana / Distribution of Funds															
a. Pembiayaan Yang Diberikan / Financing	67,503	75,289	115,850	116,561	120,445	122,188	165,786	165,807	166,324	165,501	167,051	169,276	169,691	171,091	170,343
- Kepada Pihak Ketiga / To Third Party	67,326	75,138	115,659	116,364	120,248	121,997	165,516	165,545	166,095	165,279	166,833	169,069	169,499	170,900	170,202
Rupiah	64,050	72,471	112,657	113,560	117,115	118,898	162,572	162,394	162,818	162,104	163,654	165,706	165,634	167,138	166,631
Valas / Foreign Exchange	3,275	2,667	3,002	2,804	3,134	3,098	2,944	3,150	3,277	3,175	3,178	3,363	3,866	3,762	3,571
- Kepada Bank Lain / Inter Bank Financing	177	151	192	197	196	191	270	262	229	222	218	207	191	191	141
Rupiah	177	151	192	197	196	191	270	262	229	222	218	207	191	191	141
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	1,552	2,263	3,408	3,114	4,050	3,980	4,433	8,688	4,028	1,882	3,468	3,209	2,935	4,337	2,518
- Giro / Demand Deposit	1,551	2,261	3,407	3,098	4,033	3,948	4,324	8,657	4,026	1,881	3,061	3,206	2,902	4,311	2,516
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	1	1	2	16	17	32	109	31	1	2	407	3	33	26	2
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	9,658	11,011	16,986	19,641	27,721	22,640	29,482	24,507	27,953	27,337	24,682	24,861	26,558	21,259	24,183
- Giro / Demand Deposit	3,985	4,358	4,623	4,589	6,571	6,265	6,410	6,114	6,578	6,625	6,535	9,570	10,584	8,826	12,295
- Fine Tune Operation (FTO)	-	850	5,640	5,382	6,835	8,691	9,431	10,166	11,066	10,324	9,507	8,396	6,414	4,850	4,850
- Fasbi	4,667	3,582	2,416	5,447	9,628	3,223	8,721	3,763	5,808	2,740	3,466	2,895	4,580	5,728	5,519
- Lainnya / Others	1,007	2,221	4,307	4,223	4,687	4,461	4,660	5,199	5,402	6,906	4,358	2,889	2,999	290	1,519
d. Surat Berharga / Securities	16,262	21,121	38,600	34,601	32,264	37,197	45,096	52,020	51,111	53,262	51,036	51,884	54,840	62,770	66,684
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Pembendaharaan Negara (SPN) / Treasury Bills	1,176	300	247	530	251	20	20	20	71	172	272	273	274	294	195
- Obligasi / Bonds	12,466	9,663	19,054	18,637	15,566	18,492	30,220	31,136	31,889	32,490	34,635	35,839	30,941	35,505	36,782
- Lainnya / Others	2,620	11,158	19,299	15,434	14,448	18,685	14,855	20,864	19,150	20,600	16,129	15,772	23,625	26,972	29,707
e. Penyertaan / Equity Investment	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	2,253	1,988	4,647	4,795	5,115	5,223	6,678	6,973	7,176	7,489	7,533	7,818	7,843	7,953	7,969
- Pembiayaan yang diberikan / Financing	2,196	1,951	4,570	4,723	5,046	5,149	6,614	6,878	7,120	7,425	7,476	7,761	7,778	7,884	7,917
- Surat Berharga / Securities	28	33	42	40	27	33	36	25	28	37	25	28	27	23	23
- Lainnya / Others	29	4	35	32	42	40	28	70	28	27	33	28	38	46	28
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	0	0	0	-	0	-	0	0	0	0	0	0	0
h. Tagihan Lainnya / Other claims	1,490	236	140	132	142	116	221	220	315	309	337	387	339	326	289
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	87,472	99,810	152,527	151,695	161,010	161,557	213,583	219,687	218,824	216,442	214,365	217,965	222,979	226,999	231,003
Rupiah	81,774	93,414	142,257	141,604	149,392	150,504	202,464	204,126	206,880	205,049	204,488	209,266	213,917	219,087	224,369
Giro / Demand Deposit	7,496	10,573	15,309	15,737	17,560	18,210	27,703	26,248	23,569	24,649	27,046	24,955	25,144	26,344	26,881
Tabungan / Saving	35,070	39,770	66,662	67,817	69,622	70,044	87,012	89,768	89,571	88,617	88,024	90,279	91,192	91,600	92,419
Simpanan Berjangka / Time Deposits	39,208	43,071	60,286	58,050	62,209	62,249	87,749	88,110	93,740	91,782	89,419	94,032	97,581	101,144	105,069
Valas / Foreign Exchange	5,698	6,395	10,269	10,090	11,618	11,053	11,120	15,561	11,943	11,393	9,877	8,699	9,062	7,911	6,634
Giro / Demand Deposit	1,891	3,907	5,660	5,745	7,127	5,877	6,484	9,974	6,303	5,415	4,184	2,995	3,410	2,667	2,865
Tabungan / Saving	-	30	242	241	251	278	267	272	272	277	256	266	259	250	159
Simpanan Berjangka / Time Deposits	3,807	2,459	4,367	4,104	4,241	4,898	4,368	5,316	5,368	5,701	5,437	5,437	5,392	4,995	3,610
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	556	568	906	894	935	1,194	1,151	1,222	1,346	1,268	1,044	976	1,258	1,403	1,317
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	585	-	200	-	200	855	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g. Kewajiban Lainnya (mencakup Tagihan Akeptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	249	236	140	132	142	116	221	220	315	309	337	387	339	326	289
h. Setoran Jaminan / Guarantee Deposits	21	23	35	40	37	38	39	43	37	36	37	39	41	38	38
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	2,989	2,989	6,680	6,680	6,680	6,680	11,783	11,784	11,784	21,286	21,286	21,286	21,333	21,335	21,335
b. Cadangan / Reserves	598	598	1,117	1,117	1,117	1,117	1,195	1,195	1,195	143	143	163	163	345	345
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	3,335	3,940	10,088	10,088	10,088	10,088	10,233	10,233	13,503	4,548	4,548	4,274	4,274	4,093	4,093
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	604	1,276	1,526	1,713	1,963	2,207	2,663	3,045	354	722	1,099	1,493	1,875	2,250	2,615
e. Tambahan modal disetor / Additional Paid In Capital	116	45	892	912	910	1,070	939	894	887	1,615	1,653	1,652	1,658	1,656	1,664
f. Modal Pinjaman / Loan Capital	375	375	375	375	375	375	1,375	1,375	1,375	1,375	1,375	1,375	1,375	1,375	1,375

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

Keterangan	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	742,327	828,197	463,817	529,172	596,355	660,802	725,282	794,091	72,385	133,073	201,760	263,229	327,248	391,272	453,980
a. Dari Bank Indonesia / From Bank Indonesia Placement	6,205	7,353	4,724	5,580	6,433	7,403	8,159	8,902	700	1,312	1,974	2,576	3,163	3,965	5,000
b. Dari Penempatan pada bank lain / From interbank placement	8,863	10,205	3,675	4,160	4,518	4,799	4,978	5,392	307	542	805	1,007	1,269	1,479	1,689
c. Dari surat berharga / From securities	61,380	64,336	41,001	47,484	54,326	61,210	68,057	75,630	6,723	13,330	20,858	28,118	35,781	42,668	49,711
d. Dari Kredit yang diberikan / From credit	511,575	552,425	302,537	344,007	385,590	425,863	466,057	508,294	46,342	84,662	127,016	166,427	206,414	247,088	286,279
- kepada pihak ketiga bukan Bank / To Third Party non Bank	508,391	548,591	300,020	341,135	382,372	422,292	462,173	504,082	46,010	84,064	126,236	165,416	205,165	245,612	284,635
- kepada bank lain / To other Bank	3,184	3,834	2,517	2,873	3,219	3,572	3,884	4,212	332	598	779	1,011	1,249	1,476	1,644
e. Lainnya / Others	154,304	193,878	111,880	127,941	145,489	161,527	178,031	195,873	18,313	33,228	51,108	65,102	80,621	96,072	111,301
2. Beban Bunga / Interest Expenses	365,077	439,201	246,417	280,200	315,493	347,448	379,160	412,189	38,220	65,832	96,918	124,458	152,824	180,691	208,553
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	310	321	330	347	352	368	4	7	13	17	18	95	107
b. Kewajiban pada Bank lain / Interbank Liabilities	9,789	11,570	5,542	6,027	6,601	7,079	7,568	8,085	538	1,008	1,540	2,011	2,615	3,060	3,464
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	179,623	210,401	115,508	131,616	146,910	162,173	176,408	190,658	13,474	25,328	38,092	50,116	62,125	73,719	85,476
- Giro / Demand Deposit	20,397	24,188	15,869	18,123	20,435	22,821	25,006	27,192	2,178	4,048	6,168	8,161	10,085	12,024	14,019
- Tabungan / Saving	23,929	24,998	13,329	15,084	16,710	18,364	19,973	21,655	1,550	3,036	4,588	6,055	7,511	8,925	10,369
- Simpanan Berjangka / Time deposits	135,298	161,215	86,310	98,409	109,765	120,988	131,429	141,811	9,746	18,244	27,336	35,900	44,529	52,769	61,088
d. Surat Berharga / Securities	11,314	11,987	6,525	7,347	8,206	9,059	9,999	10,961	831	1,636	2,490	3,380	4,292	5,054	5,847
e. Pinjaman yang diterima / Loans received	11,572	13,655	6,284	7,508	8,300	9,142	9,761	10,340	2,378	2,129	2,625	2,980	3,361	3,766	4,180
f. Lainnya / Others	150,931	189,109	108,755	123,869	141,326	155,686	171,087	187,804	15,364	30,087	45,491	59,974	74,583	89,309	103,956
g. Koreksi atas pendapatan bunga / Corrections	1,784	2,029	3,494	3,512	3,820	3,963	3,984	3,972	5,631	5,638	6,667	5,979	5,829	5,688	5,523
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	377,250	388,997	217,400	248,972	280,862	313,354	346,122	381,902	34,165	67,241	103,404	138,771	174,424	210,581	245,427
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261,214	318,252	254,433	280,269	311,071	343,700	361,728	407,621	46,904	90,793	140,363	180,460	220,304	249,090	277,816
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	8,442	12,839	12,118	14,291	15,821	17,365	19,768	22,342	2,874	4,550	5,726	7,169	8,720	11,492	12,474
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	19	38	3	1	1	1	119	1	0	0	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	31	59	142	145	148	149	150	239	2	70	163	151	9	27	29
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123,588	144,697	143,052	154,785	165,093	182,358	188,247	203,924	22,755	45,810	74,175	97,341	120,424	121,817	132,626
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	76,090	82,320	44,901	51,222	57,209	63,365	69,298	77,002	6,304	12,418	19,377	26,747	33,862	41,307	48,413
f. Lainnya / Others	53,043	78,298	54,216	59,826	72,799	80,462	84,146	104,114	14,969	27,945	40,923	49,051	57,289	74,448	84,274
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453,025	510,775	380,789	426,152	485,640	540,056	579,575	652,690	65,010	129,209	202,993	263,424	325,959	374,218	423,938
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	3,506	1,678	1,427	1,451	1,617	1,508	1,365	1,595	544	1,264	1,087	1,064	1,064	1,247	1,027
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	152	417	86	100	107	113	117	170	0	0	278	278	345	345	454
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	46	124	133	128	125	132	184	20	29	114	113	120	120	147
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113,865	130,660	130,437	142,478	153,394	167,735	169,276	183,116	21,341	44,203	72,255	93,003	113,582	115,196	123,980
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102,680	130,473	110,349	123,649	151,883	170,891	186,264	220,212	23,770	45,441	67,637	84,654	104,758	131,203	149,263
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4,756	5,637	2,689	2,986	3,278	3,795	3,993	4,508	342	690	1,043	1,410	1,797	2,109	2,474
g. Lainnya / Others	227,889	241,863	135,678	155,355	175,233	195,889	218,427	242,905	18,992	37,583	60,397	82,879	104,292	123,999	146,593
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	185,439	196,474	91,044	103,090	106,293	116,998	128,275	136,833	16,059	28,825	42,212	55,806	68,768	85,454	99,304
E. Pendapatan non-operasional / Non Operational Income	24,927	27,176	17,447	21,334	24,471	24,368	24,361	26,831	2,155	4,465	7,213	8,468	8,861	11,512	12,555
F. Beban non-operasional / Non Operational Expenses	19,647	23,136	14,149	16,040	17,456	18,704	21,619	24,048	2,064	3,617	5,249	7,628	8,734	10,267	11,708
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	5,280	4,041	3,298	5,294	7,016	5,665	2,742	2,782	91	848	1,964	840	127	1,245	847
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	190,719	200,514	94,342	108,384	113,308	122,662	131,017	139,616	16,151	29,673	42,738	56,646	68,895	86,698	100,151
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	95,580	105,391	(36)	(40)	(56)	(65)	(64)	67,531	(5)	(20)	(53)	(65)	(83)	(99)	(112)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	95,682	105,669	413	346	331	334	340	67,820	(5)	(97)	(152)	(164)	(182)	(198)	(211)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	150,013	156,487	71,268	81,417	85,123	92,645	98,914	104,718	12,500	23,078	33,026	44,119	53,702	67,527	78,173

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

Keterangan	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	102,783	118,622	70,160	80,187	91,447	102,078	113,659	107,712	8,922	16,782	25,668	34,338	43,049	51,866	60,712
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,106	1,414	709	874	1,035	1,229	1,393	1,464	109	198	296	393	492	633	806
b. Dari Penempatan pada bank lain / From interbank placement	1,780	2,328	798	887	957	1,027	1,172	1,240	70	134	230	304	380	446	505
c. Dari surat berharga / From securities	6,517	7,383	4,382	5,009	5,683	6,427	7,202	7,882	721	1,409	2,152	2,951	3,764	4,535	5,314
d. Dari Kredit yang diberikan / From credit	55,914	60,566	34,178	38,930	44,023	48,908	54,683	58,475	4,752	8,868	13,537	17,936	22,493	27,093	31,721
- kepada pihak ketiga bukan bank / To Third Party non Bank	55,438	60,071	33,944	38,668	43,744	48,612	54,370	58,147	4,743	8,852	13,515	17,909	22,459	27,054	31,677
- kepada bank lain / To other Bank	476	495	234	262	280	296	313	328	8	15	22	28	34	39	44
e. Lainnya / Others	37,466	46,931	30,093	34,487	39,749	44,487	49,208	38,652	3,271	6,173	9,452	12,753	15,921	19,159	22,366
2. Beban Bunga / Interest Expenses	64,251	78,581	47,555	54,462	62,350	69,651	77,201	68,413	5,690	10,642	16,194	21,593	26,905	32,188	37,451
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	19	16	2	2	2	2	2	2	-	-	0	0	1	2	3
b. Kewajiban pada Bank lain / Interbank Liabilities	1,672	2,307	945	1,047	1,140	1,212	1,321	1,387	95	127	198	246	305	360	411
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	23,945	28,039	15,756	18,055	20,539	22,983	25,685	27,373	2,273	4,229	6,392	8,413	10,450	12,391	14,335
- Giro / Demand Deposit	2,177	2,504	1,367	1,574	1,815	2,068	2,423	2,593	188	373	609	833	1,047	1,257	1,469
- Tabungan / Saving	2,452	2,638	1,560	1,777	1,986	2,211	2,459	2,672	221	417	630	835	1,049	1,255	1,463
- Simpanan Berjangka / Time deposits	19,317	22,897	12,829	14,704	16,739	18,704	20,804	22,108	1,864	3,438	5,153	6,745	8,354	9,879	11,402
d. Surat Berharga / Securities	1,043	1,171	663	735	818	896	1,030	1,123	90	177	264	354	453	551	647
e. Pinjaman yang diterima / Loans received	363	482	244	277	309	344	376	394	38	68	99	130	158	189	214
f. Lainnya / Others	37,207	46,562	29,927	34,330	39,525	44,197	48,771	38,118	3,190	6,039	9,235	12,447	15,536	18,693	21,840
g. Koreksi atas pendapatan bunga / Corrections	2	5	17	17	17	17	17	17	4	2	7	3	3	2	1
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	38,532	40,040	22,605	25,725	29,097	32,427	36,458	39,299	3,233	6,140	9,473	12,745	16,144	19,678	23,261
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	21,822	23,339	42,485	44,915	48,039	51,504	56,460	63,159	1,973	4,562	8,636	10,924	12,829	15,865	17,545
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1,693	1,321	1,182	1,317	1,372	1,506	1,756	2,105	108	196	268	385	451	550	664
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	36	3	1	1	1	1	1	0	0	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	124	124	126	127	127	127	1	6	6	6	6	7	7
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	11,244	11,278	33,166	34,770	36,700	39,295	43,066	44,414	835	2,057	4,949	5,966	6,729	8,332	9,015
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	3,453	3,865	1,791	2,069	2,366	2,639	3,030	3,357	261	551	840	1,127	1,381	1,666	1,978
f. Lainnya / Others	5,399	6,800	6,219	6,635	7,473	7,937	8,481	13,155	768	1,752	2,573	3,440	4,262	5,311	5,880
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	48,262	52,186	58,833	63,534	69,545	75,195	82,418	91,427	4,371	9,056	15,440	20,477	25,053	30,865	37,053
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,348	545	374	384	407	406	441	493	82	175	196	185	184	217	215
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	86	100	107	113	117	117	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	3	31	85	99	99	100	103	154	2	-	1	2	3	4	4
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10,591	10,763	32,247	33,815	35,749	38,291	41,918	43,189	827	1,994	4,909	5,890	6,530	8,123	8,807
e. Penyusutan/Amortisasi / Depreciation/Amortizations	10,515	12,443	10,130	10,918	12,499	13,155	13,766	18,444	1,364	2,595	3,595	5,049	6,527	8,005	11,012
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	389	512	216	252	273	298	323	349	27	57	83	110	136	163	191
g. Lainnya / Others	25,279	27,756	15,695	17,966	20,412	22,831	25,750	28,680	2,068	4,235	6,655	9,240	11,673	14,353	16,824
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	12,092	11,194	6,258	7,106	7,591	8,736	10,499	11,031	834	1,646	2,670	3,193	3,920	4,678	3,753
E. Pendapatan non-operasional / Non Operational Income	3,053	4,039	1,698	44,539	1,459	1,395	5,510	6,338	461	944	1,458	1,847	2,149	2,752	3,190
F. Beban non-operasional / Non Operational Expenses	2,906	2,807	1,116	43,991	859	900	5,022	5,548	455	929	1,416	1,846	2,190	2,793	3,266
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	147	1,232	583	548	601	496	489	790	6	15	42	1	(42)	(41)	(76)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	12,239	12,426	6,840	7,655	8,192	9,231	10,988	11,821	840	1,661	2,712	3,194	3,878	4,638	3,677
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4,805	4,285	-	-	-	-	-	4,476	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4,908	4,862	449	385	387	399	404	4,764	-	(77)	(99)	(99)	(99)	(99)	(99)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	9,180	9,001	4,647	5,331	5,639	6,483	7,886	8,403	600	1,317	2,156	2,488	2,937	3,448	2,509

Tabel 1.9.
Laporan Laba / Rugi Bank Umum Konvensional - BUKU 3
(Commercial Conventional Banks Income Statements - Group of Business Activities 3)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	280,147	294,074	147,035	166,611	187,159	206,685	226,291	263,834	20,226	39,819	60,566	80,537	100,074	119,396	138,891
a. Dari Bank Indonesia / From Bank Indonesia Placement	2,827	2,989	2,060	2,407	2,769	3,201	3,578	4,001	373	703	1,050	1,352	1,597	1,920	2,310
b. Dari Penempatan pada bank lain / From interbank placement	3,328	3,442	1,273	1,349	1,430	1,491	1,459	1,636	87	143	208	270	356	425	497
c. Dari surat berharga / From securities	20,730	20,663	11,042	12,806	14,598	16,514	18,484	20,533	1,869	3,705	5,849	7,886	9,926	11,846	13,784
d. Dari Kredit yang diberikan / From credit	166,041	163,281	81,083	91,338	101,759	112,208	122,309	134,757	9,509	18,900	28,528	37,808	47,040	56,270	65,521
- kepada pihak ketiga bukan bank / To Third Party non Bank	165,117	162,139	80,521	90,705	101,051	111,415	121,447	133,817	9,464	18,814	28,399	37,640	46,828	56,020	65,230
- kepada bank lain / To Other Bank	924	1,142	562	633	707	792	862	941	45	85	129	168	211	250	291
e. Lainnya / Others	87,221	103,699	51,577	58,712	66,603	73,270	80,460	102,907	8,388	16,368	24,931	33,221	41,156	48,936	56,779
2. Beban Bunga / Interest Expenses	172,765	195,619	95,614	108,601	122,238	134,817	147,589	176,526	13,432	26,056	39,359	52,208	64,644	76,743	88,909
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	7	6	1	2	2	2	2	2	-	-	-	-	-	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	3,554	3,896	1,430	1,569	1,704	1,836	1,955	2,088	108	240	360	472	589	696	798
c. Kepada pihak ketiga bukan bank / Third Party non Bank	71,171	77,393	36,821	41,764	46,645	51,841	56,759	62,544	4,357	8,264	12,365	16,252	20,091	23,774	27,427
- Giro / Demand Deposit	6,873	7,196	4,160	4,760	5,381	6,012	6,622	7,288	574	1,037	1,579	2,067	2,534	2,991	3,439
- Tabungan / Saving	8,317	8,160	3,712	4,100	4,444	4,870	5,281	5,738	339	640	957	1,286	1,570	1,858	2,154
- Simpanan Berjangka / Time deposits	55,981	62,037	28,949	32,904	36,820	40,959	44,855	49,518	3,444	6,587	9,829	12,918	15,987	18,925	21,834
d. Surat Berharga / Securities	6,469	5,162	2,971	3,377	3,751	4,121	4,503	4,883	335	662	1,030	1,393	1,725	2,055	2,339
e. Pinjaman yang diterima / Loans received	5,594	7,212	3,745	4,215	4,685	5,174	5,640	6,097	427	857	1,242	1,638	2,036	2,412	2,792
f. Lainnya / Others	85,968	101,912	50,598	57,620	65,390	71,781	78,662	100,837	8,198	15,980	24,346	32,400	40,144	47,764	55,505
g. Koreksi atas pendapatan bunga / Corrections	2	37	48	54	60	64	69	76	6	53	15	54	59	42	48
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	107,383	98,455	51,421	58,010	64,921	71,868	78,701	87,308	6,794	13,762	21,207	28,329	35,430	42,653	49,982
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	133,190	132,098	110,404	119,411	128,362	133,430	147,063	165,298	21,123	40,313	68,315	79,902	96,300	97,960	109,874
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3,027	5,842	5,083	5,896	6,218	6,687	7,532	8,839	627	1,063	1,353	1,682	2,157	3,089	3,048
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	16	2	-	-	-	-	119	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	0	-	-	-	-	-	89	1	64	157	145	2	20	22
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	95,260	90,577	88,164	94,836	100,974	102,646	115,476	128,851	17,604	34,050	57,273	66,222	80,338	77,134	87,269
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	20,966	20,679	8,579	10,117	11,305	12,566	13,762	15,230	1,188	2,327	3,626	5,023	6,116	7,511	8,727
f. Lainnya / Others	13,921	14,998	8,578	8,563	9,865	11,531	10,174	12,289	1,704	2,810	5,906	6,830	7,687	10,206	10,808
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194,186	189,558	137,981	151,441	167,509	177,353	194,978	221,468	24,882	48,937	81,510	97,007	117,795	123,060	139,310
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,514	764	552	646	741	661	482	687	287	647	615	589	611	602	549
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	11	42	-	-	-	-	-	53	0	0	278	278	345	345	345
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	173	15	35	27	22	18	23	23	18	29	113	110	117	116	143
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	90,200	84,118	81,253	87,363	93,446	94,253	105,498	118,117	17,168	33,323	55,971	63,476	76,737	73,699	82,773
e. Penyusutan/Amortisasi / Depreciation/Amortizations	28,415	32,693	18,958	20,900	25,364	29,160	30,194	36,625	2,533	5,061	9,366	11,669	13,884	16,952	18,841
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	3,195	3,721	1,628	1,812	1,996	2,297	2,390	2,614	195	379	588	812	991	1,180	1,394
g. Lainnya / Others	70,678	68,205	35,555	40,693	45,940	50,964	56,392	63,349	4,681	9,498	14,579	20,073	25,110	30,165	35,264
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	46,387	40,994	23,845	25,980	25,773	27,944	30,786	31,139	3,035	5,138	8,011	11,223	13,935	17,554	20,547
E. Pendapatan non-operasional / Non Operational Income	14,533	18,790	10,250	11,612	13,520	13,686	14,286	15,772	1,528	2,660	3,731	4,756	5,380	6,362	7,048
F. Beban non-operasional / Non Operational Expenses	12,720	15,370	9,097	10,262	11,512	11,934	13,289	14,658	1,347	2,450	3,402	5,218	5,876	6,650	7,340
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1,814	3,420	1,153	1,350	2,008	1,752	996	1,115	181	210	329	(461)	(496)	(288)	(292)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	48,200	44,415	24,998	27,330	27,781	29,696	31,782	32,253	3,216	5,348	8,341	10,762	13,439	17,266	20,254
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	7,528	9,285	(36)	(40)	(56)	(65)	(64)	7,419	(5)	(20)	(53)	(65)	(83)	(99)	(112)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	7,528	9,285	(36)	(40)	(56)	(65)	(64)	7,419	(5)	(20)	(53)	(65)	(83)	(99)	(112)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	38,329	34,478	19,079	20,721	21,250	22,760	24,512	24,489	2,666	4,256	6,374	8,361	10,557	13,552	15,913

Tabel 1.10.
Laporan Laba / Rugi Bank Umum Konvensional - BUKU 4
(Commercial Conventional Banks Income Statements - Group of Business Activities 4)
Miliar Rp (Billion Rp)

Keterangan	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	313,316	368,651	220,500	252,487	284,708	315,325	346,223	379,822	39,721	69,610	105,205	134,707	167,121	199,384	230,556
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,359	1,873	1,493	1,779	2,051	2,329	2,498	2,693	173	322	490	653	844	1,138	1,574
b. Dari Penempatan pada bank lain / From interbank placement	3,467	4,160	1,520	1,832	2,026	2,166	2,319	2,498	148	260	361	427	526	600	677
c. Dari surat berharga / From securities	31,075	32,649	23,351	27,237	31,398	35,378	39,166	43,628	3,767	7,510	11,757	15,813	20,261	24,091	28,019
d. Dari Kredit yang diberikan / From credit	260,158	298,590	170,589	194,495	218,489	240,983	264,000	287,654	29,859	52,471	78,265	101,795	125,748	150,084	173,269
- kepada pihak ketiga bukan bank / To Third Party non Bank	258,456	296,443	168,902	192,556	216,303	238,540	261,332	284,754	29,583	51,980	77,645	100,992	124,757	148,912	171,976
- kepada bank lain / To other Bank	1,702	2,147	1,687	1,938	2,186	2,443	2,668	2,899	276	492	621	803	991	1,172	1,292
e. Lainnya / Others	17,258	31,379	23,547	27,143	30,744	34,469	38,240	43,348	5,774	9,047	14,332	16,019	19,743	23,471	27,017
2. Beban Bunga / Interest Expenses	102,562	139,710	89,524	101,484	113,686	123,893	133,947	145,076	17,393	25,972	36,657	44,514	53,706	62,797	71,884
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	267	267	267	277	277	285	0	0	3	4	5	5	5
b. Kewajiban pada Bank lain / Interbank Liabilities	4,301	5,083	3,055	3,288	3,624	3,888	4,165	4,480	327	626	960	1,265	1,686	1,963	2,207
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	72,122	92,016	56,198	64,159	71,376	78,099	84,216	90,235	6,089	11,410	17,167	22,604	28,041	33,337	38,809
- Giro / Demand Deposit	10,573	13,548	9,681	11,049	12,413	13,822	15,080	16,379	1,367	2,548	3,847	5,085	6,290	7,526	8,821
- Tabungan / Saving	11,988	12,984	7,392	8,439	9,414	10,328	11,212	12,134	907	1,820	2,766	3,642	4,504	5,343	6,206
- Simpanan Berjangka / Time deposits	49,562	65,484	39,125	44,671	49,549	53,950	57,924	61,723	3,815	7,042	10,553	13,877	17,247	20,468	23,781
d. Surat Berharga / Securities	3,405	5,341	2,718	3,038	3,411	3,790	4,233	4,585	372	702	1,096	1,494	1,935	2,315	2,704
e. Pinjaman yang diterima / Loans received	5,559	5,930	2,271	2,990	3,272	3,582	3,699	3,820	1,904	1,190	1,262	1,183	1,131	1,122	1,121
f. Lainnya / Others	15,419	28,992	21,707	24,468	28,190	30,607	33,699	38,062	3,121	6,478	9,588	12,112	15,220	18,487	21,637
g. Koreksi atas pendapatan bunga / Corrections	1,723	1,935	3,308	3,274	3,547	3,651	3,658	3,609	5,580	5,541	6,581	5,852	5,689	5,568	5,402
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	210,754	228,941	130,976	151,002	171,021	191,432	212,277	234,746	22,328	43,638	67,110	90,193	113,415	136,587	158,672
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	97,170	155,324	98,221	112,059	130,391	154,123	153,104	173,474	22,425	44,104	61,055	86,722	107,267	129,597	143,254
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3,641	5,547	5,787	7,014	8,060	8,995	10,269	11,231	2,135	3,276	4,087	5,064	6,068	7,801	8,699
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	2	21	19	22	22	23	23	23	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	16,996	42,755	21,667	25,119	27,352	40,348	29,630	30,585	4,313	9,695	11,939	25,133	33,333	36,322	36,310
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	49,844	55,785	33,351	37,703	42,024	46,460	50,680	56,331	4,708	9,258	14,441	19,963	25,558	31,150	36,559
f. Lainnya / Others	26,688	51,215	37,397	42,202	52,933	58,297	62,502	75,305	11,270	21,875	30,589	36,561	42,309	54,323	61,686
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	185,709	246,281	170,795	196,035	231,857	269,169	282,275	318,620	33,146	66,901	99,916	137,970	172,801	206,647	231,206
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	626	369	319	355	404	375	377	409	175	440	456	311	268	426	262
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	4	233	-	-	-	-	-	-	-	-	-	-	-	-	108
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	1	0	4	7	7	7	7	7	-	0	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	13,068	35,777	16,919	21,281	24,183	35,175	21,844	21,805	3,347	8,886	11,375	23,638	30,315	33,373	32,400
e. Penyusutan/Amortisasi / Depreciation/Amortizations	53,809	77,632	76,165	85,803	107,534	121,575	134,631	157,369	18,287	35,482	51,690	64,227	79,646	99,561	111,062
f. Kerugian penyertaan equity method, komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1,104	1,326	796	867	948	1,132	1,205	1,465	113	240	351	459	633	720	833
g. Lainnya / Others	117,097	130,944	76,592	87,722	98,782	110,905	124,210	137,565	11,225	21,853	36,043	49,336	61,939	72,567	86,541
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	122,214	137,983	58,402	67,027	69,555	76,386	83,105	89,600	11,607	20,842	29,687	38,945	47,881	59,537	70,721
E. Pendapatan non-operasional / Non Operational Income	4,001	1,187	2,723	4,795	5,914	5,299	4,364	4,524	141	818	1,926	1,752	1,202	2,233	2,131
F. Beban non-operasional / Non Operational Expenses	730	1,780	1,243	1,420	1,545	1,909	3,113	3,597	244	202	322	418	511	677	925
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3,270	(594)	1,480	3,375	4,369	3,391	1,251	927	(102)	617	1,604	1,334	691	1,556	1,206
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	125,485	137,390	59,881	70,402	73,924	79,776	84,356	90,527	11,504	21,459	29,853	40,279	48,573	61,093	71,927
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	81,004	88,773	-	-	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	81,004	88,774	-	-	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98,998	108,356	45,746	53,287	55,848	60,570	63,772	68,110	8,820	16,629	23,122	31,450	37,931	47,754	56,554

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

Keterangan	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	25,998	27,802	10,936	12,456	13,954	15,563	12,341	15,091	1,372	2,660	4,045	5,335	6,608	7,911	9,188
a. Dari Bank Indonesia / From Bank Indonesia Placement	462	665	145	161	184	208	169	201	12	23	34	43	55	65	74
b. Dari Penempatan pada bank lain / From interbank placement	10	13	2	2	2	2	4	7	2	5	5	6	7	8	9
c. Dari surat berharga / From securities	1,792	2,280	873	882	910	1,002	714	880	135	256	403	539	677	814	954
d. Dari Kredit yang diberikan / From credit	15,206	16,635	5,628	6,536	7,368	8,262	5,547	6,743	569	1,112	1,719	2,279	2,838	3,416	3,997
- kepada pihak ketiga bukan bank / To Third Party non Bank	15,146	16,602	5,610	6,514	7,343	8,243	5,531	6,725	568	1,110	1,715	2,275	2,832	3,409	3,990
- kepada bank lain / To other Bank	60	33	18	21	24	19	16	18	1	2	3	4	5	6	7
e. Lainnya / Others	8,528	8,210	4,287	4,876	5,490	6,089	5,907	7,261	653	1,265	1,884	2,467	3,033	3,609	4,155
2. Beban Bunga / Interest Expenses	15,044	15,173	7,373	8,448	9,529	10,610	9,286	11,351	1,001	1,918	2,874	3,767	4,633	5,500	6,338
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	10	35	45	55	61	67	74	4	6	10	12	13	88	99
b. Kewajiban pada Bank lain / Interbank Liabilities	98	81	28	32	35	38	41	49	6	11	17	23	27	32	37
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	6,078	6,753	2,873	3,286	3,697	4,128	3,277	3,866	324	616	926	1,210	1,493	1,767	2,042
- Giro / Demand Deposit	301	444	308	349	394	438	199	229	22	45	69	90	110	129	147
- Tabungan / Saving	438	505	256	299	337	367	364	418	33	59	85	110	134	161	186
- Simpanan Berjangka / Time deposits	5,338	5,805	2,308	2,638	2,966	3,322	2,714	3,219	269	512	772	1,009	1,249	1,477	1,708
d. Surat Berharga / Securities	233	181	103	121	136	153	76	207	22	44	67	93	120	67	79
e. Pinjaman yang diterima / Loans received	1	5	2	3	12	20	24	28	7	14	22	29	36	44	53
f. Lainnya / Others	8,630	8,143	4,221	4,804	5,407	5,994	5,800	7,128	634	1,225	1,828	2,395	2,943	3,500	4,027
g. Koreksi atas pendapatan bunga / Corrections	-	-	111	157	187	216	-	-	2	1	3	5	2	2	2
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	10,954	12,629	3,563	4,008	4,425	4,953	3,055	3,740	371	742	1,171	1,568	1,975	2,412	2,850
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	3,268	3,712	1,543	1,824	2,151	2,367	2,103	2,636	525	779	1,000	1,249	1,463	1,574	1,723
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain	-	-	-	-	-	-	-	-	-	11	3	19	21	23	26
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	21	5	2	2	2	2	2	3	2	3	7	9	10	12	13
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	748	812	535	600	686	780	655	812	50	97	176	239	315	380	450
f. Lainnya / Others	2,456	2,814	995	1,221	1,367	1,485	1,444	1,814	473	668	814	983	1,117	1,159	1,235
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	11,244	12,571	4,430	4,999	5,651	6,301	4,402	5,457	814	1,337	1,884	2,455	2,996	3,419	3,938
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	176	60	60	59	-	-	0	0	1	1	1	1	1
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	0	1	2	4	1	1	1	0	0	0	0	0	0	0	0
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3,071	4,089	1,545	1,879	2,083	2,290	1,364	1,602	502	713	877	1,089	1,258	1,330	1,465
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	37	43	23	25	27	29	31	32	2	4	6	8	10	12	14
g. Lainnya / Others	8,135	8,439	2,684	3,031	3,481	3,922	3,007	3,822	310	620	1,000	1,358	1,728	2,076	2,459
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	2,978	3,770	677	833	925	1,019	755	919	81	184	288	363	442	567	635
E. Pendapatan non-operasional / Non Operational Income	132	140	46	37	42	44	27	50	6	31	65	81	101	134	154
F. Beban non-operasional / Non Operational Expenses	131	155	62	79	76	82	36	61	3	6	9	13	16	19	21
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1	(14)	(16)	(42)	(35)	(38)	(10)	(11)	3	25	55	69	85	115	132
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	2,979	3,756	661	791	890	981	746	908	84	208	343	431	526	682	767
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2,243	3,048	-	-	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2,243	3,048	-	-	-	-	-	-	106	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksriran pajak penghasilan) / Profit/Loss After Estimation of tax	2,222	2,793	459	560	635	702	558	681	60	154	265	328	402	522	582

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

Keterangan	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	8,764	9,870	10,717	12,348	13,884	15,470	21,998	24,259	2,144	4,202	6,276	8,312	10,395	12,713	14,632
a. Dari Bank Indonesia / From Bank Indonesia Placement	214	266	255	288	320	355	455	497	34	66	103	134	176	209	237
b. Dari Penempatan pada bank lain / From interbank placement	0	0	-	-	-	-	0	0	-	-	0	0	0	0	0
c. Dari surat berharga / From securities	841	1,000	1,178	1,350	1,522	1,683	2,293	2,528	231	450	697	928	1,155	1,382	1,640
d. Dari Kredit yang diberikan / From credit	6,904	7,554	8,511	9,825	11,034	12,311	17,180	18,943	1,653	3,311	4,967	6,608	8,295	10,225	11,771
- kepada pihak ketiga bukan bank / To Third Party non Bank	6,885	7,544	8,500	9,813	11,020	12,295	17,159	18,920	1,651	3,308	4,962	6,601	8,288	10,216	11,762
- kepada bank lain / To other Bank	19	10	10	12	14	15	21	23	1	3	5	7	8	8	9
e. Lainnya / Others	805	1,050	773	885	1,008	1,121	2,070	2,291	227	375	510	641	769	897	985
2. Beban Bunga / Interest Expenses	3,549	4,196	3,316	3,748	4,183	4,626	7,491	8,198	704	1,244	1,834	2,376	2,935	3,463	3,971
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	1	1	1	1	1	1	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	9	6	7	9	10	11	13	15	2	3	4	6	8	10	11
c. Kepada pihak ketiga bukan bank / Third Party non Bank	2,715	3,069	2,524	2,639	3,152	3,476	5,063	5,513	430	810	1,242	1,639	2,051	2,449	2,865
- Giro / Demand Deposit	139	140	220	239	259	281	584	617	27	46	65	86	104	122	142
- Tabungan / Saving	501	530	346	398	451	504	596	654	50	100	149	202	254	307	360
- Simpanan Berjangka / Time deposits	2,076	2,400	1,958	2,201	2,442	2,691	3,883	4,242	353	664	1,029	1,351	1,693	2,019	2,362
d. Surat Berharga / Securities	38	49	25	30	32	36	146	155	13	25	34	46	59	66	79
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Lainnya / Others	731	1,019	747	859	977	1,086	2,027	2,243	221	364	494	620	742	865	947
g. Koreksi atas pendapatan bunga / Corrections	57	52	10	10	10	16	240	270	38	42	60	65	76	73	70
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	5,215	5,675	7,401	8,600	9,701	10,844	14,508	16,061	1,440	2,959	4,442	5,935	7,460	9,250	10,661
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	4,582	2,238	1,210	1,402	1,482	1,595	2,385	2,540	859	1,036	1,358	1,662	2,445	4,095	5,419
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22	26	55	63	73	76	206	159	3	5	14	18	23	29	36
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	58	81	45	51	57	59	67	70	2	5	8	12	15	17	19
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	733	870	496	566	656	727	1,014	1,136	98	187	293	395	493	601	699
f. Lainnya / Others	3,770	1,261	614	723	696	733	1,098	1,174	755	840	1,042	1,237	1,914	3,448	4,665
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	8,981	6,147	6,534	7,667	8,539	9,476	13,219	14,372	1,797	2,978	4,244	5,515	7,314	10,228	12,431
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	5	5	5	5	63	5	0	2	1	0	0	1	0
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
e. Penyusutan/Amortisasi / Depreciation/Amortizations	5,570	2,294	2,799	3,352	3,617	3,903	5,442	5,791	1,083	1,590	2,108	2,621	3,443	5,354	6,884
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	26	34	23	27	31	36	41	47	5	9	15	21	28	34	42
g. Lainnya / Others	3,384	3,818	3,706	4,283	4,885	5,531	7,673	8,529	709	1,377	2,120	2,872	3,842	4,838	5,505
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	816	1,766	2,077	2,335	2,644	2,963	3,674	4,229	502	1,016	1,556	2,083	2,590	3,117	3,649
E. Pendapatan non-operasional / Non Operational Income	38	19	29	29	31	29	46	58	19	12	33	31	29	31	32
F. Beban non-operasional / Non Operational Expenses	42	69	36	53	42	47	109	163	15	30	100	133	140	128	156
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(3)	(50)	(7)	(24)	(11)	(18)	(63)	(106)	4	(18)	(67)	(102)	(111)	(97)	(124)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	813	1,716	2,070	2,311	2,633	2,946	3,611	4,123	506	998	1,489	1,980	2,479	3,020	3,525
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	1,978	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	1,978	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksriran pajak penghasilan) / Profit/Loss After Estimation of tax	604	1,276	1,526	1,713	1,963	2,207	2,663	3,045	354	722	1,109	1,493	1,875	2,250	2,615

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

Indikator / Indicator	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	1,063,037	904,442	1,153,075	1,065,070	1,136,999	1,077,130	1,081,939	1,037,780	1,124,472	1,220,609	1,296,175	1,208,206	1,200,137	1,252,305	1,263,153
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17,310	14,277	32,727	33,995	33,817	43,276	42,933	42,308	43,126	42,513	44,210	45,246	44,306	49,473	48,910
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1,040,333	883,237	1,109,062	1,020,456	1,094,163	1,024,075	1,028,536	987,245	1,070,146	1,165,418	1,241,773	1,151,534	1,145,252	1,191,077	1,201,990
- Lainnya / <i>Others</i>	5,395	6,927	11,286	10,619	9,020	9,780	10,469	8,227	11,200	12,678	10,192	11,427	10,579	11,755	12,253
Kewajiban Komitmen / Committed Liabilities	2,724,780	2,659,102	2,937,717	2,853,890	2,913,442	2,891,211	2,877,217	2,820,197	2,917,183	2,996,599	3,054,254	3,015,429	2,997,813	2,985,258	3,090,381
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1,545,055	1,603,199	1,654,927	1,637,483	1,655,809	1,693,574	1,681,806	1,643,288	1,686,508	1,674,074	1,669,746	1,679,136	1,671,240	1,605,192	1,680,479
- <i>Committed</i>	367,108	371,281	398,403	405,673	408,119	411,083	415,988	405,603	417,078	411,394	401,785	417,360	414,804	411,945	429,797
- <i>Uncommitted</i>	1,177,948	1,231,918	1,256,524	1,231,810	1,247,690	1,282,491	1,265,818	1,237,685	1,269,430	1,262,680	1,267,960	1,261,777	1,256,437	1,193,247	1,250,682
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10,181	16,622	14,710	17,675	16,966	16,550	18,627	19,402	18,994	20,795	23,791	21,428	22,904	22,099	22,908
- <i>Committed</i>	1,897	5,138	4,072	5,007	4,506	3,824	4,173	4,843	3,653	4,077	5,776	4,257	4,121	4,296	4,228
- <i>Uncommitted</i>	8,284	11,484	10,638	12,668	12,460	12,726	14,454	14,559	15,342	16,719	18,015	17,171	18,783	17,802	18,680
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88,144	67,522	55,453	59,763	60,179	63,486	64,516	68,511	70,374	74,512	77,260	76,716	74,706	79,074	77,752
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1,075,275	961,666	1,201,206	1,127,850	1,171,407	1,107,896	1,102,929	1,080,952	1,130,728	1,214,851	1,273,707	1,226,789	1,215,902	1,268,098	1,295,276
- Lainnya / <i>Others</i>	6,126	10,093	11,421	11,119	9,081	9,706	9,340	8,044	10,578	12,366	9,750	11,360	13,061	10,796	13,967
Tagihan Kontinjensi / Contingent Claims	286,136	273,864	302,116	289,355	276,620	272,298	274,419	275,006	244,805	274,391	284,509	277,665	274,099	269,010	272,231
- Garansi yang diterima / <i>Received guarantees</i>	248,740	226,961	248,208	233,046	224,395	218,591	221,226	222,265	190,769	219,075	226,010	220,155	215,460	209,539	211,391
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32,405	40,966	46,563	48,765	44,576	45,880	45,128	44,416	45,537	46,620	47,749	47,723	48,871	49,586	50,789
- Lainnya / <i>Others</i>	4,991	5,936	7,345	7,544	7,649	7,827	8,065	8,325	8,500	8,696	10,749	9,787	9,768	9,884	10,051
Kewajiban Kontinjensi / Contingent Liabilities	366,334	365,644	341,604	335,447	341,020	339,723	333,639	341,684	317,613	319,943	321,928	317,597	312,040	317,225	320,444
- Garansi yang diberikan / <i>Issued guarantees</i>	364,514	363,078	338,793	332,675	338,236	336,810	330,632	338,920	314,636	317,198	319,160	314,844	309,209	314,573	317,793
- Lainnya / <i>Others</i>	1,820	2,566	2,812	2,772	2,784	2,913	3,006	2,764	2,978	2,745	2,769	2,753	2,830	2,652	2,651
Lainnya / Others	445,955	491,618	531,491	535,297	536,904	546,791	548,338	566,622	568,289	572,017	578,823	584,081	585,688	595,768	600,228
- Penerusan Kredit / <i>Channelling</i>	12,072	14,246	13,189	13,109	12,980	12,982	12,960	12,966	12,942	12,843	12,714	12,642	12,207	12,197	12,088
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	392,081	430,741	469,631	473,256	474,350	483,831	485,071	500,846	501,055	504,631	512,285	515,446	516,446	526,679	530,202
- Kredit yang diberikan / <i>Credit disbursed</i>	383,718	421,711	460,328	463,942	464,235	473,621	474,790	490,473	490,717	494,270	501,898	504,862	505,886	516,064	519,582
- Lainnya / <i>Others</i>	8,363	9,030	9,302	9,313	10,115	10,210	10,281	10,373	10,338	10,361	10,386	10,584	10,560	10,616	10,621
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41,802	46,632	48,672	48,933	49,575	49,978	50,307	52,809	54,292	54,543	53,824	55,993	57,035	56,892	57,937
- Kredit yang diberikan / <i>Credit disbursed</i>	34,238	39,304	41,266	41,596	42,233	42,613	42,976	45,429	46,911	47,160	46,437	48,607	49,651	49,505	50,551
- Lainnya / <i>Others</i>	7,564	7,328	7,406	7,337	7,342	7,364	7,331	7,380	7,380	7,383	7,387	7,386	7,384	7,387	7,386

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

Indikator / Indicator	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	44,036	38,627	43,990	31,768	35,646	30,383	34,834	34,602	36,255	40,747	41,638	36,146	34,865	36,431	36,417
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	3,301	3,185	4,014	4,414	4,643	4,576	4,770	4,750	2,231	2,254	2,285	4,090	3,509	3,715	2,978
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	40,102	33,598	38,574	26,286	29,905	24,593	28,621	29,365	32,505	36,897	37,971	30,540	30,274	31,600	32,104
- Lainnya / <i>Others</i>	633	1,845	1,402	1,068	1,099	1,215	1,444	488	1,518	1,595	1,382	1,517	1,082	1,117	1,336
Kewajiban Komitmen / Committed Liabilities	121,255	125,066	118,775	110,224	115,363	109,930	111,152	99,375	107,169	108,831	106,347	99,905	99,967	99,053	107,346
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	77,849	86,107	78,226	81,757	84,221	83,675	79,990	70,022	72,247	69,784	65,975	67,860	67,027	66,962	70,394
- <i>Committed</i>	31,541	35,988	28,478	28,619	29,605	29,841	27,831	19,380	20,526	20,452	20,551	20,747	20,743	21,413	23,046
- <i>Uncommitted</i>	46,308	50,119	49,748	53,137	54,616	53,834	52,159	50,643	51,721	49,332	45,424	47,113	46,284	45,549	47,348
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	142	72	127	129	138	179	165	143	189	174	140	174	235	190	238
- <i>Committed</i>	79	32	82	75	95	106	113	92	123	123	105	111	108	66	62
- <i>Uncommitted</i>	63	40	45	54	43	73	52	51	66	51	36	63	127	124	177
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2,741	2,386	1,780	1,973	1,922	1,916	1,632	1,295	1,465	1,276	1,323	1,248	1,359	1,550	1,465
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	39,764	32,610	36,666	24,216	27,146	22,542	27,620	26,800	30,832	35,334	36,819	28,729	28,798	28,605	31,749
- Lainnya / <i>Others</i>	759	3,891	1,976	2,150	1,936	1,618	1,745	1,115	2,437	2,262	2,090	1,894	2,549	1,745	3,499
Tagihan Kontinjensi / Contingent Claims	35,613	31,218	18,091	18,834	16,080	15,355	15,025	11,588	13,412	13,443	13,657	13,702	13,400	13,515	13,637
- Garansi yang diterima / <i>Received guarantees</i>	31,051	21,926	12,524	13,176	10,325	9,532	9,189	5,814	6,274	6,301	6,388	6,310	5,895	5,955	5,965
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4,280	8,916	4,919	5,000	5,171	5,221	5,217	5,100	6,099	6,089	6,200	6,297	6,398	6,453	6,549
- Lainnya / <i>Others</i>	281	376	648	659	584	602	618	674	1,039	1,054	1,069	1,095	1,107	1,107	1,123
Kewajiban Kontinjensi / Contingent Liabilities	23,885	21,276	8,593	8,989	8,494	8,578	8,933	7,671	6,993	6,827	6,638	6,864	7,017	7,633	8,925
- Garansi yang diberikan / <i>Issued guarantees</i>	23,451	20,897	8,215	8,611	8,120	8,196	8,558	7,298	6,487	6,337	6,155	6,386	6,297	7,184	8,445
- Lainnya / <i>Others</i>	434	379	378	378	374	383	375	373	506	490	483	477	713	449	479
Lainnya / Others	28,582	31,073	35,739	36,457	37,174	37,716	37,341	39,381	40,429	40,100	41,144	41,331	41,350	41,623	41,863
- Penerusan Kredit / <i>Channelling</i>	2,985	5,144	4,708	4,649	4,548	4,556	4,552	4,550	4,548	4,455	4,301	4,253	3,970	3,974	3,919
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22,730	23,830	28,601	29,359	30,145	30,563	30,198	32,117	33,157	32,820	33,990	34,195	34,306	34,496	34,749
- Kredit yang diberikan / <i>Credit disbursed</i>	22,349	23,430	28,205	28,965	29,750	30,168	29,803	31,695	32,765	32,548	33,719	33,909	34,032	34,221	34,473
- Lainnya / <i>Others</i>	381	400	396	395	395	395	395	422	392	271	271	286	274	276	276
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	2,867	2,099	2,430	2,449	2,481	2,597	2,590	2,714	2,724	2,825	2,853	2,883	3,074	3,153	3,195
- Kredit yang diberikan / <i>Credit disbursed</i>	2,636	2,099	2,430	2,449	2,481	2,571	2,590	2,714	2,724	2,825	2,853	2,883	3,074	3,153	3,195
- Lainnya / <i>Others</i>	231	0	0	0	0	26	0	0	0	0	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	622,617	621,178	831,336	758,088	807,888	762,506	760,901	730,359	768,581	845,191	899,249	835,966	817,913	876,553	889,401
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14,009	11,092	27,968	27,906	28,430	38,334	36,328	37,559	39,895	40,045	40,824	40,605	40,797	45,758	45,932
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	604,424	605,182	794,927	722,446	771,925	717,371	717,159	685,359	721,225	796,429	850,055	786,513	769,763	822,695	834,940
- Lainnya / <i>Others</i>	4,184	4,903	8,440	7,735	7,533	6,800	7,414	7,442	7,460	8,717	8,370	8,848	7,353	8,100	8,529
Kewajiban Komitmen / Committed Liabilities	1,486,720	1,450,575	1,587,101	1,530,615	1,569,196	1,548,182	1,547,274	1,525,368	1,496,215	1,562,426	1,602,912	1,541,959	1,518,587	1,559,228	1,582,007
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	849,546	812,605	794,235	794,733	804,334	816,806	808,420	823,985	770,374	783,742	784,917	760,998	746,210	749,519	758,275
- <i>Committed</i>	133,719	97,021	108,073	108,862	109,654	109,136	115,927	121,359	111,184	110,373	108,197	107,974	100,806	100,948	109,715
- <i>Uncommitted</i>	715,828	715,584	686,163	685,870	694,679	707,670	692,493	702,626	659,190	673,369	676,720	653,024	645,404	648,571	648,559
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	6,584	8,314	6,834	10,119	9,938	8,694	10,113	10,140	10,267	12,246	11,740	9,479	11,590	10,314	10,808
- <i>Committed</i>	506	368	1,031	1,985	1,518	327	327	279	293	262	262	262	263	168	173
- <i>Uncommitted</i>	6,077	7,946	5,803	8,134	8,419	8,367	9,787	9,861	9,975	11,984	11,479	9,217	11,328	10,146	10,635
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30,288	19,154	14,328	15,003	14,084	14,651	16,634	18,530	17,377	17,994	18,057	16,899	17,971	17,818	16,580
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	596,207	605,815	765,089	704,518	735,209	703,050	707,070	667,335	692,624	742,362	782,138	747,532	736,298	774,794	789,448
- Lainnya / <i>Others</i>	4,095	4,687	6,615	6,243	5,632	4,981	5,036	5,378	5,573	6,082	6,060	7,051	6,517	6,784	6,897
Tagihan Kontinjensi / Contingent Claims	197,807	181,443	208,250	195,196	183,799	180,543	184,821	187,111	157,265	186,427	191,576	186,279	183,335	177,626	179,718
- Garansi yang diterima / <i>Received guarantees</i>	180,763	161,443	183,211	167,590	160,463	157,286	161,907	164,320	134,568	163,144	165,586	161,159	157,694	151,405	153,038
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13,125	15,253	19,617	22,071	17,697	17,528	17,077	16,871	16,664	17,142	17,874	18,087	18,655	19,143	19,487
- Lainnya / <i>Others</i>	3,919	4,747	5,422	5,535	5,639	5,729	5,836	5,920	6,033	6,141	8,116	7,033	6,986	7,078	7,193
Kewajiban Kontinjensi / Contingent Liabilities	112,882	100,576	95,268	93,452	92,955	89,279	84,952	85,882	76,298	74,330	73,847	71,649	69,970	68,320	65,505
- Garansi yang diberikan / <i>Issued guarantees</i>	112,442	100,293	94,922	93,153	92,651	89,033	84,716	85,669	76,142	74,159	73,669	71,445	69,908	68,184	65,419
- Lainnya / <i>Others</i>	440	283	347	299	304	246	235	213	156	171	178	204	61	136	86
Lainnya / Others	144,019	156,992	127,988	129,006	125,538	133,323	134,885	138,388	111,764	113,636	114,442	115,116	115,533	116,674	117,474
- Penerusan Kredit / <i>Channelling</i>	3,906	3,883	3,527	3,526	3,526	3,525	3,525	3,531	3,529	3,528	3,579	3,578	3,575	3,575	3,573
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	104,579	114,212	99,381	100,329	96,782	104,427	105,774	107,057	91,393	93,194	93,785	94,166	94,597	95,423	96,124
- Kredit yang diberikan / <i>Credit disbursed</i>	100,375	109,607	94,768	95,702	91,366	98,904	100,159	101,377	85,727	87,394	87,969	88,203	88,639	89,419	90,114
- Lainnya / <i>Others</i>	4,204	4,605	4,614	4,627	5,416	5,523	5,615	5,680	5,666	5,800	5,816	5,963	5,958	6,004	6,010
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	35,534	38,897	25,080	25,152	25,230	25,370	25,585	27,800	16,841	16,914	17,077	17,373	17,361	17,676	17,777
- Kredit yang diberikan / <i>Credit disbursed</i>	28,201	31,775	18,785	18,925	19,004	19,143	19,359	21,523	16,791	16,864	17,027	17,322	17,310	17,625	17,726
- Lainnya / <i>Others</i>	7,333	7,122	6,295	6,227	6,227	6,227	6,227	6,277	50	51	51	51	51	51	51

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	395,192	243,326	276,037	273,418	291,954	282,707	284,702	271,236	318,062	333,086	353,802	334,678	345,904	337,695	335,728
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	745	1,675	744	366	1,836	-	1,000	214	1,100	550	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	394,616	243,149	273,850	269,929	290,823	280,578	281,257	270,940	314,841	330,506	352,262	333,065	343,760	335,157	333,339
- Lainnya / <i>Others</i>	576	178	1,442	1,814	387	1,763	1,610	296	2,221	2,367	440	1,063	2,144	2,538	2,389
Kewajiban Komitmen / Committed Liabilities	1,108,474	1,074,680	1,223,660	1,204,327	1,220,660	1,224,855	1,210,523	1,187,029	1,305,493	1,316,908	1,337,583	1,365,321	1,371,107	1,318,504	1,392,458
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	612,318	698,827	777,366	755,563	762,280	788,182	788,375	744,291	839,117	815,574	814,726	845,423	853,098	783,693	846,843
- <i>Committed</i>	200,277	235,554	260,326	266,665	267,379	270,582	270,742	263,606	284,040	279,061	272,096	286,901	291,836	288,100	295,945
- <i>Uncommitted</i>	412,041	463,273	517,040	488,898	494,901	517,600	517,633	480,685	555,077	536,514	542,631	558,522	561,262	495,593	550,897
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	3,319	8,138	7,654	7,332	6,795	7,582	8,253	9,023	8,444	8,371	11,907	11,771	11,075	11,591	11,859
- <i>Committed</i>	1,280	4,736	2,959	2,947	2,892	3,391	3,733	4,472	3,237	3,692	5,409	3,884	3,750	4,063	3,993
- <i>Uncommitted</i>	2,039	3,402	4,695	4,385	3,902	4,191	4,519	4,552	5,207	4,679	6,498	7,888	7,325	7,528	7,865
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	54,708	45,781	39,275	42,672	44,075	46,811	46,190	48,583	51,342	55,018	57,702	58,484	55,298	59,634	59,640
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	438,025	321,791	398,019	397,525	407,505	380,703	366,686	385,127	405,578	435,492	453,242	448,864	449,312	463,041	472,283
- Lainnya / <i>Others</i>	104	143	1,346	1,235	5	1,578	1,019	4	1,012	2,452	5	779	2,324	546	1,833
Tagihan Kontinjensi / Contingent Claims	50,401	58,964	73,509	73,071	74,500	74,144	72,351	74,089	73,153	73,531	78,265	76,661	76,448	76,917	77,911
- Garansi yang diterima / <i>Received guarantees</i>	36,714	43,581	52,252	52,064	53,388	51,546	49,907	51,906	49,717	49,418	53,821	52,471	51,658	51,961	52,169
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13,466	15,127	20,374	20,050	20,079	21,497	21,227	20,848	22,024	22,629	22,897	22,548	23,133	23,275	24,023
- Lainnya / <i>Others</i>	221	256	882	958	1,033	1,101	1,217	1,335	1,412	1,485	1,547	1,641	1,658	1,681	1,718
Kewajiban Kontinjensi / Contingent Liabilities	225,065	239,146	233,759	228,921	235,152	237,313	235,219	243,596	230,429	235,202	237,643	235,298	231,265	237,263	241,939
- Garansi yang diberikan / <i>Issued guarantees</i>	224,249	237,517	231,897	227,053	233,292	235,288	233,234	241,644	228,417	233,245	235,662	233,350	229,333	235,320	239,976
- Lainnya / <i>Others</i>	817	1,628	1,862	1,868	1,859	2,025	1,985	1,952	2,012	1,957	1,981	1,948	1,932	1,943	1,963
Lainnya / Others	252,621	280,400	344,026	345,778	350,255	351,773	353,433	364,846	393,297	395,398	400,170	404,411	405,380	413,806	417,144
- Penerusan Kredit / <i>Channelling</i>	5,114	5,159	4,898	4,879	4,850	4,846	4,835	4,838	4,818	4,814	4,788	4,765	4,616	4,602	4,550
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	244,106	269,653	317,966	319,568	323,543	324,917	326,467	337,712	353,753	355,780	361,488	363,909	364,164	373,141	375,629
- Kredit yang diberikan / <i>Credit disbursed</i>	240,500	265,857	313,902	315,504	319,466	320,853	322,424	333,670	349,701	351,719	357,418	359,802	360,065	369,034	371,523
- Lainnya / <i>Others</i>	3,605	3,796	4,064	4,063	4,076	4,064	4,043	4,042	4,052	4,061	4,071	4,106	4,099	4,107	4,106
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3,401	5,588	21,162	21,331	21,863	22,011	22,131	22,296	34,726	34,804	33,894	35,737	36,600	36,063	36,965
- Kredit yang diberikan / <i>Credit disbursed</i>	3,401	5,382	20,051	20,221	20,748	20,899	21,027	21,193	27,396	27,471	26,557	28,402	29,267	28,727	29,629
- Lainnya / <i>Others</i>	-	206	1,111	1,111	1,115	1,111	1,104	1,103	7,330	7,333	7,337	7,336	7,333	7,336	7,336

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

Indikator / Indicator	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	1,146	1,309	1,710	1,744	1,510	1,533	1,499	1,582	1,575	1,585	1,485	1,415	1,455	1,626	1,607
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1,146	1,309	1,710	1,744	1,510	1,533	1,499	1,582	1,575	1,585	1,485	1,415	1,455	1,626	1,607
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	4,807	6,886	4,617	4,877	4,808	4,895	4,438	4,827	5,065	5,113	4,856	5,198	5,189	5,491	5,463
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1,991	3,801	3,135	3,200	3,177	3,224	2,811	3,011	3,247	3,515	3,345	3,609	3,720	3,849	3,825
- <i>Committed</i>	504	1,984	1,072	1,050	1,094	1,118	560	481	628	834	780	1,088	1,016	1,099	1,090
- <i>Uncommitted</i>	1,487	1,817	2,064	2,151	2,084	2,107	2,251	2,530	2,619	2,681	2,565	2,522	2,704	2,750	2,735
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	94	93	93	93	93	93	93	94	94	4	4	4	4	4	3
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	94	93	93	93	93	93	93	94	94	4	4	4	4	4	3
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	331	170	24	37	25	34	14	60	55	18	24	8	14	9	13
- Posisi penjualan spot dan derivatif yang masih berjalan /	1,235	1,451	1,364	1,546	1,513	1,543	1,520	1,663	1,669	1,576	1,483	1,577	1,452	1,629	1,621
- Lainnya / <i>Others</i>	1,156	1,371	-	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kontinjensi / Contingent Claims	344	450	441	445	459	447	298	335	418	419	421	412	308	315	319
- Garansi yang diterima / <i>Received guarantees</i>	5	11	0	0	0	0	0	0	-	0	0	0	1	3	3
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	330	422	434	437	451	439	290	327	410	411	413	404	299	303	308
- Lainnya / <i>Others</i>	9	17	8	8	8	8	8	8	8	8	8	8	8	8	8
Kewajiban Kontinjensi / Contingent Liabilities	989	1,327	952	952	1,036	1,105	694	1,004	1,696	1,627	1,753	1,855	1,988	2,079	2,147
- Garansi yang diberikan / <i>Issued guarantees</i>	951	1,244	848	844	907	966	694	1,004	1,696	1,627	1,753	1,855	1,988	2,079	2,147
- Lainnya / <i>Others</i>	39	83	104	108	129	139	-	-	-	-	-	-	-	-	-
Lainnya / Others	7,913	8,777	5,545	5,677	5,762	5,854	3,884	5,082	5,297	5,291	5,353	5,360	5,338	5,364	5,369
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	46	46	46	46	46	46	46	46
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	7,913	8,777	5,545	5,677	5,762	5,854	3,884	5,036	5,251	5,245	5,307	5,314	5,291	5,317	5,323
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	7,878	8,739	5,544	5,676	5,761	5,852	3,883	5,035	5,249	5,243	5,306	5,313	5,290	5,316	5,321
- Lainnya / <i>Others</i>	35	38	1	1	1	1	1	1	1	1	1	1	1	1	1
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020						2021							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Tagihan Komitmen / Committed Claims	45	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	45	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	739	451	2,318	2,302	2,202	2,326	2,869	3,060	3,240	3,321	2,556	3,047	2,962	2,983	3,107	
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	619	420	721	687	586	668	1,251	1,442	1,523	1,458	782	1,246	1,186	1,169	1,142	
- <i>Committed</i>	-	-	-	-	-	-	593	618	701	675	162	650	403	385	-	
- <i>Uncommitted</i>	619	420	721	687	586	668	657	824	823	783	620	596	783	784	1,142	
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	75	31	45	79	74	74	46	44	136	206	154	78	65	63	53	
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	45	-	67	45	34	57	32	27	25	87	25	87	41	30	175	
- Lainnya / <i>Others</i>	-	-	1,484	1,491	1,509	1,528	1,540	1,547	1,556	1,569	1,595	1,636	1,671	1,721	1,737	
Tagihan Kontinjensi / Contingent Claims	523	259	408	375	389	409	570	557	557	570	590	611	607	637	646	
- Garansi yang diterima / <i>Received guarantees</i>	207	-	220	216	219	227	223	225	208	211	215	215	212	215	215	
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	317	259	179	151	160	173	338	325	340	350	366	388	385	412	421	
- Lainnya / <i>Others</i>	-	-	9	9	9	9	9	8	8	9	9	9	10	10	9	
Kewajiban Kontinjensi / Contingent Liabilities	1,163	1,595	1,726	1,799	1,866	1,862	2,454	2,139	2,197	1,957	2,048	1,932	1,807	1,931	1,928	
- Garansi yang diberikan / <i>Issued guarantees</i>	1,163	1,595	1,726	1,799	1,866	1,862	2,161	2,013	1,893	1,829	1,921	1,808	1,683	1,806	1,806	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	294	126	304	127	127	124	124	124	122	
Lainnya / Others	9,133	10,864	14,928	15,049	15,084	15,133	16,018	17,435	17,502	17,592	17,714	17,863	18,088	18,301	18,379	
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	9,133	10,817	14,928	15,049	15,084	15,133	16,018	17,435	17,502	17,592	17,714	17,863	18,088	18,301	18,378	
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	8,996	10,627	14,701	14,822	14,857	14,906	15,791	17,208	17,275	17,365	17,487	17,636	17,860	18,074	18,151	
- Lainnya / <i>Others</i>	137	190	227	227	227	227	227	227	227	227	227	227	227	227	227	
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	47	0	0	0	0	0	0	0	0	0	0	0	0	0	
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	-	47	0	0	0	0	0	0	0	0	0	0	0	0	0	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22.97	23.40	23.03	23.50	23.52	23.83	24.25	23.89	24.50	24.53	24.04	24.21	24.27	24.30	24.58
- Modal / Capital	1,269,616	1,377,558	1,332,881	1,355,083	1,355,177	1,368,315	1,377,782	1,360,376	1,382,814	1,390,028	1,366,971	1,375,479	1,382,507	1,400,516	1,414,295
- ATMR / Risk Weighted Assets	5,526,581	5,886,069	5,787,754	5,767,447	5,760,782	5,743,068	5,682,504	5,693,416	5,643,586	5,667,388	5,687,065	5,682,070	5,696,139	5,762,557	5,753,363
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21.29	21.86	21.36	21.76	21.83	22.06	22.48	22.24	22.85	22.85	22.24	22.43	22.55	22.54	22.83
- Modal Inti (Tier I) / Core Capital (Tier I)	1,176,700	1,286,968	1,236,481	1,254,842	1,257,632	1,267,029	1,277,284	1,266,316	1,289,360	1,294,822	1,264,765	1,274,290	1,284,448	1,298,775	1,313,616
- ATMR / Risk Weighted Assets	5,526,581	5,886,069	5,787,754	5,767,447	5,760,782	5,743,068	5,682,504	5,693,416	5,643,586	5,667,388	5,687,065	5,682,070	5,696,139	5,762,557	5,753,363
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.55	2.47	1.90	1.90	1.76	1.70	1.64	1.59	2.17	1.97	1.87	1.86	1.80	1.88	1.86
- Laba sebelum pajak / Profit	186,912	194,916	156,907	157,796	146,649	142,368	138,082	134,529	186,723	170,801	163,622	162,703	158,137	165,993	164,329
- Rata-rata total aset / Average total assets	7,329,250	7,880,981	8,274,161	8,308,424	8,350,416	8,384,637	8,410,213	8,440,183	8,611,498	8,669,166	8,740,538	8,761,188	8,782,870	8,819,009	8,844,450
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77.86	79.39	85.09	84.97	86.15	86.27	86.04	86.58	84.55	85.24	86.44	85.61	85.61	84.59	84.26
- Biaya Operasional / Operating Expenses	638,990	735,429	503,612	564,889	640,844	709,898	763,058	849,954	84,673	159,602	248,187	317,345	390,956	448,780	508,686
- Pendapatan Operasional / Operating Income	820,646	926,303	591,889	664,792	743,833	822,880	886,882	981,650	100,149	187,227	287,117	370,706	456,693	530,550	603,706
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.14	4.91	4.44	4.43	4.41	4.41	4.41	4.45	4.66	4.55	4.62	4.64	4.66	4.66	4.64
- Pendapatan bunga bersih / Interest income net	360,412	370,095	353,357	354,022	355,126	356,551	357,911	361,932	388,250	381,243	391,160	393,802	395,974	397,839	397,570
- Rata-rata total aset produktif / Average total earning assets	7,016,192	7,538,955	7,964,420	8,000,338	8,046,171	8,080,307	8,108,233	8,136,641	8,326,281	8,387,937	8,465,132	8,482,892	8,504,956	8,545,378	8,572,071
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94.78	94.43	88.09	85.38	83.46	83.07	82.33	82.54	82.44	81.80	80.93	80.83	80.89	80.39	80.17
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5,092,584	5,391,846	5,301,453	5,286,411	5,290,086	5,237,755	5,201,894	5,235,027	5,151,035	5,173,219	5,248,238	5,231,717	5,263,579	5,328,457	5,311,066
- Total Dana Pihak Ketiga / Total Third Party Funds	5,372,841	5,709,670	6,018,481	6,191,910	6,338,774	6,305,140	6,318,538	6,342,538	6,248,385	6,324,490	6,485,237	6,472,494	6,507,221	6,628,449	6,624,920
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14.96	15.51	19.80	19.41	19.45	18.69	18.89	18.91	18.64	19.51	19.76	20.53	19.67	21.67	21.29
- Aset Likuid Primer / Primary Liquid Asset	899,937	902,889	1,084,439	1,052,921	1,062,867	986,758	980,630	1,009,045	942,998	1,008,211	1,069,942	1,093,931	1,062,914	1,234,363	1,187,030
- Aset Likuid Sekunder / Secondary Liquid assets	259,472	370,524	573,795	606,611	626,541	638,319	656,787	651,176	662,402	694,026	685,806	717,215	682,047	716,101	728,016
- Total Aset / Total Assets	7,751,621	8,212,586	8,372,998	8,548,115	8,686,707	8,692,631	8,665,964	8,780,681	8,611,498	8,726,834	8,883,280	8,823,139	8,869,600	8,999,703	8,997,032

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	26.28	25.44	25.85	25.95	26.27	26.62	27.21	24.57	25.05	25.06	26.04	25.80	26.66	26.60	26.79
- Modal / Capital	147,821	152,816	149,408	150,023	153,087	155,508	159,118	136,889	141,471	135,376	140,296	139,824	141,851	143,925	143,742
- ATMR / Risk Weighted Assets	562,563	600,659	577,882	578,130	582,834	584,254	584,725	557,108	564,693	540,252	538,683	541,916	532,026	540,978	536,553
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24.66	23.97	24.52	24.60	24.92	25.27	25.86	23.25	23.75	23.73	24.70	24.47	25.31	25.27	25.48
- Modal Inti (Tier I) / Core Capital (Tier I)	138,725	143,997	141,718	142,197	145,214	147,635	151,238	129,555	134,104	128,177	133,060	132,628	134,674	136,689	136,717
- ATMR / Risk Weighted Assets	562,563	600,659	577,882	578,130	582,834	584,254	584,725	557,108	564,693	540,252	538,683	541,916	532,026	540,978	536,553
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.54	1.42	1.33	1.30	1.26	1.23	1.30	1.31	1.10	1.12	1.21	1.06	1.03	1.02	0.69
- Laba sebelum pajak / Profit	12,239	12,426	11,726	11,482	11,316	11,077	11,987	11,821	10,079	9,963	10,848	9,581	9,308	9,275	6,304
- Rata-rata total aset / Average total assets	797,174	874,411	880,043	885,240	895,210	903,046	922,915	903,129	915,511	886,097	893,560	900,334	904,539	911,229	913,880
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86.21	88.32	92.45	92.19	92.16	92.04	91.37	91.71	89.21	89.29	89.38	90.30	90.31	90.49	93.37
- Biaya Operasional / Operating Expenses	75,624	84,682	76,685	83,930	92,728	100,949	111,177	122,079	6,894	13,714	22,477	29,725	36,552	44,511	52,856
- Pendapatan Operasional / Operating Income	87,716	95,876	82,945	91,036	100,614	109,685	121,677	133,110	7,729	15,360	25,147	32,918	40,473	49,189	56,609
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.08	4.81	4.62	4.57	4.54	4.52	4.52	4.57	4.51	4.41	4.50	4.51	4.54	4.58	4.62
- Pendapatan bunga bersih / Interest income net	38,532	40,040	38,752	38,587	38,796	38,912	39,772	39,299	38,793	36,839	37,893	38,236	38,745	39,357	39,876
- Rata-rata total aset produktif / Average total earning assets	758,958	832,151	839,393	844,234	853,767	861,118	880,321	860,354	860,932	834,969	842,367	848,707	852,938	859,517	862,283
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94.03	90.38	87.95	82.77	81.75	79.73	80.06	82.73	80.42	76.07	75.75	74.68	74.72	73.79	75.12
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	517,132	561,326	552,393	553,268	560,426	558,560	562,500	536,810	542,971	513,815	517,949	518,361	519,361	524,834	525,081
- Total Dana Pihak Ketiga / Total Third Party Funds	549,986	621,089	628,057	668,448	685,575	700,579	702,620	648,871	675,166	675,454	683,759	694,148	695,041	711,284	698,953
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18.92	17.61	20.16	18.97	20.26	19.03	18.98	17.65	17.93	19.22	17.62	18.66	18.10	20.70	20.34
- Aset Likuid Primer / Primary Liquid Asset	138,530	134,144	142,042	137,654	149,400	139,944	136,470	111,721	114,714	121,320	108,282	113,019	111,759	139,881	134,194
- Aset Likuid Sekunder / Secondary Liquid assets	17,326	25,245	36,062	37,146	40,841	42,634	45,884	46,597	49,412	50,974	51,819	58,788	55,012	55,630	54,932
- Total Aset / Total Assets	823,832	905,190	883,250	921,615	938,777	959,393	960,853	897,206	915,511	896,343	908,486	920,654	921,358	944,680	929,721

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25.07	25.34	27.13	27.71	27.78	28.50	28.58	29.60	30.16	29.76	29.63	29.66	29.39	29.85	29.96
- Modal / Capital	477,227	462,892	464,365	470,785	468,621	474,802	473,389	493,120	458,325	462,640	457,757	457,307	455,341	461,697	464,567
- ATMR / Risk Weighted Assets	1,903,629	1,826,680	1,711,632	1,699,128	1,686,632	1,665,939	1,656,416	1,666,185	1,519,578	1,554,477	1,545,001	1,541,675	1,549,388	1,546,762	1,550,544
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22.42	23.05	24.31	24.74	24.98	25.44	25.51	26.83	27.20	26.80	26.65	26.74	26.68	26.95	27.13
- Modal Inti (Tier I) / Core Capital (Tier I)	426,769	420,993	416,084	420,310	421,383	423,756	422,613	447,006	413,356	416,620	411,762	412,185	413,451	416,862	420,649
- ATMR / Risk Weighted Assets	1,903,629	1,826,680	1,711,632	1,699,128	1,686,632	1,665,939	1,656,416	1,666,185	1,519,578	1,554,477	1,545,001	1,541,675	1,549,388	1,546,762	1,550,544
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.82	1.72	1.69	1.61	1.45	1.39	1.35	1.24	1.55	1.27	1.31	1.27	1.26	1.35	1.36
- Laba sebelum pajak / Profit	48,200	44,415	42,853	40,995	37,041	35,635	34,671	32,253	38,594	32,086	33,363	32,286	32,254	34,532	34,722
- Rata-rata total aset / Average total assets	2,644,252	2,577,891	2,540,113	2,543,976	2,555,234	2,565,614	2,573,628	2,602,712	2,485,863	2,534,363	2,553,007	2,551,306	2,552,255	2,555,831	2,553,637
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	85.88	87.40	88.50	88.66	89.73	89.62	89.57	90.53	90.85	92.00	92.34	91.24	91.09	89.66	89.38
- Biaya Operasional / Operating Expenses	282,031	284,354	183,586	203,053	225,085	241,179	264,487	297,760	30,153	59,054	96,586	116,897	142,393	152,153	172,844
- Pendapatan Operasional / Operating Income	328,418	325,349	207,431	229,032	250,858	269,123	295,273	328,898	33,188	64,192	104,597	128,121	156,328	169,707	193,391
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.22	3.98	3.63	3.57	3.54	3.51	3.49	3.51	3.44	3.41	3.48	3.49	3.48	3.49	3.51
- Pendapatan bunga bersih / Interest income net	107,383	98,455	88,151	87,015	86,561	86,241	85,856	87,308	81,527	82,575	84,828	84,986	85,033	85,307	85,684
- Rata-rata total aset produktif / Average total earning assets	2,543,395	2,474,863	2,430,071	2,434,202	2,445,467	2,455,285	2,462,922	2,490,432	2,370,300	2,418,213	2,440,301	2,438,139	2,440,226	2,445,547	2,443,842
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	103.37	103.71	98.95	95.64	90.97	88.73	87.37	87.66	86.52	86.21	84.05	84.88	85.64	84.27	85.38
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1,828,712	1,734,182	1,611,543	1,608,869	1,599,194	1,574,259	1,554,829	1,563,092	1,422,464	1,452,317	1,459,423	1,454,596	1,466,793	1,474,805	1,466,582
- Total Dana Pihak Ketiga / Total Third Party Funds	1,769,026	1,672,217	1,628,614	1,682,147	1,757,983	1,774,148	1,779,632	1,783,049	1,644,050	1,684,714	1,736,288	1,713,710	1,712,704	1,750,123	1,717,808
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15.73	15.35	19.26	19.25	21.03	20.09	20.74	20.93	20.56	21.38	21.97	22.58	21.82	23.66	22.71
- Aset Likuid Primer / Primary Liquid Asset	331,476	277,743	332,988	326,095	371,888	343,323	353,882	364,009	327,827	341,565	376,725	360,125	365,574	405,872	374,221
- Aset Likuid Sekunder / Secondary Liquid assets	99,705	124,022	151,039	168,913	184,375	190,751	196,602	197,727	183,330	202,240	192,374	214,747	192,056	203,051	202,613
- Total Aset / Total Assets	2,741,951	2,616,734	2,513,639	2,570,867	2,645,656	2,659,030	2,653,770	2,684,467	2,485,863	2,543,202	2,590,295	2,546,203	2,556,049	2,573,716	2,540,468

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21.05	22.00	20.50	20.99	20.98	21.13	21.63	21.02	22.00	22.17	21.34	21.63	21.73	21.63	21.98
- Modal / Capital	635,431	754,263	712,285	727,328	727,556	733,267	741,158	727,048	783,018	792,011	768,917	778,348	785,315	794,893	805,987
- ATMR / Risk Weighted Assets	3,019,255	3,428,536	3,475,264	3,464,381	3,468,007	3,470,615	3,427,117	3,459,277	3,559,314	3,572,660	3,603,381	3,598,479	3,614,725	3,674,818	3,666,266
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19.96	20.85	19.34	19.79	19.76	19.91	20.41	19.85	20.84	20.99	19.98	20.27	20.37	20.28	20.63
- Modal Inti (Tier I) / Core Capital (Tier I)	602,527	714,741	672,049	685,607	685,307	691,059	699,419	686,522	741,900	750,025	719,942	729,477	736,323	745,224	756,250
- ATMR / Risk Weighted Assets	3,019,255	3,428,536	3,475,264	3,464,381	3,468,007	3,470,615	3,427,117	3,459,277	3,559,314	3,572,660	3,603,381	3,598,479	3,614,725	3,674,818	3,666,266
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3.29	3.14	2.13	2.18	2.03	1.96	1.88	1.84	2.65	2.45	2.26	2.28	2.19	2.28	2.29
- Laba sebelum pajak / Profit	125,485	137,390	102,654	105,603	98,566	95,731	92,025	90,527	138,050	128,751	119,412	120,836	116,574	122,186	123,304
- Rata-rata total aset / Average total assets	3,816,950	4,370,083	4,809,446	4,834,546	4,859,647	4,877,093	4,890,912	4,914,948	5,210,123	5,248,707	5,293,971	5,309,548	5,326,077	5,351,949	5,376,934
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	69.18	72.31	80.45	80.38	82.13	82.67	82.24	82.69	80.40	80.64	82.05	81.43	81.58	80.90	80.01
- Biaya Operasional / Operating Expenses	274,338	360,362	240,402	274,619	319,779	364,436	384,777	428,159	47,626	86,834	129,124	170,723	212,010	252,117	282,985
- Pendapatan Operasional / Operating Income	396,553	498,345	298,804	341,645	389,334	440,821	467,882	517,759	59,232	107,675	157,373	209,667	259,892	311,654	353,706
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.78	5.48	4.82	4.84	4.84	4.86	4.88	4.92	5.26	5.10	5.18	5.21	5.22	5.21	5.17
- Pendapatan bunga bersih / Interest income net	210,754	228,941	224,530	226,504	228,028	229,718	231,574	234,746	267,931	261,830	268,439	270,579	272,196	273,175	272,010
- Rata-rata total aset produktif / Average total earning assets	3,647,034	4,177,323	4,653,816	4,680,744	4,709,825	4,728,054	4,744,757	4,768,717	5,095,049	5,134,755	5,182,465	5,196,046	5,211,792	5,240,314	5,265,946
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	89.90	90.65	83.37	81.34	80.37	81.08	80.34	80.11	81.08	80.90	80.46	80.17	79.95	79.88	78.88
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,699,854	3,058,379	3,110,391	3,096,965	3,105,953	3,081,042	3,070,383	3,122,678	3,185,600	3,207,086	3,270,866	3,258,760	3,277,425	3,328,819	3,319,404
- Total Dana Pihak Ketiga / Total Third Party Funds	3,003,015	3,373,744	3,730,745	3,807,660	3,864,390	3,800,092	3,821,521	3,897,941	3,929,168	3,964,323	4,065,190	4,064,636	4,099,477	4,167,042	4,208,159
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13.58	15.19	20.04	19.60	18.47	17.90	17.94	18.12	17.85	18.65	19.06	19.87	18.93	20.91	20.79
- Aset Likuid Primer / Primary Liquid Asset	416,928	482,066	602,187	581,827	533,729	496,399	488,046	532,020	500,458	545,327	584,935	620,787	585,582	688,610	678,614
- Aset Likuid Sekunder / Secondary Liquid assets	141,821	221,208	386,426	400,275	401,177	404,818	414,043	406,616	429,660	440,813	441,613	443,680	434,978	457,421	470,470
- Total Aset / Total Assets	4,114,558	4,628,888	4,933,083	5,010,246	5,060,452	5,034,103	5,029,103	5,179,999	5,210,123	5,287,290	5,384,499	5,356,282	5,392,193	5,481,306	5,526,843

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Capital Adequacy Ratio (%)	22.12	22.65	20.24	19.04	19.13	19.07	21.03	21.52	23.00	24.25	22.61	22.78	22.68	22.53	24.84
- Modal / Capital	25,827	28,751	18,917	19,295	18,986	19,207	14,542	16,266	18,633	18,657	18,444	18,626	18,564	18,689	23,618
- ATMR / Risk Weighted Assets	116,740	126,932	93,452	101,323	99,234	100,698	69,142	75,585	80,997	76,935	81,581	81,748	81,836	82,937	95,094
Kualitas Aktiva Produktif / Earning Asset Quality															
APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)	3.19	3.35	4.31	4.13	4.06	3.90	3.88	3.79	4.28	3.81	4.03	4.34	4.56	4.23	4.22
- APYD / Classified Earning Assets	5,872	6,821	6,314	6,318	6,425	6,300	4,326	4,540	5,475	4,803	5,296	5,790	6,008	5,671	6,230
- Total Aktiva Produktif / Total Earning assets	183,961	203,487	146,588	152,989	158,196	161,543	111,464	119,944	127,991	125,930	131,363	133,345	131,660	134,048	147,738
Rentabilitas / Profitability															
Net Operating Margin (%)	1.78	2.05	0.78	0.84	0.82	0.81	0.80	0.83	0.79	0.93	0.92	0.86	0.84	0.89	0.87
- Pendapatan / Net Operations Income	2,978	3,770	1,160	1,249	1,233	1,223	824	919	975	1,128	1,150	1,088	1,060	1,133	1,113
- Rata-rata Aktiva / Average Earning Assets	167,046	184,206	149,152	149,207	149,818	150,614	102,371	110,181	123,726	121,635	125,599	126,362	126,474	126,927	127,257
Return On Assets Ratio (%)	1.58	1.83	0.73	0.76	0.75	0.74	0.73	0.75	0.72	0.94	0.97	0.91	0.88	0.95	0.92
- Laba / Profit	2,979	3,756	1,133	1,186	1,187	1,177	813	908	1,013	1,283	1,372	1,294	1,263	1,363	1,334
- Rata-Rata total aset / Average Assets	188,885	205,778	154,338	155,809	157,591	159,553	111,977	120,717	139,850	137,043	141,536	142,425	142,722	143,394	144,280
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)	85.67	83.92	91.71	91.09	91.22	91.33	91.30	91.36	93.57	91.36	91.07	91.35	91.40	90.54	90.21
- Biaya Operasional / Operations Expenses	17,807	19,682	7,490	8,508	9,614	10,734	7,925	9,721	1,182	1,987	2,934	3,831	4,692	5,425	6,835
- Pendapatan / Operations Income	20,785	23,452	8,167	9,341	10,539	11,753	8,680	10,640	1,263	2,175	3,222	4,194	5,134	5,992	7,577
Likuiditas / Liquidity															
Short Term Mismatch (%)	28.32	29.04	20.54	23.35	23.53	24.80	27.91	30.78	31.15	33.79	30.35	31.77	30.71	32.60	32.13
- Aktiva Jangka Pendek / Short-Term Assets	38,999	42,924	27,790	32,905	34,240	37,351	26,732	31,661	32,752	35,136	32,845	35,267	33,935	36,679	39,207
- Kewajiban Jangka Pendek / Short-Term Liabilities	137,713	147,805	135,271	140,933	145,493	150,591	95,766	102,849	105,146	103,993	108,239	110,992	110,490	112,508	122,027
Finance to Deposit Ratio (%)	78.51	78.41	84.69	80.29	77.33	76.26	74.13	76.13	78.06	74.58	77.50	75.33	76.17	74.33	75.00
- Pembiayaan / Financing	124,766	138,602	107,802	107,817	109,007	109,275	68,823	75,728	79,992	76,718	81,348	81,385	81,324	82,431	82,431
- Dana Pihak Ketiga / Third Party Funds	158,917	176,763	127,286	134,279	140,966	143,297	92,846	99,469	102,475	102,870	104,962	108,032	106,764	110,901	109,905

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Capital Adequacy Ratio (%)	16.24	16.17	21.40	21.50	21.45	21.49	21.12	21.23	21.22	25.37	25.77	25.57	25.67	25.45	25.70
- Modal / Capital	8,580	9,612	20,995	21,151	21,386	21,774	28,466	28,665	29,419	29,083	29,330	29,456	29,774	30,334	30,616
- ATMR / Risk Weighted Assets	52,824	59,448	98,093	98,366	99,707	101,310	134,785	135,030	138,649	114,622	113,803	115,209	115,977	119,169	119,126
Kualitas Aktiva Produktif / Earning Asset Quality															
APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)	2.50	1.46	1.91	1.90	1.84	1.84	2.07	1.94	2.07	2.21	2.11	2.27	2.20	2.23	2.18
- APYD / Classified Earning Assets	2,307	1,532	3,233	3,204	3,240	3,282	4,908	4,638	5,019	5,361	5,055	5,439	5,360	5,561	5,479
- Total Aktiva Produktif / Total Earning assets	92,389	105,115	169,080	168,577	176,306	178,169	237,326	239,471	242,208	242,867	239,167	239,731	243,350	249,161	251,349
Rentabilitas / Profitability															
Net Operating Margin (%)	0.97	1.88	1.89	1.89	1.92	1.94	1.72	1.82	2.52	3.28	3.07	2.95	2.86	2.80	2.76
- Pendapatan / Net Operations Income	816	1,766	3,560	3,503	3,525	3,556	4,008	4,229	6,026	6,097	6,225	6,249	6,216	6,234	6,255
- Rata-rata Aktiva / Average Earning Assets	84,348	94,204	187,969	185,301	184,078	183,286	232,365	232,728	239,402	186,146	203,048	211,566	217,476	222,381	226,253
Return On Assets Ratio (%)	0.88	1.69	1.98	1.93	1.95	1.95	1.70	1.77	2.38	3.05	2.78	2.65	2.56	2.54	2.50
- Laba / Profit	813	1,716	3,549	3,467	3,511	3,535	3,939	4,123	6,075	5,989	5,958	5,941	5,949	6,040	6,044
- Rata-Rata total aset / Average Assets	92,771	101,461	179,602	179,306	180,193	181,038	231,410	233,461	255,626	196,426	214,400	224,499	231,963	237,420	241,851
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)	93.50	84.00	81.40	81.87	81.61	81.44	83.39	82.59	81.70	78.97	78.02	77.58	78.45	80.36	80.83
- Biaya Operasional / Operations Expenses	11,743	9,272	9,092	10,546	11,734	13,001	18,442	20,057	2,242	3,816	5,524	7,207	9,432	12,753	15,386
- Pendapatan / Operations Income	12,559	11,038	11,169	12,881	14,378	15,964	22,116	24,286	2,744	4,832	7,080	9,290	12,022	15,870	19,035
Likuiditas / Liquidity															
Short Term Mismatch (%)	25.05	31.71	34.52	27.59	26.38	30.13	20.74	27.39	24.40	30.83	28.23	26.22	27.81	25.88	24.03
- Aktiva Jangka Pendek / Short-Term Assets	21,180	29,334	38,480	30,353	30,749	34,646	36,133	49,717	44,020	3,066	2,929	47,675	50,116	54,252	52,597
- Kewajiban Jangka Pendek / Short-Term Liabilities	84,559	92,516	111,468	110,002	116,559	114,970	174,230	181,525	180,401	9,943	10,373	181,824	180,198	209,654	218,886
Finance to Deposit Ratio (%)	76.97	75.28	75.83	76.71	74.68	75.51	77.49	75.35	75.90	76.36	77.83	77.57	76.02	75.29	73.68
- Pembiayaan / Financing	67,326	75,138	115,659	116,364	120,248	121,997	165,516	165,545	166,095	165,279	166,833	169,069	169,499	170,900	170,202
- Dana Pihak Ketiga / Third Party Funds	87,472	99,810	152,527	151,695	161,010	161,557	213,583	219,687	218,824	216,442	214,365	217,965	222,979	226,999	231,003

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

Kelompok Bank / Group of Bank	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
- BUKU 1	71,280	61,798	43,118	45,386	41,822	40,106	22,237	19,009	-	-	-	-	-	-	-
- BUKU 2	823,832	905,190	883,250	921,615	938,777	959,393	960,853	897,206	915,511	896,343	908,486	920,654	921,358	944,680	929,721
- BUKU 3	2,741,984	2,616,734	2,513,639	2,570,867	2,645,656	2,659,030	2,653,770	2,684,606	2,485,863	2,543,202	2,590,295	2,546,203	2,556,049	2,573,716	2,540,468
- BUKU 4	4,114,559	4,628,888	4,933,083	5,010,246	5,060,452	5,034,103	5,029,103	5,179,999	5,210,123	5,287,290	5,384,499	5,356,282	5,392,193	5,481,306	5,526,843
- BUKU 1 SYARIAH / BUKU 1 SHARIA	15,896	17,479	15,498	15,512	16,019	15,995	16,130	8,241	-	-	-	-	-	-	-
- BUKU 2 SYARIAH / BUKU 2 SHARIA	202,212	220,588	159,123	166,103	171,849	177,209	122,570	132,812	139,850	141,939	142,819	145,092	143,909	146,754	146,722
- BUKU 3 SYARIAH / BUKU 3 SHARIA	98,583	112,297	178,201	177,236	187,288	188,642	248,782	256,019	255,626	252,923	250,349	254,794	260,444	264,707	268,433
Total	7,997,067	8,501,176	8,682,796	8,861,579	9,020,042	9,034,372	9,031,209	9,158,885	9,006,974	9,121,696	9,276,449	9,223,025	9,273,954	9,411,164	9,412,187

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

Kelompok Bank / Group of Bank	Desember 2018				Desember 2019				Juli 2020				Desember 2020				Juli 2021				
	< Rp. 1	Rp. 1	Rp. 10	> Rp.	< Rp. 1	Rp. 1	Rp. 10	> Rp.	< Rp. 1	Rp. 1	Rp. 10	> Rp.	< Rp. 1	Rp. 1	Rp. 10	> Rp.	< Rp. 1	Rp. 1	Rp. 10	> Rp.	
	Triliun	s.d	s.d	50	Triliun	s.d	s.d	50	Triliun	s.d	s.d	50	Triliun	s.d	s.d	50	Triliun	s.d	s.d	50	Triliun
	10	50	Triliun	10	50	Triliun	10	50	Triliun	10	50	Triliun	10	50	Triliun	10	50	Triliun	10	50	Triliun
BUKU 1	3	15	-	-	1	11	1	-	1	10	-	-	-	4	-	-	-	-	-	-	-
BUKU 2	-	14	37	-	-	15	37	-	-	16	37	-	-	20	38	-	-	22	39	-	-
BUKU 3	-	-	4	23	-	-	4	21	-	-	4	21	-	-	6	20	-	-	6	20	20
BUKU 4	-	-	-	5	-	-	-	6	-	-	-	7	-	-	-	7	-	-	-	-	8
BUKU 1 SYARIAH / BUKU 1 SHARIA	1	3	-	-	1	3	-	-	1	3	-	-	1	2	-	-	-	-	-	-	-
BUKU 2 SYARIAH / BUKU 2 SHARIA	-	4	4	1	-	3	5	1	-	3	3	1	-	2	4	1	-	4	5	1	1
BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	-	1	-	-	-	1	-	-	2	1	-	-	1	3	-	-	-	1	1
Total	1	21	45	30	1	21	46	29	1	22	46	30	1	24	49	31	-	26	51	30	30

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	6,954,091	7,426,309	7,629,298	7,802,831	7,915,328	8,053,647	8,028,047	8,081,035	8,046,439	8,116,746	8,231,425	8,169,922	8,192,237	8,176,912	8,125,267
a. Lancar / Current	6,583,893	6,990,890	7,170,811	7,344,109	7,465,300	7,602,519	7,582,398	7,660,496	7,574,974	7,632,021	7,776,736	7,681,278	7,690,060	7,683,084	7,620,932
b. Dalam Perhatian Khusus / Special Mention	238,955	287,507	275,367	275,735	270,712	273,331	267,819	247,751	295,592	306,371	275,064	307,407	311,682	307,084	312,725
c. Kurang Lancar / Sub-Standard	22,832	24,828	25,343	20,928	20,012	18,347	22,260	29,561	29,367	28,004	26,250	29,257	34,005	27,071	31,652
d. Diragukan / Doubtful	16,704	29,052	31,862	27,962	24,039	19,955	17,794	14,503	16,900	21,391	23,701	22,348	27,056	35,197	30,951
e. Macet / Loss	91,708	94,032	125,915	134,097	135,265	139,495	137,777	128,724	129,607	128,958	128,875	129,633	129,434	124,477	129,008
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2,005,429	2,046,734	2,060,795	2,044,424	2,068,175	2,107,295	2,092,335	2,066,674	2,445,064	2,083,111	2,086,767	2,089,004	2,074,563	2,017,399	2,095,050
a. Lancar / Current	1,975,960	2,017,643	2,027,050	2,009,515	2,029,702	2,073,469	2,056,422	2,034,344	2,408,615	2,045,278	2,054,185	2,055,333	2,037,716	1,984,556	2,061,717
b. Dalam Perhatian Khusus / Special Mention	26,383	25,974	29,767	30,723	35,009	30,328	31,833	27,934	33,423	34,860	28,907	29,952	32,705	28,582	28,834
c. Kurang Lancar / Sub-Standard	1,257	1,300	1,305	1,190	1,139	1,221	1,867	1,988	1,044	857	995	999	1,478	1,823	1,630
d. Diragukan / Doubtful	282	454	1,019	909	397	263	336	228	255	303	990	962	961	197	680
e. Macet / Loss	1,547	1,365	1,655	2,088	1,928	2,014	1,877	2,179	1,728	1,813	1,690	1,757	1,701	2,242	2,190
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	134,328	151,029	187,098	187,174	182,780	181,294	181,911	177,183	178,900	181,327	182,500	184,956	194,636	191,006	196,110
Kredit kepada Bank Lain / Interbank Loans	63,130	66,766	71,131	72,239	71,440	73,368	69,414	66,058	63,875	62,909	60,535	61,187	61,225	63,147	59,680
a. Lancar / Current	63,029	66,697	71,060	72,178	71,349	73,276	69,324	65,963	63,764	62,734	60,448	61,152	61,192	63,088	59,620
b. Dalam Perhatian Khusus / Special Mention	9	6	6	6	35	36	31	35	42	105	23	19	21	46	48
c. Kurang Lancar / Sub-Standard	1	0	0	0	-	-	4	-	11	11	-	-	1	1	-
d. Diragukan / Doubtful	-	0	-	0	0	0	-	-	-	-	-	-	-	0	0
e. Macet / Loss	91	63	65	55	56	55	54	59	58	59	65	16	12	12	12
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	92	63	65	56	56	56	58	59	69	70	65	16	13	13	12

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	679,820	758,375	730,849	765,625	768,713	801,501	798,710	760,527	772,717	756,083	768,895	785,781	776,005	771,555	753,726
a. Lancar / Current	633,974	714,099	683,871	715,426	719,638	750,082	750,773	718,928	716,796	705,694	722,704	738,595	728,688	725,696	706,051
b. Dalam Perhatian Khusus / Special Mention	28,471	24,525	24,665	28,619	27,176	30,324	27,160	23,741	37,242	32,278	28,281	28,695	27,671	25,957	27,273
c. Kurang Lancar / Sub-Standard	1,664	2,211	2,273	1,550	1,850	1,277	1,130	1,248	2,002	1,856	1,394	2,256	3,503	2,108	2,641
d. Diragukan / Doubtful	1,481	3,474	2,159	2,285	2,783	2,232	2,088	1,374	1,310	1,468	1,677	1,535	1,559	3,776	2,692
e. Macet / Loss	14,229	14,066	17,880	17,745	17,267	17,587	17,559	15,236	15,367	14,787	14,840	14,702	14,583	14,019	15,069
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	104,184	109,462	88,348	92,469	94,401	93,965	90,345	78,758	80,388	77,572	73,593	75,669	74,917	75,887	80,542
a. Lancar / Current	102,998	108,781	87,532	91,647	93,480	92,843	89,311	77,598	79,379	76,842	72,761	74,878	74,028	75,076	79,794
b. Dalam Perhatian Khusus / Special Mention	901	487	474	536	625	805	740	736	751	584	690	633	721	663	653
c. Kurang Lancar / Sub-Standard	8	12	8	1	2	4	0	3	2	2	1	20	20	14	15
d. Diragukan / Doubtful	5	2	14	20	6	1	3	2	0	2	2	0	10	16	7
e. Macet / Loss	272	181	320	265	287	311	290	420	256	141	139	137	137	118	74
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	17,659	19,945	22,655	21,866	22,195	21,413	21,070	18,283	18,937	18,256	18,053	18,650	19,812	20,050	20,498
Kredit kepada Bank Lain / Interbank Loans	8,582	7,820	8,132	8,072	4,487	4,431	2,138	2,200	2,183	2,163	1,135	1,119	1,287	1,292	1,232
a. Lancar / Current	8,581	7,815	8,127	8,066	4,482	4,425	2,132	2,195	2,177	2,158	1,130	1,100	1,281	1,273	1,213
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	0	-	-	13	-	13	13
c. Kurang Lancar / Sub-Standard	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	1	6	6	6	6	6	6	6	6	6	6	6	6	6	6

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	2,358,948	2,287,670	2,175,893	2,234,334	2,261,602	2,308,989	2,289,116	2,297,698	2,142,573	2,190,278	2,220,061	2,190,658	2,188,710	2,154,219	2,120,235
a. Lancar / Current	2,215,904	2,114,570	2,022,463	2,085,712	2,120,860	2,170,235	2,153,799	2,163,889	2,013,558	2,054,608	2,094,087	2,056,899	2,052,890	2,013,147	1,979,772
b. Dalam Perhatian Khusus / Special Mention	100,352	126,529	101,287	95,995	91,720	90,696	87,068	87,843	85,750	91,469	80,773	88,234	87,865	92,840	90,344
c. Kurang Lancar / Sub-Standard	5,284	6,528	5,764	5,110	4,302	4,481	6,116	5,926	4,944	4,813	4,382	4,231	6,720	5,887	7,188
d. Diragukan / Doubtful	5,113	9,100	6,407	6,661	6,426	4,986	4,183	3,112	3,596	3,961	3,724	3,450	3,881	4,804	4,526
e. Macet / Loss	32,296	30,943	39,972	40,856	38,294	38,592	37,950	36,927	34,724	35,427	37,094	37,844	37,353	37,541	38,406
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	998,860	940,366	910,319	913,008	921,006	929,164	919,883	938,324	1,232,249	888,142	888,384	858,821	845,680	845,834	851,081
a. Lancar / Current	978,081	921,160	890,990	893,948	901,989	908,964	900,108	917,997	1,210,614	865,895	869,593	839,681	826,845	827,271	832,445
b. Dalam Perhatian Khusus / Special Mention	18,913	16,892	17,572	17,120	17,175	18,331	18,014	18,443	19,883	20,464	17,005	17,339	17,092	16,556	16,618
c. Kurang Lancar / Sub-Standard	856	1,176	913	1,039	963	990	988	1,040	915	720	875	838	835	1,083	1,081
d. Diragukan / Doubtful	122	283	70	99	110	84	76	71	100	107	81	78	79	56	60
e. Macet / Loss	890	855	773	802	768	794	697	773	736	957	829	884	830	869	877
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	44,559	48,886	53,900	54,566	50,864	49,928	50,010	47,849	45,016	45,984	46,986	47,326	49,698	50,240	52,138
Kredit kepada Bank Lain / Interbank Loans	22,429	22,160	19,153	19,382	20,259	21,445	20,539	19,244	15,133	14,918	14,796	14,568	14,360	15,383	13,283
a. Lancar / Current	22,414	22,159	19,151	19,380	20,246	21,432	20,526	19,217	15,120	14,905	14,781	14,564	14,357	15,381	13,281
b. Dalam Perhatian Khusus / Special Mention	0	-	2	2	13	13	13	27	2	2	15	3	-	-	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	11	11	-	-	1	1	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	0	0	0	0	0	0	0	0	0	2	2	2	2
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	15	2	0	0	0	0	0	0	11	11	0	2	3	3	2

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	3,572,773	4,011,686	4,364,159	4,436,396	4,508,151	4,562,808	4,565,363	4,646,859	4,768,023	4,804,298	4,878,569	4,827,714	4,853,695	4,875,044	4,873,800
a. Lancar / Current	3,415,924	3,817,012	4,133,403	4,203,322	4,274,602	4,328,164	4,327,420	4,424,501	4,504,512	4,528,794	4,617,892	4,545,048	4,560,662	4,592,909	4,583,678
b. Dalam Perhatian Khusus / Special Mention	94,037	121,468	130,826	132,954	133,715	134,403	137,651	121,593	157,469	167,317	153,012	173,720	178,417	171,782	177,226
c. Kurang Lancar / Sub-Standard	14,068	13,607	15,362	12,460	11,947	10,742	13,013	20,525	20,542	19,638	18,579	20,779	21,790	17,073	19,824
d. Diragukan / Doubtful	9,010	15,754	21,922	17,741	13,661	11,720	10,541	9,089	10,865	14,964	17,311	16,220	20,555	25,577	22,700
e. Macet / Loss	39,733	43,846	62,646	69,919	74,225	77,779	76,737	71,150	74,634	73,584	71,776	71,948	72,271	67,703	70,372
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	894,593	990,210	1,056,172	1,032,609	1,046,426	1,077,846	1,076,036	1,043,541	1,127,319	1,112,208	1,119,997	1,149,028	1,148,797	1,090,237	1,158,317
a. Lancar / Current	887,230	981,132	1,042,636	1,017,651	1,027,952	1,065,400	1,061,000	1,032,762	1,113,568	1,097,542	1,107,109	1,135,347	1,131,757	1,076,948	1,144,535
b. Dalam Perhatian Khusus / Special Mention	6,556	8,539	11,703	13,044	17,197	11,179	13,059	8,748	12,779	13,665	11,184	11,969	14,866	11,349	11,557
c. Kurang Lancar / Sub-Standard	390	106	379	145	166	222	871	926	119	130	114	136	619	608	414
d. Diragukan / Doubtful	154	165	926	788	280	176	252	155	153	194	905	882	871	124	612
e. Macet / Loss	263	268	529	980	831	868	855	951	700	677	686	695	683	1,208	1,199
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	63,619	73,745	101,763	102,033	101,110	101,508	102,268	102,795	107,012	109,187	109,370	110,660	116,789	112,293	115,121
Kredit kepada Bank Lain / Interbank Loans	31,604	36,289	43,374	44,308	46,197	47,028	46,270	44,157	46,175	45,458	44,234	45,149	45,275	46,092	44,921
a. Lancar / Current	31,519	36,228	43,310	44,254	46,125	46,957	46,200	44,100	46,089	45,306	44,172	45,141	45,254	46,059	44,888
b. Dalam Perhatian Khusus / Special Mention	9	6	4	4	22	22	17	3	33	98	3	3	16	29	29
c. Kurang Lancar / Sub-Standard	-	0	0	0	-	-	4	-	-	-	-	-	0	-	-
d. Diragukan / Doubtful	-	0	-	0	0	0	-	-	-	-	-	-	-	0	0
e. Macet / Loss	76	54	59	49	50	50	48	53	53	53	59	4	4	4	4
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	76	54	59	50	50	50	52	53	53	53	59	4	4	4	4

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	180,891	198,374	143,181	149,595	154,708	157,775	108,655	116,704	123,726	126,025	127,047	128,649	126,923	129,191	128,019
a. Lancar / Current	167,302	183,242	128,297	134,987	139,659	142,786	98,326	106,167	110,325	112,926	114,230	113,896	111,521	115,034	112,486
b. Dalam Perhatian Khusus / Special Mention	9,679	10,194	10,964	10,645	11,113	11,221	7,902	7,852	10,323	10,238	9,856	11,768	12,383	11,159	12,558
c. Kurang Lancar / Sub-Standard	854	1,244	552	455	436	419	117	206	239	212	254	193	204	216	180
d. Diragukan / Doubtful	378	413	416	456	439	395	198	145	397	205	172	319	230	210	158
e. Macet / Loss	2,677	3,280	2,953	3,052	3,062	2,953	2,112	2,334	2,441	2,444	2,536	2,472	2,584	2,572	2,636
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1,786	3,358	1,944	1,931	2,025	2,118	1,268	1,545	2,379	2,479	2,557	2,951	3,018	3,187	3,251
a. Lancar / Current	1,718	3,292	1,904	1,885	1,978	2,077	1,229	1,511	2,338	2,436	2,510	2,907	2,948	3,140	3,202
b. Dalam Perhatian Khusus / Special Mention	3	4	6	11	7	5	7	1	5	4	6	2	19	2	5
c. Kurang Lancar / Sub-Standard	3	4	4	5	8	5	2	4	2	2	4	4	4	3	4
d. Diragukan / Doubtful	1	4	4	0	1	0	0	0	2	0	1	1	2	0	1
e. Macet / Loss	61	55	26	30	32	31	28	29	32	36	36	37	45	41	40
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	3,975	4,999	3,954	3,998	3,977	3,804	2,459	2,718	3,114	2,900	3,002	3,026	3,070	3,042	3,019
Pembiayaan kepada Bank Lain / Interbank Financing	287	308	244	244	249	237	162	162	156	149	151	145	112	109	103
a. Lancar / Current	287	308	244	244	249	236	161	157	151	144	147	140	108	104	97
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	1	1	5	4	4	4	-	4	4	6
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	-	-	-	-	-	-	-	-	-	-	4	-	-	-
Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)	0	-	-	-	-	-	-	-	-	-	-	4	-	-	-

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	91,150	103,490	167,232	166,624	174,292	176,158	234,448	236,718	239,402	240,063	236,853	237,119	246,903	246,903	249,486
a. Lancar / Current	86,912	100,594	160,864	160,334	168,096	170,054	225,146	228,290	229,782	229,999	227,824	226,840	236,298	236,298	238,946
b. Dalam Perhatian Khusus / Special Mention	1,971	1,057	3,072	3,044	2,811	2,706	4,542	3,736	4,807	5,068	3,942	4,989	5,346	5,346	5,322
c. Kurang Lancar / Sub-Standard	715	1,090	1,278	1,262	1,399	1,312	1,658	1,649	1,640	1,485	1,642	1,798	1,787	1,787	1,818
d. Diragukan / Doubtful	385	108	769	691	593	548	667	716	731	794	817	824	830	830	875
e. Macet / Loss	1,167	641	1,250	1,293	1,393	1,538	2,435	2,328	2,441	2,717	2,629	2,667	2,642	2,642	2,525
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1,239	1,626	1,772	1,877	1,940	1,936	2,800	2,675	2,730	2,710	2,237	2,535	2,151	2,254	1,859
a. Lancar / Current	1,236	1,623	1,771	1,876	1,940	1,936	2,781	2,648	2,716	2,563	2,212	2,521	2,139	2,122	1,741
b. Dalam Perhatian Khusus / Special Mention	3	-	1	1	-	-	10	6	5	142	23	8	6	11	2
c. Kurang Lancar / Sub-Standard	-	2	-	-	-	-	5	16	5	2	1	1	1	115	116
d. Diragukan / Doubtful	-	-	-	-	-	-	0	0	0	0	1	2	0	0	-
e. Macet / Loss	-	0	-	-	-	-	3	5	4	3	-	3	5	6	-
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	2,267	1,841	3,297	3,246	3,385	3,398	4,769	4,714	4,821	5,001	5,090	5,295	5,266	5,380	5,334
Pembiayaan kepada Bank Lain / Interbank Financing	177	151	192	197	196	191	270	262	229	222	218	207	191	191	141
a. Lancar / Current	177	151	192	197	196	191	270	262	226	222	218	207	191	191	141
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1,315,034	23.36	1,465,848	24.52	1,571,085	24.91	1,687,135	25.31	1,852,017	26.59
Rupiah	997,007	17.71	1,100,040	18.72	1,172,828	18.59	1,262,734	18.94	1,356,164	19.47
Valas / Foreign Exchange	318,027	5.65	365,808	5.79	398,256	6.31	424,401	6.37	495,854	7.12
Tabungan / Saving	1,825,259	32.42	1,945,185	31.38	1,979,262	31.38	2,173,501	32.61	2,249,029	32.29
Rupiah	1,690,086	30.02	1,813,949	29.16	1,830,119	29.01	2,014,663	30.23	2,089,833	30.00
Valas / Foreign Exchange	135,173	2.40	131,236	2.22	149,143	2.36	158,837	2.38	159,196	2.29
Simpanan Berjangka / Time Deposits	2,490,155	44.23	2,587,615	44.10	2,757,781	43.72	2,804,755	42.08	2,864,782	41.13
Rupiah	2,138,035	37.97	2,250,784	38.34	2,397,094	38.00	2,478,610	37.19	2,553,224	36.65
Valas / Foreign Exchange	352,120	6.25	336,831	5.76	360,687	5.72	326,145	4.89	311,558	4.47
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1,032,674	18.34	989,554	16.94	1,106,716	17.54	1,147,144	17.21	1,163,224	16.70
Valas / Foreign Exchange	169,841	3.02	163,018	2.77	189,531	3.00	157,535	2.36	154,956	2.22
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715,403	12.71	762,015	12.85	823,956	13.06	820,131	12.30	742,676	10.66
Valas / Foreign Exchange	79,879	1.42	82,261	1.34	78,900	1.25	69,582	1.04	56,392	0.81
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210,895	3.75	247,039	4.43	237,059	3.76	275,986	4.14	328,441	4.72
Valas / Foreign Exchange	57,066	1.01	43,932	0.75	48,789	0.77	59,675	0.90	63,031	0.90
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179,064	3.18	252,177	4.12	229,362	3.64	235,349	3.53	318,882	4.58
Valas / Foreign Exchange	45,334	0.81	47,620	0.90	43,467	0.69	39,353	0.59	37,179	0.53
Total DPK / Total Third Party Funds	5,630,448	100.00	5,998,648	100.00	6,308,128	100.00	6,665,390	100.00	6,965,828	100.00
Rupiah	4,825,128	85.70	5,164,773	86.22	5,400,042	85.60	5,756,007	86.36	5,999,221	86.12
Valas / Foreign Exchange	805,320	14.30	833,875	13.78	908,086	14.40	909,383	13.64	966,607	13.88

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

Keterangan / Items	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	121,318	22.06	149,365	24.05	152,842	24.34	129,619	19.98	159,237	22.78
Rupiah	87,037	15.83	109,549	17.64	129,917	20.69	109,985	16.95	137,837	19.72
Valas / Foreign Exchange	34,281	6.23	39,817	6.41	22,926	3.65	19,634	3.03	21,400	3.06
Tabungan / Saving	123,880	22.52	140,198	22.57	133,776	21.30	151,796	23.39	153,342	21.94
Rupiah	119,402	21.71	135,093	21.75	128,201	20.41	146,614	22.60	149,682	21.42
Valas / Foreign Exchange	4,478	0.81	5,106	0.82	5,575	0.89	5,182	0.80	3,661	0.52
Simpanan Berjangka / Time Deposits	304,788	55.42	331,525	53.38	341,439	54.36	367,457	56.63	386,374	55.28
Rupiah	276,992	50.36	307,189	49.46	320,781	51.08	348,843	53.76	369,251	52.83
Valas / Foreign Exchange	27,797	5.05	24,336	3.92	20,658	3.29	18,614	2.87	17,123	2.45
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	126,661	23.03	121,230	19.52	142,341	22.66	141,280	21.77	152,240	21.78
Valas / Foreign Exchange	15,770	2.87	10,903	1.76	10,764	1.71	8,544	1.32	7,907	1.13
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	75,207	13.67	78,172	12.59	81,510	12.98	95,817	14.77	92,227	13.19
Valas / Foreign Exchange	5,960	1.08	7,101	1.14	4,616	0.73	3,855	0.59	3,913	0.56
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36,689	6.67	53,197	8.57	48,522	7.73	58,069	8.95	56,227	8.04
Valas / Foreign Exchange	1,913	0.35	1,873	0.30	1,658	0.26	3,001	0.46	3,078	0.44
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38,434	6.99	54,589	8.79	48,408	7.71	53,677	8.27	68,557	9.81
Valas / Foreign Exchange	4,155	0.76	4,459	0.72	3,619	0.58	3,214	0.50	2,226	0.32
Total DPK / Total Third Party Funds	549,986	100.00	621,089	100.00	628,057	100.00	648,871	100.00	698,953	100.00
Rupiah	483,431	87.90	551,830	88.85	578,899	92.17	605,441	93.31	656,769	93.96
Valas / Foreign Exchange	66,555	12.10	69,258	11.15	49,158	7.83	43,430	6.69	42,184	6.04

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

Keterangan / Items	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	411,499	23.26	418,100	25.00	455,005	27.94	495,038	27.76	486,237	28.31
Rupiah	295,261	16.69	302,536	18.09	315,468	19.37	346,273	19.42	336,176	19.57
Valas / Foreign Exchange	116,238	6.57	115,563	6.91	139,537	8.57	148,765	8.34	150,061	8.74
Tabungan / Saving	363,433	20.54	350,317	20.95	308,604	18.95	324,453	18.20	303,046	17.64
Rupiah	301,384	17.04	291,165	17.41	242,466	14.89	256,125	14.36	236,131	13.75
Valas / Foreign Exchange	62,049	3.51	59,151	3.54	66,138	4.06	68,328	3.83	66,914	3.90
Simpanan Berjangka / Time Deposits	994,094	56.19	903,801	54.05	865,005	53.11	963,558	54.04	928,525	54.05
Rupiah	853,038	48.22	791,889	47.36	748,735	45.97	854,380	47.92	832,776	48.48
Valas / Foreign Exchange	141,056	7.97	111,913	6.69	116,270	7.14	109,178	6.12	95,749	5.57
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	437,842	24.75	384,802	23.01	401,517	24.65	431,280	24.19	363,723	21.17
Valas / Foreign Exchange	70,199	3.97	61,359	3.67	61,351	3.77	59,611	3.34	47,228	2.75
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	248,418	14.04	238,631	14.27	206,971	12.71	236,431	13.26	226,418	13.18
Valas / Foreign Exchange	33,720	1.91	29,836	1.78	32,226	1.98	24,942	1.40	23,376	1.36
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	108,174	6.11	98,552	5.89	84,058	5.16	112,129	6.29	128,499	7.48
Valas / Foreign Exchange	21,418	1.21	10,765	0.64	15,791	0.97	18,057	1.01	16,816	0.98
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	58,603	3.31	69,904	4.18	56,190	3.45	74,539	4.18	114,136	6.64
Valas / Foreign Exchange	15,719	0.89	9,953	0.60	6,901	0.42	6,569	0.37	8,329	0.48
Total DPK / Total Third Party Funds	1,769,026	100.00	1,672,217	100.00	1,628,614	100.00	1,783,049	100.00	1,717,808	100.00
Rupiah	1,449,683	81.95	1,385,590	82.86	1,306,669	80.23	1,456,778	81.70	1,405,084	81.80
Valas / Foreign Exchange	319,343	18.05	286,627	17.14	321,945	19.77	326,271	18.30	312,724	18.20

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

Keterangan / Items	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	746,337	24.85	847,436	25.12	909,586	24.38	1,010,726	25.93	1,161,009	27.59
Rupiah	581,628	19.37	641,664	19.02	680,839	18.25	765,174	19.63	839,963	19.96
Valas / Foreign Exchange	164,709	5.48	205,772	6.10	228,747	6.13	245,552	6.30	321,045	7.63
Tabungan / Saving	1,240,146	41.30	1,345,969	39.90	1,424,818	38.19	1,575,254	40.41	1,669,650	39.68
Rupiah	1,171,739	39.02	1,279,486	37.92	1,347,846	36.13	1,490,402	38.24	1,581,421	37.58
Valas / Foreign Exchange	68,407	2.28	66,483	1.97	76,972	2.06	84,852	2.18	88,229	2.10
Simpanan Berjangka / Time Deposits	1,016,532	33.85	1,180,339	34.99	1,396,342	37.43	1,311,962	33.66	1,377,500	32.73
Rupiah	841,478	28.02	985,176	29.20	1,179,611	31.62	1,121,852	28.78	1,185,325	28.17
Valas / Foreign Exchange	175,054	5.83	195,163	5.78	216,730	5.81	190,109	4.88	192,176	4.57
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	388,637	12.94	399,872	11.85	497,460	13.33	516,133	13.24	565,264	13.43
Valas / Foreign Exchange	78,921	2.63	87,545	2.59	113,247	3.04	84,354	2.16	95,911	2.28
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	361,459	12.04	413,138	12.25	505,642	13.55	454,510	11.66	391,273	9.30
Valas / Foreign Exchange	39,502	1.32	44,672	1.32	40,793	1.09	40,178	1.03	28,957	0.69
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	49,310	1.64	74,815	2.22	80,801	2.17	75,143	1.93	127,177	3.02
Valas / Foreign Exchange	32,272	1.07	30,956	0.92	30,613	0.82	36,834	0.94	42,285	1.00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	42,073	1.40	97,350	2.89	95,708	2.57	76,066	1.95	101,611	2.41
Valas / Foreign Exchange	24,358	0.81	31,990	0.95	32,077	0.86	28,743	0.74	25,022	0.59
Total DPK / Total Third Party Funds	3,003,015	100.00	3,373,744	100.00	3,730,745	100.00	3,897,941	100.00	4,208,159	100.00
Rupiah	2,594,845	86.41	2,906,326	86.15	3,208,296	86.00	3,377,428	86.65	3,606,709	85.71
Valas / Foreign Exchange	408,170	13.59	467,418	13.85	522,450	14.00	520,513	13.35	601,450	14.29

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

Keterangan / Items	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	17,259	10.86	26,781	15.15	21,909	17.21	14,042	14.12	15,789	14.37
Rupiah	16,355	10.29	26,031	14.73	20,522	16.12	13,566	13.64	15,306	13.93
Valas / Foreign Exchange	904	0.57	750	0.42	1,387	1.09	475	0.48	483	0.44
Tabungan / Saving	51,357	32.32	59,136	33.45	38,636	30.35	29,495	29.65	30,413	27.67
Rupiah	51,117	32.17	58,669	33.19	38,421	30.18	29,291	29.45	30,180	27.46
Valas / Foreign Exchange	240	0.15	467	0.26	215	0.17	204	0.21	232	0.21
Simpanan Berjangka / Time Deposits	90,301	56.82	90,847	51.39	66,740	52.43	55,933	56.23	63,704	57.96
Rupiah	85,898	54.05	87,887	49.72	64,079	50.34	53,005	53.29	60,804	55.32
Valas / Foreign Exchange	4,403	2.77	2,960	1.67	2,662	2.09	2,928	2.94	2,900	2.64
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	27,479	17.29	33,742	19.09	16,509	12.97	11,745	11.81	13,969	12.71
Valas / Foreign Exchange	1,545	0.97	1,589	0.90	526	0.41	717	0.72	753	0.69
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	15,061	9.48	16,718	9.46	14,195	11.15	11,461	11.52	14,300	13.01
Valas / Foreign Exchange	501	0.32	260	0.15	1,141	0.90	129	0.13	54	0.05
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	10,219	6.43	12,909	7.30	16,918	13.29	16,205	16.29	9,492	8.64
Valas / Foreign Exchange	1,415	0.89	271	0.15	609	0.48	1,640	1.65	725	0.66
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	33,140	20.85	24,517	13.87	16,456	12.93	13,594	13.67	23,042	20.97
Valas / Foreign Exchange	942	0.59	840	0.48	385	0.30	443	0.45	1,368	1.24
Total DPK / Total Third Party Funds	158,917	100.00	176,763	100.00	127,286	100.00	99,469	100.00	109,905	100.00
Rupiah	153,371	96.51	172,586	97.64	123,022	96.65	95,862	96.37	106,290	96.71
Valas / Foreign Exchange	5,547	3.49	4,177	2.36	4,264	3.35	3,607	3.63	3,615	3.29

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

Keterangan / Items	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
Giro / Demand Deposits	9,386	10.73	14,480	14.51	20,969	13.75	36,221	16.49	29,746	12.88
Rupiah	7,496	8.57	10,573	10.59	15,309	10.04	26,248	11.95	26,881	11.64
Valas / Foreign Exchange	1,891	2.16	3,907	3.91	5,660	3.71	9,974	4.54	2,865	1.24
Tabungan / Saving	35,070	40.09	39,800	39.88	66,904	43.86	90,040	40.99	92,578	40.08
Rupiah	35,070	40.09	39,770	39.85	66,662	43.70	89,768	40.86	92,419	40.01
Valas / Foreign Exchange	-	-	30	0.03	242	0.16	272	0.12	159	0.07
Simpanan Berjangka / Time Deposits	43,015	49.18	45,529	45.62	64,654	42.39	93,425	42.53	108,679	47.05
Rupiah	39,208	44.82	43,071	43.15	60,286	39.53	88,110	40.11	105,069	45.48
Valas / Foreign Exchange	3,807	4.35	2,459	2.46	4,367	2.86	5,316	2.42	3,610	1.56
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	30,094	34.40	30,550	30.61	36,661	24.04	38,756	17.64	68,029	29.45
Valas / Foreign Exchange	3,404	3.89	1,623	1.63	3,643	2.39	4,310	1.96	3,157	1.37
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4,633	5.30	7,010	7.02	9,412	6.17	20,065	9.13	18,458	7.99
Valas / Foreign Exchange	195	0.22	391	0.39	123	0.08	478	0.22	93	0.04
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	1,641	1.88	1,920	1.92	3,164	2.07	12,930	5.89	7,046	3.05
Valas / Foreign Exchange	48	0.05	67	0.07	118	0.08	143	0.07	127	0.05
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2,840	3.25	3,590	3.60	11,050	7.24	16,359	7.45	11,536	4.99
Valas / Foreign Exchange	160	0.18	377	0.38	484	0.32	384	0.17	234	0.10
Total DPK / Total Third Party Funds	87,472	100.00	99,810	100.00	152,527	100.00	219,687	100.00	231,003	100.00
Rupiah	81,774	93.49	93,414	93.59	142,257	93.27	204,126	92.92	224,369	97.13
Valas / Foreign Exchange	5,698	6.51	6,395	6.41	10,269	6.73	15,561	7.08	6,634	2.87

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2.20	2.27	2.15	2.10	2.07	2.00	1.97	1.91	1.92	1.89	1.85	1.80	1.82	1.79	1.75
Valas / Foreign Exchange	0.50	0.78	0.63	0.57	0.57	0.50	0.44	0.42	0.39	0.38	0.35	0.35	0.33	0.31	0.29
Tabungan / Saving															
Rupiah	1.31	1.17	0.98	0.96	0.95	0.90	0.87	0.86	0.84	0.83	0.83	0.80	0.80	0.81	0.75
Valas / Foreign Exchange	0.45	0.43	0.37	0.36	0.36	0.30	0.28	0.28	0.26	0.26	0.23	0.22	0.21	0.21	0.19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.92	6.02	5.36	5.17	4.90	4.66	4.45	4.22	4.05	3.88	3.74	3.68	3.55	3.47	3.39
Valas / Foreign Exchange	2.11	2.09	1.59	1.42	1.26	0.93	0.80	0.72	0.67	0.63	0.62	0.59	0.55	0.52	0.50
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.84	6.32	5.67	5.54	5.14	4.79	4.57	4.39	4.34	4.25	3.96	3.81	3.76	3.64	3.56
Valas / Foreign Exchange	2.61	2.44	1.99	1.85	1.61	1.35	1.17	1.00	0.91	0.73	0.65	0.63	0.68	0.68	0.63
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.00	6.79	6.07	5.95	5.57	5.41	5.31	5.12	4.92	4.82	4.55	4.41	4.30	4.09	3.96
Valas / Foreign Exchange	2.26	2.37	2.07	2.00	1.93	1.72	1.60	1.38	1.22	1.20	1.10	1.02	0.98	0.90	0.90
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.65	6.92	6.40	6.37	6.23	6.15	5.98	5.80	5.64	5.50	5.22	5.05	4.92	4.77	4.71
Valas / Foreign Exchange	1.75	2.17	1.92	1.85	1.81	1.72	1.59	1.44	1.34	1.27	1.21	1.18	1.13	0.95	0.87

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2.25	2.15	2.18	2.16	2.09	2.09	2.13	2.11	2.12	2.06	2.05	2.04	2.03	2.03	1.91
Valas / Foreign Exchange	0.48	0.65	0.44	0.39	0.40	0.43	0.45	0.39	0.34	0.34	0.28	0.32	0.27	0.21	0.19
Tabungan / Saving															
Rupiah	2.00	2.01	1.78	1.79	1.77	1.78	1.74	1.71	1.71	1.73	1.72	1.68	1.64	1.65	1.52
Valas / Foreign Exchange	0.24	0.30	0.36	0.28	0.34	0.40	0.32	0.27	0.27	0.31	0.23	0.24	0.16	0.19	0.14
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7.31	6.63	6.21	6.14	6.03	5.86	5.69	5.50	5.36	5.16	4.95	4.78	4.49	4.31	4.18
Valas / Foreign Exchange	2.29	1.87	1.47	1.50	1.39	1.27	1.27	1.10	0.98	0.93	0.85	0.77	0.69	0.69	0.65
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7.77	7.32	6.92	6.91	6.85	6.73	6.58	6.40	6.28	6.07	5.37	5.14	5.08	4.86	4.77
Valas / Foreign Exchange	2.56	2.40	1.88	1.79	1.59	1.56	1.57	1.46	1.40	1.31	1.28	1.24	1.12	1.14	0.99
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.87	7.62	7.07	6.77	6.73	6.42	6.34	6.15	5.98	5.89	5.65	5.55	5.37	5.16	4.99
Valas / Foreign Exchange	2.33	2.39	1.99	2.05	2.25	2.15	2.12	2.11	1.99	1.82	1.34	1.27	1.21	1.18	1.13
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7.40	7.51	7.02	7.01	6.97	6.86	6.74	6.65	6.53	6.42	6.15	6.01	5.85	5.69	5.61
Valas / Foreign Exchange	2.15	2.44	2.12	2.08	2.08	2.04	1.93	1.72	1.63	1.31	1.32	1.29	1.23	1.19	1.03

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2.37	2.34	2.22	2.28	2.21	2.15	2.13	2.08	2.00	1.96	1.98	1.87	1.89	1.79	1.75
Valas / Foreign Exchange	0.66	0.92	0.49	0.48	0.50	0.45	0.44	0.42	0.33	0.28	0.26	0.22	0.20	0.18	0.19
Tabungan / Saving															
Rupiah	2.02	1.94	1.62	1.59	1.58	1.57	1.55	1.52	1.43	1.40	1.43	1.39	1.36	1.35	1.32
Valas / Foreign Exchange	0.51	0.52	0.40	0.39	0.39	0.35	0.31	0.30	0.25	0.24	0.22	0.20	0.19	0.19	0.19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7.24	6.34	5.70	5.63	5.37	5.14	4.89	4.61	4.42	4.22	4.06	3.97	3.85	3.70	3.58
Valas / Foreign Exchange	2.17	1.89	1.15	1.07	1.00	0.90	0.88	0.85	0.77	0.66	0.61	0.58	0.57	0.52	0.53
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7.37	6.64	5.89	5.84	5.58	5.36	5.22	4.99	4.84	4.64	4.29	4.11	4.12	3.99	3.87
Valas / Foreign Exchange	2.39	1.96	1.83	1.78	1.55	1.28	1.16	0.92	0.87	0.73	0.66	0.64	0.71	0.70	0.64
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.21	6.93	5.98	5.98	5.46	5.37	5.31	5.16	4.95	4.99	4.76	4.59	4.51	4.21	4.09
Valas / Foreign Exchange	2.22	1.92	1.91	1.86	1.81	1.73	1.67	1.59	1.34	1.34	1.15	1.01	0.95	0.91	0.91
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7.02	7.21	6.71	6.66	6.56	6.45	6.19	5.93	5.79	5.70	5.42	5.28	5.22	5.05	4.98
Valas / Foreign Exchange	1.46	2.22	1.81	1.71	1.66	1.59	1.52	1.49	1.47	1.43	1.28	1.24	1.21	1.06	1.00

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2.13	2.26	2.15	2.06	2.04	1.96	1.91	1.86	1.89	1.87	1.80	1.76	1.77	1.76	1.73
Valas / Foreign Exchange	0.41	0.75	0.74	0.66	0.64	0.53	0.44	0.44	0.42	0.42	0.40	0.39	0.38	0.36	0.33
Tabungan / Saving															
Rupiah	1.04	0.91	0.79	0.76	0.76	0.70	0.66	0.66	0.67	0.66	0.65	0.63	0.64	0.65	0.60
Valas / Foreign Exchange	0.41	0.38	0.36	0.35	0.35	0.27	0.27	0.28	0.26	0.26	0.23	0.22	0.22	0.22	0.20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.45	5.51	4.81	4.46	4.14	3.76	3.62	3.46	3.39	3.27	3.19	3.14	3.05	3.04	3.01
Valas / Foreign Exchange	2.03	2.25	1.86	1.61	1.32	0.91	0.68	0.58	0.59	0.57	0.60	0.58	0.52	0.50	0.47
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.27	5.92	5.36	5.15	4.86	4.07	3.77	3.61	3.60	3.52	3.37	3.23	3.19	3.12	3.07
Valas / Foreign Exchange	2.81	2.77	2.14	1.92	1.66	1.38	1.13	1.01	0.89	0.65	0.57	0.55	0.60	0.59	0.56
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6.07	6.10	5.57	5.43	5.08	4.83	4.63	4.33	4.12	3.89	3.59	3.51	3.45	3.39	3.40
Valas / Foreign Exchange	2.29	2.53	2.17	2.08	1.98	1.69	1.53	1.23	1.09	1.08	1.07	0.97	0.96	0.89	0.85
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.25	6.75	6.36	6.23	5.98	5.91	5.70	5.49	5.30	5.03	4.61	4.42	4.22	4.08	4.03
Valas / Foreign Exchange	1.90	2.14	1.94	1.86	1.82	1.73	1.58	1.41	1.29	1.23	1.19	1.16	1.10	0.89	0.80

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	1.62	2.20	1.17	1.24	1.16	1.11	1.22	1.16	1.26	1.35	1.32	1.32	1.23	1.21	1.20
Valas / Foreign Exchange	0.64	0.51	0.99	0.99	0.99	0.99	0.43	0.59	0.33	0.36	0.33	0.44	0.22	0.22	0.19
Tabungan / Saving															
Rupiah	1.59	1.30	1.09	1.08	0.95	0.89	1.16	1.32	1.31	1.05	1.09	0.94	0.89	0.82	0.82
Valas / Foreign Exchange	0.21	0.22	0.23	0.24	0.24	0.24	0.25	0.25	0.26	0.23	0.25	0.25	0.25	0.25	0.25
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.49	6.04	5.59	5.60	5.51	5.14	4.27	4.76	4.28	4.32	3.93	4.06	3.71	3.48	3.57
Valas / Foreign Exchange	1.82	3.01	1.04	1.43	0.99	1.52	1.44	1.29	1.26	1.21	1.03	1.09	0.94	0.44	0.93
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.70	6.59	6.42	6.56	6.46	5.97	5.41	4.88	5.04	5.26	3.99	4.61	4.43	3.94	3.78
Valas / Foreign Exchange	2.58	0.71	1.10	0.93	1.01	1.13	1.19	1.44	1.24	1.17	1.01	1.43	1.82	1.25	1.01
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6.19	6.13	5.93	5.85	5.78	5.39	5.66	4.85	5.13	4.73	4.61	4.70	4.57	4.06	3.95
Valas / Foreign Exchange	2.14	0.68	0.47	1.22	1.23	1.10	1.12	1.23	1.27	1.24	0.99	1.17	3.96	1.41	2.11
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5.65	5.45	5.03	5.25	5.02	4.98	5.01	4.67	4.97	4.73	4.67	4.53	4.52	4.26	4.13
Valas / Foreign Exchange	0.98	0.71	0.69	0.51	0.49	0.42	0.99	0.98	1.29	0.99	0.99	1.27	1.18	1.14	1.09

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	0.70	1.70	1.26	1.51	1.26	1.57	1.36	0.86	0.88	0.77	0.72	0.86	1.45	1.44	1.35
Valas / Foreign Exchange	0.44	0.35	0.15	0.15	0.13	0.14	0.28	0.13	0.16	0.16	0.18	0.23	0.30	0.34	0.40
Tabungan / Saving															
Rupiah	1.90	1.42	1.25	1.31	1.31	1.29	1.16	1.19	0.96	1.09	1.21	1.09	1.09	1.08	1.08
Valas / Foreign Exchange	-	-	0.05	0.05	0.04	0.06	0.05	0.05	0.05	0.29	0.28	0.29	0.29	0.29	0.29
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.39	5.81	5.15	4.88	5.03	4.85	4.88	4.80	4.42	4.39	4.22	4.20	4.14	4.00	3.87
Valas / Foreign Exchange	2.06	1.61	1.05	1.04	1.01	0.85	0.86	0.79	0.68	0.87	0.76	0.79	0.81	0.74	0.71
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	5.96	5.94	5.16	4.83	5.14	4.99	5.25	5.25	4.82	4.82	4.47	4.34	4.22	4.13	3.91
Valas / Foreign Exchange	1.54	2.38	0.72	0.57	0.53	0.45	0.46	0.48	0.45	0.44	0.79	0.83	0.74	0.31	0.29
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5.02	4.78	4.91	4.95	3.90	4.08	4.75	4.68	4.62	4.32	4.58	3.98	3.94	3.81	3.48
Valas / Foreign Exchange	0.88	1.24	0.67	0.58	0.50	0.45	0.42	0.39	0.38	0.61	0.87	0.90	0.57	0.74	0.31
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5.08	5.08	3.96	4.24	4.08	3.91	4.26	4.43	4.02	4.29	4.48	4.42	4.32	4.22	3.90
Valas / Foreign Exchange	0.99	2.11	1.72	1.75	1.73	0.62	0.48	0.46	0.46	0.53	0.70	0.69	0.64	0.58	0.36

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

Kelompok Bank / Group of Bank	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan ^{r)}	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul
BUKU 1															
Jumlah Bank / Total Banks	18	13	11	11	10	9	7	4	-	-	-	-	-	-	-
Jumlah Kantor / Total Bank Offices	495	392	296	296	264	261	164	144	-	-	-	-	-	-	-
BUKU 2															
Jumlah Bank / Total Banks	51	52	53	53	54	55	57	58	62	62	62	62	61	61	61
Jumlah Kantor / Total Bank Offices	4,033	4,107	4,130	4,140	4,165	4,178	4,286	4,227	4,245	4,245	4,090	4,078	4,075	4,070	4,107
BUKU 3															
Jumlah Bank / Total Banks	27	25	25	25	25	25	25	26	25	25	25	25	26	26	26
Jumlah Kantor / Total Bank Offices	9,498	8,666	8,097	8,074	8,016	7,967	7,941	8,030	7,724	7,721	7,855	7,817	7,769	7,772	7,766
BUKU 4															
Jumlah Bank / Total Banks	5	6	7	7	7	7	7	7	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	15,717	16,053	16,444	16,404	16,389	16,341	16,336	16,312	16,186	16,011	15,955	15,897	15,831	15,827	15,812
BUKU 1 SYARIAH / BUKU 1 SHARIA															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	3	-	-	-	-	-	-	-
Jumlah Kantor / Total Bank Offices	99	99	96	96	96	94	94	30	-	-	-	-	-	-	-
BUKU 2 SYARIAH / BUKU 2 SHARIA															
Jumlah Bank / Total Banks	9	9	7	7	7	7	6	7	10	10	10	10	10	10	10
Jumlah Kantor / Total Bank Offices	1,157	1,197	910	910	916	912	599	653	670	664	664	663	665	664	664
BUKU 3 SYARIAH / BUKU 3 SHARIA															
Jumlah Bank / Total Banks	1	1	3	3	3	3	4	4	4	2	2	2	2	2	2
Jumlah Kantor / Total Bank Offices	605	609	920	917	917	938	1,335	1,337	1,351	1,358	1,362	1,362	1,366	1,366	1,364
Total															
Jumlah Bank / Total Banks	115	110	110	110	110	110	110	109	109	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31,604	31,123	30,893	30,837	30,763	30,691	30,755	30,733	30,128	29,949	29,889	29,780	29,689	29,661	29,713

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

Keterangan / Items	2018	2019	2020								2021				
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	426,051	469,530	474,814	476,932	482,342	484,982	491,358	493,422	488,494	490,438	494,685	497,270	499,523	502,927	502,352
- Kepada Pihak Ketiga / To Third Party	421,655	464,434	470,229	472,337	477,090	479,691	486,006	488,666	483,974	486,097	490,541	493,206	495,456	499,032	498,635
- Rupiah	421,089	464,099	469,906	472,014	476,795	479,392	485,718	488,402	483,711	485,830	489,261	491,933	494,195	497,779	497,384
- Valas / Foreign Exchange	565	335	323	323	305	299	289	254	263	267	1,281	1,274	1,254	1,251	
- Kepada Bank Lain / Inter Bank Credit	4,396	5,096	4,585	4,595	5,252	5,291	5,352	4,756	4,521	4,341	4,144	4,064	4,067	3,895	
- Rupiah	4,396	5,096	4,585	4,595	5,252	5,291	5,352	4,756	4,521	4,341	4,144	4,064	4,067	3,895	
- Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Penempatan pada Bank Lain / Interbank Placement	34,438	40,436	33,239	27,140	28,290	23,000	16,520	28,601	22,795	34,791	28,907	35,227	26,042	28,688	
- Giro / Demand Deposit	2,864	2,071	2,556	2,556	2,456	3,162	2,861	2,585	3,434	5,251	2,966	4,784	4,609	3,271	
- Inter Bank Call Money / Inter Bank Call Money	15,508	18,497	9,352	7,322	8,534	5,970	6,434	9,126	4,762	11,843	6,196	6,604	4,705	9,101	
- Deposito Berjangka / Time Deposits	14,597	18,505	20,477	16,342	16,686	12,949	6,260	16,052	13,828	17,059	19,225	23,238	16,102	15,787	
- Lainnya / Others	1,469	1,364	354	320	613	919	966	838	770	639	520	602	626	529	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	80,487	71,441	69,659	89,206	110,819	77,440	89,869	71,953	55,237	58,718	58,623	55,286	65,685	88,964	
- Giro / Demand Deposit	40,667	43,659	20,704	23,869	24,980	19,985	28,710	29,527	20,161	22,357	25,006	22,871	30,896	31,751	
- Fine Tune Operation (FTO)	7,790	4,389	30,441	28,983	59,082	37,594	40,782	16,912	18,860	19,108	19,335	19,050	19,677	25,480	
- Fasbi	31,782	22,219	17,514	35,871	24,466	16,123	20,757	23,928	14,054	14,403	11,315	8,398	11,895	29,833	
- Lainnya / Others	248	1,173	1,000	484	2,091	3,728	1,620	1,587	2,161	2,850	2,967	4,966	3,217	1,900	
d. Surat Berharga / Securities	59,567	67,915	80,809	82,546	91,116	98,672	88,874	80,760	84,223	95,420	102,037	109,955	111,751	116,131	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	8,661	11,894	4,411	3,173	2,368	4,970	3,134	3,110	2,007	3,608	3,595	3,703	4,271	3,416	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4,271	4,184	4,411	6,430	7,264	7,306	6,815	5,666	7,782	9,032	9,258	9,960	9,537	10,098	
- Obligasi / Bonds	28,405	36,306	55,597	59,208	63,115	65,354	63,168	51,886	57,232	63,988	69,781	76,513	77,650	80,142	
- Lainnya / Others	18,229	16,531	15,383	13,734	18,368	21,042	15,756	20,098	17,202	18,792	19,779	20,294	22,475	21,793	
e. Penyertaan / Equity Investment	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,945	1,945	1,952	1,953	1,955	1,955	1,955	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	8,402	9,317	14,602	14,526	14,956	14,997	15,483	14,290	14,840	15,097	15,418	15,691	15,876	15,824	
- Kredit yang diberikan / Credit	7,950	8,874	14,038	13,966	14,395	14,437	14,923	13,730	14,275	14,528	14,848	15,135	15,323	15,273	
- Surat Berharga / Securities	178	167	241	240	240	236	230	226	230	228	230	228	227	232	
- Lainnya / Others	274	276	324	320	321	324	330	333	335	341	340	328	327	321	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	0	7	20	4	16	30	11	24	8	8	8	50	28	5	
h. Tagihan Lainnya / Other claims	16,990	26,602	22,990	62,694	57,563	114,196	93,475	47,769	66,505	61,250	70,868	76,525	66,129	52,137	
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	477,473	532,258	567,681	625,018	650,938	675,932	653,319	590,602	594,574	615,054	632,353	655,378	648,381	663,663	
- Rupiah	475,485	529,822	566,533	623,598	648,461	672,515	649,959	589,463	593,030	612,364	628,694	652,028	645,860	660,854	
- Giro / Demand Deposit	116,439	141,046	165,852	196,580	206,850	205,519	189,072	131,204	141,406	161,775	175,585	173,250	157,927	176,834	
- Tabungan / Saving	165,748	181,965	166,333	167,657	168,738	167,878	170,181	188,112	168,359	163,027	164,080	167,165	177,419	181,962	
- Simpanan Berjangka / Time Deposits	193,298	206,808	234,369	259,361	272,862	299,119	290,706	270,147	283,265	287,562	289,029	311,614	310,514	301,858	
- Valas / Foreign Exchange	1,988	2,436	1,128	1,420	2,477	3,417	3,360	1,139	1,544	2,690	3,659	3,350	2,521	3,009	
- Giro / Demand Deposit	375	339	141	134	139	137	137	136	145	183	713	721	686	651	
- Tabungan / Saving	80	66	78	76	76	79	101	110	108	108	108	108	118	113	
- Simpanan Berjangka / Time Deposits	1,533	2,032	908	1,210	2,262	3,201	3,122	892	1,291	2,399	2,838	2,521	1,717	2,246	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	98	1	1	1	1	1	1	1	1	1	1	1	1	
c. Kewajiban kepada Bank lain / Interbank Liabilities	31,409	31,967	14,985	11,627	12,079	12,890	13,085	23,092	10,579	13,078	13,018	12,366	13,056	14,620	
d. Surat Berharga yang diterbitkan / Issued Securities	13,214	11,224	8,792	8,703	8,863	8,334	8,634	9,537	8,143	8,163	8,144	8,174	7,985	7,150	
e. Pinjaman yang Diterima / Loans received	14,249	16,255	15,104	16,185	19,226	19,113	18,412	18,301	18,249	18,213	18,500	18,701	18,923	18,397	
- Rupiah	13,889	16,255	15,104	16,185	19,226	19,113	18,412	18,301	18,249	18,213	18,500	18,701	18,923	18,397	
- Valas / Foreign Exchange	359	-	-	-	-	-	-	-	-	-	-	-	-	-	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	0	2	14	9	5	2	7	2	17	41	15	15	4	13	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/rep) / Other Liabilities	12,227	11,345	851	664	686	689	639	1,501	600	435	1,023	424	455	2,173	
h. Setoran Jaminan / Guarantee Deposits	483	443	152	157	178	204	197	323	222	190	189	181	168	156	
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	39,513	42,047	43,419	43,462	43,466	43,493	43,537	44,615	46,389	46,578	46,773	47,085	47,145	46,485	
b. Cadangan / Reserves	22,423	25,160	24,204	24,204	24,205	24,205	24,205	23,424	23,733	23,903	24,608	24,918	25,733	27,024	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2,783	2,899	3,457	3,447	3,450	3,040	3,046	2,909	15,656	13,912	10,330	7,999	5,839	5,448	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13,135	12,307	7,406	8,582	9,422	10,686	11,489	13,002	1,108	2,105	3,620	4,352	5,475	7,019	
e. Tambahan modal disetor / Additional Paid In Capital	921	1,831	1,316	1,470	1,592	2,189	4,362	4,269	2,532	1,761	1,522	1,674	1,772	1,604	
f. Modal Pinjaman / Loan Capital	2,161	1,937	2,435	2,435	2,435	2,435	2,934	2,934	2,934	2,934	2,934	2,934	2,934	3,931	

Tabel 1.5.a. Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Branch Offices of Foreign Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	258,593	241,450	244,887	244,328	237,258	226,546	208,707	182,060	172,275	174,838	178,418	173,934	175,732	176,762	174,582
- Kepada Pihak Ketiga / To Third Party	244,994	230,266	234,934	233,897	230,881	219,966	204,382	177,922	168,778	171,286	175,885	171,413	173,239	172,781	171,694
Rupiah	119,278	113,194	104,016	101,375	99,994	100,548	94,526	65,824	60,480	62,245	64,026	64,496	64,999	63,446	63,446
Valas / Foreign Exchange	125,716	117,072	130,919	132,522	130,888	119,418	109,856	92,098	88,298	89,041	91,859	87,007	89,566	89,782	88,248
- Kepada Bank Lain / Inter Bank Credit	13,598	11,184	9,952	10,431	6,376	6,580	4,325	4,139	3,498	3,552	2,534	2,520	2,492	3,982	2,887
Rupiah	1	58	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	13,598	11,125	9,952	10,431	6,376	6,580	4,325	4,139	3,498	3,552	2,534	2,520	2,492	3,982	2,887
b. Penempatan pada Bank Lain / Interbank Placement	22,944	31,504	33,417	37,017	45,106	40,515	45,250	36,432	42,128	39,613	38,201	38,508	39,470	34,226	36,602
- Giro / Demand Deposit	7,298	3,641	3,398	3,552	4,044	4,233	8,224	3,409	5,975	3,857	3,505	3,150	5,889	3,851	4,087
- Inter Bank Call Money / Inter Bank Call Money	15,646	27,838	29,935	32,989	40,827	36,210	36,875	32,701	35,063	34,648	34,002	34,574	32,426	28,888	31,601
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	500	500	500	500	500	500	500
- Lainnya / Others	1	25	84	476	235	72	152	322	591	607	194	283	655	988	415
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	53,781	62,349	83,418	88,467	90,450	80,054	86,116	76,679	94,898	97,945	112,575	109,235	109,156	108,852	112,480
- Giro / Demand Deposit	18,514	18,054	11,853	10,907	13,842	13,540	17,472	33,061	30,057	32,111	35,009	38,223	44,476	43,372	43,962
- Fine Tune Operation (FTO)	17,293	25,751	45,160	49,049	54,734	53,498	43,620	25,316	44,516	39,909	55,941	50,598	44,014	45,813	47,538
- Fasbi	17,935	18,543	26,405	28,107	21,873	13,015	24,879	17,410	20,047	25,719	21,420	11,414	19,837	16,808	20,215
- Lainnya / Others	39	1	1	403	0	144	591	268	205	204	0	829	2,859	764	764
d. Surat Berharga / Securities	61,323	66,633	72,536	71,762	72,507	75,404	81,455	83,944	76,467	80,158	74,598	79,423	76,656	81,068	75,286
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	957	2,637	557	283	202	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9,494	6,974	5,015	4,501	4,680	2,268	2,275	2,498	1,776	1,931	1,343	1,541	1,545	2,338	2,384
- Obligasi / Bonds	45,846	52,572	60,817	62,302	63,131	68,800	74,443	77,095	71,304	74,236	69,797	74,649	71,884	74,863	69,134
- Lainnya / Others	5,026	4,451	6,147	4,676	4,494	4,336	4,736	4,350	3,387	3,991	3,459	3,234	3,226	3,867	3,768
e. Penyertaan / Equity Investment	94	72	73	73	73	73	73	73	73	73	73	73	73	73	73
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6,274	6,070	10,286	10,325	10,321	10,139	9,635	6,048	5,897	5,924	6,270	6,535	6,612	6,673	6,645
- Kredit yang diberikan / Credit	6,083	5,798	9,798	10,013	10,013	9,819	9,273	5,732	5,595	5,617	6,171	6,438	6,521	6,537	6,509
- Surat Berharga / Securities	8	8	15	13	24	27	24	12	11	11	13	13	6	6	6
- Lainnya / Others	183	263	473	282	284	293	339	305	291	296	86	85	85	130	130
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8,267	8,206	8,734	8,548	7,730	7,719	11,069	10,996	9,851	8,818	8,531	6,786	7,463	6,988	6,169
h. Tagihan Lainnya / Other claims	27,039	21,903	19,871	22,712	21,468	20,508	21,951	21,775	27,374	30,280	25,974	21,166	21,257	18,373	19,573
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	176,261	182,088	191,362	201,879	208,106	193,821	200,845	185,513	197,882	206,082	212,205	202,254	205,774	207,429	203,961
Rupiah	95,202	99,276	104,835	107,947	110,459	110,418	116,274	110,557	118,951	124,008	120,303	115,743	120,044	116,180	118,740
Giro / Demand Deposit	50,880	60,009	60,610	64,534	66,400	67,056	71,550	68,725	73,746	81,320	75,494	74,184	80,391	75,870	79,613
Tabungan / Saving	5,019	5,184	5,937	5,758	5,386	5,546	6,140	6,134	6,340	6,430	6,122	6,346	6,420	6,607	6,516
Simpanan Berjangka / Time Deposits	39,304	34,084	38,289	37,655	38,673	37,817	38,584	35,898	38,865	36,257	38,687	35,214	33,233	33,704	32,611
Valas / Foreign Exchange	81,059	82,812	86,546	93,932	97,647	83,403	84,571	74,956	78,932	82,085	91,902	86,511	85,730	91,249	85,222
Giro / Demand Deposit	56,378	63,471	65,875	72,658	78,248	63,771	65,595	57,864	61,654	65,370	76,164	71,133	70,164	76,147	71,204
Tabungan / Saving	7,308	7,815	9,328	9,945	9,299	9,772	9,678	9,279	9,022	8,677	8,243	7,983	7,727	7,940	7,991
Simpanan Berjangka / Time Deposits	17,374	11,527	11,344	11,329	10,100	9,860	9,299	7,813	8,256	8,038	7,495	7,395	7,839	7,162	6,027
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	25	16	-	308	193	-	0	-	-	-	26	-	-	-
c. Kewajiban kepada Bank Lain / Interbank Liabilities	26,194	22,538	25,557	23,438	24,031	19,533	21,572	19,906	19,140	19,747	20,738	19,896	25,974	18,462	21,350
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	-	2,000	3,047	3,056	3,065	3,054	3,031	3,051	3,036	2,054	2,039	1,070	1,070	1,069	1,069
Rupiah	-	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	1,000	1,000	1,000	1,000	1,000	1,000
Valas / Foreign Exchange	-	-	1,047	1,056	1,065	1,054	1,031	1,051	1,036	1,054	1,039	70	70	69	69
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13,515	6,427	7,841	6,536	6,058	5,908	8,760	8,428	6,621	5,466	5,165	4,438	5,020	3,917	3,859
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janjinya dikembalikan) / Other Liabilities	7,207	6,381	2,746	2,477	2,474	2,314	2,528	3,608	3,372	3,828	2,138	1,984	1,800	1,699	1,284
h. Setoran Jaminan / Guarantee Deposits	85	94	499	341	285	287	382	256	271	416	202	219	264	237	369
Beberapa komponen modal / Several Components of Capital															
a. Modal Diseter / Paid In Capital	7,340	7,312	7,312	7,312	7,312	7,312	7,312	7,312	7,312	7,312	7,312	7,312	7,312	7,312	7,312
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	30,209	32,371	35,397	35,399	34,796	34,796	34,796	35,190	42,591	41,971	42,008	42,127	42,133	41,513	41,513
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	8,618	10,517	6,122	6,734	7,172	7,637	8,477	7,488	6,851	1,031	1,085	1,177	1,657	1,936	2,407
e. Tambahan modal diseter / Additional Paid In Capital	(273)	389	723	851	711	813	918	704	555	484	278	343	421	466	579
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	742,327	828,197	463,817	529,172	596,355	660,802	725,282	794,091	72,385	133,073	201,760	263,229	327,248	391,272	453,980	
a. Dari Bank Indonesia / From Bank Indonesia Placement	6,205	7,353	4,724	5,580	6,433	7,403	8,159	8,902	700	1,312	1,974	2,576	3,163	3,965	5,000	
b. Dari Penempatan pada bank lain / From interbank placement	8,863	10,205	3,675	4,160	4,518	4,799	4,978	5,392	307	542	805	1,007	1,269	1,479	1,689	
c. Dari surat berharga / From securities	61,380	64,336	41,001	47,484	54,326	61,210	68,057	75,630	6,723	13,330	20,858	28,118	35,781	42,668	49,711	
d. Dari Kredit yang diberikan / From credit	511,575	552,425	302,537	344,007	385,590	425,863	466,057	508,294	46,342	84,662	127,016	166,427	206,414	247,088	286,279	
- kepada pihak ketiga bukan bank / To Third Party non Bank	508,391	548,591	300,020	341,135	382,372	422,292	462,173	504,082	46,010	84,064	126,236	165,416	205,165	245,612	284,635	
- kepada bank lain / To other Bank	3,184	3,834	2,517	2,873	3,219	3,572	3,884	4,212	332	598	779	1,011	1,249	1,476	1,644	
e. Lainnya / Others	154,304	193,878	111,880	127,941	145,489	161,527	178,031	195,873	18,313	33,228	51,108	65,102	80,621	96,072	111,301	
2. Beban Bunga / Interest Expenses	365,077	439,201	246,417	280,200	315,493	347,448	379,160	412,189	38,220	65,832	96,918	124,458	152,824	180,691	208,553	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	310	321	330	347	352	368	4	7	13	17	18	95	107	
b. Kewajiban pada Bank lain / Interbank Liabilities	9,789	11,570	5,542	6,027	6,601	7,079	7,568	8,085	538	1,008	1,540	2,011	2,615	3,060	3,464	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	179,623	210,401	115,508	131,616	146,910	162,173	176,408	190,658	13,474	25,328	38,092	50,116	62,125	73,719	85,476	
- Giro / Demand Deposit	20,397	24,188	15,869	18,123	20,435	22,821	25,006	27,192	2,178	4,048	6,168	8,161	10,085	12,024	14,019	
- Tabungan / Saving	23,929	24,998	13,329	15,084	16,710	18,364	19,973	21,655	1,550	3,036	4,588	6,055	7,511	8,925	10,369	
- Simpanan Berjangka / Time deposits	135,298	161,215	86,310	98,409	109,765	120,988	131,429	141,811	9,746	18,244	27,336	35,900	44,529	52,769	61,088	
d. Surat Berharga / Securities	11,314	11,987	6,525	7,347	8,206	9,059	9,999	10,961	831	1,636	2,490	3,380	4,292	5,054	5,847	
e. Pinjaman yang diterima / Loans received	11,572	13,655	6,284	7,508	8,300	9,142	9,761	10,340	2,378	2,129	2,625	2,980	3,361	3,766	4,180	
f. Lainnya / Others	150,931	189,109	108,755	123,869	141,326	155,686	171,087	187,804	15,364	30,087	45,491	59,974	74,583	89,309	103,956	
g. Koreksi atas pendapatan bunga / Corrections	1,784	2,029	3,494	3,512	3,820	3,963	3,984	3,972	5,631	5,638	6,667	5,979	5,829	5,688	5,523	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	377,250	388,997	217,400	248,972	280,862	313,354	346,122	381,902	34,165	67,241	103,404	138,771	174,424	210,581	245,427	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261,214	318,252	254,433	280,269	311,071	343,700	361,728	407,621	46,904	90,793	140,363	180,460	220,304	249,090	277,816	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	8,442	12,839	12,118	14,291	15,821	17,365	19,768	22,342	2,874	4,550	5,726	7,169	8,720	11,492	12,474	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	19	38	3	1	1	1	1	1	0	0	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	31	59	142	145	148	149	150	239	2	70	163	151	9	27	29	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123,588	144,697	143,052	154,785	165,093	182,358	188,247	203,924	22,755	45,810	74,175	97,341	120,424	121,817	132,626	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	76,090	82,320	44,901	51,222	57,209	63,365	69,298	77,002	6,304	12,418	19,377	26,747	33,862	41,307	48,413	
f. Lainnya / Others	53,043	78,298	54,216	59,826	72,799	80,462	84,146	104,114	14,969	27,945	40,923	49,051	57,289	74,448	84,274	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453,025	510,775	380,789	426,152	485,640	540,056	579,575	652,690	65,010	129,209	202,993	263,424	325,959	374,218	423,938	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	3,506	1,678	1,427	1,451	1,617	1,508	1,365	1,595	544	1,264	1,270	1,087	1,064	1,247	1,027	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	152	417	86	100	107	113	117	170	0	0	278	278	345	345	454	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	46	124	133	128	125	132	184	20	29	114	113	120	120	147	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113,865	130,660	130,437	142,478	153,394	167,735	169,276	183,116	21,341	44,203	72,255	93,003	113,582	115,196	123,980	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102,680	130,473	110,349	123,649	151,883	170,891	186,264	220,212	23,770	45,441	67,637	84,654	104,758	131,203	149,263	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4,756	5,637	2,689	2,986	3,278	3,795	3,993	4,508	342	690	1,043	1,410	1,797	2,109	2,474	
g. Lainnya / Others	227,889	241,863	135,678	155,355	175,233	195,889	218,427	242,905	18,992	37,583	60,397	82,879	104,292	123,999	146,593	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	185,439	196,474	91,044	103,090	106,293	116,998	128,275	136,833	16,059	28,825	42,212	55,806	68,768	85,454	99,304	
E. Pendapatan non-operasional / Non Operational Income	24,927	27,176	17,447	21,334	24,471	24,368	24,361	26,831	2,155	4,465	7,213	8,468	8,861	11,512	12,555	
F. Beban non-operasional / Non Operational Expenses	19,647	23,136	14,149	16,040	17,456	18,704	21,619	24,048	2,064	3,617	5,249	7,628	8,734	10,267	11,708	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	5,280	4,041	3,298	5,294	7,016	5,665	2,742	2,782	91	848	1,964	840	127	1,245	847	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	190,719	200,514	94,342	108,384	113,308	122,662	131,017	139,616	16,151	29,673	42,738	56,646	68,895	86,698	100,151	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	95,580	105,391	(36)	(40)	(56)	(65)	(64)	67,531	(5)	(20)	(53)	(65)	(83)	(99)	(112)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	95,582	105,669	413	346	331	334	340	67,820	(5)	(97)	(152)	(164)	(182)	(198)	(211)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	150,013	156,487	71,268	81,417	85,123	92,645	98,914	104,718	12,500	23,078	33,026	44,119	53,702	67,527	78,173	

Tabel 1.7.a.															
Laporan Laba / Rugi Bank Persero															
(State Owned Banks Income Statements)															
Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	266,868	289,368	160,542	184,013	207,954	230,195	253,078	277,235	30,157	51,451	77,667	97,979	121,067	143,912	165,783
a. Dari Bank Indonesia / From Bank Indonesia Placement	872	1,150	1,039	1,246	1,456	1,665	1,822	1,963	108	194	309	423	526	653	820
b. Dari Penempatan pada bank lain / From interbank placement	2,855	3,354	1,313	1,609	1,789	1,915	2,049	2,210	124	222	305	357	461	548	612
c. Dari surat berharga / From securities	22,313	22,511	14,426	16,641	19,288	21,802	24,291	27,102	2,168	4,406	6,988	9,400	12,176	14,376	16,668
d. Dari Kredit yang diberikan / From credit	221,679	242,146	133,007	152,138	171,423	189,034	207,388	226,686	24,293	42,127	62,460	80,727	99,450	118,530	136,518
- kepada pihak ketiga bukan bank / To Third Party non Bank	221,449	242,018	132,472	151,523	170,733	188,271	206,577	225,811	24,191	41,964	62,333	80,576	99,274	118,327	136,352
- kepada bank lain / To other Bank	230	128	534	615	690	763	814	874	102	163	127	151	176	203	166
e. Lainnya / Others	19,150	20,207	10,757	12,378	13,998	15,780	17,529	19,276	3,464	4,502	7,605	7,072	8,453	9,804	11,164
2. Beban Bunga / Interest Expenses	100,552	119,880	70,797	80,095	89,908	97,951	105,879	113,490	14,752	20,957	29,241	34,722	41,253	47,610	53,958
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	267	267	267	277	277	285	0	0	3	3	3	4	4
b. Kewajiban pada Bank lain / Interbank Liabilities	4,586	5,361	3,043	3,260	3,586	3,840	4,104	4,406	302	581	894	1,178	1,585	1,846	2,077
c. Kepada pihak ketiga bukan bank / Third Party non Bank	64,743	79,400	47,363	54,205	60,432	66,250	71,507	76,575	4,871	9,167	13,891	18,316	22,631	26,838	31,148
- Giro / Demand Deposit	9,035	11,576	7,901	9,006	10,125	11,278	12,296	13,332	1,078	1,980	2,986	3,933	4,843	5,778	6,757
- Tabungan / Saving	9,888	10,652	5,846	6,687	7,476	8,205	8,907	9,647	697	1,409	2,164	2,838	3,482	4,116	4,766
- Simpanan Berjangka / Time deposits	45,820	57,173	33,616	38,512	42,832	46,767	50,303	53,597	3,096	5,778	8,741	11,544	14,306	16,945	19,625
d. Surat Berharga / Securities	4,369	4,780	2,439	2,677	2,992	3,309	3,710	4,018	314	616	920	1,274	1,677	2,027	2,386
e. Pinjaman yang diterima / Loans received	6,306	7,340	3,547	4,498	5,000	5,528	5,853	6,168	2,094	1,604	1,857	1,973	2,119	2,293	2,474
f. Lainnya / Others	18,793	20,651	10,830	11,914	14,084	15,097	16,770	18,430	1,591	3,406	5,096	6,126	7,550	9,035	10,468
g. Koreksi atas pendapatan bunga / Corrections	1,723	1,935	3,308	3,274	3,547	3,651	3,658	3,609	5,580	5,583	6,581	5,852	5,688	5,567	5,401
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	166,316	169,488	89,745	103,918	118,046	132,243	147,199	163,746	15,405	30,494	46,988	63,257	79,814	96,302	111,824
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	75,120	129,470	74,895	82,787	98,865	120,393	117,152	134,785	17,802	36,125	49,007	71,439	89,469	108,125	118,715
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2,969	4,603	3,950	4,326	4,856	5,580	6,482	7,199	1,688	2,627	3,322	4,083	4,909	6,326	6,878
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	11,971	37,677	14,813	15,011	16,388	29,233	17,940	18,348	3,018	7,331	8,061	21,101	29,017	31,508	31,345
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	35,904	39,652	22,149	25,094	28,395	31,473	34,465	38,267	3,188	6,199	9,767	13,260	17,235	20,829	24,425
f. Lainnya / Others	24,276	47,537	33,984	38,357	49,227	54,107	58,265	70,970	9,908	19,968	27,856	32,994	38,308	49,462	56,067
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	148,001	204,182	127,389	143,966	173,138	207,203	215,255	245,562	26,606	53,584	77,373	109,574	138,353	166,326	186,067
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	330	247	242	273	334	315	304	323	56	173	134	156	153	242	182
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	8,073	34,034	10,918	10,571	11,786	23,697	11,101	10,982	2,512	6,762	7,682	20,141	27,159	29,432	28,616
e. Penyusutan/Amortisasi / Depreciation/Amortizations	45,830	69,472	60,525	69,083	88,165	100,541	110,972	130,834	15,751	30,691	42,504	52,123	63,958	81,988	91,482
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	722	893	446	471	505	614	619	810	55	142	197	246	380	414	477
g. Lainnya / Others	93,047	99,535	55,260	63,569	72,348	82,035	92,258	102,614	8,230	15,816	26,856	36,908	46,704	54,251	65,310
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	93,435	94,776	37,250	42,739	43,774	45,434	49,096	52,968	6,601	13,034	20,060	25,122	30,930	38,101	44,472
E. Pendapatan non-operasional / Non Operational Income	1,168	485	462	583	785	548	612	846	36	347	793	691	412	855	803
F. Beban non-operasional / Non Operational Expenses	500	772	516	682	727	686	1,581	1,840	53	47	97	135	164	327	393
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	668	(287)	(54)	(98)	58	(138)	(969)	(993)	(17)	300	697	556	249	528	410
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	94,103	94,489	37,197	42,641	43,832	45,296	48,127	51,975	6,584	13,334	19,319	25,678	31,178	38,628	44,882
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	49,213	51,349	-	-	-	-	-	19,973	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	49,213	51,349	-	-	-	-	-	19,973	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	74,134	74,699	27,276	30,726	32,079	32,850	34,833	37,301	4,881	10,127	14,649	19,711	24,019	29,657	34,729

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses																
1. Pendapatan bunga / Interest Income	81,890	97,447	57,456	65,721	74,871	83,773	92,563	101,078	8,303	16,207	24,848	33,281	41,681	50,232	58,672	
a. Dari Bank Indonesia / From Bank Indonesia Placement	766	696	400	553	711	914	1,040	1,166	93	158	236	312	383	487	614	
b. Dari Penempatan pada bank lain / From interbank placement	2,177	2,753	946	1,039	1,122	1,190	1,232	1,284	63	136	248	327	408	474	536	
c. Dari surat berharga / From securities	4,897	5,603	3,301	3,792	4,350	4,967	5,588	6,155	461	957	1,511	2,109	2,706	3,279	3,865	
d. Dari Kredit yang diberikan / From credit	52,115	54,701	32,269	36,853	41,489	46,181	50,852	55,543	4,604	8,996	13,757	18,347	22,970	27,765	32,495	
- kepada pihak ketiga bukan bank / To Third Party non Bank	52,039	54,512	32,172	36,742	41,365	46,042	50,698	55,377	4,593	8,976	13,725	18,308	22,921	27,706	32,427	
- kepada bank lain / To other Bank	76	189	97	111	124	139	154	166	11	21	31	39	50	59	67	
e. Lainnya / Others	21,934	33,695	20,540	23,485	27,199	30,521	33,850	36,930	3,084	5,959	9,096	12,186	15,213	18,227	21,163	
2. Beban Bunga / Interest Expenses	43,254	57,593	34,011	38,943	44,651	50,062	55,310	60,267	4,895	9,462	14,397	19,201	23,955	28,582	33,137	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	1	4	1	2	2	2	2	2	-	-	-	-	-	-	0	
b. Kewajiban pada Bank lain / Interbank Liabilities	898	1,024	535	593	648	682	725	756	41	73	120	142	173	204	233	
c. Kepada pihak ketiga bukan bank / Third Party non Bank	19,177	21,999	12,140	13,937	15,804	17,846	19,762	21,595	1,730	3,302	4,978	6,617	8,262	9,815	11,356	
- Giro / Demand Deposit	2,683	2,949	1,498	1,723	1,987	2,290	2,547	2,764	203	393	630	860	1,069	1,274	1,490	
- Tabungan / Saving	2,213	2,401	1,369	1,558	1,733	1,919	2,099	2,325	181	336	502	665	831	992	1,157	
- Simpanan Berjangka / Time deposits	14,281	16,650	9,272	10,657	12,084	13,637	15,116	16,506	1,346	2,573	3,847	5,092	6,361	7,548	8,709	
d. Surat Berharga / Securities	1,177	1,266	668	758	855	948	1,044	1,147	92	189	285	382	477	573	663	
e. Pinjaman yang diterima / Loans received	760	851	515	583	665	753	831	913	82	159	239	316	394	466	537	
f. Lainnya / Others	21,236	32,412	20,103	23,016	26,617	29,767	32,877	35,778	2,941	5,727	8,753	11,718	14,618	17,481	20,301	
g. Koreksi atas pendapatan bunga / Corrections	5	38	48	54	60	64	69	76	9	11	22	26	31	43	49	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	38,636	39,854	23,446	26,777	30,220	33,711	37,253	40,811	3,408	6,745	10,452	14,080	17,726	21,650	25,534	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and																
1. Pendapatan Operasional Selain Bunga / Other Operating Income	8,163	9,028	6,737	7,633	8,516	9,212	10,056	12,166	980	1,944	3,051	4,190	5,205	6,729	7,697	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	703	455	323	456	473	518	580	900	21	50	87	122	163	240	297	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	3	0	1	1	0	1	0	0	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	144	161	578	640	687	725	804	843	107	217	290	405	521	584	645	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	1,951	2,159	1,231	1,783	2,050	2,268	2,584	2,920	237	489	781	1,035	1,283	1,564	1,846	
f. Lainnya / Others	5,366	6,253	4,602	4,754	5,305	5,700	6,087	7,502	615	1,187	1,893	2,628	3,238	4,340	4,909	
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	31,601	33,786	21,292	24,075	27,436	30,117	33,526	37,977	3,080	6,170	9,160	13,041	16,304	19,866	23,456	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	403	137	85	102	108	107	107	108	12	35	52	40	37	44	41	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	124	144	547	594	625	657	730	757	108	215	288	392	492	556	614	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	6,106	7,155	5,619	6,124	7,157	7,538	8,593	9,569	1,087	1,942	2,539	3,639	4,474	5,515	6,550	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	73	85	38	43	47	51	56	62	7	10	13	18	23	28	33	
g. Lainnya / Others	24,895	26,265	15,003	17,212	19,499	21,764	24,041	27,480	1,866	3,968	6,268	8,952	11,278	13,723	16,218	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15,198	15,097	8,891	10,335	11,300	12,806	13,783	15,001	1,308	2,520	4,342	5,229	6,627	8,514	9,776	
E. Pendapatan non-operasional / Non Operational Income	5,488	5,263	3,384	3,869	3,853	4,275	4,680	5,200	433	858	1,232	1,646	2,043	2,500	2,947	
F. Beban non-operasional / Non Operational Expenses	5,529	5,325	3,328	3,817	3,818	4,260	4,676	5,164	426	847	1,232	1,664	2,094	2,565	3,043	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(41)	(63)	56	52	35	15	4	36	7	11	1	(19)	(50)	(65)	(96)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15,157	15,034	8,947	10,387	11,335	12,821	13,787	15,037	1,315	2,530	4,342	5,211	6,576	8,449	9,680	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4,097	4,016	-	-	-	-	-	4,242	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4,000	3,961	-	-	-	-	-	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13,090	12,307	7,403	8,582	9,422	10,686	11,489	13,002	1,108	2,105	3,620	4,352	5,475	7,019	8,025	

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	372,258	417,368	234,372	266,611	299,352	331,363	363,024	397,993	32,794	63,290	96,007	127,725	159,241	190,918	222,355
a. Dari Bank Indonesia / From Bank Indonesia Placement	3,647	4,097	2,436	2,853	3,243	3,720	4,136	4,546	400	741	1,086	1,388	1,713	2,210	2,859
b. Dari Penempatan pada bank lain / From interbank placement	2,672	3,185	1,107	1,195	1,280	1,358	1,440	1,529	81	137	196	256	313	364	412
c. Dari surat berharga / From securities	30,214	31,893	21,114	24,577	27,909	31,364	34,763	38,774	3,783	7,374	11,420	15,399	19,377	23,199	27,110
d. Dari Kredit yang diberikan / From credit	222,810	238,681	129,374	146,180	162,926	180,028	196,404	213,903	16,779	32,299	48,943	64,909	80,960	97,193	113,100
- kepada pihak ketiga bukan bank / To Third Party non Bank	220,465	235,716	127,710	144,279	160,784	177,631	193,762	211,020	16,564	31,892	48,331	64,101	79,953	95,996	111,710
- kepada bank lain / To other Bank	2,344	2,966	1,665	1,901	2,142	2,397	2,642	2,883	215	407	611	808	1,008	1,197	1,391
e. Lainnya / Others	112,915	139,511	80,341	91,807	103,993	114,893	126,281	139,241	11,751	22,739	34,362	45,773	56,878	67,952	78,874
2. Beban Bunga / Interest Expenses	215,825	255,469	138,646	157,856	177,304	195,489	213,727	233,876	18,312	34,929	52,571	69,618	86,502	103,192	119,967
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	25	30	41	51	61	68	74	82	4	6	10	14	15	15	103
b. Kewajiban pada Bank lain / Interbank Liabilities	3,420	3,956	1,417	1,577	1,725	1,875	2,025	2,178	171	314	471	623	772	911	1,044
c. Kepada pihak ketiga bukan bank / Third Party non Bank	92,186	104,955	54,043	61,273	68,242	75,416	82,257	89,387	6,662	12,452	18,610	24,389	30,262	35,922	41,664
- Giro / Demand Deposit	7,829	8,507	5,796	6,638	7,487	8,339	9,171	10,017	812	1,511	2,301	3,042	3,773	4,489	5,220
- Tabungan / Saving	11,721	11,867	6,062	6,780	7,435	8,167	8,887	9,595	664	1,275	1,898	2,520	3,158	3,770	4,391
- Simpanan Berjangka / Time deposits	72,636	84,581	42,185	47,855	53,321	58,910	64,199	69,775	5,185	9,666	14,410	18,826	23,331	27,662	32,053
d. Surat Berharga / Securities	5,743	5,938	3,395	3,886	4,334	4,776	5,219	5,771	420	825	1,286	1,724	2,138	2,455	2,799
e. Pinjaman yang diterima / Loans received	4,397	5,328	2,147	2,342	2,541	2,757	2,964	3,138	188	346	506	663	817	972	1,131
f. Lainnya / Others	109,997	135,205	77,466	88,543	100,186	110,348	120,931	133,033	10,827	20,942	31,625	42,106	52,389	62,765	73,155
g. Koreksi atas pendapatan bunga / Corrections	57	56	138	184	214	248	257	287	42	43	64	101	109	77	73
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	156,433	161,899	95,725	108,755	122,048	135,874	149,298	164,117	14,482	28,361	43,435	58,107	72,739	87,725	102,388
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	103,815	116,408	76,594	85,918	92,360	99,375	106,694	119,025	13,913	22,792	33,380	42,736	50,269	62,423	69,811
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2,615	5,452	6,066	7,582	8,472	9,177	10,480	11,873	915	1,396	1,721	2,281	2,901	4,180	4,419
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	16	38	0	0	0	0	0	0	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	2	21	19	22	22	23	23	23	0	3	2	2	2	20	22
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	45,352	50,513	36,174	40,405	42,319	43,851	48,437	50,141	6,262	9,702	14,230	16,679	18,657	21,707	23,372
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	33,863	36,378	19,516	22,024	24,209	26,796	29,137	32,382	2,595	5,197	8,020	11,348	14,020	17,302	20,263
f. Lainnya / Others	21,967	24,006	14,819	15,885	17,338	19,528	18,616	24,605	4,141	6,495	9,406	12,425	14,688	19,214	21,736
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194,464	205,787	135,510	153,770	172,260	186,182	201,564	224,577	21,051	39,066	60,180	76,483	93,336	113,173	129,520
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,289	524	662	626	682	594	543	544	249	665	706	512	479	569	387
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	15	281	3	3	3	3	3	52	-	-	-	-	-	-	108
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	1	6	10	14	15	17	18	68	2	0	0	0	1	1	1
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	41,966	43,246	30,888	36,195	39,022	38,901	41,187	42,138	5,607	9,025	13,257	13,991	15,001	18,659	19,301
e. Penyusutan/Amortisasi / Depreciation/Amortizations	46,810	50,700	41,804	46,274	53,798	59,644	63,436	75,389	6,759	12,516	20,494	27,068	34,232	41,258	48,477
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	3,149	3,928	1,794	2,025	2,219	2,563	2,684	2,949	232	443	672	916	1,122	1,332	1,577
g. Lainnya / Others	101,235	107,102	60,348	68,634	76,519	84,461	93,694	103,437	8,203	16,417	25,051	33,997	42,502	51,355	59,669
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	65,784	72,520	36,810	40,903	42,148	49,066	54,427	58,565	7,344	12,087	16,635	24,360	29,671	36,975	42,679
E. Pendapatan non-operasional / Non Operational Income	17,310	20,491	12,619	15,763	18,477	18,215	17,935	19,459	1,612	3,119	4,943	5,622	5,885	7,521	8,086
F. Beban non-operasional / Non Operational Expenses	13,473	17,008	10,295	11,531	12,899	13,747	15,351	17,017	1,564	2,721	3,917	5,825	6,474	7,372	8,270
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	3,838	3,483	2,324	4,233	5,579	4,467	2,584	2,443	48	397	1,026	(204)	(589)	149	(183)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	69,622	76,002	39,134	45,136	47,727	53,533	57,011	61,008	7,392	12,484	17,661	24,156	29,082	37,124	42,496
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	42,218	50,110	-	-	-	-	-	43,405	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	42,218	50,110	-	-	-	-	-	43,405	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	54,171	58,964	30,468	35,022	36,451	41,473	44,115	46,927	5,826	9,815	13,672	18,880	22,550	28,915	33,012

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	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	21,311	24,014	11,447	12,827	14,179	15,471	16,617	17,785	1,131	2,126	3,238	4,244	5,259	6,210	7,170
a. Dari Bank Indonesia / From Bank Indonesia Placement	919	1,410	849	928	1,023	1,104	1,162	1,227	99	218	342	453	541	615	707
b. Dari Penempatan pada bank lain / From interbank placement	1,159	913	309	317	327	336	256	369	39	47	56	66	86	93	129
c. Dari surat berharga / From securities	3,956	4,329	2,160	2,475	2,779	3,077	3,415	3,599	311	593	938	1,210	1,523	1,814	2,068
d. Dari Kredit yang diberikan / From credit	14,971	16,897	7,887	8,837	9,752	10,621	11,413	12,163	666	1,239	1,857	2,443	3,033	3,600	4,166
- kepada pihak ketiga bukan bank / To Third Party non Bank	14,437	16,346	7,666	8,590	9,491	10,348	11,136	11,874	662	1,232	1,847	2,431	3,018	3,583	4,146
- kepada bank lain / To other Bank	534	551	221	246	261	273	277	289	4	7	10	13	16	18	20
e. Lainnya / Others	305	466	242	270	298	333	371	427	15	28	45	71	76	88	100
2. Beban Bunga / Interest Expenses	5,446	6,259	2,963	3,305	3,631	3,946	4,245	4,557	260	485	709	917	1,113	1,307	1,490
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	6	3	0	0	0	0	0	0	-	-	-	-	-	-	0
b. Kewajiban pada Bank lain / Interbank Liabilities	886	1,229	547	597	641	682	714	745	24	40	55	70	84	99	110
c. Kepada pihak ketiga bukan bank / Third Party non Bank	3,517	4,047	1,962	2,201	2,431	2,660	2,882	3,101	211	408	613	795	970	1,144	1,309
- Giro / Demand Deposit	849	1,158	673	756	837	913	992	1,079	85	165	251	325	400	483	552
- Tabungan / Saving	107	79	53	60	66	72	79	88	8	16	24	31	39	47	56
- Simpanan Berjangka / Time deposits	2,561	2,810	1,237	1,385	1,529	1,675	1,811	1,934	118	227	338	439	532	614	701
d. Surat Berharga / Securities	24	3	23	25	25	25	25	25	5	5	-	-	-	0	0
e. Pinjaman yang diterima / Loans received	109	136	75	84	94	104	113	122	14	20	24	28	32	35	39
f. Lainnya / Others	904	841	355	397	439	474	509	563	6	11	17	24	27	28	32
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	15,864	17,756	8,484	9,522	10,548	11,525	12,372	13,228	870	1,641	2,529	3,327	4,145	4,904	5,680
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	74,116	63,346	96,206	103,931	111,329	114,721	127,826	141,646	14,209	29,933	54,925	62,095	75,361	71,814	81,593
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2,156	2,329	1,779	1,927	2,020	2,091	2,225	2,370	251	478	595	683	747	746	880
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	124	124	126	127	127	215	2	68	160	149	6	7	7
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	66,122	56,347	91,487	98,729	105,698	108,548	121,066	134,591	13,368	28,560	51,594	59,156	72,229	68,018	77,265
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	4,371	4,131	2,005	2,321	2,556	2,828	3,112	3,432	284	534	808	1,103	1,323	1,612	1,879
f. Lainnya / Others	1,435	502	811	831	928	1,127	1,177	1,038	304	294	1,768	1,004	1,055	1,431	1,562
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	78,958	67,020	96,598	104,757	112,806	116,554	129,229	144,575	14,273	30,389	56,280	64,327	77,965	74,853	84,895
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,484	770	437	451	493	492	411	621	226	390	379	380	396	392	417
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	82	97	104	110	114	118	0	0	278	278	345	345	345
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	40	114	119	112	108	115	117	18	28	114	112	120	119	146
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	63,702	53,236	88,084	95,118	101,961	104,479	116,259	129,238	13,114	28,202	51,027	58,478	70,930	66,549	75,450
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3,934	3,147	2,401	2,584	2,762	3,168	3,262	4,421	173	292	2,100	1,825	2,095	2,442	2,753
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	812	730	411	448	506	567	634	686	48	94	159	231	272	335	387
g. Lainnya / Others	8,712	8,962	5,068	5,940	6,867	7,630	8,434	9,374	693	1,383	2,222	3,023	3,808	4,670	5,397
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	11,022	14,082	8,093	8,697	9,070	9,692	10,969	10,299	806	1,185	1,174	1,095	1,541	1,865	2,378
E. Pendapatan non-operasional / Non Operational Income	960	938	982	1,118	1,356	1,331	1,134	1,325	74	141	244	510	520	635	719
F. Beban non-operasional / Non Operational Expenses	146	30	11	10	13	10	10	28	21	1	3	3	2	2	3
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	815	908	971	1,108	1,343	1,321	1,123	1,297	53	140	241	507	518	633	716
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit	11,837	14,989	9,064	9,804	10,414	11,012	12,092	11,596	859	1,325	1,415	1,601	2,058	2,497	3,094
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	52	(84)	(36)	(40)	(56)	(65)	(64)	(89)	(5)	(20)	(53)	(65)	(83)	(99)	(112)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	252	248	413	346	331	334	340	365	(5)	(97)	(152)	(164)	(182)	(198)	(211)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	8,618	10,517	6,122	6,734	7,172	7,637	8,477	7,488	685	1,031	1,085	1,177	1,657	1,936	2,407

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	1,063,037	904,442	1,153,075	1,065,070	1,136,999	1,077,130	1,081,939	1,037,780	1,124,472	1,220,609	1,296,175	1,208,206	1,200,137	1,252,305	1,263,153
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17,310	14,277	32,727	33,995	33,817	43,276	42,933	42,308	43,126	42,513	44,210	45,246	44,306	49,473	48,910
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1,040,333	883,237	1,109,062	1,020,456	1,094,163	1,024,075	1,028,536	987,245	1,070,146	1,165,418	1,241,773	1,151,534	1,145,252	1,191,077	1,201,990
- Lainnya / <i>Others</i>	5,395	6,927	11,286	10,619	9,020	9,780	10,469	8,227	11,200	12,678	10,192	11,427	10,579	11,755	12,253
Kewajiban Komitmen / Committed Liabilities	2,724,780	2,659,102	2,937,717	2,853,890	2,913,442	2,891,211	2,877,217	2,820,197	2,917,183	2,996,599	3,054,254	3,015,429	2,997,813	2,985,258	3,090,381
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1,545,055	1,603,199	1,654,927	1,637,483	1,655,809	1,693,574	1,681,806	1,643,288	1,686,508	1,674,074	1,669,746	1,679,136	1,671,240	1,605,192	1,680,479
- <i>Committed</i>	367,108	371,281	398,403	405,673	408,119	411,083	415,988	405,603	417,078	411,394	401,785	417,360	414,804	411,945	429,797
- <i>Uncommitted</i>	1,177,948	1,231,918	1,256,524	1,231,810	1,247,690	1,282,491	1,265,818	1,237,685	1,269,430	1,262,680	1,267,960	1,261,777	1,256,437	1,193,247	1,250,682
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10,181	16,622	14,710	17,675	16,966	16,550	18,627	19,402	18,994	20,795	23,791	21,428	22,904	22,099	22,908
- <i>Committed</i>	1,897	5,138	4,072	5,007	4,506	3,824	4,173	4,843	3,653	4,077	5,776	4,257	4,121	4,296	4,228
- <i>Uncommitted</i>	8,284	11,484	10,638	12,668	12,460	12,726	14,454	14,559	15,342	16,719	18,015	17,171	18,783	17,802	18,680
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88,144	67,522	55,453	59,763	60,179	63,486	64,516	68,511	70,374	74,512	77,260	76,716	74,706	79,074	77,752
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1,075,275	961,666	1,201,206	1,127,850	1,171,407	1,107,896	1,102,929	1,080,952	1,130,728	1,214,851	1,273,707	1,226,789	1,215,902	1,268,098	1,295,276
- Lainnya / <i>Others</i>	6,126	10,093	11,421	11,119	9,081	9,706	9,340	8,044	10,578	12,366	9,750	11,360	13,061	10,796	13,967
Tagihan Kontinjensi / Contingent Claims	286,136	273,864	302,116	289,355	276,620	272,298	274,419	275,006	244,805	274,391	284,509	277,665	274,099	269,010	272,231
- Garansi yang diterima / <i>Received guarantees</i>	248,740	226,961	248,208	233,046	224,395	218,591	221,226	222,265	190,769	219,075	226,010	220,155	215,460	209,539	211,391
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32,405	40,966	46,563	48,765	44,576	45,880	45,128	44,416	45,537	46,620	47,749	47,723	48,871	49,586	50,789
- Lainnya / <i>Others</i>	4,991	5,936	7,345	7,544	7,649	7,827	8,065	8,325	8,500	8,696	10,749	9,787	9,768	9,884	10,051
Kewajiban Kontinjensi / Contingent Liabilities	366,334	365,644	341,604	335,447	341,020	339,723	333,639	341,684	317,613	319,943	321,928	317,597	312,040	317,225	320,444
- Garansi yang diberikan / <i>Issued guarantees</i>	364,514	363,078	338,793	332,675	338,236	336,810	330,632	338,920	314,636	317,198	319,160	314,844	309,209	314,573	317,793
- Lainnya / <i>Others</i>	1,820	2,566	2,812	2,772	2,784	2,913	3,006	2,764	2,978	2,745	2,769	2,753	2,830	2,652	2,651
Lainnya / Others	445,955	491,618	531,491	535,297	536,904	546,791	548,338	566,622	568,289	572,017	578,823	584,081	585,688	595,768	600,228
- Penerusan Kredit / <i>Channelling</i>	12,072	14,246	13,189	13,109	12,980	12,982	12,960	12,966	12,942	12,843	12,714	12,642	12,207	12,197	12,088
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	392,081	430,741	469,631	473,256	474,350	483,831	485,071	500,846	501,055	504,631	512,285	515,446	516,446	526,679	530,202
- Kredit yang diberikan / <i>Credit disbursed</i>	383,718	421,711	460,328	463,942	464,235	473,621	474,790	490,473	490,717	494,270	501,898	504,862	505,886	516,064	519,582
- Lainnya / <i>Others</i>	8,363	9,030	9,302	9,313	10,115	10,210	10,281	10,373	10,338	10,361	10,386	10,584	10,560	10,616	10,621
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41,802	46,632	48,672	48,933	49,575	49,978	50,307	52,809	54,292	54,543	53,824	55,993	57,035	56,892	57,937
- Kredit yang diberikan / <i>Credit disbursed</i>	34,238	39,304	41,266	41,596	42,233	42,613	42,976	45,429	46,911	47,160	46,437	48,607	49,651	49,505	50,551
- Lainnya / <i>Others</i>	7,564	7,328	7,406	7,337	7,342	7,364	7,331	7,380	7,380	7,383	7,387	7,386	7,384	7,387	7,386

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	348,931	178,892	212,127	207,322	229,763	222,230	214,743	212,808	225,882	236,841	261,241	245,999	253,214	255,753	248,351
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	348,421	178,714	211,748	206,899	229,376	221,867	214,452	212,512	225,560	236,493	260,801	245,638	252,856	255,418	248,028
- Lainnya / <i>Others</i>	510	178	379	423	387	363	291	296	322	347	440	361	358	334	323
Kewajiban Komitmen / Committed Liabilities	760,781	630,918	676,715	650,832	680,354	682,519	673,592	653,065	668,256	680,551	719,874	717,671	716,257	680,749	738,654
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	363,852	384,510	378,829	353,454	361,713	379,689	381,935	350,189	367,250	359,070	364,080	371,952	374,079	312,064	367,338
- <i>Committed</i>	38,083	37,746	41,731	41,333	42,859	43,388	42,112	40,703	42,633	41,703	40,587	50,658	52,619	50,522	54,254
- <i>Uncommitted</i>	325,769	346,764	337,098	312,121	318,854	336,301	339,824	309,486	324,617	317,367	323,494	321,295	321,459	261,542	313,084
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	220	4,358	4,292	4,084	4,032	4,005	4,345	4,251	4,205	3,671	4,105	4,067	4,044	4,343	4,268
- <i>Committed</i>	-	2,262	2,023	2,016	1,965	1,933	2,281	2,231	2,181	1,647	2,081	2,043	2,025	2,024	1,949
- <i>Uncommitted</i>	220	2,097	2,269	2,069	2,068	2,072	2,064	2,020	2,024	2,024	2,024	2,024	2,019	2,319	2,319
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40,819	34,403	30,315	32,516	32,607	34,065	33,867	34,576	35,407	38,755	41,043	41,240	38,089	40,790	42,438
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	355,888	207,633	263,266	260,764	281,988	264,749	253,432	264,037	261,383	279,044	310,634	300,400	300,033	323,540	324,598
- Lainnya / <i>Others</i>	2	14	13	13	13	12	12	12	12	12	12	12	12	12	12
Tagihan Kontinjensi / Contingent Claims	59,370	67,408	82,771	82,550	84,212	84,246	82,661	84,460	83,042	83,729	90,041	87,205	87,352	88,184	88,736
- Garansi yang diterima / <i>Received guarantees</i>	39,077	44,596	52,206	51,991	53,267	51,447	49,912	51,866	49,571	49,425	53,799	52,341	51,507	51,819	51,364
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	16,189	17,846	24,879	24,760	25,035	26,793	26,627	26,379	27,140	27,861	28,300	28,168	29,020	29,399	30,261
- Lainnya / <i>Others</i>	4,105	4,966	5,686	5,798	5,909	6,006	6,122	6,215	6,331	6,443	7,941	6,696	6,825	6,966	7,111
Kewajiban Kontinjensi / Contingent Liabilities	209,293	219,994	210,333	205,681	211,842	213,599	211,438	218,809	201,718	205,956	208,209	205,460	200,967	206,518	207,218
- Garansi yang diberikan / <i>Issued guarantees</i>	208,451	218,787	208,878	204,218	210,396	212,127	209,966	217,325	200,229	204,453	206,702	203,951	199,456	205,000	205,693
- Lainnya / <i>Others</i>	842	1,207	1,455	1,463	1,446	1,472	1,473	1,484	1,489	1,503	1,506	1,509	1,511	1,518	1,525
Lainnya / Others	232,267	253,628	272,432	273,456	276,090	277,489	278,958	284,230	284,352	286,123	290,656	293,926	293,263	300,331	302,177
- Penerusan Kredit / <i>Channelling</i>	5,115	5,160	4,548	4,529	4,500	4,495	4,485	4,488	4,468	4,464	4,438	4,415	4,266	4,252	4,200
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	227,010	248,332	267,742	268,785	271,445	272,851	274,333	279,604	279,748	281,522	286,078	289,371	288,858	295,938	297,837
- Kredit yang diberikan / <i>Credit disbursed</i>	224,154	245,610	265,002	266,045	268,700	270,112	271,603	276,873	277,019	278,788	283,341	286,585	286,075	293,152	295,052
- Lainnya / <i>Others</i>	2,857	2,722	2,740	2,740	2,745	2,739	2,730	2,731	2,730	2,734	2,736	2,786	2,783	2,785	2,785
- Aset produktif yang dihapusbukukan / <i>Charged off earning assets</i>	142	136	142	142	145	143	139	139	136	138	141	141	139	141	141
- Kredit yang diberikan / <i>Credit disbursed</i>	142	136	142	142	145	143	139	139	136	138	141	141	139	141	141
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	5,262	5,439	8,808	9,796	8,668	8,937	11,240	7,324	14,780	14,594	11,570	16,752	11,719	10,112	12,312
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	0	138	138	138	138	138	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	988	365	2,552	3,289	2,038	2,082	4,078	885	7,155	6,440	3,934	9,087	4,600	2,633	4,349
- Lainnya / <i>Others</i>	4,273	4,936	6,117	6,369	6,491	6,717	7,054	6,330	7,516	8,046	7,528	7,557	7,012	7,372	7,855
Kewajiban Komitmen / Committed Liabilities	26,074	31,921	33,957	34,800	31,007	30,369	32,491	28,035	37,568	36,148	33,616	37,979	33,275	31,127	34,660
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	20,832	26,403	25,163	25,110	23,262	22,223	21,940	21,200	23,066	22,944	22,605	20,913	20,565	20,781	21,320
- <i>Committed</i>	7,549	8,648	6,049	5,847	5,609	5,358	5,339	4,826	4,878	4,776	4,642	4,585	4,594	4,898	5,399
- <i>Uncommitted</i>	13,283	17,755	19,114	19,262	17,652	16,865	16,600	16,374	18,187	18,169	17,962	16,328	15,971	15,883	15,921
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	317	299	559	568	642	705	918	826	874	889	888	896	873	745	696
- <i>Committed</i>	53	25	115	121	151	160	166	117	142	145	132	137	135	87	93
- <i>Uncommitted</i>	264	274	443	447	491	544	752	709	732	744	756	759	738	657	603
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	321	98	134	119	127	114	134	116	74	124	106	123	79	126	188
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	106	157	2,326	3,045	1,282	1,746	3,830	651	6,881	5,666	3,585	8,700	4,179	2,278	3,474
- Lainnya / <i>Others</i>	4,498	4,964	5,775	5,958	5,695	5,582	5,670	5,242	6,673	6,525	6,432	7,348	7,579	7,198	8,982
Tagihan Kontinjensi / Contingent Claims	6,846	7,671	8,158	8,269	8,450	8,519	8,483	8,406	8,468	8,620	8,807	8,832	8,921	8,958	9,071
- Garansi yang diterima / <i>Received guarantees</i>	1,801	1,779	1,801	1,779	1,824	1,818	1,786	1,807	1,780	1,790	1,820	1,814	1,806	1,820	1,837
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4,287	5,063	5,440	5,565	5,692	5,756	5,743	5,607	5,693	5,825	5,969	5,983	6,074	6,092	6,172
- Lainnya / <i>Others</i>	759	829	917	925	934	946	955	992	995	1,005	1,018	1,035	1,041	1,046	1,061
Kewajiban Kontinjensi / Contingent Liabilities	10,938	9,375	4,990	5,159	5,722	5,930	5,983	6,066	4,429	4,180	4,114	4,390	4,708	4,667	5,249
- Garansi yang diberikan / <i>Issued guarantees</i>	10,936	9,254	4,874	5,044	5,610	5,818	5,873	5,960	4,323	4,073	4,010	4,283	4,357	4,563	5,145
- Lainnya / <i>Others</i>	3	121	116	114	112	112	110	107	106	107	105	106	351	104	104
Lainnya / Others	22,919	24,980	26,473	26,578	26,649	26,693	26,814	27,679	27,608	27,801	28,885	28,991	29,045	29,114	29,286
- Penerusan Kredit / <i>Channelling</i>	1,914	1,841	1,818	1,816	1,815	1,821	1,810	1,815	1,812	1,809	1,807	1,816	1,806	1,810	1,809
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	20,843	22,977	24,425	24,601	24,673	24,709	24,842	25,702	25,706	25,830	26,917	27,010	27,073	27,139	27,312
- Kredit yang diberikan / <i>Credit disbursed</i>	20,211	22,227	23,709	23,867	23,936	23,973	24,105	24,965	24,970	25,095	26,181	26,275	26,337	26,403	26,576
- Lainnya / <i>Others</i>	632	750	716	734	736	736	736	737	736	736	736	735	735	736	736
- Aset produktif yang dihapusbukukan / <i>Charged off earning assets</i>	162	162	230	162	162	162	162	161	91	162	162	165	165	165	165
- Kredit yang diberikan / <i>Credit disbursed</i>	162	162	162	162	162	162	162	161	91	162	162	165	165	165	165
- Lainnya / <i>Others</i>	-	-	68	-	-	-	-	-	-	0	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	383,527	372,476	441,891	425,152	442,493	438,655	455,132	422,255	456,037	491,455	500,685	485,344	478,446	470,221	477,008
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17,310	14,139	32,589	33,857	33,679	43,138	42,825	42,200	43,018	42,405	44,102	45,138	44,198	49,365	48,802
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	365,623	356,524	404,513	387,469	406,672	392,817	409,182	378,455	409,658	444,765	454,360	436,698	431,039	416,807	424,131
- Lainnya / <i>Others</i>	594	1,813	4,789	3,827	2,142	2,700	3,125	1,600	3,361	4,285	2,224	3,509	3,210	4,049	4,075
Kewajiban Komitmen / Committed Liabilities	1,347,495	1,356,751	1,507,243	1,499,876	1,510,621	1,512,653	1,502,328	1,480,366	1,519,095	1,544,058	1,544,790	1,550,575	1,539,824	1,523,171	1,542,117
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	895,509	907,865	965,817	980,597	987,216	1,001,629	995,244	990,205	1,011,540	1,004,175	1,006,036	1,007,846	1,005,656	997,171	1,015,880
- <i>Committed</i>	261,417	264,313	288,126	295,796	298,365	301,289	309,509	306,028	315,307	309,493	300,748	305,044	304,396	301,907	316,124
- <i>Uncommitted</i>	634,092	643,552	677,691	684,801	688,851	700,340	685,734	684,176	696,234	694,682	705,288	702,801	701,259	695,264	699,756
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	8,944	9,125	6,831	7,535	7,008	7,083	8,444	9,616	9,083	9,471	12,626	12,593	12,024	12,188	12,555
- <i>Committed</i>	1,762	2,852	1,934	2,433	2,019	1,730	1,726	2,495	1,330	2,285	3,563	2,076	1,961	2,185	2,186
- <i>Uncommitted</i>	7,183	6,273	4,897	5,102	4,989	5,353	6,718	7,122	7,754	7,187	9,063	10,517	10,063	10,004	10,370
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40,902	30,167	21,941	24,056	24,532	26,472	27,725	31,550	31,719	31,898	32,982	32,448	31,918	34,292	32,278
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	400,542	404,490	507,021	482,544	488,491	473,356	467,262	446,205	462,858	492,684	490,146	493,688	484,757	476,184	476,581
- Lainnya / <i>Others</i>	1,597	5,104	5,633	5,142	3,373	4,112	3,653	2,790	3,894	5,829	3,001	4,000	5,470	3,336	4,822
Tagihan Kontinjensi / Contingent Claims	177,132	166,396	173,372	170,406	159,897	156,742	153,670	153,744	125,290	153,745	157,114	152,956	153,038	146,931	151,284
- Garansi yang diterima / <i>Received guarantees</i>	165,746	148,732	157,061	155,263	145,968	143,198	140,574	140,667	111,890	140,054	142,339	137,803	137,872	131,508	135,622
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	11,274	17,540	15,591	14,347	13,143	12,686	12,122	11,971	12,238	12,454	12,995	13,106	13,273	13,560	13,793
- Lainnya / <i>Others</i>	112	124	720	797	786	858	973	1,106	1,162	1,237	1,780	2,047	1,893	1,862	1,869
Kewajiban Kontinjensi / Contingent Liabilities	111,557	103,901	96,191	94,351	92,578	91,056	88,876	89,493	85,548	86,034	85,370	83,790	82,788	82,096	85,852
- Garansi yang diberikan / <i>Issued guarantees</i>	110,581	102,663	94,951	93,156	91,352	89,728	87,452	88,320	84,166	84,898	84,212	82,652	81,820	81,066	84,830
- Lainnya / <i>Others</i>	976	1,238	1,240	1,195	1,226	1,329	1,423	1,173	1,382	1,136	1,157	1,138	968	1,030	1,022
Lainnya / Others	174,882	197,442	216,100	218,693	217,338	225,597	225,301	236,336	237,887	239,565	240,681	242,495	244,623	247,528	249,870
- Penerusan Kredit / <i>Channelling</i>	5,043	7,245	6,823	6,764	6,665	6,665	6,664	6,663	6,662	6,570	6,469	6,412	6,135	6,135	6,080
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	132,216	146,669	163,815	166,139	164,252	172,105	171,709	181,268	181,265	182,875	184,833	184,538	185,894	188,960	190,313
- Kredit yang diberikan / <i>Credit disbursed</i>	127,493	141,263	158,120	160,451	157,769	165,522	165,046	174,514	174,544	176,135	178,070	177,626	179,004	182,017	183,364
- Lainnya / <i>Others</i>	4,724	5,407	5,695	5,688	6,483	6,583	6,664	6,754	6,722	6,740	6,763	6,912	6,890	6,943	6,949
- Aset produktif yang dihapusbukukan / <i>Charged off earning assets</i>	37,623	43,528	45,462	45,790	46,422	46,827	46,928	48,406	49,960	50,121	49,379	51,545	52,594	52,433	53,477
- Kredit yang diberikan / <i>Credit disbursed</i>	30,151	36,200	38,125	38,452	39,080	39,463	39,597	41,076	42,630	42,788	42,042	44,210	45,261	45,097	46,142
- Lainnya / <i>Others</i>	7,472	7,328	7,338	7,337	7,342	7,364	7,331	7,330	7,330	7,333	7,337	7,336	7,333	7,336	7,336

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

Indikator / Indicator	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tagihan Komitmen / Committed Claims	325,317	347,635	490,249	422,800	456,076	407,309	400,825	395,393	427,773	477,720	522,679	460,111	456,757	516,220	525,483
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	325,300	347,635	490,249	422,800	456,076	407,309	400,825	395,393	427,773	477,720	522,679	460,111	456,757	516,220	525,483
- Lainnya / <i>Others</i>	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	590,431	639,512	719,802	668,382	691,460	665,670	668,806	658,731	692,264	735,841	755,974	709,205	708,456	750,210	774,950
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	264,862	284,421	285,118	278,322	283,618	290,033	282,687	281,694	284,653	287,884	277,025	278,425	270,941	275,177	275,940
- <i>Committed</i>	60,058	60,574	62,497	62,696	61,286	61,048	59,028	54,046	54,260	55,422	55,808	57,073	53,194	54,618	54,019
- <i>Uncommitted</i>	204,804	223,847	222,621	215,625	222,332	228,985	223,659	227,649	230,392	232,462	221,217	221,353	217,747	220,559	221,921
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	701	2,840	3,028	5,487	5,284	4,757	4,919	4,708	4,832	6,764	6,173	3,872	5,963	4,822	5,388
- <i>Committed</i>	83	-	-	437	372	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	618	2,840	3,028	5,050	4,912	4,757	4,919	4,708	4,832	6,764	6,173	3,872	5,963	4,822	5,388
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	6,102	2,855	3,062	3,072	2,913	2,835	2,789	2,269	3,174	3,735	3,128	2,906	4,620	3,866	2,847
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	318,739	349,386	428,593	381,497	399,646	368,045	378,405	370,059	399,606	437,458	469,343	424,001	426,932	466,095	490,624
- Lainnya / <i>Others</i>	28	10	-	5	-	-	5	-	-	-	306	-	-	250	150
Tagihan Kontinjensi / Contingent Claims	42,788	32,390	37,815	24,730	24,061	22,791	29,605	28,396	28,005	28,297	28,547	28,672	24,789	24,938	23,140
- Garansi yang diterima / <i>Received guarantees</i>	42,117	31,854	37,139	24,013	23,336	22,129	28,954	27,925	27,528	27,806	28,052	28,196	24,275	24,393	22,568
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	656	518	654	693	705	644	636	459	466	480	485	466	504	536	563
- Lainnya / <i>Others</i>	16	17	22	24	20	17	15	13	12	11	10	10	10	9	9
Kewajiban Kontinjensi / Contingent Liabilities	34,546	32,374	30,090	30,257	30,878	29,137	27,342	27,316	25,918	23,773	24,235	23,958	23,576	23,943	22,125
- Garansi yang diberikan / <i>Issued guarantees</i>	34,546	32,374	30,090	30,257	30,878	29,137	27,342	27,316	25,918	23,773	24,235	23,958	23,576	23,943	22,125
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	15,887	15,568	16,487	16,570	16,827	17,012	17,265	18,376	18,441	18,526	18,600	18,669	18,757	18,795	18,894
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	12,012	12,762	13,649	13,731	13,981	14,165	14,186	14,273	14,336	14,404	14,457	14,527	14,621	14,643	14,741
- Kredit yang diberikan / <i>Credit disbursed</i>	11,860	12,611	13,498	13,579	13,829	14,014	14,035	14,122	14,185	14,253	14,306	14,376	14,470	14,492	14,590
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapusbukukan / <i>Charged off earning assets</i>	3,875	2,806	2,838	2,839	2,846	2,846	3,079	4,103	4,105	4,123	4,143	4,142	4,136	4,152	4,154
- Kredit yang diberikan / <i>Credit disbursed</i>	3,783	2,806	2,838	2,839	2,846	2,846	3,079	4,053	4,055	4,072	4,092	4,091	4,085	4,101	4,103
- Lainnya / <i>Others</i>	92	-	-	-	-	-	-	50	50	51	51	51	51	51	51

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

Keterangan / Items	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22.97	23.40	23.03	23.50	23.52	23.83	24.25	23.89	24.50	24.53	24.04	24.21	24.27	24.30	24.58
- Modal / Capital	1,269,616	1,377,558	1,332,881	1,355,083	1,355,177	1,368,315	1,377,782	1,360,376	1,382,814	1,390,028	1,366,971	1,375,479	1,382,507	1,400,516	1,414,295
- ATMR / Risk Weighted Assets	5,526,581	5,886,069	5,787,754	5,767,447	5,760,782	5,743,068	5,682,504	5,693,416	5,643,586	5,667,388	5,687,065	5,682,070	5,696,139	5,762,557	5,753,363
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21.29	21.86	21.36	21.76	21.83	22.06	22.48	22.24	22.85	22.85	22.24	22.43	22.55	22.54	22.83
- Modal Inti (Tier I) / Core Capital (Tier I)	1,176,700	1,286,968	1,236,481	1,254,842	1,257,632	1,267,029	1,277,284	1,266,316	1,289,360	1,294,822	1,264,765	1,274,290	1,284,448	1,298,775	1,313,616
- ATMR / Risk Weighted Assets	5,526,581	5,886,069	5,787,754	5,767,447	5,760,782	5,743,068	5,682,504	5,693,416	5,643,586	5,667,388	5,687,065	5,682,070	5,696,139	5,762,557	5,753,363
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.55	2.47	1.90	1.90	1.76	1.70	1.64	1.59	2.17	1.97	1.87	1.86	1.80	1.88	1.86
- Laba sebelum pajak / Profit	186,912	194,916	156,907	157,796	146,649	142,368	138,082	134,529	186,723	170,801	163,622	162,703	158,137	165,993	164,329
- Rata-rata total aset / Average total assets	7,329,250	7,880,981	8,274,161	8,308,424	8,350,416	8,384,637	8,410,213	8,440,183	8,611,498	8,669,166	8,740,538	8,761,188	8,782,870	8,819,009	8,844,450
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77.86	79.39	85.09	84.97	86.15	86.27	86.04	86.58	84.55	85.24	86.44	85.61	85.61	84.59	84.26
- Biaya Operasional / Operating Expenses	638,990	735,429	503,612	564,889	640,844	709,898	763,058	849,954	84,673	159,602	248,187	317,345	390,956	448,780	508,686
- Pendapatan Operasional / Operating Income	820,646	926,303	591,889	664,792	743,833	822,880	886,882	981,650	100,149	187,227	287,117	370,706	456,693	530,550	603,706
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.14	4.91	4.44	4.43	4.41	4.41	4.41	4.45	4.66	4.55	4.62	4.64	4.66	4.66	4.64
- Pendapatan bunga bersih / Interest income net	360,412	370,095	353,357	354,022	355,126	356,551	357,911	361,932	388,250	381,243	391,160	393,802	395,974	397,839	397,570
- Rata-rata total aset produktif / Average total earning assets	7,016,192	7,538,955	7,964,420	8,000,338	8,046,171	8,080,307	8,108,233	8,136,641	8,326,281	8,387,937	8,465,132	8,482,892	8,504,956	8,545,378	8,572,071
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94.78	94.43	88.09	85.38	83.46	83.07	82.33	82.54	82.44	81.80	80.93	80.83	80.89	80.39	80.17
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5,092,584	5,391,846	5,301,453	5,286,411	5,290,086	5,237,755	5,201,894	5,235,027	5,151,035	5,173,219	5,248,238	5,231,717	5,263,579	5,328,457	5,311,066
- Total Dana Pihak Ketiga / Total Third Party Funds	5,372,841	5,709,670	6,018,481	6,191,910	6,338,774	6,305,140	6,318,538	6,342,538	6,248,385	6,324,490	6,485,237	6,472,494	6,507,221	6,628,449	6,624,920
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14.96	15.51	19.80	19.41	19.45	18.69	18.89	18.91	18.64	19.51	19.76	20.53	19.67	21.67	21.29
- Aset Likuid Primer / Primary Liquid Asset	899,937	902,889	1,084,439	1,052,921	1,062,867	986,758	980,630	1,009,045	942,998	1,008,211	1,069,942	1,093,931	1,062,914	1,234,363	1,187,030
- Aset Likuid Sekunder / Secondary Liquid assets	259,472	370,524	573,795	606,611	626,541	638,319	656,787	651,176	662,402	694,026	685,806	717,215	682,047	716,101	728,016
- Total Aset / Total Assets	7,751,621	8,212,586	8,372,998	8,548,115	8,686,707	8,692,631	8,665,964	8,780,681	8,611,498	8,726,834	8,883,280	8,823,139	8,869,600	8,999,703	8,997,032

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

Keterangan / Items	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	20.88	21.18	18.84	19.31	19.10	19.21	19.67	18.82	19.27	19.56	18.86	19.18	19.28	19.14	19.42
- Modal / Capital	472,797	526,961	460,433	472,209	468,902	473,285	478,697	462,629	471,945	481,487	468,757	475,208	479,814	486,762	492,938
- ATMR / Risk Weighted Assets	2,264,360	2,487,813	2,444,461	2,445,499	2,455,261	2,464,012	2,433,081	2,458,280	2,448,960	2,462,199	2,484,982	2,477,204	2,488,321	2,543,720	2,538,545
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19.67	20.09	17.50	17.84	17.77	17.74	18.21	17.52	18.00	18.28	17.30	17.63	17.75	17.52	17.79
- Modal Inti (Tier I) / Core Capital (Tier I)	445,335	499,910	427,811	436,234	436,325	437,114	443,069	430,786	440,718	450,150	429,994	436,760	441,668	445,653	451,622
- ATMR / Risk Weighted Assets	2,264,360	2,487,813	2,444,461	2,445,499	2,455,261	2,464,012	2,433,081	2,458,280	2,448,960	2,462,199	2,484,982	2,477,204	2,488,321	2,543,720	2,538,545
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3.08	2.81	1.80	1.80	1.63	1.51	1.45	1.43	2.16	2.16	2.06	2.05	1.99	2.04	2.02
- Laba sebelum pajak / Profit	94,103	94,489	63,766	63,961	58,443	54,355	52,502	51,975	79,013	80,003	77,276	77,033	74,828	77,257	76,940
- Rata-rata total aset / Average total assets	3,052,601	3,364,528	3,541,414	3,562,473	3,585,963	3,601,076	3,609,619	3,626,978	3,661,356	3,699,955	3,748,457	3,762,396	3,767,840	3,786,876	3,803,673
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	71.24	76.39	83.54	83.33	85.16	86.53	86.19	86.62	85.82	84.59	84.77	84.64	84.81	84.39	83.86
- Biaya Operasional / Operating Expenses	231,407	306,618	189,050	213,575	251,238	291,883	306,453	342,975	39,965	71,555	103,633	138,483	172,737	206,011	231,033
- Pendapatan Operasional / Operating Income	324,842	401,394	226,300	256,314	295,012	337,317	355,549	395,943	46,566	84,589	122,256	163,605	203,667	244,111	275,505
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.70	5.26	4.47	4.49	4.50	4.52	4.56	4.63	5.14	5.03	5.10	5.13	5.17	5.17	5.12
- Pendapatan bunga bersih / Interest income net	166,316	169,488	153,848	155,877	157,395	158,692	160,580	163,746	184,859	182,962	187,952	189,772	191,553	192,603	191,699
- Rata-rata total aset produktif / Average total earning assets	2,919,454	3,224,071	3,444,773	3,467,988	3,494,688	3,510,451	3,521,685	3,539,589	3,596,926	3,636,294	3,685,860	3,697,571	3,702,623	3,723,825	3,740,475
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	92.83	94.17	87.78	85.51	83.82	85.30	85.46	85.13	87.61	86.80	85.21	85.86	86.71	86.17	85.49
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,239,600	2,430,773	2,409,124	2,409,354	2,422,918	2,410,943	2,404,904	2,445,965	2,414,649	2,433,898	2,484,520	2,477,562	2,494,032	2,541,755	2,534,955
- Total Dana Pihak Ketiga / Total Third Party Funds	2,412,453	2,581,349	2,744,356	2,817,509	2,890,488	2,826,349	2,814,055	2,873,149	2,756,021	2,804,144	2,915,664	2,885,529	2,876,176	2,949,618	2,965,131
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13.08	14.48	18.88	18.39	18.70	17.55	18.04	17.53	17.10	18.20	19.01	19.80	18.40	19.56	18.94
- Aset Likuid Primer / Primary Liquid Asset	329,235	363,560	469,809	440,656	447,628	398,447	402,997	414,449	358,706	400,942	453,885	477,456	426,767	480,438	457,652
- Aset Likuid Sekunder / Secondary Liquid assets	107,960	153,929	216,009	241,732	257,918	257,346	263,435	254,901	267,269	279,313	277,162	275,739	270,358	278,894	281,682
- Total Aset / Total Assets	3,342,995	3,574,105	3,632,466	3,709,883	3,773,886	3,737,095	3,695,044	3,818,584	3,661,356	3,738,553	3,845,461	3,804,214	3,789,619	3,882,056	3,904,455

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22.05	21.19	20.64	20.67	20.93	20.94	21.83	22.11	22.56	22.01	21.74	21.26	21.36	21.36	21.87	
- Modal / Capital	77,296	81,327	81,167	82,008	83,101	83,626	87,688	89,468	91,008	90,278	88,955	87,675	87,842	88,674	90,612	
- ATMR / Risk Weighted Assets	350,627	383,759	393,224	396,722	397,082	399,444	401,771	404,641	403,371	410,077	409,157	412,371	411,231	415,049	414,253	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20.51	19.71	19.06	19.09	19.35	19.39	20.17	20.43	20.89	20.34	20.08	19.60	19.69	19.79	20.07	
- Modal Inti (Tier I) / Core Capital (Tier I)	71,899	75,623	74,929	75,733	76,838	77,439	81,028	82,670	84,269	83,408	82,156	80,843	80,959	82,147	83,152	
- ATMR / Risk Weighted Assets	350,627	383,759	393,224	396,722	397,082	399,444	401,771	404,641	403,371	410,077	409,157	412,371	411,231	415,049	414,253	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.38	2.15	2.21	2.21	2.17	2.12	2.05	2.04	2.08	1.98	2.26	2.01	2.03	2.16	2.12	
- Laba sebelum pajak / Profit	14,564	14,267	14,778	14,979	14,920	14,822	14,475	14,433	14,963	14,431	16,666	15,025	15,228	16,290	16,037	
- Rata-rata total aset / Average total assets	612,053	663,919	669,337	677,633	687,309	697,919	705,013	706,917	717,888	728,741	736,373	745,720	749,811	755,374	757,029	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77.88	79.56	79.77	79.45	79.66	79.66	80.17	80.60	79.37	79.68	77.10	79.49	79.19	78.19	78.50	
- Biaya Operasional / Operating Expenses	51,514	55,777	33,787	38,403	43,690	48,320	53,621	59,823	4,774	9,393	14,030	19,485	24,344	29,445	34,507	
- Pendapatan Operasional / Operating Income	66,142	70,109	42,354	48,337	54,847	60,658	66,886	74,224	6,014	11,788	18,197	24,514	30,741	37,658	43,960	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	6.32	5.95	5.97	5.89	5.81	5.74	5.71	5.72	5.64	5.49	5.61	5.61	5.61	5.67	5.72	
- Pendapatan bunga bersih / Interest income net	36,880	37,730	38,321	38,280	38,370	38,513	38,682	38,826	38,778	38,386	39,691	40,137	40,419	41,155	41,603	
- Rata-rata total aset produktif / Average total earning assets	583,671	634,080	642,309	650,378	660,049	670,604	677,664	678,925	687,938	698,843	707,299	715,727	719,910	725,828	727,398	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	88.86	88.10	83.20	75.99	73.64	71.17	74.72	83.15	81.68	79.32	77.70	75.56	76.66	75.38	77.37	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	403,549	444,489	449,616	451,597	456,059	458,490	464,622	466,977	462,462	464,325	468,499	470,983	473,248	476,400	475,912	
- Total Dana Pihak Ketiga / Total Third Party Funds	454,162	504,517	540,430	594,297	619,336	644,220	621,815	561,619	566,170	585,361	602,948	623,363	617,322	632,007	615,073	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17.79	16.16	18.38	17.85	20.71	16.35	16.17	16.12	14.11	16.24	15.37	16.33	15.60	18.46	17.37	
- Aset Likuid Primer / Primary Liquid Asset	99,854	95,947	95,983	100,344	123,128	93,337	90,347	92,289	71,107	85,369	78,332	84,778	77,244	102,486	91,659	
- Aset Likuid Sekunder / Secondary Liquid assets	11,424	14,558	29,319	30,955	35,225	36,407	35,145	25,053	30,180	34,730	37,223	41,571	42,279	42,072	41,536	
- Total Aset / Total Assets	625,658	683,617	681,793	735,561	764,717	793,408	775,957	727,860	717,888	739,593	751,637	773,761	766,175	783,192	766,954	

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21.28	22.12	23.20	23.67	23.93	24.47	24.92	25.48	26.03	25.85	25.54	25.72	25.74	25.97	26.17	
- Modal / Capital	532,831	579,652	604,051	610,233	614,962	624,050	628,856	644,848	651,711	647,262	639,040	644,021	646,819	654,903	659,517	
- ATMR / Risk Weighted Assets	2,504,176	2,620,403	2,604,045	2,578,069	2,569,376	2,550,387	2,523,386	2,531,202	2,503,923	2,503,842	2,502,082	2,504,100	2,512,820	2,522,151	2,519,925	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19.03	20.05	21.11	21.54	21.78	22.28	22.73	23.39	23.91	23.68	23.38	23.59	23.73	23.92	24.21	
- Modal Inti (Tier I) / Core Capital (Tier I)	476,443	525,392	549,650	555,434	559,482	568,150	573,607	591,966	598,811	592,909	585,000	590,596	596,329	603,255	609,973	
- ATMR / Risk Weighted Assets	2,504,176	2,620,403	2,604,045	2,578,069	2,569,376	2,550,387	2,523,386	2,531,202	2,503,923	2,503,842	2,502,082	2,504,100	2,512,820	2,522,151	2,519,925	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.08	2.11	1.76	1.80	1.66	1.67	1.61	1.56	2.18	1.80	1.68	1.73	1.65	1.76	1.72	
- Laba sebelum pajak / Profit	65,594	70,316	62,826	64,150	59,401	59,976	57,914	56,525	82,433	68,417	64,019	65,841	63,141	67,451	66,048	
- Rata-rata total aset / Average total assets	3,161,126	3,325,506	3,561,587	3,567,883	3,577,456	3,588,505	3,600,301	3,615,981	3,789,349	3,793,302	3,804,876	3,804,829	3,816,993	3,829,180	3,837,148	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81.12	81.39	84.07	84.18	85.49	84.56	84.23	84.66	78.81	81.27	83.09	80.98	81.03	80.33	80.19	
- Biaya Operasional / Operating Expenses	265,373	292,003	181,329	204,984	229,632	249,369	269,703	298,258	25,402	47,780	73,535	94,132	114,796	137,164	156,760	
- Pendapatan Operasional / Operating Income	327,126	358,791	215,697	243,517	268,620	294,888	320,197	352,287	32,229	58,791	88,501	116,248	141,666	170,757	195,479	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.55	4.45	4.32	4.28	4.26	4.25	4.23	4.24	4.26	4.14	4.21	4.23	4.22	4.21	4.20	
- Pendapatan bunga bersih / Interest income net	137,897	141,370	146,643	145,582	145,297	145,515	145,151	146,132	154,168	150,047	153,403	153,912	154,053	154,273	154,530	
- Rata-rata total aset produktif / Average total earning assets	3,032,983	3,180,038	3,398,289	3,403,681	3,413,541	3,424,027	3,435,513	3,449,883	3,618,158	3,624,784	3,640,439	3,640,879	3,653,434	3,667,138	3,676,127	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94.60	93.68	86.84	85.00	83.19	81.35	79.35	78.76	77.16	77.09	76.94	76.48	75.61	75.28	74.93	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,158,798	2,235,355	2,207,778	2,191,563	2,180,228	2,148,356	2,127,985	2,144,164	2,105,146	2,103,710	2,119,335	2,111,758	2,123,060	2,137,522	2,128,505	
- Total Dana Pihak Ketiga / Total Third Party Funds	2,281,929	2,386,043	2,542,314	2,578,225	2,620,844	2,640,749	2,681,822	2,722,257	2,728,311	2,728,893	2,754,420	2,761,347	2,807,949	2,839,395	2,840,754	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14.88	14.71	19.06	18.60	17.63	18.19	17.89	19.08	18.69	19.21	19.15	20.09	19.65	22.63	22.55	
- Aset Likuid Primer / Primary Liquid Asset	381,483	342,842	394,387	380,847	355,580	373,112	358,515	406,531	387,827	393,829	402,376	410,253	434,862	532,630	517,970	
- Aset Likuid Sekunder / Secondary Liquid assets	104,447	160,777	287,394	291,124	288,784	297,656	306,569	318,331	320,438	335,592	330,702	354,293	324,841	347,636	357,892	
- Total Aset / Total Assets	3,264,610	3,423,793	3,577,171	3,611,954	3,654,390	3,687,949	3,718,258	3,798,635	3,789,349	3,797,254	3,828,025	3,804,687	3,865,647	3,890,115	3,884,894	

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	47.87	50.38	54.11	54.91	55.51	56.91	56.29	54.61	58.52	58.71	58.53	58.45	59.21	60.42	61.01	
- Modal / Capital	175,308	175,942	187,230	190,633	188,213	187,355	182,541	163,432	168,150	171,001	170,219	168,575	168,033	170,177	171,228	
- ATMR / Risk Weighted Assets	366,229	349,253	346,025	347,157	339,064	329,225	324,266	299,293	287,331	291,271	290,845	288,394	283,768	281,637	280,640	
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	47.00	49.50	53.20	53.99	54.56	55.99	55.38	53.76	57.62	57.80	57.63	57.59	58.32	59.55	60.17	
- Modal Inti (Tier I) / Core Capital (Tier I)	172,123	172,885	184,091	187,442	184,987	184,325	179,580	160,894	165,563	168,355	167,615	166,091	165,493	167,720	168,868	
- ATMR / Risk Weighted Assets	366,229	349,253	346,025	347,157	339,064	329,225	324,266	299,293	287,331	291,271	290,845	288,394	283,768	281,637	280,640	
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.67	3.27	3.10	2.94	2.78	2.66	2.66	2.37	2.33	1.78	1.26	1.07	1.10	1.12	1.19	
- Laba sebelum pajak / Profit	11,837	14,989	15,538	14,707	13,885	13,215	13,191	11,596	10,314	7,949	5,660	4,804	4,940	4,995	5,303	
- Rata-rata total aset / Average total assets	442,694	457,719	501,823	500,435	499,688	497,138	495,280	490,307	442,905	447,169	450,832	448,243	448,226	447,579	446,600	
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	88.43	83.86	92.47	92.54	92.76	92.55	92.40	93.53	94.74	96.30	97.98	98.35	98.09	97.61	97.32	
- Biaya Operasional / Operating Expenses	84,285	73,162	99,445	107,927	116,283	120,325	133,280	148,897	14,533	30,874	56,989	65,244	79,079	76,159	86,385	
- Pendapatan Operasional / Operating Income	95,307	87,243	107,538	116,624	125,354	130,017	144,249	159,196	15,339	32,059	58,163	66,339	80,619	78,024	88,763	
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	3.76	4.09	3.04	2.99	2.94	2.91	2.85	2.83	2.47	2.30	2.34	2.33	2.32	2.29	2.27	
- Pendapatan bunga bersih / Interest income net	15,864	17,756	14,545	14,284	14,063	13,830	13,497	13,228	10,445	9,848	10,114	9,981	9,948	9,807	9,737	
- Rata-rata total aset produktif / Average total earning assets	421,973	434,478	479,048	478,292	477,893	475,225	473,371	468,244	423,258	428,017	431,535	428,715	428,989	428,586	428,072	
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	138.99	126.46	122.76	115.86	110.94	113.49	101.76	95.91	85.29	83.11	82.88	84.75	84.19	83.30	84.18	
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	244,994	230,266	234,934	233,897	230,881	219,966	204,382	177,922	168,778	171,286	175,885	171,413	173,239	172,781	171,694	
- Total Dana Pihak Ketiga / Total Third Party Funds	176,261	182,088	191,382	201,879	208,106	193,821	200,845	185,513	197,882	206,092	212,205	202,254	205,774	207,429	203,961	
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	25.24	29.01	34.33	35.43	36.69	35.59	37.84	34.13	38.35	38.20	38.43	37.93	37.62	37.43	37.81	
- Aset Likuid Primer / Primary Liquid Asset	79,021	90,845	124,261	131,074	136,531	121,861	128,771	95,776	125,358	128,071	135,350	121,444	124,042	118,810	119,748	
- Aset Likuid Sekunder / Secondary Liquid assets	34,966	40,128	41,073	42,800	44,614	46,909	51,637	52,892	44,515	44,391	40,719	45,612	44,569	47,500	46,906	
- Total Aset / Total Assets	451,661	451,514	481,568	490,717	493,715	474,180	476,705	435,602	442,905	451,433	458,157	440,477	448,159	444,340	440,730	

Tabel 1.21.a.															
Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank															
(Growth of Commercial Banks Assets Based Group Bank)															
Miliar Rp (Billion Rp)															
Kelompok Bank / Group of Banks	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
- Bank Persero / State Owned Banks	3,342,996	3,574,130	3,632,558	3,710,001	3,773,886	3,737,095	3,695,044	3,818,584	3,661,356	3,738,553	3,845,461	3,804,214	3,789,790	3,882,056	3,904,455
- BPD / Regional Development Banks	655,963	717,518	714,268	772,582	802,423	831,622	813,135	763,879	753,071	776,004	787,736	812,592	804,139	821,902	804,880
- Bank Swasta Nasional / Domestic Private Banks	3,617,727	3,819,813	3,897,519	3,933,665	3,991,840	4,031,581	4,068,563	4,159,829	4,149,642	4,155,705	4,185,095	4,165,742	4,231,866	4,262,866	4,262,123
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451,661	451,514	481,568	490,717	493,715	474,180	476,705	435,602	442,905	451,433	458,157	440,477	448,159	444,340	440,730
Total	8,068,346	8,562,974	8,725,913	8,906,965	9,061,864	9,074,478	9,053,446	9,177,894	9,006,974	9,121,696	9,276,449	9,223,025	9,273,954	9,411,164	9,412,187

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

Kelompok Bank / Group of Banks	Desember 2018				Desember 2019				Juli 2020				Desember 2020				Juli 2021			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	8	15	4	-	7	16	4	-	7	16	4	-	5	18	4	-	5	18	4
Bank Swasta Nasional / Domestic Private Banks	4	27	25	19	2	25	26	18	2	25	26	18	1	22	27	20	-	20	30	18
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	5	3	-	-	5	3	-	-	4	4	-	1	4	3	-	1	3	4
Total	4	36	45	30	2	32	47	29	2	32	46	30	1	28	49	31	-	26	51	30

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	6,668,813	7,109,042	7,304,998	7,472,773	7,571,936	7,705,343	7,670,590	7,720,284	7,683,312	7,750,658	7,867,525	7,804,154	7,818,411	7,800,818	7,747,762
a. Lancar / Current	6,317,761	6,692,948	6,870,007	7,037,159	7,145,198	7,277,077	7,246,313	7,319,912	7,234,866	7,289,096	7,434,682	7,340,542	7,342,241	7,331,752	7,269,500
b. Dalam Perhatian Khusus / Special Mention	226,493	275,482	259,686	260,427	255,337	258,222	254,382	235,325	280,461	291,065	262,066	290,649	293,954	290,579	294,844
c. Kurang Lancar / Sub-Standard	21,216	22,411	23,453	19,161	18,130	16,530	20,299	27,704	27,488	26,307	24,355	27,266	32,014	25,068	29,654
d. Diragukan / Doubtful	15,858	28,481	30,640	26,775	22,926	18,991	16,894	13,637	15,771	20,393	22,712	21,204	25,995	34,156	29,917
e. Macet / Loss	87,486	89,719	121,211	129,250	130,345	134,524	132,701	123,706	124,725	123,798	123,710	124,493	124,207	119,263	123,847
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2,001,032	2,041,716	2,056,069	2,039,590	2,063,005	2,101,969	2,086,955	2,061,121	2,439,955	2,077,922	2,081,974	2,083,518	2,069,394	2,011,958	2,089,940
a. Lancar / Current	1,971,636	2,012,694	2,022,366	2,004,729	2,024,579	2,068,185	2,051,101	2,028,854	2,403,561	2,040,279	2,049,463	2,049,905	2,032,629	1,979,294	2,056,774
b. Dalam Perhatian Khusus / Special Mention	26,377	25,970	29,760	30,711	35,003	30,323	31,816	27,927	33,413	34,713	28,879	29,941	32,680	28,568	28,827
c. Kurang Lancar / Sub-Standard	1,254	1,294	1,300	1,185	1,131	1,216	1,860	1,968	1,036	853	990	994	1,474	1,705	1,510
d. Diragukan / Doubtful	281	450	1,015	908	397	262	335	228	253	303	988	960	960	196	679
e. Macet / Loss	1,485	1,309	1,628	2,057	1,896	1,982	1,843	2,144	1,692	1,774	1,654	1,717	1,651	2,194	2,150
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	127,579	143,664	179,248	179,337	174,824	173,505	173,933	169,387	170,965	173,427	174,409	176,635	186,300	182,583	187,756
Kredit kepada Bank Lain / Interbank Loans	63,130	66,766	71,131	72,239	71,440	73,368	69,414	66,058	63,875	62,909	60,535	61,187	61,225	63,147	59,680
a. Lancar / Current	63,029	66,697	71,060	72,178	71,349	73,276	69,324	65,963	63,764	62,734	60,448	61,152	61,192	63,088	59,620
b. Dalam Perhatian Khusus / Special Mention	9	6	6	6	35	36	31	35	42	105	23	19	21	46	48
c. Kurang Lancar / Sub-Standard	1	0	0	0	-	-	4	-	11	11	-	-	1	1	-
d. Diragukan / Doubtful	-	0	-	0	0	0	-	-	-	-	-	-	-	0	0
e. Macet / Loss	91	63	65	55	56	55	54	59	58	59	65	16	12	12	12
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	92	63	65	56	56	56	58	59	69	70	65	16	13	13	12

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	2,893,140	3,107,085	3,189,964	3,290,462	3,330,005	3,383,463	3,351,855	3,416,538	3,358,173	3,387,510	3,462,659	3,404,341	3,424,593	3,483,460	3,486,213
a. Lancar / Current	2,740,308	2,917,689	2,980,983	3,080,331	3,120,231	3,175,570	3,140,759	3,220,311	3,130,640	3,152,764	3,246,520	3,169,789	3,181,586	3,249,333	3,245,637
b. Dalam Perhatian Khusus / Special Mention	98,144	122,566	125,998	126,322	124,269	121,270	124,361	108,285	137,761	143,821	125,777	143,008	150,451	143,710	148,157
c. Kurang Lancar / Sub-Standard	12,039	14,108	12,142	10,998	10,708	9,778	11,220	16,956	16,557	15,288	14,842	17,007	13,812	13,097	15,693
d. Diragukan / Doubtful	7,669	14,914	16,062	13,330	10,641	9,951	9,001	7,277	8,576	12,343	14,236	13,358	17,425	18,157	15,023
e. Macet / Loss	34,980	37,808	54,778	59,481	64,156	66,894	66,513	63,709	64,639	63,295	61,284	61,179	61,319	59,162	61,702
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	613,343	642,058	622,314	594,272	608,748	629,886	630,113	606,341	965,179	605,949	615,930	621,210	615,667	562,196	619,737
a. Lancar / Current	605,260	631,493	607,187	578,197	589,123	616,910	614,202	595,211	951,182	591,373	602,959	607,827	599,116	549,551	606,457
b. Dalam Perhatian Khusus / Special Mention	7,237	9,566	13,066	13,987	18,176	11,553	13,753	8,859	12,764	13,502	11,201	11,610	14,351	10,625	11,063
c. Kurang Lancar / Sub-Standard	391	346	556	249	261	298	964	965	159	138	136	147	632	628	343
d. Diragukan / Doubtful	172	292	922	798	288	186	261	177	165	205	909	880	875	130	617
e. Macet / Loss	282	361	582	1,041	899	938	933	1,129	909	731	725	746	692	1,263	1,257
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	55,533	67,830	85,042	85,897	86,953	88,045	88,892	90,213	91,005	91,998	92,132	93,317	94,756	92,437	94,635
Kredit kepada Bank Lain / Interbank Loans	5,188	7,499	9,172	9,101	9,324	9,726	9,451	10,240	9,672	10,493	10,536	10,175	10,335	10,477	9,443
a. Lancar / Current	5,112	7,444	9,113	9,051	9,270	9,672	9,398	10,187	9,619	10,440	10,477	10,171	10,331	10,473	9,438
b. Dalam Perhatian Khusus / Special Mention	0	0	0	-	4	4	-	-	-	0	0	0	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	0	0	-	-	4	-	-	-	-	-	0	-	-
d. Diragukan / Doubtful	-	0	-	-	0	0	-	-	-	-	-	-	-	0	0
e. Macet / Loss	76	54	59	49	50	49	48	53	52	53	59	4	4	4	4
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	76	54	59	49	50	49	52	53	52	53	59	4	4	4	4

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

Indikator / Indicator	2018	2019	2020					2021							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	516,071	581,246	589,571	627,532	634,993	695,631	666,293	624,946	638,236	656,653	671,032	693,072	678,200	672,547	652,105
a. Lancar / Current	493,329	557,420	561,988	600,944	608,887	668,600	639,981	601,918	605,562	626,439	645,725	666,988	652,089	646,350	625,927
b. Dalam Perhatian Khusus / Special Mention	11,213	11,559	12,451	11,605	10,763	12,272	11,454	9,539	18,783	16,321	11,125	11,611	11,417	11,594	11,404
c. Kurang Lancar / Sub-Standard	754	690	1,317	806	1,177	564	617	373	690	530	529	833	758	745	908
d. Diragukan / Doubtful	793	918	1,492	1,658	1,276	715	804	675	804	851	908	823	1,053	1,050	812
e. Macet / Loss	9,981	10,659	12,323	12,519	12,890	13,479	13,438	12,442	12,396	12,511	12,746	12,817	12,884	12,807	13,054
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	31,458	33,298	29,746	29,824	28,564	27,671	27,601	26,782	27,177	26,907	26,465	24,959	24,587	24,907	25,932
a. Lancar / Current	30,880	32,762	29,080	29,185	27,904	26,953	26,929	26,051	26,467	26,247	25,835	24,320	23,906	24,281	25,330
b. Dalam Perhatian Khusus / Special Mention	194	136	98	83	96	156	109	71	174	121	86	81	120	91	76
c. Kurang Lancar / Sub-Standard	8	1	26	3	5	2	5	4	0	0	2	10	8	24	21
d. Diragukan / Doubtful	4	1	18	40	26	7	3	2	22	22	22	25	33	15	9
e. Macet / Loss	371	399	524	512	533	554	555	653	513	516	520	523	520	495	495
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	11,912	12,667	15,700	15,538	15,907	15,321	15,421	14,149	14,426	14,431	14,726	15,030	15,255	15,137	15,299
Kredit kepada Bank Lain / Interbank Loans	4,396	5,096	4,585	4,595	5,252	5,291	5,352	4,756	4,521	4,341	4,144	4,064	4,067	3,895	3,718
a. Lancar / Current	4,381	5,094	4,583	4,593	5,239	5,278	5,339	4,743	4,508	4,327	4,128	4,046	4,064	3,879	3,703
b. Dalam Perhatian Khusus / Special Mention	-	-	2	2	13	13	13	13	2	2	15	16	-	13	13
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	11	11	-	-	1	1	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	0	0	0	0	0	0	0	0	0	2	2	2	2
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	15	2	0	0	0	0	0	0	11	11	0	2	3	3	2

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	2,880,930	3,050,485	3,145,815	3,170,252	3,222,685	3,255,089	3,283,729	3,343,329	3,358,532	3,372,525	3,407,837	3,386,723	3,394,687	3,327,092	3,296,940
a. Lancar / Current	2,718,599	2,861,593	2,960,989	2,984,662	3,045,261	3,075,249	3,109,768	3,173,789	3,182,193	3,187,676	3,227,127	3,195,556	3,200,169	3,131,199	3,098,350
b. Dalam Perhatian Khusus / Special Mention	108,208	131,270	111,680	113,317	110,890	115,156	109,310	108,345	114,403	121,534	117,772	127,486	124,286	127,542	127,444
c. Kurang Lancar / Sub-Standard	7,901	7,100	9,284	6,689	5,607	5,629	7,936	9,807	9,722	9,965	8,562	8,814	15,323	9,420	11,914
d. Diragukan / Doubtful	7,071	11,608	12,821	11,411	10,656	7,865	6,782	5,504	6,186	7,016	7,225	6,862	7,372	14,094	12,299
e. Macet / Loss	39,151	38,913	51,041	54,174	50,271	51,191	49,934	45,885	46,029	46,333	47,150	48,006	47,536	44,837	46,934
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1,050,022	1,043,870	1,082,711	1,098,356	1,103,001	1,117,650	1,111,503	1,112,010	1,129,022	1,122,909	1,129,016	1,128,187	1,124,039	1,117,046	1,137,971
a. Lancar / Current	1,039,016	1,035,262	1,073,598	1,089,170	1,093,167	1,106,924	1,101,289	1,100,809	1,117,169	1,110,170	1,118,543	1,116,262	1,111,999	1,105,694	1,127,014
b. Dalam Perhatian Khusus / Special Mention	9,670	7,404	8,356	8,493	9,228	10,062	9,706	10,639	11,432	12,062	9,897	11,268	11,392	10,677	10,215
c. Kurang Lancar / Sub-Standard	437	571	199	166	114	153	139	206	141	127	162	204	209	243	347
d. Diragukan / Doubtful	92	108	57	46	56	50	48	30	46	59	42	41	36	33	36
e. Macet / Loss	806	525	501	481	437	462	323	326	235	492	372	412	403	400	359
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	55,458	58,825	73,903	72,967	67,140	65,349	65,161	61,758	62,358	63,992	63,513	64,340	70,879	69,026	71,889
Kredit kepada Bank Lain / Interbank Loans	39,947	42,987	47,422	48,113	50,488	51,771	50,287	46,923	46,185	44,523	43,322	44,428	44,330	44,793	43,633
a. Lancar / Current	39,937	42,975	47,412	48,103	50,464	51,746	50,263	46,894	46,139	44,414	43,309	44,415	44,304	44,754	43,592
b. Dalam Perhatian Khusus / Special Mention	9	6	4	4	18	19	19	23	41	103	7	3	21	33	35
c. Kurang Lancar / Sub-Standard	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	7	6	6	6	6	6	6	6	6	6	10	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	1	7	6	6	6	6	6	6	6	6	6	10	6	6	6

Tabel 1.27.a.															
Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain															
(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2018	2019	2020					2021							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset Produktif Neraca / Earning Assets	378,671	370,226	379,648	384,527	384,253	371,161	368,713	335,470	328,371	333,971	325,996	320,018	320,931	317,720	312,503
a. Lancar / Current	365,524	356,246	366,046	371,223	370,820	357,658	355,805	323,894	316,471	322,217	315,310	308,209	308,396	304,869	299,586
b. Dalam Perhatian Khusus / Special Mention	8,928	10,086	9,556	9,183	9,414	9,525	9,257	9,156	9,515	9,389	7,392	8,544	7,800	7,733	7,838
c. Kurang Lancar / Sub-Standard	522	514	710	669	638	559	526	569	519	524	422	613	2,122	1,806	1,139
d. Diragukan / Doubtful	324	1,041	266	375	353	459	308	182	205	183	343	162	145	855	1,783
e. Macet / Loss	3,373	2,339	3,069	3,077	3,028	2,960	2,817	1,670	1,661	1,658	2,530	2,491	2,469	2,457	2,157
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	306,210	322,489	321,298	317,137	322,692	326,762	317,738	315,988	318,577	322,157	310,562	309,161	305,100	307,808	306,301
a. Lancar / Current	296,479	313,177	312,501	308,177	314,386	317,398	308,682	306,784	308,743	312,489	302,125	301,496	297,608	299,768	297,973
b. Dalam Perhatian Khusus / Special Mention	9,275	8,863	8,240	8,148	7,503	8,552	8,248	8,358	9,043	9,028	7,694	6,982	6,817	7,176	7,473
c. Kurang Lancar / Sub-Standard	418	376	519	767	750	763	752	793	736	588	690	633	624	810	799
d. Diragukan / Doubtful	13	49	18	23	27	20	24	19	19	16	15	14	16	19	18
e. Macet / Loss	25	23	21	22	27	29	33	35	35	36	37	36	35	35	38
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	4,675	4,342	4,603	4,933	4,823	4,789	4,459	3,267	3,175	3,006	4,037	3,948	5,410	5,983	5,934
Kredit kepada Bank Lain / Interbank Loans	13,598	11,184	9,952	10,431	6,376	6,580	4,325	4,139	3,498	3,552	2,534	2,520	2,492	3,982	2,887
a. Lancar / Current	13,598	11,184	9,952	10,431	6,376	6,580	4,325	4,139	3,498	3,552	2,534	2,520	2,492	3,982	2,887
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1,315,034	23.36	1,465,848	24.44	1,571,084.91	24.91	1,687,135	25.31	1,852,017	26.59
Rupiah	997,007	17.71	1,100,040	18.34	1,172,828.46	18.59	1,262,734	18.94	1,356,164	19.47
Valas / Foreign Exchange	318,027	5.65	365,808	6.10	398,256.45	6.31	424,401	6.37	495,854	7.12
Tabungan / Saving	1,825,259	32.42	1,945,185	32.43	1,979,261.91	31.38	2,173,501	32.61	2,249,029	32.29
Rupiah	1,690,086	30.02	1,813,949	30.24	1,830,119.30	29.01	2,014,663	30.23	2,089,833	30.00
Valas / Foreign Exchange	135,173	2.40	131,236	2.19	149,142.60	2.36	158,837	2.38	159,196	2.29
Simpanan Berjangka / Time Deposits	2,490,155	44.23	2,587,615	43.14	2,757,780.76	43.72	2,804,755	42.08	2,864,782	41.13
Rupiah	2,138,035	37.97	2,250,784	37.52	2,397,093.76	38.00	2,478,610	37.19	2,553,224	36.65
Valas / Foreign Exchange	352,120	6.25	336,831	5.62	360,687.00	5.72	326,145	4.89	311,558	4.47
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1,032,674	18.34	989,554	16.50	1,106,716.49	17.54	1,147,144	17.21	1,163,224	16.70
Valas / Foreign Exchange	169,841	3.02	163,018	2.72	189,531.35	3.00	157,535	2.36	154,956	2.22
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715,403	12.71	762,015	12.70	823,956.28	13.06	820,131	12.30	742,676	10.66
Valas / Foreign Exchange	79,879	1.42	82,261	1.37	78,899.74	1.25	69,582	1.04	56,392	0.81
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210,895	3.75	247,039	4.12	237,058.76	3.76	275,986	4.14	328,441	4.72
Valas / Foreign Exchange	57,066	1.01	43,932	0.73	48,789.24	0.77	59,675	0.90	63,031	0.90
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179,064	3.18	252,177	4.20	229,362.03	3.64	235,349	3.53	318,882	4.58
Valas / Foreign Exchange	45,334	0.81	47,620	0.79	43,466.68	0.69	39,353	0.59	37,179	0.53
Total DPK / Total Third Party Funds	5,630,448	100.00	5,998,648	100.00	6,308,127.57	100.00	6,665,390	100.00	6,965,828	100.00
Rupiah	4,825,128	85.70	5,164,773	86.10	5,400,041.52	85.60	5,756,007	86.36	5,999,221	86.12
Valas / Foreign Exchange	805,320	14.30	833,875	13.90	908,086.06	14.40	909,383	13.64	966,607	13.88

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

Keterangan	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	591,681	24.53	655,766	25.40	676,152.32	24.64	760,676	26.48	829,378	27.97
Rupiah	459,295	19.04	487,231	18.88	487,773.92	17.77	555,777	19.34	569,110	19.19
Valas / Foreign Exchange	132,385	5.49	168,535	6.53	188,378.40	6.86	204,899	7.13	260,268	8.78
Tabungan / Saving	911,346	37.78	948,189	36.73	929,213.11	33.86	1,051,845	36.61	1,066,193	35.96
Rupiah	864,259	35.82	910,783	35.28	889,735.50	32.42	1,005,489	35.00	1,021,888	34.46
Valas / Foreign Exchange	47,087	1.95	37,406	1.45	39,477.61	1.44	46,356	1.61	44,305	1.49
Simpanan Berjangka / Time Deposits	909,427	37.70	977,393	37.86	1,138,990.17	41.50	1,060,628	36.92	1,069,561	36.07
Rupiah	764,481	31.69	810,719	31.41	940,169.06	34.26	898,563	31.27	925,585	31.22
Valas / Foreign Exchange	144,946	6.01	166,674	6.46	198,821.10	7.24	162,065	5.64	143,976	4.86
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	342,753	14.21	308,147	11.94	346,392.79	12.62	361,895	12.60	358,582	12.09
Valas / Foreign Exchange	60,130	2.49	71,814	2.78	97,023.81	3.54	65,756	2.29	67,337	2.27
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	346,798	14.38	365,210	14.15	463,602.89	16.89	420,599	14.64	341,833	11.53
Valas / Foreign Exchange	35,595	1.48	39,825	1.54	45,866.96	1.67	35,652	1.24	20,272	0.68
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36,315	1.51	52,783	2.04	54,199.21	1.97	58,915	2.05	123,786	4.17
Valas / Foreign Exchange	30,475	1.26	27,968	1.08	27,951.09	1.02	35,154	1.22	36,217	1.22
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38,615	1.60	84,579	3.28	75,974.17	2.77	57,154	1.99	101,385	3.42
Valas / Foreign Exchange	18,745	0.78	27,068	1.05	27,979.24	1.02	25,503	0.89	20,150	0.68
Total DPK / Total Third Party Funds	2,412,453	100.00	2,581,349	100.00	2,744,355.60	100.00	2,873,149	100.00	2,965,131	100.00
Rupiah	2,088,035	86.55	2,208,733	85.57	2,317,678.48	84.45	2,459,829	85.61	2,516,583	84.87
Valas / Foreign Exchange	324,418	13.45	372,615	14.43	426,677.11	15.55	413,319	14.39	448,549	15.13

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

Keterangan	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	116,814	24.47	141,388	26.56	165,992.99	29.24	131,340	22.24	155,742	24.11
Rupiah	116,439	24.39	141,049	26.50	165,851.65	29.22	131,204	22.22	155,074	24.00
Valas / Foreign Exchange	375	0.08	339	0.06	141.34	0.02	136	0.02	668	0.10
Tabungan / Saving	165,828	34.73	182,031	34.20	166,410.90	29.31	188,222	31.87	184,096	28.50
Rupiah	165,748	34.71	181,965	34.19	166,332.59	29.30	188,112	31.85	183,988	28.48
Valas / Foreign Exchange	80	0.02	66	0.01	78.31	0.01	110	0.02	108	0.02
Simpanan Berjangka / Time Deposits	194,831	40.80	208,839	39.24	235,277.31	41.45	271,040	45.89	306,218	47.40
Rupiah	193,298	40.48	206,808	38.85	234,369.21	41.29	270,147	45.74	304,430	47.12
Valas / Foreign Exchange	1,533	0.32	2,032	0.38	908.09	0.16	892	0.15	1,788	0.28
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	84,649	17.73	87,105	16.37	119,199.44	21.00	106,916	18.10	113,965	17.64
Valas / Foreign Exchange	1,346	0.28	1,794	0.34	668.49	0.12	485	0.08	595	0.09
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	44,550	9.33	46,047	8.65	41,215.58	7.26	48,671	8.24	58,106	8.99
Valas / Foreign Exchange	17	0.00	42	0.01	14.65	0.00	284	0.05	239	0.04
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	26,733	5.60	29,906	5.62	33,994.24	5.99	52,552	8.90	43,155	6.68
Valas / Foreign Exchange	71	0.01	108	0.02	52.46	0.01	19	0.00	363	0.06
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	37,366	7.83	43,750	8.22	39,959.95	7.04	62,008	10.50	89,204	13.81
Valas / Foreign Exchange	100	0.02	88	0.02	172.49	0.03	105	0.02	591	0.09
Total DPK / Total Third Party Funds	477,473	100.00	532,258	100.00	567,681.19	100.00	590,602	100.00	646,055	100.00
Rupiah	475,485	99.58	529,822	99.54	566,553.45	99.80	589,463	99.81	643,492	99.60
Valas / Foreign Exchange	1,988	0.42	2,436	0.46	1,127.75	0.20	1,139	0.19	2,564	0.40

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

Keterangan	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	499,282	19.47	545,216	20.17	602,454.94	21.48	668,529	22.17	716,080	22.73
Rupiah	370,394	14.44	411,752	15.23	458,593.11	16.35	507,027	16.81	552,366	17.53
Valas / Foreign Exchange	128,888	5.03	133,464	4.94	143,861.83	5.13	161,502	5.35	163,714	5.20
Tabungan / Saving	735,759	28.69	801,966	29.67	868,373.28	30.96	918,021	30.44	984,234	31.24
Rupiah	655,060	25.55	716,016	26.49	768,114.26	27.39	814,929	27.02	877,442	27.85
Valas / Foreign Exchange	80,699	3.15	85,950	3.18	100,259.02	3.57	103,092	3.42	106,792	3.39
Simpanan Berjangka / Time Deposits	1,329,219	51.84	1,355,772	50.16	1,333,880.78	47.56	1,429,576	47.40	1,450,366	46.03
Rupiah	1,140,952	44.49	1,199,174	44.37	1,184,266.78	42.22	1,274,202	42.25	1,290,598	40.96
Valas / Foreign Exchange	188,267	7.34	156,598	5.79	149,614.00	5.33	155,375	5.15	159,767	5.07
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	587,533	22.91	578,501	21.40	619,141.39	22.08	659,713	21.87	673,323	21.37
Valas / Foreign Exchange	97,828	3.82	83,116	3.07	85,401.64	3.04	87,429	2.90	84,141	2.67
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	316,570	12.35	343,694	12.72	312,940.06	11.16	343,028	11.37	336,511	10.68
Valas / Foreign Exchange	41,138	1.60	39,830	1.47	30,604.11	1.09	31,408	1.04	34,245	1.09
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	135,634	5.29	155,731	5.76	141,220.86	5.04	157,125	5.21	154,632	4.91
Valas / Foreign Exchange	24,277	0.95	14,223	0.53	19,254.20	0.69	23,788	0.79	25,787	0.82
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	101,216	3.95	121,248	4.49	110,964.27	3.96	114,335	3.79	126,132	4.00
Valas / Foreign Exchange	25,024	0.98	19,429	0.72	14,354.06	0.51	12,749	0.42	15,594	0.49
Total DPK / Total Third Party Funds	2,564,260	100.00	2,702,953	100.00	2,804,709.00	100.00	3,016,126	100.00	3,150,680	100.00
Rupiah	2,166,406	84.48	2,326,941	86.09	2,410,974.15	85.96	2,596,157	86.08	2,720,406	86.34
Valas / Foreign Exchange	397,854	15.52	376,012	13.91	393,734.85	14.04	419,969	13.92	430,273	13.66

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

Keterangan	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	107,257	60.85	123,479	67.81	126,484.66	66.09	126,589	68.24	150,818	73.94
Rupiah	50,880	28.87	60,009	32.96	60,609.77	31.67	68,725	37.05	79,613	39.03
Valas / Foreign Exchange	56,378	31.99	63,471	34.86	65,874.89	34.42	57,864	31.19	71,204	34.91
Tabungan / Saving	12,326	6.99	12,999	7.14	15,264.61	7.98	15,413	8.31	14,506	7.11
Rupiah	5,019	2.85	5,184	2.85	5,936.96	3.10	6,134	3.31	6,516	3.19
Valas / Foreign Exchange	7,308	4.15	7,815	4.29	9,327.66	4.87	9,279	5.00	7,991	3.92
Simpanan Berjangka / Time Deposits	56,678	32.16	45,610	25.05	49,632.51	25.93	43,511	23.45	38,638	18.94
Rupiah	39,304	22.30	34,084	18.72	38,288.71	20.01	35,698	19.24	32,611	15.99
Valas / Foreign Exchange	17,374	9.86	11,527	6.33	11,343.80	5.93	7,813	4.21	6,027	2.95
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	17,739	10.06	15,801	8.68	21,982.86	11.49	18,620	10.04	17,355	8.51
Valas / Foreign Exchange	10,537	5.98	6,295	3.46	6,437.42	3.36	3,865	2.08	2,883	1.41
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7,485	4.25	7,064	3.88	6,197.76	3.24	7,834	4.22	6,226	3.05
Valas / Foreign Exchange	3,129	1.78	2,564	1.41	2,414.01	1.26	2,238	1.21	1,636	0.80
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	12,213	6.93	8,618	4.73	7,644.45	3.99	7,393	3.99	6,868	3.37
Valas / Foreign Exchange	2,242	1.27	1,633	0.90	1,531.49	0.80	714	0.38	664	0.33
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1,867	1.06	2,601	1.43	2,463.64	1.29	1,852	1.00	2,162	1.06
Valas / Foreign Exchange	1,465	0.83	1,035	0.57	960.88	0.50	996	0.54	844	0.41
Total DPK / Total Third Party Funds	176,261	100.00	182,088	100.00	191,381.78	100.00	185,513	100.00	203,961	100.00
Rupiah	95,202	54.01	99,276	54.52	104,835.44	54.78	110,557	59.60	118,740	58.22
Valas / Foreign Exchange	81,059	45.99	82,812	45.48	86,546.34	45.22	74,956	40.40	85,222	41.78

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	90,425	14,437	249,318	11,408	190,242	15,549	529,986	41,393	571,379	8.20
2. Banten	48,558	6,592	80,704	4,198	79,094	3,678	208,356	14,468	222,823	3.20
3. DKI Jakarta	828,460	411,503	515,281	96,300	1,499,930	231,544	2,843,671	739,347	3,583,018	51.44
4. D.I Yogyakarta	9,870	425	41,118	872	20,105	434	71,093	1,731	72,824	1.05
5. Jawa Tengah	42,197	5,919	189,639	5,284	103,352	5,984	335,188	17,187	352,375	5.06
6. Jawa Timur	101,686	16,108	275,666	13,209	229,357	23,690	606,709	53,006	659,715	9.47
7. Bengkulu	2,402	133	9,533	36	3,138	6	15,073	175	15,247	0.22
8. Jambi	5,515	186	20,911	342	13,625	114	40,052	642	40,693	0.58
9. Aceh	7,500	196	19,501	45	11,044	28	38,045	270	38,315	0.55
10. Sumatera Utara	39,055	5,665	113,856	6,551	97,400	16,068	250,311	28,283	278,594	4.00
11. Sumatera Barat	7,383	238	26,977	321	14,061	228	48,421	787	49,207	0.71
12. Riau	15,993	1,271	51,715	1,291	28,105	1,036	95,813	3,597	99,411	1.43
14. Sumatera Selatan	13,757	713	45,143	1,289	31,104	1,150	90,005	3,152	93,157	1.34
15. Bangka Belitung	3,366	547	11,438	438	6,871	325	21,675	1,310	22,985	0.33
13. Kepulauan Riau	14,110	4,980	24,425	3,653	14,138	1,944	52,673	10,576	63,250	0.91
16. Lampung	8,789	244	29,417	487	10,711	207	48,916	938	49,855	0.72
17. Kalimantan Selatan	10,561	650	32,214	493	14,906	513	57,680	1,656	59,336	0.85
18. Kalimantan Barat	8,948	634	37,889	803	19,093	370	65,930	1,807	67,737	0.97
19. Kalimantan Timur	21,961	5,141	54,884	2,114	35,296	3,014	112,141	10,270	122,411	1.76
20. Kalimantan Tengah	6,204	287	17,348	64	7,909	385	31,461	736	32,197	0.46
21. Sulawesi Tengah	4,597	466	14,674	147	6,546	49	25,816	662	26,479	0.38
22. Sulawesi Selatan	15,073	785	63,354	1,231	27,136	678	105,563	2,694	108,257	1.55
23. Sulawesi Utara	3,655	465	14,275	641	8,941	155	26,872	1,262	28,133	0.40
24. Gorontalo	1,128	91	3,482	41	1,348	4	5,958	136	6,093	0.09
25. Sulawesi Barat	1,287	1	4,111	2	512	0	5,910	3	5,912	0.08
26. Sulawesi Tenggara	4,718	825	14,757	88	6,457	33	25,931	946	26,877	0.39
27. Nusa Tenggara Barat	3,856	4,172	17,920	215	9,024	35	30,800	4,422	35,222	0.51
28. Bali	11,522	1,741	48,014	3,877	35,021	520	94,557	6,138	100,695	1.45
29. Nusa Tenggara Timur	4,913	25	17,293	138	9,731	38	31,937	201	32,139	0.46
30. Maluku	2,277	17	8,450	90	3,592	27	14,319	134	14,453	0.21
31. Papua	10,809	743	23,119	339	10,596	172	44,524	1,254	45,778	0.66
32. Maluku Utara	1,387	3	5,363	21	1,783	31	8,533	56	8,589	0.12
33. Papua Barat	4,188	22	8,025	45	3,045	18	15,259	85	15,344	0.22
34. Lainnya	13	10,631	21	3,122	11	3,531	45	17,284	17,328	0.25
Total	1,356,164	495,854	2,089,833	159,196	2,553,224	311,558	5,999,221	966,607	6,965,828	100

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

Lokasi / Location	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	464,519	502,909	521,807	532,873	542,214	546,205	556,772	561,231	557,881	554,764	561,560	574,690	582,544	594,281	571,379
2. Banten	181,261	197,033	198,969	207,349	210,718	212,633	214,704	221,887	218,493	219,000	223,297	225,737	227,501	228,679	222,823
3. DKI Jakarta	2,853,010	3,006,175	3,200,244	3,282,926	3,384,732	3,344,117	3,342,082	3,392,262	3,333,615	3,401,477	3,511,293	3,461,519	3,483,224	3,544,944	3,583,018
4. D.I Yogyakarta	58,946	62,794	64,851	68,108	68,963	68,513	70,146	69,846	69,965	69,645	70,380	71,011	70,537	72,468	72,824
5. Jawa Tengah	285,670	305,631	324,580	333,741	343,888	344,576	344,105	341,042	337,489	338,269	345,439	351,639	350,620	354,444	352,375
6. Jawa Timur	542,050	581,975	606,857	617,265	625,698	629,348	635,460	633,322	626,943	628,725	641,074	639,654	647,607	660,119	659,715
7. Bengkulu	12,639	12,429	13,412	14,131	14,607	14,514	14,505	13,729	13,709	14,206	14,120	14,890	14,864	15,308	15,247
8. Jambi	31,129	33,506	34,814	36,213	36,790	37,467	38,090	38,203	37,684	38,131	39,187	39,428	40,357	41,337	40,693
9. Aceh	39,673	42,244	39,126	43,704	43,394	43,298	41,987	41,793	39,563	39,177	38,400	40,619	39,205	38,927	38,315
10. Sumatera Utara	220,694	235,436	250,883	256,597	262,278	262,511	264,040	261,975	258,504	263,278	268,103	268,865	273,199	279,903	278,594
11. Sumatera Barat	41,291	44,096	45,747	46,988	48,032	47,777	47,962	46,928	45,852	46,183	46,695	47,824	48,491	50,245	49,207
12. Riau	76,706	82,430	85,476	89,024	90,916	91,672	92,503	91,590	89,760	90,606	94,905	94,838	95,108	99,279	99,411
13. Sumatera Selatan	80,113	85,621	86,332	89,149	91,984	93,148	90,583	89,085	87,205	87,826	89,622	90,650	90,529	91,955	93,157
14. Bangka Belitung	18,407	18,774	19,608	20,129	20,136	20,009	19,742	19,196	19,549	20,376	20,510	21,434	21,732	22,702	22,985
15. Kepulauan Riau	48,796	52,739	58,304	59,474	61,225	60,938	61,441	61,254	60,916	61,324	62,105	62,012	62,407	63,458	63,250
16. Lampung	41,433	43,425	45,235	46,626	47,600	48,109	48,254	46,781	46,308	46,681	47,289	48,758	49,010	49,988	49,855
17. Kalimantan Selatan	50,654	51,761	55,245	55,986	56,810	56,506	55,892	55,405	56,063	56,137	57,351	57,816	57,344	58,611	59,336
18. Kalimantan Barat	55,092	59,759	63,184	65,183	66,558	66,224	66,247	65,138	64,152	64,671	65,269	65,660	66,670	67,839	67,737
19. Kalimantan Timur	99,916	107,776	112,655	118,064	119,151	120,375	119,827	117,244	115,092	114,572	116,629	119,971	118,516	122,460	122,411
20. Kalimantan Tengah	25,374	26,743	29,493	30,220	30,761	31,055	30,775	29,982	30,273	30,669	30,713	31,624	31,701	32,078	32,197
21. Sulawesi Tengah	20,234	24,041	24,258	25,474	26,150	26,009	25,736	25,803	25,256	25,038	25,061	25,899	26,410	26,896	26,479
22. Sulawesi Selatan	93,605	98,138	100,762	103,612	106,439	104,986	106,835	105,535	103,844	104,031	104,786	106,040	106,460	108,452	108,257
23. Sulawesi Utara	24,180	25,405	27,031	29,130	30,117	29,926	29,477	28,621	28,040	27,789	28,074	27,960	27,857	29,420	28,133
24. Gorontalo	5,177	5,296	5,538	6,066	6,355	6,159	5,988	5,312	5,322	5,501	5,670	5,829	5,840	5,998	6,093
25. Sulawesi Barat	4,412	4,707	5,333	6,063	6,265	6,139	6,004	5,207	5,373	5,421	5,531	5,746	5,809	5,897	5,912
26. Sulawesi Tenggara	19,170	21,914	23,005	25,102	25,880	26,363	24,875	25,940	25,728	26,271	25,483	26,759	26,598	26,781	26,877
27. Nusa Tenggara Barat	28,874	31,111	30,267	29,648	32,361	31,971	33,298	33,364	34,416	33,962	34,668	35,012	35,614	36,131	35,222
28. Bali	93,605	101,758	98,011	98,816	98,764	98,540	99,102	100,217	99,821	99,613	99,308	100,192	98,905	101,745	100,695
29. Nusa Tenggara Timur	25,098	29,497	31,125	32,416	33,605	32,920	32,038	30,085	29,662	29,788	30,739	31,519	31,664	32,561	32,139
30. Maluku	12,684	13,538	14,171	15,044	15,543	15,292	15,076	13,977	13,832	14,336	14,240	14,377	14,313	14,263	14,453
31. Papua	41,179	46,654	43,837	49,536	50,441	50,980	51,299	46,639	45,126	46,198	44,509	46,058	45,039	46,474	45,778
32. Maluku Utara	7,141	8,215	8,460	9,350	9,274	9,222	8,999	8,190	8,066	8,477	8,332	8,389	8,625	8,859	8,589
33. Papua Barat	14,852	18,866	18,378	21,861	21,494	21,806	20,512	18,068	16,802	16,164	16,047	15,154	15,809	16,219	15,344
34. Lainnya / Others	12,865	16,251	21,127	21,982	21,738	20,573	20,640	20,541	19,378	17,603	18,175	20,921	16,853	17,630	17,328
Total	5,630,448	5,998,648	6,308,128	6,487,846	6,650,876	6,619,881	6,634,998	6,665,390	6,569,684	6,645,911	6,804,564	6,798,491	6,836,964	6,966,349	6,965,828

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

Keterangan / Items	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2.20	2.27	2.15	2.10	2.07	2.00	1.97	1.91	1.92	1.89	1.85	1.80	1.82	1.79	1.75
Valas / Foreign Exchange	0.50	0.78	0.63	0.57	0.57	0.50	0.44	0.42	0.39	0.38	0.35	0.35	0.33	0.31	0.29
Tabungan / Saving															
Rupiah	1.31	1.17	0.98	0.96	0.95	0.90	0.87	0.86	0.84	0.83	0.83	0.80	0.80	0.81	0.75
Valas / Foreign Exchange	0.45	0.43	0.37	0.36	0.36	0.30	0.28	0.28	0.26	0.26	0.23	0.22	0.21	0.21	0.19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.92	6.02	5.36	5.17	4.90	4.66	4.45	4.22	4.05	3.88	3.74	3.68	3.55	3.47	3.39
Valas / Foreign Exchange	2.11	2.09	1.59	1.42	1.26	0.93	0.80	0.72	0.67	0.63	0.62	0.59	0.55	0.52	0.50
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.84	6.32	5.67	5.54	5.14	4.79	4.57	4.39	4.34	4.25	3.96	3.81	3.76	3.64	3.56
Valas / Foreign Exchange	2.61	2.44	1.99	1.85	1.61	1.35	1.17	1.00	0.91	0.73	0.65	0.63	0.68	0.68	0.63
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.00	6.79	6.07	5.95	5.57	5.41	5.31	5.12	4.92	4.82	4.55	4.41	4.30	4.09	3.96
Valas / Foreign Exchange	2.26	2.37	2.07	2.00	1.93	1.72	1.60	1.38	1.22	1.20	1.10	1.02	0.98	0.90	0.90
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.65	6.92	6.40	6.37	6.23	6.15	5.98	5.80	5.64	5.50	5.22	5.05	4.92	4.77	4.71
Valas / Foreign Exchange	1.75	2.17	1.92	1.85	1.81	1.72	1.59	1.44	1.34	1.27	1.21	1.18	1.13	0.95	0.87

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2.40	2.55	2.37	2.27	2.23	2.11	2.05	2.06	2.09	2.08	2.05	2.01	2.02	1.99	1.95
Valas / Foreign Exchange	0.43	0.80	0.84	0.75	0.72	0.60	0.49	0.49	0.46	0.46	0.43	0.43	0.43	0.40	0.36
Tabungan / Saving															
Rupiah	1.21	1.11	0.99	0.97	0.98	0.90	0.86	0.85	0.85	0.84	0.83	0.81	0.82	0.83	0.76
Valas / Foreign Exchange	0.45	0.43	0.43	0.44	0.44	0.29	0.30	0.31	0.29	0.29	0.24	0.24	0.24	0.24	0.21
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.82	6.01	5.36	4.97	4.48	4.16	3.94	3.74	3.63	3.50	3.37	3.30	3.14	3.13	3.07
Valas / Foreign Exchange	2.12	2.54	2.14	1.84	1.59	1.02	0.76	0.65	0.64	0.62	0.67	0.63	0.57	0.56	0.54
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.45	6.20	5.57	5.37	4.86	4.24	3.96	3.77	3.75	3.71	3.55	3.37	3.32	3.21	3.12
Valas / Foreign Exchange	2.83	2.87	2.54	2.35	1.99	1.55	1.28	1.06	0.93	0.67	0.59	0.56	0.60	0.60	0.57
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6.36	6.44	5.88	5.76	5.32	5.07	4.96	4.52	4.22	4.12	3.82	3.66	3.61	3.47	3.45
Valas / Foreign Exchange	2.29	2.64	2.35	2.30	2.17	1.80	1.67	1.36	1.18	1.16	1.13	1.02	1.01	0.93	0.91
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.65	7.07	6.84	6.81	6.66	6.56	6.15	5.85	5.66	5.39	4.82	4.61	4.43	4.27	4.26
Valas / Foreign Exchange	1.80	2.12	1.98	1.91	1.88	1.80	1.66	1.49	1.35	1.30	1.27	1.24	1.17	0.90	0.81

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

Keterangan / Items	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2.02	2.03	2.03	2.04	2.04	2.00	2.01	1.93	2.04	2.02	2.04	2.01	1.95	1.98	1.87
Valas / Foreign Exchange	0.37	0.28	0.29	0.29	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26	0.26	0.26	0.26
Tabungan / Saving															
Rupiah	1.69	1.62	1.35	1.31	1.28	1.27	1.28	1.28	1.26	1.21	1.20	1.17	1.13	1.08	1.07
Valas / Foreign Exchange	0.22	0.21	0.22	0.22	0.22	0.22	0.21	0.21	0.20	0.20	0.20	0.20	0.21	0.21	0.21
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7.29	6.89	6.49	6.41	6.19	5.92	5.65	5.37	5.00	4.80	4.65	4.43	4.31	4.03	3.84
Valas / Foreign Exchange	3.17	2.84	1.96	2.00	1.87	1.78	1.48	1.16	1.27	1.14	1.20	0.96	0.80	0.90	0.69
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7.58	7.10	6.82	6.85	6.68	6.49	6.13	5.85	5.99	5.54	4.41	4.44	4.38	4.02	4.00
Valas / Foreign Exchange	1.04	1.38	0.94	1.20	0.66	0.55	1.09	1.23	1.17	0.74	0.63	0.75	0.81	0.83	0.85
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.80	7.45	6.91	5.80	5.77	5.54	5.52	5.30	5.16	5.31	5.11	5.01	4.77	4.42	4.23
Valas / Foreign Exchange	1.27	0.99	1.59	1.31	1.55	1.08	0.93	0.56	0.55	0.77	0.81	0.90	0.78	0.77	0.74
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7.33	7.29	6.70	6.78	6.66	6.60	6.52	6.42	6.29	6.17	5.85	5.72	5.61	5.46	5.36
Valas / Foreign Exchange	1.54	1.13	0.88	1.32	1.04	1.01	0.98	0.99	0.97	0.92	0.35	0.30	0.29	0.30	0.30

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

Keterangan / Items	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	1.97	2.01	1.98	1.96	1.93	1.92	1.86	1.77	1.73	1.66	1.60	1.55	1.60	1.57	1.55
Valas / Foreign Exchange	0.58	0.75	0.44	0.44	0.47	0.43	0.43	0.38	0.35	0.32	0.29	0.28	0.24	0.23	0.23
Tabungan / Saving															
Rupiah	1.37	1.15	0.89	0.87	0.85	0.82	0.79	0.78	0.74	0.74	0.75	0.72	0.71	0.72	0.67
Valas / Foreign Exchange	0.46	0.45	0.35	0.33	0.33	0.30	0.28	0.27	0.25	0.24	0.22	0.21	0.20	0.20	0.19
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.95	5.94	5.20	5.09	4.91	4.69	4.53	4.35	4.16	4.02	3.89	3.82	3.70	3.61	3.53
Valas / Foreign Exchange	2.10	1.72	1.05	1.01	0.92	0.84	0.84	0.79	0.72	0.64	0.58	0.58	0.55	0.50	0.48
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7.16	6.34	5.68	5.60	5.47	5.28	5.11	4.97	4.77	4.59	4.29	4.13	4.13	4.03	3.94
Valas / Foreign Exchange	2.47	2.08	1.23	1.16	1.10	1.08	1.05	0.98	0.93	0.80	0.72	0.71	0.75	0.75	0.67
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.02	6.81	5.97	6.12	5.65	5.53	5.41	5.32	5.15	4.98	4.81	4.63	4.53	4.40	4.31
Valas / Foreign Exchange	2.24	1.94	1.72	1.68	1.69	1.61	1.51	1.45	1.30	1.26	1.08	1.02	0.95	0.88	0.89
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.40	6.68	5.99	5.91	5.79	5.68	5.58	5.44	5.28	5.19	5.09	4.93	4.83	4.71	4.63
Valas / Foreign Exchange	1.69	2.26	1.86	1.79	1.72	1.61	1.50	1.40	1.35	1.24	1.18	1.16	1.12	1.06	0.99

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

Keterangan / Items	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Giro / Demand Deposits															
Rupiah	2.52	2.30	1.90	1.99	1.73	1.79	2.15	1.72	1.74	1.72	1.65	1.46	1.69	1.40	1.39
Valas / Foreign Exchange	0.48	0.78	0.39	0.32	0.32	0.27	0.23	0.25	0.21	0.17	0.17	0.14	0.14	0.11	0.11
Tabungan / Saving															
Rupiah	1.28	1.54	1.39	1.32	1.22	1.34	1.42	1.45	1.50	1.53	1.44	1.43	1.41	1.54	1.61
Valas / Foreign Exchange	0.20	0.15	0.11	0.17	0.20	0.23	0.25	0.25	0.11	0.11	0.11	0.10	0.10	0.10	0.10
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6.15	4.82	3.99	3.69	3.68	3.58	3.22	2.98	2.85	2.72	2.59	2.50	2.27	2.24	2.04
Valas / Foreign Exchange	2.07	1.38	0.17	0.18	0.20	0.21	0.15	0.13	0.12	0.14	0.13	0.11	0.08	0.12	0.24
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6.90	6.07	4.98	4.79	4.68	4.66	4.44	4.04	3.93	3.79	3.68	3.48	3.34	3.16	3.08
Valas / Foreign Exchange	1.97	1.40	0.93	0.91	0.67	0.51	0.37	0.37	0.37	0.34	0.29	0.18	0.21	0.20	0.22
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7.02	6.50	5.43	5.23	5.06	4.96	4.82	4.50	4.46	4.39	4.02	3.93	3.80	3.73	3.69
Valas / Foreign Exchange	2.16	1.58	1.29	1.23	1.21	1.22	1.22	0.40	0.43	0.50	0.49	0.49	0.41	0.31	0.29
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.61	6.97	6.07	5.91	5.73	5.63	5.51	4.71	4.54	4.46	4.24	4.21	4.16	4.13	3.98
Valas / Foreign Exchange	2.00	1.99	1.36	1.10	1.07	1.02	0.89	0.84	0.59	0.55	0.53	0.53	0.51	0.50	0.49

Tabel 1.40.a.														
Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients)														
Persen (Percent)														
Keterangan / Items	2018	2019	2020						2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin														
1. Pertanian, perburuan dan kehutanan / <i>Agricultures, hunting and forestry</i>														
Rupiah	9.92	9.94	9.53	9.51	9.47	9.41	9.34	9.25	9.21	9.16	8.96	8.89	8.86	8.88
Valas / <i>Foreign Exchange</i>	4.32	4.32	3.39	3.36	3.35	3.33	3.31	3.26	3.27	3.26	3.22	3.22	3.18	3.20
2. Perikanan / <i>Fisheries</i>														
Rupiah	10.79	10.43	9.87	9.87	10.16	10.12	9.95	9.92	9.84	9.77	9.76	9.57	9.52	9.66
Valas / <i>Foreign Exchange</i>	4.64	4.87	4.14	4.04	4.01	4.00	4.28	4.21	4.16	4.15	4.30	4.24	4.01	3.97
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>														
Rupiah	10.68	10.24	9.14	9.08	9.90	9.64	9.16	9.80	9.85	9.57	9.71	9.02	9.07	9.47
Valas / <i>Foreign Exchange</i>	5.19	5.40	4.37	4.19	4.10	4.11	4.19	4.53	4.50	4.50	4.52	4.42	4.29	4.17
4. Industri Penolahan / <i>Processing industry</i>														
Rupiah	9.77	9.10	8.53	8.48	8.38	8.30	8.28	8.19	8.22	8.19	8.13	8.12	8.05	8.03
Valas / <i>Foreign Exchange</i>	4.44	4.29	3.40	3.31	3.28	3.28	3.25	3.26	3.27	3.22	3.18	3.21	3.18	3.20
5. Listrik, gas dan air / <i>Electricity, gas and water</i>														
Rupiah	9.16	8.75	8.07	7.88	7.72	7.64	7.59	7.51	7.45	7.20	7.11	6.97	7.01	7.40
Valas / <i>Foreign Exchange</i>	5.21	4.82	4.27	4.00	3.99	4.04	4.02	4.03	4.03	4.02	4.11	4.05	3.96	4.16
6. Konstruksi / <i>Construction</i>														
Rupiah	10.57	10.19	9.46	9.38	9.26	9.18	9.16	9.03	9.01	8.94	8.83	8.77	8.67	8.80
Valas / <i>Foreign Exchange</i>	5.12	4.29	3.46	3.43	3.28	3.82	3.74	3.91	3.60	3.63	3.61	3.67	3.59	3.45
7. Perdagangan Besar dan Eceran / <i>Big and retail trade</i>														
Rupiah	11.02	10.92	10.39	10.40	10.42	10.38	10.34	10.27	10.34	10.32	10.28	10.27	10.26	10.24
Valas / <i>Foreign Exchange</i>	4.72	4.99	4.38	4.29	4.24	4.23	4.25	4.21	4.17	4.09	3.94	3.92	3.88	3.75
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and food supply drinking</i>														
Rupiah	10.74	10.46	8.80	8.75	8.68	8.62	8.57	8.40	8.47	8.47	8.53	8.54	8.50	8.44
Valas / <i>Foreign Exchange</i>	6.46	5.34	4.42	4.39	4.42	4.43	4.36	4.27	4.27	4.25	4.19	4.20	4.19	4.20
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, warehousing and communications</i>														
Rupiah	9.90	9.44	8.59	8.55	8.43	8.33	8.23	8.10	8.07	8.02	7.85	7.74	7.64	7.62
Valas / <i>Foreign Exchange</i>	5.43	5.02	4.39	4.36	4.32	4.33	4.28	4.37	4.33	4.35	4.22	4.19	4.05	4.05
10. Perantara Keuangan / <i>Transitional Finance</i>														
Rupiah	9.51	8.90	8.56	8.56	8.52	8.49	8.29	8.11	8.07	7.97	7.76	7.68	7.51	7.49
Valas / <i>Foreign Exchange</i>	3.52	3.02	1.93	1.77	1.74	1.60	1.55	1.53	1.49	1.43	1.39	1.38	1.41	1.40
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real estate, Rental Business, and services company</i>														
Rupiah	10.68	10.26	9.27	9.21	9.25	9.17	9.05	8.97	9.01	8.97	9.01	8.90	8.88	8.79
Valas / <i>Foreign Exchange</i>	5.73	5.43	4.37	4.32	4.30	4.26	4.27	4.21	4.19	4.16	4.04	4.00	3.96	3.66
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>														
Rupiah	10.60	8.23	7.35	6.91	5.69	5.62	5.60	5.84	5.69	5.69	5.47	5.44	5.41	5.31
Valas / <i>Foreign Exchange</i>	5.36	4.14	2.96	2.79	2.74	2.31	2.25	2.17	2.06	2.05	1.97	1.94	1.92	1.82
13. Jasa Pendidikan / <i>Education services</i>														
Rupiah	11.45	10.98	10.43	10.36	10.36	10.20	10.03	10.15	10.12	10.01	10.16	10.19	10.33	12.36
Valas / <i>Foreign Exchange</i>	8.80	5.44	5.00	4.88	4.88	4.76	4.52	4.44	4.42	4.38	4.37	4.36	4.35	4.12
14. Jasa Kesehatan dan Keamatan Sosial / <i>Health and social services</i>														
Rupiah	10.94	9.96	9.76	9.80	9.69	9.63	9.56	9.46	9.42	9.42	9.36	9.61	9.62	9.89
Valas / <i>Foreign Exchange</i>	5.76	4.50	3.28	3.26	3.23	3.23	3.24	3.14	3.16	3.15	3.11	3.08	3.08	3.14
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>														
Rupiah	11.01	10.59	9.90	9.90	9.86	9.78	9.70	9.55	9.53	9.43	9.43	9.41	9.35	9.27
Valas / <i>Foreign Exchange</i>	5.59	5.91	5.11	4.97	4.92	4.48	4.45	4.58	4.56	4.93	5.25	5.46	5.52	5.14
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services which serve households</i>														
Rupiah	16.68	21.79	18.69	18.54	18.36	18.45	18.38	18.62	18.65	18.66	18.59	18.61	18.65	18.69
Valas / <i>Foreign Exchange</i>	-	-	-	-	-	-	-	-	-	-	-	-	4	4
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>Extra agency international agency and other international</i>														
Rupiah	12.86	11.38	12.74	12.60	12.53	12.27	12.22	12.24	11.40	9.84	9.75	10.16	8.92	9.55
Valas / <i>Foreign Exchange</i>	3.98	3.97	3.62	3.98	3.98	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>														
Rupiah	11.17	11.09	9.91	9.56	9.27	9.18	9.33	9.36	9.36	9.13	9.11	9.61	8.89	9.79
Valas / <i>Foreign Exchange</i>	5.26	4.98	3.39	3.38	3.30	3.28	3.29	3.30	3.30	3.30	3.28	3.32	1.90	3.18
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin														
Rumah Tangga / House Hold														
- Untuk Pemilikan Rumah Tinggal / <i>For House Ownership</i>														
Rupiah	9.19	8.68	8.50	8.45	8.39	8.35	8.32	8.31	8.29	8.26	8.26	8.26	8.23	8.22
Valas / <i>Foreign Exchange</i>	3.56	2.40	3.84	3.46	3.46	3.19	3.19	3.19	2.65	2.46	2.46	2.46	2.46	2.44
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>														
Rupiah	9.15	8.67	8.45	8.42	8.37	8.34	8.32	8.31	8.27	8.22	8.25	8.22	8.21	8.17
Valas / <i>Foreign Exchange</i>	-	-	-	-	-	-	-	-	-	-	-	-	1.25	1.25
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>														
Rupiah	9.92	9.49	9.27	9.24	9.23	9.20	9.21	9.19	9.17	9.14	9.23	9.24	9.27	9.28
Valas / <i>Foreign Exchange</i>	6.40	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>														
Rupiah	10.30	10.53	10.42	10.47	10.46	10.42	10.50	10.43	10.37	10.34	10.30	10.23	10.16	10.10
Valas / <i>Foreign Exchange</i>	2.50	2.76	2.85	2.23	2.25	3.06	3.06	3.07	3.00	3.00	3.00	3.00	3.00	3.00
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / <i>Others</i>														
Rupiah	12.92	12.62	12.45	12.43	12.37	12.33	12.26	12.23	12.21	12.22	12.17	12.13	12.15	12.10
Valas / <i>Foreign Exchange</i>	2.32	7.46	7.99	8.05	8.31	8.46	8.60	4.15	4.14	4.11	3.99	4.24	4.24	4.15
- Bukan Laba-laba Usaha Lainnya / <i>Non Industrial Oriain Others</i>														
Rupiah	15.00	16.01	14.10	14.03	13.97	13.96	13.88	13.86	13.85	13.83	13.79	13.77	13.79	13.66
Valas / <i>Foreign Exchange</i>	4.57	4.70	3.62	3.91	2.35	2.41	4.01	3.84	3.81	3.93	4.00	3.84	3.86	3.47

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

Jenis Penggunaan / Type of Use	2018	2019	2020					2021							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	10.37	10.09	9.47	9.44	9.44	9.38	9.32	9.21	9.27	9.23	9.12	9.08	9.02	9.02	9.00
Valas / Foreign Exchange	4.34	4.35	3.52	3.41	3.40	3.40	3.39	3.45	3.42	3.39	3.32	3.31	3.28	3.24	3.21
- Investasi / Investments															
Rupiah	10.38	9.90	9.21	9.16	9.06	9.01	8.96	8.88	8.83	8.77	8.73	8.68	8.64	8.70	8.63
Valas / Foreign Exchange	5.30	4.85	3.95	3.83	3.78	3.75	3.71	3.74	3.73	3.71	3.75	3.74	3.67	3.72	3.69
- Konsumsi / Consumption															
Rupiah	11.73	11.62	11.16	11.13	11.10	11.05	11.00	10.97	10.95	10.94	10.90	10.87	10.87	10.81	10.73
Valas / Foreign Exchange	3.59	6.36	5.57	5.26	4.34	4.40	6.42	4.06	4.04	4.05	3.98	4.12	4.10	3.95	3.92
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	9.88	8.99	8.40	8.29	8.32	8.24	8.30	8.34	8.34	8.44	8.60	8.64	8.76	8.88	8.86
Valas / Foreign Exchange	4.44	4.16	3.05	2.92	2.84	2.88	2.83	2.70	2.73	2.73	2.83	2.78	2.76	2.73	2.74
- Impor / Import															
Rupiah	9.50	9.72	9.26	9.26	9.20	9.07	9.06	9.03	9.05	9.17	8.84	9.06	9.01	8.98	8.97
Valas / Foreign Exchange	5.01	4.67	3.91	3.83	3.67	3.82	4.03	3.87	3.98	3.85	3.61	3.82	3.74	3.71	3.75
- Lainnya / Other															
Rupiah	10.84	10.56	9.98	9.95	9.91	9.87	9.81	9.73	9.74	9.70	9.63	9.60	9.55	9.54	9.49
Valas / Foreign Exchange	4.72	4.60	3.78	3.66	3.65	3.62	3.61	3.67	3.65	3.62	3.58	3.58	3.53	3.53	3.49

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

Kelompok Bank / Group of Bank	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan ^{r)}	Feb ^{r)}	Mar ^{r)}	Apr ^{r)}	Mei ^{r)}	Jun ^{r)}	Jul
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17,853	17,621	17,526	17,502	17,434	17,356	17,331	17,307	16,969	16,797	16,772	16,722	16,648	16,631	16,620
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4,288	4,396	4,396	4,399	4,397	4,398	4,405	4,421	4,384	4,390	4,391	4,387	4,385	4,384	4,381
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	75	71	71	71	71	71	71	71	70	70	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	9,430	9,074	8,935	8,900	8,896	8,901	8,983	8,969	8,793	8,782	8,733	8,678	8,663	8,654	8,683
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	38	36	36	36	36	36	36	36	30	30	30	30	30	30	29
Total															
Jumlah Bank / Total Banks	115	110	110	110	110	110	110	110	109	109	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31,609	31,127	30,893	30,837	30,763	30,691	30,755	30,733	30,176	29,999	29,926	29,817	29,726	29,699	29,713

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

Lokasi / Location	2018	2019	2020						2021							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	416	406	401	401	401	401	401	402	402	402	401	399	399	399	399	400
2. Banten	105	102	101	101	101	101	102	102	106	106	105	105	105	105	105	106
3. DKI Jakarta	527	471	468	468	469	469	468	467	465	465	463	463	463	463	463	460
4. D.I. Yogyakarta	63	61	61	61	61	61	61	61	61	61	60	61	61	61	61	61
5. Jawa Tengah	345	332	330	330	330	330	330	332	332	332	332	332	332	332	332	332
6. Jawa Timur	433	409	408	407	407	407	409	409	408	407	408	408	408	408	409	409
7. Bengkulu	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
8. Jambi	61	61	61	61	61	61	61	61	62	62	63	63	63	63	64	64
9. Aceh	76	77	87	87	87	87	87	87	87	87	86	89	87	87	87	84
10. Sumatera Utara	212	208	207	207	207	207	208	208	207	207	207	207	207	207	207	206
11. Sumatera Barat	86	87	88	88	88	88	87	87	87	87	87	87	87	87	87	87
12. Riau	92	90	90	90	90	90	90	90	90	90	91	91	91	91	91	91
13. Sumatera Selatan	107	106	106	106	106	106	106	106	105	105	105	105	105	105	105	106
14. Bangka Belitung	29	30	30	30	30	30	30	30	31	31	31	31	31	31	31	31
15. Kepulauan Riau	62	60	60	60	61	61	61	61	61	61	61	61	61	61	61	61
16. Lampung	65	65	65	65	65	65	65	65	65	65	65	65	65	65	65	66
17. Kalimantan Selatan	74	74	73	73	73	73	73	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	78	80	81	81	81	81	81	81	81	81	81	81	81	81	81	81
19. Kalimantan Timur	114	117	117	117	117	117	117	117	117	117	117	117	117	117	118	118
20. Kalimantan Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	137	135	136	136	136	136	136	136	136	136	136	136	136	136	136	136
23. Sulawesi Utara	64	64	64	64	64	64	64	64	63	63	63	63	63	63	63	62
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
26. Sulawesi Tenggara	43	45	45	45	45	45	45	45	45	45	45	45	45	45	45	45
27. Nusa Tenggara Barat	54	53	55	55	55	55	55	55	55	55	55	55	55	55	55	55
28. Bali	94	91	92	92	92	92	92	92	91	90	90	90	90	90	90	90
29. Nusa Tenggara Timur	58	60	60	60	60	60	60	60	60	60	60	60	60	60	60	60
30. Maluku	35	36	36	36	36	36	36	36	35	35	35	35	35	35	35	35
31. Papua	61	61	61	61	61	61	61	61	61	63	63	63	63	63	63	63
32. Maluku Utara	22	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	26	27	27	27	27	27	27	27	27	28	28	28	28	28	28	28
34. Lainnya / Others	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
Total	3,717	3,609	3,611	3,610	3,612	3,612	3,614	3,616	3,614	3,614	3,610	3,614	3,612	3,615	3,611	

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	98,220	108,784	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837
b. Antar Bank Aktiva / Inter-Bank Assets	32,504	35,052	31,375	32,422	33,307	34,536	36,021	37,938	37,926	38,099	38,299	36,174	37,687	38,930	39,482
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	91,956	102,538	100,908	101,245	102,113	102,986	104,519	106,151	106,653	107,589	107,988	107,737	109,437	110,410	111,212
Deposito / Time Deposits	62,465	70,406	70,232	70,309	70,946	71,573	72,500	73,389	74,424	75,285	75,536	76,240	77,427	78,014	78,320
Tabungan / Savings Deposits	29,491	32,132	30,677	30,936	31,167	31,413	32,019	32,763	32,229	32,305	32,452	31,497	32,010	32,396	32,892
b. Antar Bank Pasiva / Inter-Bank Liabilities	5,111	6,386	5,913	6,075	6,130	6,273	6,400	6,656	13,133	7,060	7,376	7,464	7,642	7,844	8,018
c. Pinjaman yang Diterima / Loans received	13,809	13,412	13,981	13,948	13,853	13,738	13,746	13,707	6,844	12,741	13,030	12,562	12,333	12,654	12,255
d. Kewajiban Segera / Immediate Liabilities	802	892	1,115	1,056	944	960	945	1,008	989	1,069	1,036	1,113	1,138	1,121	1,028
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	12,921	13,989	14,518	14,630	14,707	14,769	14,912	15,008	15,058	15,101	15,162	15,227	15,348	15,445	15,642
b. Cadangan / Reserves	3,015	3,435	3,672	3,668	3,634	3,648	3,635	3,629	3,657	3,699	3,754	3,807	3,878	3,894	3,923
c. L/R Tahun Berjalan / Current Earnings	3,371	3,456	1,682	1,920	2,187	2,400	2,650	2,901	244	431	732	851	1,068	1,362	1,604
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2,467	2,905	3,847	3,815	3,690	3,619	3,567	3,495	6,192	5,970	5,530	5,031	4,293	4,112	3,855

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

Indikator / Indicator	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
LDR (%)	76.54	79.09	78.45	77.89	77.72	76.92	76.29	75.44	74.43	81.60	79.81	83.20	81.46	75.31	75.12
- Total Kredit / Total Credit	98,220	108,784	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837
- Penghimpunan Dana / Funds collected	108,627	115,912	118,523	118,890	119,234	120,539	122,214	123,745	123,967	112,088	116,487	112,535	115,915	128,034	128,483
- Modal Inti / Core Capital	19,696	21,636	22,384	22,558	22,697	22,822	22,911	23,079	24,864	24,593	24,307	23,794	23,236	23,110	23,047
NPL (%)	6.37	6.81	8.34	8.29	8.09	8.07	7.81	7.22	7.41	7.44	7.29	7.42	7.65	7.46	7.67
- Kredit Non Lancar / Non Current Credits	6,261	7,405	9,218	9,135	8,921	8,894	8,649	7,995	8,206	8,293	8,197	8,420	8,668	8,497	8,728
- Total Kredit / Total Credit	98,220	108,784	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837
ROA (%)	2.48	2.31	1.95	1.94	1.95	1.91	1.89	1.87	1.89	1.66	1.87	1.64	1.63	1.71	1.72
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3,371	3,456	1,682	1,920	2,187	2,400	2,650	2,901	244	431	732	851	1,068	1,362	1,604
- Total Aktiva / Total Aktiva	135,693	149,623	148,048	148,771	149,814	151,064	153,315	155,075	154,967	155,874	156,905	156,020	157,399	159,113	159,876
ROE (%)	22.24	21.00	16.77	16.64	16.77	16.49	16.43	16.40	16.44	14.51	16.33	14.16	14.07	14.87	14.83
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3,371	3,456	1,682	1,920	2,187	2,400	2,650	2,901	244	431	732	851	1,068	1,362	1,604
- Modal Disetor / Paid In Capital	12,921	13,989	14,518	14,630	14,707	14,769	14,912	15,008	15,058	15,101	15,162	15,227	15,348	15,445	15,642
- Cadangan Umum / General Reserve	2,241	2,473	2,683	2,682	2,687	2,696	2,690	2,686	2,720	2,748	2,779	2,808	2,859	2,870	2,902

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

Lokasi / Location	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1. Jawa Barat	18,593	20,474	19,414	19,401	19,561	19,643	19,893	20,370	20,446	20,260	20,436	20,303	20,504	20,605	20,646	
2. Banten	4,383	5,328	4,911	4,887	4,906	4,937	5,020	5,152	5,001	5,207	5,320	5,362	5,451	5,483	5,543	
3. DKI Jakarta	2,737	3,118	3,137	3,134	3,176	3,250	3,481	3,459	3,498	3,531	3,609	3,658	3,701	3,733	3,734	
4. D.I Yogyakarta	6,389	7,135	7,280	7,278	7,354	7,426	7,448	7,607	8,988	8,231	8,094	8,226	8,198	8,491	8,695	
5. Jawa Tengah	31,269	35,523	36,090	36,450	36,822	36,979	37,410	37,675	36,405	37,408	37,712	37,215	37,752	37,894	38,026	
6. Jawa Timur	14,002	15,467	15,235	15,365	15,558	15,644	15,835	16,242	16,223	16,413	16,649	16,387	16,518	16,738	16,662	
7. Bengkulu	91	106	104	105	102	111	105	106	111	107	105	108	107	107	111	
8. Jambi	909	1,047	1,044	1,045	1,062	1,073	1,086	1,091	1,110	1,113	1,111	1,128	1,130	1,151	1,168	
9. Aceh	262	297	239	242	243	242	241	242	242	244	243	241	239	241	241	
10. Sumatera Utara	1,642	1,798	1,816	1,831	1,852	1,883	1,902	1,901	1,999	2,012	1,999	1,988	2,000	2,018	2,025	
11. Sumatera Barat	1,768	1,835	1,777	1,797	1,818	1,836	1,855	1,902	1,878	1,871	1,858	1,821	1,851	1,888	1,844	
12. Riau	1,340	1,401	1,362	1,377	1,405	1,425	1,456	1,473	1,462	1,496	1,510	1,507	1,551	1,606	1,647	
13. Kepulauan Riau	6,926	7,407	7,182	7,246	7,352	7,410	7,432	7,453	7,476	7,493	7,521	7,525	7,597	7,643	7,612	
14. Sumatera Selatan	1,526	1,706	1,826	1,810	1,812	1,817	1,839	1,826	1,846	1,858	1,871	1,869	1,892	1,888	1,905	
15. Bangka Belitung	158	176	179	183	185	184	190	190	190	192	191	193	191	194	198	
16. Lampung	11,890	12,251	12,321	12,398	12,410	12,418	12,525	12,851	12,779	12,780	12,789	12,831	12,893	13,224	13,290	
17. Kalimantan Selatan	609	705	656	661	666	696	695	761	738	736	727	723	730	731	742	
18. Kalimantan Barat	1,266	1,284	1,391	1,430	1,458	1,481	1,518	1,470	1,549	1,577	1,585	1,581	1,597	1,614	1,614	
19. Kalimantan Timur	455	396	384	382	385	394	394	400	400	401	407	399	402	409	412	
20. Kalimantan Tengah	615	627	721	682	645	626	664	694	675	694	677	684	674	692	737	
21. Kalimantan Utara	-	87	83	84	86	86	85	86	87	87	86	86	86	86	87	
22. Sulawesi Tengah	2,559	2,621	2,632	2,617	2,584	2,668	2,693	2,677	2,621	2,658	2,776	2,762	2,705	2,747	2,743	
23. Sulawesi Selatan	2,622	2,854	2,771	2,770	2,800	2,854	2,840	2,843	2,774	2,810	2,822	2,843	2,874	2,891	2,919	
24. Sulawesi Utara	1,286	1,670	1,667	1,665	1,694	1,733	1,749	1,798	1,813	1,817	1,839	1,807	1,821	1,836	1,880	
25. Sulawesi Tenggara	290	333	295	317	303	306	310	334	326	323	320	329	336	336	339	
26. Sulawesi Barat	7	8	9	9	9	9	9	9	111	111	112	134	107	118	127	
27. Gorontalo	33	34	33	34	34	38	43	54	26	26	27	25	26	30	33	
28. Nusa Tenggara Barat	1,466	1,583	1,564	1,570	1,596	1,609	1,624	1,617	1,608	1,593	1,587	1,583	1,645	1,649	1,649	
29. Bali	15,571	17,130	16,811	16,876	16,839	17,023	17,312	17,074	17,156	17,260	17,352	17,153	17,294	17,472	17,649	
30. Nusa Tenggara Timur	727	800	806	827	852	854	859	867	879	888	883	891	898	904	896	
31. Maluku	1,987	2,123	2,077	2,086	2,042	2,133	2,154	2,177	2,161	2,177	2,270	2,215	2,175	2,205	2,211	
32. Papua	1,394	1,353	1,338	1,333	1,321	1,381	1,418	1,429	1,436	1,458	1,464	1,486	1,490	1,514	1,517	
33. Maluku Utara	165	219	235	239	246	252	252	252	254	255	259	259	260	267	269	
34. Papua Barat	753	727	656	641	637	643	978	993	699	699	696	698	705	707	707	
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	135,693	149,623	148,048	148,771	149,814	151,064	153,315	155,075	154,967	155,784	156,905	156,020	157,399	159,113	159,876	

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

Total Aset / Total Asset	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Total Aset BPR / Total Asset Rural bank < 1 Miliar / < 1 Billion	10	9	7	7	8	8	8	8	8	7	7	6	7	6	4
Total Aset BPR / Total Asset Rural bank 1 s.d 5 Miliar / 1 up to 5 Billion	90	66	55	55	54	52	53	49	50	50	48	48	46	45	45
Total Aset BPR / Total Asset Rural bank 5 s.d 10 Miliar / 5 up to 10 Billion	173	146	134	130	127	121	122	123	110	106	109	114	115	106	103
Total Aset BPR / Total Asset Rural bank > 10 Miliar / > 10 Billion	1,324	1,325	1,324	1,325	1,323	1,330	1,326	1,326	1,335	1,337	1,334	1,329	1,328	1,335	1,335
Total	1,597	1,546	1,520	1,517	1,512	1,511	1,509	1,506	1,503	1,500	1,498	1,497	1,496	1,492	1,487

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

Kolektibilitas / <i>Collectibility</i>	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Kredit / <i>Credit</i>	98,220	108,784	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837
a. Lancar / <i>Current</i>	91,959	101,379	101,327	101,037	101,384	101,375	102,069	102,775	92,664	92,954	93,626	95,188	94,478	95,602	95,024
b. Dalam Perhatian Khusus / <i>Special Mention</i>			-	-	-	-	-	-	9,900	10,282	10,541	9,817	10,203	9,723	10,085
c. Kurang Lancar / <i>Sub-Standard</i>	1,137	1,373	1,757	1,610	1,385	1,319	1,160	923	1,127	1,187	1,144	1,239	1,409	1,287	1,365
d. Diragukan / <i>Doubtful</i>	1,287	1,512	1,846	1,837	1,778	1,692	1,528	1,292	1,164	1,084	978	1,042	1,017	981	1,066
e. Macet / <i>Lost</i>	3,837	4,520	5,614	5,687	5,758	5,883	5,962	5,780	5,915	6,022	6,075	6,139	6,242	6,228	6,297
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	6,261	7,405	9,218	9,135	8,921	8,894	8,649	7,995	8,206	8,293	8,197	8,420	8,668	8,497	8,728
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6.37	6.81	8.34	8.29	8.09	8.07	7.81	7.22	7.41	7.44	7.29	7.42	7.65	7.46	7.67

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

Lokasi / Location	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	1,004	1,153	1,503	1,488	1,446	1,445	1,397	1,316	1,332	1,347	1,325	1,338	1,382	1,355	1,395
2. Banten	170	221	286	291	290	298	281	266	272	275	270	277	283	270	270
3. DKI Jakarta	91	108	148	149	145	133	126	116	130	133	155	154	154	146	149
4. D.I Yogyakarta	228	252	326	313	326	325	317	292	421	401	351	362	369	385	427
5. Jawa Tengah	1,611	1,917	2,319	2,286	2,248	2,257	2,200	2,035	1,988	2,045	2,081	2,173	2,253	2,267	2,322
6. Jawa Timur	722	827	1,020	1,015	1,005	1,002	1,004	936	962	983	989	992	1,031	1,010	1,038
7. Bengkulu	5	5	6	7	7	7	7	6	6	7	7	7	7	7	7
8. Jambi	69	93	116	113	113	112	111	106	106	106	107	107	109	103	103
9. Aceh	19	21	24	25	24	24	24	22	22	22	21	23	23	22	21
10. Sumatera Utara	80	91	135	131	116	116	107	100	106	107	103	102	102	100	107
11. Sumatera Barat	89	94	139	139	133	135	128	105	110	111	109	111	113	108	108
12. Riau	100	127	161	162	152	148	146	128	131	131	129	129	130	124	127
13. Kepulauan Riau	303	397	544	527	495	488	459	383	390	387	364	373	375	359	379
14. Sumatera Selatan	102	93	130	125	123	120	115	103	109	109	105	106	109	105	106
15. Bangka Belitung	5	8	9	9	10	10	10	9	10	10	10	10	10	10	10
16. Lampung	115	170	228	234	223	227	217	201	201	201	198	221	246	232	219
17. Kalimantan Selatan	39	40	53	56	53	53	52	43	45	48	49	49	51	48	47
18. Kalimantan Barat	84	90	95	94	93	92	91	76	79	79	78	81	83	82	82
19. Kalimantan Timur	23	22	31	33	31	30	30	29	27	27	26	27	28	28	26
20. Kalimantan Tengah	18	43	50	71	55	50	46	39	43	39	39	44	46	49	39
21. Kalimantan Utara	-	1	3	3	2	2	2	2	3	3	2	2	2	3	5
22. Sulawesi Tengah	44	39	44	44	39	42	41	34	37	33	32	34	36	35	34
23. Sulawesi Selatan	39	46	71	65	66	73	71	62	58	56	56	57	55	54	54
24. Sulawesi Utara	90	94	109	104	100	102	103	100	102	117	100	122	126	107	106
25. Sulawesi Tenggara	42	36	45	44	43	43	40	35	36	36	35	36	36	34	36
26. Sulawesi Barat	0	0	1	1	1	1	1	1	2	2	1	2	2	2	2
27. Gorontalo	5	4	2	2	2	2	2	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	162	149	175	175	172	170	168	159	159	159	161	173	175	172	172
29. Bali	846	856	961	949	947	932	906	863	874	867	852	878	898	863	920
30. Nusa Tenggara Timur	20	21	39	37	30	35	31	28	36	42	40	47	51	46	45
31. Maluku	4	3	7	6	7	6	6	5	5	6	6	8	9	11	11
32. Papua	38	49	53	50	47	43	40	36	37	37	37	37	39	37	39
33. Maluku Utara	1	2	4	4	4	4	4	4	5	5	5	5	4	4	4
34. Papua Barat	92	332	381	383	372	368	364	355	360	359	355	335	329	318	320
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6,261	7,405	9,218	9,135	8,921	8,894	8,649	7,995	8,206	8,293	8,197	8,420	8,668	8,497	8,728

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

Indikator / Indicator	Desember 2018		Desember 2019		Juli 2020		Desember 2020		Juli 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	62,465	67.93	70,406	68.66	70,232	69.60	73,389	69.14	78,320	70.42
Tabungan / Saving	29,491	32.07	32,132	31.34	30,677	30.40	32,763	30.86	32,892	29.58
Total DPK / Total Third Party Funds	91,956	100.00	102,538	100.00	100,908	100.00	106,151	100.00	111,212	100.00

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

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4,202	9,891	14,092	12.67%
2. Banten	686	2,595	3,281	2.95%
3. DKI Jakarta	161	2,714	2,875	2.59%
4. D.I Yogyakarta	2,246	4,649	6,895	6.20%
5. Jawa Tengah	12,141	16,507	28,649	25.76%
6. Jawa Timur	3,427	7,887	11,314	10.17%
7. Bengkulu	31	32	63	0.06%
8. Jambi	138	712	850	0.76%
9. Aceh	53	87	140	0.13%
10. Sumatera Utara	784	801	1,586	1.43%
11. Sumatera Barat	836	592	1,427	1.28%
12. Riau	464	727	1,191	1.07%
13. Kepulauan Riau	664	5,587	6,251	5.62%
14. Sumatera Selatan	289	924	1,213	1.09%
15. Bangka Belitung	33	119	152	0.14%
16. Lampung	1,021	5,868	6,889	6.19%
17. Kalimantan Selatan	174	249	423	0.38%
18. Kalimantan Barat	353	925	1,277	1.15%
19. Kalimantan Timur	89	124	212	0.19%
20. Kalimantan Tengah	253	195	448	0.40%
21. Kalimantan Utara	16	21	37	0.03%
22. Sulawesi Tengah	122	951	1,073	0.96%
23. Sulawesi Selatan	274	1,768	2,041	1.84%
24. Sulawesi Utara	256	1,208	1,464	1.32%
25. Sulawesi Tenggara	75	70	145	0.13%
26. Sulawesi Barat	72	14	86	0.08%
27. Gorontalo	7	8	14	0.01%
28. Nusa Tenggara Barat	589	545	1,134	1.02%
29. Bali	2,785	10,075	12,860	11.56%
30. Nusa Tenggara Timur	185	487	671	0.60%
31. Maluku	162	836	998	0.90%
32. Papua	172	627	799	0.72%
33. Maluku Utara	20	85	104	0.09%
34. Papua Barat	113	444	557	0.50%
35. Lainnya / Others	-	-	-	0.00%
Total	32,892	78,320	111,212	100.00%

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

Lokasi / Location	2018	2019	2020							2021					
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	12,472	13,665	12,977	12,977	13,099	13,205	13,504	13,847	13,918	13,861	13,876	13,805	14,026	14,057	14,092
2. Banten	2,763	3,377	3,000	2,993	2,985	3,023	3,067	3,161	2,961	3,068	3,099	3,138	3,196	3,240	3,281
3. DKI Jakarta	1,910	2,159	2,211	2,229	2,251	2,309	2,533	2,495	2,584	2,627	2,699	2,769	2,831	2,867	2,875
4. D.I Yogyakarta	4,883	5,453	5,489	5,418	5,524	5,593	5,610	5,732	6,939	6,522	6,412	6,498	6,469	6,608	6,895
5. Jawa Tengah	23,726	26,738	27,029	27,313	27,632	27,789	28,144	28,422	27,354	28,078	28,309	27,788	28,427	28,581	28,649
6. Jawa Timur	9,304	10,144	10,037	10,118	10,248	10,342	10,509	10,787	10,907	11,043	11,243	10,991	11,129	11,272	11,314
7. Bengkulu	47	54	56	58	55	64	58	58	63	59	56	60	60	59	63
8. Jambi	654	766	751	751	766	773	783	788	804	806	802	821	822	838	850
9. Aceh	149	149	133	135	137	135	135	138	138	141	140	140	138	140	140
10. Sumatera Utara	1,254	1,361	1,407	1,418	1,431	1,455	1,469	1,476	1,557	1,563	1,567	1,556	1,567	1,583	1,586
11. Sumatera Barat	1,391	1,425	1,369	1,389	1,405	1,418	1,434	1,475	1,452	1,448	1,436	1,402	1,428	1,460	1,427
12. Riau	979	1,012	979	987	1,003	1,011	1,036	1,045	1,040	1,066	1,070	1,070	1,114	1,158	1,191
13. Kepulauan Riau	5,521	5,980	5,780	5,845	5,931	5,996	6,013	6,006	6,084	6,119	6,164	6,218	6,274	6,291	6,251
14. Sumatera Selatan	916	1,021	1,136	1,125	1,116	1,121	1,145	1,143	1,159	1,173	1,177	1,181	1,206	1,199	1,213
15. Bangka Belitung	123	136	143	145	143	141	145	146	145	145	142	147	147	148	152
16. Lampung	5,704	6,205	6,215	6,242	6,289	6,313	6,367	6,539	6,519	6,557	6,597	6,638	6,744	6,842	6,889
17. Kalimantan Selatan	362	424	362	369	373	400	398	461	440	433	420	417	425	418	423
18. Kalimantan Barat	1,009	1,001	1,094	1,125	1,147	1,164	1,197	1,151	1,225	1,251	1,258	1,258	1,265	1,281	1,277
19. Kalimantan Timur	228	211	204	202	205	206	209	209	203	204	210	206	207	212	212
20. Kalimantan Tengah	460	426	487	440	405	384	420	448	414	418	402	417	427	431	448
21. Kalimantan Utara	-	31	28	30	31	30	30	31	37	37	36	36	36	36	37
22. Sulawesi Tengah	905	959	959	936	951	958	983	985	953	963	983	999	1,051	1,061	1,073
23. Sulawesi Selatan	1,607	1,858	1,801	1,813	1,846	1,903	1,904	1,879	1,887	1,928	1,936	1,970	2,001	2,015	2,041
24. Sulawesi Utara	1,076	1,331	1,317	1,310	1,329	1,334	1,353	1,395	1,419	1,417	1,417	1,430	1,440	1,444	1,464
25. Sulawesi Tenggara	119	155	124	140	126	127	132	151	133	129	125	139	141	143	145
26. Sulawesi Barat	13	11	20	12	19	18	14	20	71	71	71	93	65	77	86
27. Gorontalo	18	17	16	17	17	21	25	37	13	13	12	13	13	12	14
28. Nusa Tenggara Barat	1,003	1,100	1,055	1,059	1,083	1,099	1,113	1,114	1,102	1,087	1,077	1,079	1,134	1,137	1,134
29. Bali	10,921	12,568	11,705	11,655	11,567	11,664	11,749	11,920	12,045	12,249	12,253	12,410	12,541	12,675	12,860
30. Nusa Tenggara Timur	555	591	600	615	630	628	630	640	646	652	647	658	665	676	671
31. Maluku	773	834	990	987	965	962	985	936	912	928	955	969	986	991	998
32. Papua	496	688	748	711	736	727	754	844	835	831	762	780	814	806	799
33. Maluku Utara	94	107	133	136	141	138	112	103	108	111	93	96	97	102	104
34. Papua Barat	521	581	554	545	527	537	559	567	589	590	544	545	550	551	557
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	91,956	102,538	100,908	101,245	102,113	102,986	104,519	106,151	106,653	107,589	107,988	107,737	109,437	110,410	111,212

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Tabungan / Saving	3.44	3.33	3.17	3.15	3.14	3.11	3.09	3.08	3.03	3.03	2.87	2.83	2.82	2.74	2.71
Deposito / Time Deposits	8.14	8.16	7.80	7.68	7.67	7.51	7.41	7.16	7.07	6.98	6.83	6.68	6.60	6.50	6.50

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

Sektor Ekonomi / <i>Economic Sector</i>	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	29.48	28.78	27.62	27.87	27.80	27.70	27.75	27.60	27.66	27.62	27.47	27.44	27.69	27.66	27.59
2 Perikanan / <i>Fisheries</i>	26.13	25.45	24.51	24.97	24.27	23.99	24.11	23.93	24.10	23.99	24.30	24.22	24.56	24.46	24.52
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	24.76	21.13	22.91	22.56	22.41	22.44	22.72	22.79	22.50	21.88	22.32	22.08	22.23	22.06	21.91
4 Industri Pengolahan / <i>Processing industry</i>	23.26	21.55	21.51	21.41	21.46	21.54	21.45	21.40	21.28	21.26	21.45	21.45	21.36	21.54	21.47
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	24.06	22.14	22.13	22.08	21.01	21.05	21.48	21.31	21.79	22.52	21.99	21.72	22.16	22.03	21.71
6 Konstruksi / <i>Construction</i>	24.31	23.33	22.31	22.41	22.50	22.66	22.53	22.43	22.46	22.32	22.50	22.52	22.62	22.61	22.70
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25.84	25.36	24.80	24.65	24.58	24.50	24.48	24.41	24.39	24.37	24.47	24.45	24.43	24.43	24.28
8 Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman / <i>Provision of accommodation and food supply drinking</i>	22.00	20.84	20.45	20.67	20.56	20.70	20.75	20.70	20.70	20.64	20.66	20.59	20.61	20.61	20.58
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	23.54	22.17	22.12	22.12	21.94	21.96	22.01	21.85	21.87	21.69	21.81	21.73	22.23	22.34	22.23
10 Perantara Keuangan / <i>Transitional finance</i>	17.12	17.53	16.63	17.16	16.45	16.81	16.65	16.99	16.42	16.28	16.14	16.09	15.74	15.64	15.70
11 Real Estate / <i>Real estate, rental business, and services company</i>	20.05	18.44	17.15	17.28	17.20	17.34	17.28	17.30	17.28	17.34	17.37	17.24	17.23	17.25	17.30
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	25.75	23.63	22.74	22.88	22.92	22.84	23.09	23.00	23.02	22.95	22.89	22.85	23.72	24.12	24.09
13 Jasa Pendidikan / <i>Education services</i>	23.90	23.34	22.07	21.73	21.85	21.47	21.48	21.51	21.53	21.33	21.42	21.72	21.68	21.74	21.66
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	24.40	23.53	22.27	22.20	22.29	21.98	22.11	22.07	22.13	22.04	22.12	22.36	22.17	21.91	21.84
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	25.15	23.20	23.23	23.25	23.19	23.18	23.25	23.14	23.15	23.09	23.09	23.14	23.17	23.24	22.84
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	26.90	25.73	24.47	24.72	24.90	25.18	25.15	25.21	25.33	25.49	25.23	25.69	25.22	25.71	25.62
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25.29	25.85	26.04	25.73	25.65	25.43	24.99	25.34	25.26	25.29	25.27	25.08	24.95	24.71	24.86
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	23.32	19.72	19.97	19.87	19.80	19.55	18.95	18.52	18.40	18.36	18.29	18.23	18.67	18.64	18.62
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	23.21	22.86	21.96	21.92	21.92	21.89	22.02	22.02	22.05	22.07	22.04	22.05	21.97	21.97	21.93

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

Jenis Penggunaan / <i>Type of Use</i>	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Modal Kerja / <i>Working Capital</i>	25.73	24.65	24.04	24.00	23.95	23.90	23.85	23.79	23.77	23.73	23.77	23.75	23.79	23.78	23.71
Investasi / <i>Investment</i>	23.58	22.67	21.80	21.67	21.61	21.63	21.61	21.57	21.60	21.57	21.70	21.70	21.62	21.66	21.62
Konsumsi / <i>Consumption</i>	23.22	22.38	21.53	21.47	21.45	21.37	21.28	21.13	21.11	21.11	21.05	21.04	21.09	21.07	21.03

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

Keterangan / Information	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jumlah BPR / Total Rural Banks	1,597	1,545	1,520	1,517	1,512	1,511	1,509	1,506	1,503	1,500	1,498	1,497	1,496	1,492	1,487
Jumlah Kantor / Total Bank Offices	6,273	5,939	5,942	5,936	5,933	5,935	5,933	5,913	5,885	5,894	5,880	5,880	5,877	5,869	5,872

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	235	391	339	965
2. Banten	56	59	46	161
3. DKI Jakarta	24	14	4	42
4. D.I Yogyakarta	66	70	176	312
5. Jawa Tengah	234	537	706	1,477
6. Jawa Timur	275	276	838	1,389
7. Bengkulu	5	5	1	11
8. Jambi	19	8	5	32
9. Aceh	5	14	19	38
10. Sumatera Utara	53	49	43	145
11. Sumatera Barat	82	41	82	205
12. Riau	27	12	15	54
13. Kepulauan Riau	44	29	13	86
14. Sumatera Selatan	24	15	12	51
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	16	73
17. Kalimantan Selatan	14	20	3	37
18. Kalimantan Barat	20	5	5	30
19. Kalimantan Timur	13	10	23	46
20. Kalimantan Tengah	6	6	4	16
21. Kalimantan Utara	2	1	3	6
22. Sulawesi Tengah	8	21	15	44
23. Sulawesi Selatan	20	13	7	40
24. Sulawesi Utara	16	26	10	52
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	1	4
27. Gorontalo	3	4	3	10
28. Nusa Tenggara Barat	28	48	33	109
29. Bali	133	59	113	305
30. Nusa Tenggara Timur	12	4	12	28
31. Maluku	1	9	10	20
32. Papua	8	16	4	28
33. Maluku Utara	3	6	-	9
34. Papua Barat	5	3	1	9
35. Lainnya / Others	-	-	-	-
Total	1,487	1,813	2,572	5,872

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penyaluran Dana iB / Disbursement of Fund iB	11,766	12,807	12,898	12,888	13,098	13,245	13,631	14,025	14,007	14,021	13,960	13,885	14,111	14,329	14,499
Pembiayaan iB / Financing iB	9,084	9,943	10,536	10,526	10,601	10,605	10,690	10,681	10,659	10,765	10,934	11,105	11,085	11,162	11,193
Antar Bank Aktiva iB / Interbank Assets iB	2,682	2,864	2,363	2,362	2,498	2,640	2,941	3,343	3,348	3,257	3,026	2,780	3,026	3,168	3,307
Sumber Dana iB / Source of Funds iB	10,538	11,535	11,816	11,831	11,995	12,140	12,460	12,862	12,851	12,911	12,839	12,823	13,019	13,274	13,293
Dana Pihak Ketiga / Third Party Funds	8,135	8,732	9,005	9,005	9,119	9,265	9,517	9,819	9,845	-	9,821	9,817	10,071	10,294	10,411
Tabungan iB Wadiah / Wadiah Savings iB	1,739	1,874	1,776	1,737	1,749	1,782	1,864	1,993	1,904	1,841	1,775	1,749	1,881	1,947	2,044
Tabungan iB Mudharabah / Mudharabah Savings	1,260	1,329	1,210	1,229	1,250	1,268	1,290	1,379	1,359	1,333	1,329	1,311	1,331	1,399	1,366
Deposito iB Mudharabah / Deposit Mudharabah iB	5,137	5,529	6,020	6,039	6,121	6,216	6,363	6,447	6,582	6,684	6,717	6,756	6,859	6,948	7,001
Antar Bank Passiva / Interbank Liabilities	2,160	2,423	2,363	2,362	2,398	2,416	2,419	2,513	2,491	2,666	2,637	2,623	2,590	2,623	1,900
Pinjaman yang Diterima / Loan received	124	291	200	202	203	197	212	187	182	176	182	177	166	162	766
Kewajiban Lainnya / Other Liabilities	119	89	248	262	275	262	312	342	334	211	199	205	192	195	216
Beberapa Komponen Modal / Some Components of Capital	1,508	1,671	1,785	1,804	1,877	1,881	1,913	1,972	1,979	1,950	1,926	1,926	1,939	1,961	1,934
Modal Disetor / Paid-In Capital	1,177	1,183	1,353	1,360	1,410	1,420	1,434	1,457	1,460	1,462	1,484	1,503	1,511	1,573	1,659
Cadangan / Reserves	200	206	248	248	248	247	248	249	251	258	267	275	272	271	274
L/R Tahun berjalan / Current Earnings (Profit/Loss)	174	262	124	140	162	166	187	224	16	30	50	66	85	102	108
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	(43)	20	59	55	56	48	45	42	251	201	124	82	70	14	5

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

Indikator / Indicator	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Aset / Assets	12,362	13,758	13,767	13,802	14,007	14,160	14,554	14,950	14,950	14,988	14,936	14,907	15,115	15,115	15,508
Pembiayaan iB / Financing iB	9,084	9,943	10,536	10,526	10,601	10,605	10,690	10,681	10,659	10,765	10,934	11,105	11,085	11,162	11,193
<i>Lancar / Current</i>	8,239	9,243	9,559	9,552	9,688	9,685	9,810	9,908	9,838	9,919	10,052	10,204	10,156	10,245	8,989
<i>DPK</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,265
<i>Kurang Lancar / Sub Standard</i>	148	141	229	213	186	192	166	125	160	185	201	176	179	178	179
<i>Diragukan / Doubtful</i>	146	124	215	222	194	172	155	126	114	110	124	116	124	116	126
<i>Macet / Lost</i>	551	135	533	538	532	556	558	522	547	551	557	609	626	623	633
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	845	700	977	973	912	920	879	773	821	846	882	901	929	917	939
Non Performing Financing (%) / Non Performing Financing (%)	9.30	7.04	9.27	9.25	8.60	8.67	8.23	7.24	7.70	7.86	8.07	8.11	8.38	8.21	8.39

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	27,120	30,380	30,387	30,709	31,018	30,856	31,000	29,938	30,608	30,225	30,445	30,609	30,721	30,933	30,709
NPL	865	1,593	1,855	1,784	1,875	1,814	1,836	1,591	1,598	1,551	1,576	1,605	1,621	1,924	2,324
2. Perikanan / <i>Fishery</i>	1,702	2,018	1,476	1,498	1,505	1,492	1,516	1,461	1,536	1,349	1,234	1,248	1,259	1,262	1,310
NPL	34	55	62	63	61	56	56	51	52	56	98	100	100	97	101
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	8,116	11,500	9,382	9,776	9,939	9,794	7,372	4,742	4,739	4,341	4,347	4,179	4,552	4,538	4,381
NPL	261	220	415	405	395	378	377	300	327	326	327	332	293	297	297
4. Industri Pengolahan / <i>Processing Industry</i>	86,056	83,469	80,789	82,412	83,470	80,852	78,686	68,153	68,385	58,307	60,657	60,487	60,599	60,967	60,706
NPL	2,964	3,560	3,107	3,039	2,847	2,638	2,533	2,403	2,435	2,258	2,199	2,027	3,216	3,180	2,534
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	8,579	10,501	6,747	6,591	6,597	6,531	6,393	4,477	4,535	4,272	4,292	4,227	4,198	4,205	4,194
NPL	54	46	100	100	110	109	108	106	106	108	109	109	108	109	109
6. Konstruksi / <i>Construction</i>	26,289	33,404	31,677	31,776	32,281	32,765	33,283	31,027	30,123	29,212	28,954	28,853	28,793	30,092	30,345
NPL	1,862	2,251	2,959	2,969	3,023	3,070	3,174	2,447	2,692	2,668	2,317	2,456	2,447	2,429	2,472
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	81,999	85,648	81,525	80,836	82,456	82,272	81,226	79,993	80,064	76,665	77,579	77,643	77,493	78,849	79,111
NPL	4,130	5,038	4,610	4,531	4,528	4,470	4,129	3,798	4,027	3,901	3,839	3,988	3,925	3,928	4,119
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	18,260	20,477	20,902	20,835	21,140	21,309	21,230	19,320	19,663	19,051	19,172	19,263	19,334	19,511	20,362
NPL	1,302	1,339	1,631	1,622	1,551	1,582	1,406	1,163	1,181	1,187	1,318	1,345	1,389	1,338	1,382
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	15,409	18,642	16,453	16,267	16,545	16,432	15,687	14,094	14,286	13,727	13,440	12,735	12,841	12,865	12,945
NPL	456	354	560	552	552	553	506	375	456	429	439	502	513	532	583
10. Perantara Keuangan / <i>Financial intermediaries</i>	23,015	24,486	20,374	19,875	19,782	20,172	19,533	19,134	18,617	18,832	19,127	19,232	18,970	19,945	19,896
NPL	394	464	455	495	481	524	522	195	202	208	201	224	204	172	225
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	29,683	30,296	31,489	30,785	31,504	30,945	30,225	27,713	27,117	25,008	24,401	24,579	24,970	24,850	24,657
NPL	1,162	1,393	1,994	1,723	1,703	1,711	1,961	1,362	1,298	1,309	1,319	1,371	1,316	1,295	1,684
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1,547	1,793	1,220	1,180	1,088	1,120	1,195	2,036	1,898	1,842	1,625	1,584	1,518	1,447	1,339
NPL	-	0	0	0	0	-	0	0	5	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1,067	1,004	1,077	1,061	1,028	1,026	1,003	1,076	1,097	1,063	1,059	1,054	1,031	1,065	1,054
NPL	18	28	66	64	61	61	60	51	51	51	50	50	50	57	49
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2,760	2,800	2,927	2,917	2,909	2,883	2,703	2,243	2,257	1,991	1,940	1,939	2,072	2,087	2,133
NPL	25	72	33	32	29	35	28	28	25	24	24	23	27	25	20
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	13,317	12,323	12,578	12,608	11,956	11,924	12,267	11,703	11,852	11,145	11,212	11,147	11,258	10,990	8,608
NPL	307	380	512	495	474	477	449	352	399	432	414	423	418	403	385
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	355	580	688	697	712	728	738	753	793	814	841	898	932	973	1,731
NPL	13	7	10	9	9	9	8	7	8	9	9	8	7	9	16
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	1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	914	352	341	382	307	257	298	298	293	178	119	119	119	115	112
NPL	35	25	101	101	26	25	25	25	25	13	13	13	13	81	74
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
<i>Rumah Tangga / House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	14,589	15,204	16,057	16,305	16,517	16,789	17,007	16,521	16,593	16,804	17,184	17,539	17,827	18,219	18,452
NPL	1,004	978	1,089	1,044	997	991	958	825	856	840	828	835	846	819	844
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	2,245	2,294	2,074	2,074	2,076	2,073	2,073	1,851	1,846	1,861	1,873	1,886	1,892	1,903	1,909
NPL	17	24	38	35	37	38	37	27	30	32	28	29	30	30	27
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1,023	1,025	968	958	967	980	969	786	797	805	805	797	796	802	823
NPL	98	118	128	127	129	123	125	84	84	78	75	77	83	79	79
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	8,531	9,107	7,945	7,656	7,352	7,137	6,895	6,658	6,531	6,239	6,051	5,923	5,649	5,550	5,313
NPL	257	193	236	236	239	229	222	219	230	194	193	248	276	251	250
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	97,086	108,830	118,579	118,747	121,170	121,859	126,807	129,074	130,222	129,606	130,432	130,625	131,152	132,012	132,739
NPL	786	832	1,216	1,195	1,224	1,195	1,199	1,156	1,247	1,223	1,317	1,526	1,498	1,454	1,529
<i>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</i>															
	47,469	55,192	56,737	57,323	58,104	58,365	64,396	63,760	69,121	60,476	61,159	61,795	61,386	61,654	62,251
NPL	380	379	473	472	477	474	525	495	544	416	421	419	427	420	430

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55,650	46,591	41,421	40,664	44,892	41,748	41,166	40,267	36,283	35,951	37,153	38,056	38,010	40,640	39,443	
NPL	919	616	596	610	592	593	588	446	444	451	427	430	860	833	853	
2. Perikanan / <i>Fishery</i>	2,145	2,389	2,275	2,337	2,302	2,277	2,289	2,374	2,141	2,291	2,325	2,264	2,294	2,295	2,273	
NPL	76	51	61	59	37	34	57	169	203	190	96	54	99	114	124	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62,483	51,312	64,558	68,291	61,855	54,340	48,503	42,240	36,110	36,703	35,196	36,185	39,084	43,805	43,210	
NPL	2,580	2,023	3,120	2,818	1,842	1,789	1,753	1,752	1,604	1,617	1,647	1,669	813	821	760	
4. Industri Pengolahan / <i>Processing Industry</i>	327,804	318,840	309,668	309,393	307,004	298,738	292,277	293,775	255,894	268,587	269,256	266,175	271,041	269,777	266,062	
NPL	6,808	9,093	8,994	8,822	7,796	7,673	8,322	6,824	5,854	6,248	6,592	6,855	8,454	8,816	10,998	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	40,958	42,871	50,255	50,904	49,755	46,199	44,752	46,248	44,563	44,772	45,149	45,025	44,323	42,195	42,152	
NPL	328	290	356	357	355	242	244	240	238	238	233	236	236	231	231	
6. Konstruksi / <i>Construction</i>	145,610	148,575	136,883	138,958	140,807	140,016	139,056	140,981	132,230	132,879	132,902	133,298	134,311	135,009	134,783	
NPL	3,672	7,579	8,136	7,967	7,898	7,750	7,525	7,381	7,573	7,756	7,650	7,762	7,942	7,726	7,787	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	263,634	239,627	182,689	180,736	179,832	179,869	174,927	174,758	154,206	157,629	161,078	160,437	160,993	161,627	164,215	
NPL	11,921	10,857	11,405	11,560	10,926	11,184	11,052	10,903	10,119	9,698	10,060	10,003	10,093	10,041	9,925	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	27,539	21,468	20,099	20,031	20,167	20,037	19,850	20,804	18,846	19,657	19,828	19,679	19,451	19,547	19,265	
NPL	1,776	1,154	1,290	1,304	1,356	1,347	1,355	1,269	1,261	1,876	1,820	1,820	1,819	1,822	1,816	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	76,449	77,672	75,476	72,511	72,942	75,672	75,048	76,593	68,467	67,591	70,365	68,990	68,865	70,495	69,099	
NPL	1,565	1,049	1,119	1,224	1,467	1,424	1,571	1,644	1,557	1,514	1,480	1,447	1,426	1,563	1,579	
10. Perantara Keuangan / <i>Financial intermediaries</i>	145,714	123,152	115,502	113,585	106,832	103,906	104,768	105,087	96,056	93,977	93,459	91,019	94,385	95,634	94,067	
NPL	597	381	283	263	267	277	319	415	392	404	467	1,473	1,482	1,511	1,279	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	105,670	86,364	80,142	80,014	81,183	80,303	79,532	82,887	75,708	76,922	76,533	76,378	76,105	75,397	75,246	
NPL	1,696	1,430	2,027	2,194	1,895	1,860	2,269	2,478	2,285	2,281	2,224	2,226	2,439	2,297	2,305	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1,292	1,084	651	651	607	508	417	538	663	637	615	483	593	573	559	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. Jasa Pendidikan / <i>Education Services</i>	3,086	3,202	3,187	3,197	3,210	3,252	3,239	3,259	3,043	3,049	3,044	3,002	3,008	2,922	2,924	
NPL	42	53	152	153	151	149	145	145	144	144	146	142	143	144	151	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	5,512	4,370	4,512	4,499	4,453	4,389	4,351	4,656	4,420	4,441	4,404	4,373	4,283	4,297	4,253	
NPL	66	48	43	45	43	42	38	27	29	27	22	22	22	21	21	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	11,827	9,507	7,361	7,248	7,464	7,819	7,911	9,328	8,593	9,319	9,067	9,284	9,429	9,729	9,525	
NPL	429	437	352	609	604	609	610	595	596	589	323	331	333	315	329	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	112	242	157	143	134	125	108	110	107	105	114	120	118	135	126	
NPL	2	0	6	6	6	6	6	6	6	6	6	6	6	6	6	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	7	0	0	0	1	1	1	1	1	1	1	1	1	1	
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	755	1,214	950	949	973	982	1,006	967	853	837	828	765	1,756	565	557	
NPL	22	36	29	29	29	30	31	32	28	40	33	32	32	28	28	
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	242,140	247,874	244,879	246,130	247,476	249,807	252,620	255,073	238,898	240,349	242,495	244,470	245,590	247,344	248,873	
NPL	5,241	6,262	7,570	7,517	7,301	7,143	6,946	6,637	6,234	6,123	6,070	6,031	6,011	5,890	6,036	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8,338	8,846	8,631	8,658	8,752	8,814	8,889	9,210	7,153	7,186	7,208	7,245	7,279	7,309	7,353	
NPL	193	194	312	318	295	281	270	238	223	222	224	221	236	238	256	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	11,098	7,764	6,582	6,569	6,548	6,552	6,537	6,725	4,740	4,686	4,643	4,625	4,613	4,635	4,627	
NPL	502	429	523	505	485	451	426	417	377	366	367	360	370	379	401	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	48,363	42,716	20,581	19,395	17,573	16,359	15,694	14,814	9,196	9,452	9,186	8,256	7,997	7,099	6,794	
NPL	663	626	619	570	554	487	425	390	264	258	265	275	278	263	254	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	137,423	152,466	146,682	146,161	146,527	146,672	147,115	148,181	141,799	144,987	144,802	144,939	144,496	145,314	143,980	
NPL	2,258	2,432	3,245	3,421	3,344	3,106	3,051	2,855	2,775	3,013	2,919	2,923	3,019	3,067	3,125	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
	105,106	96,032	88,402	87,843	87,908	85,872	84,771	84,216	82,493	90,310	89,773	89,527	88,766	88,462	87,194	
NPL	1,116	1,008	1,606	1,712	1,590	1,307	1,054	953	887	966	890	890	910	891	924	

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4,474	5,156	4,692	4,695	4,632	4,582	1,728	1,807	1,769	2,129	1,830	1,820	2,093	2,233	2,202	
NPF	82	331	301	303	302	293	262	264	264	27	26	27	25	23	22	
2. Perikanan / <i>Fishery</i>	986	1,155	1,607	1,620	1,650	1,690	581	583	585	494	477	480	482	501	502	
NPF	26	25	33	39	32	34	3	2	2	2	2	2	2	3	3	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1,752	1,685	2,407	2,483	2,486	2,471	2,383	2,407	2,526	2,524	2,599	2,693	2,660	2,703	2,789	
NPF	20	26	11	11	12	11	10	10	10	10	12	34	34	38	38	
4. Industri Pengolahan / <i>Processing Industry</i>	13,282	14,325	11,906	11,608	11,827	11,873	8,083	8,743	8,394	7,893	8,274	8,115	7,995	8,130	8,409	
NPF	399	1,220	655	769	764	638	251	256	279	279	481	476	477	476	477	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	3,710	3,760	2,767	2,679	2,684	2,735	2,536	2,592	2,894	2,935	2,957	2,935	2,922	2,953	2,943	
NPF	3	2	1	12	12	12	10	67	66	66	20	20	20	0	0	
6. Konstruksi / <i>Construction</i>	7,990	9,022	6,551	6,651	6,763	6,941	4,532	5,037	4,939	4,890	4,737	4,805	4,744	4,902	4,955	
NPF	228	309	309	310	311	309	218	269	312	299	275	274	299	332	297	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	20,892	23,456	15,312	15,288	15,158	15,026	7,272	7,598	8,715	9,169	9,269	9,129	9,145	9,079	9,126	
NPF	1,463	1,103	1,014	977	971	971	673	663	900	968	911	895	929	927	935	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1,700	1,998	2,017	2,041	2,059	2,068	1,326	1,374	1,608	1,605	1,599	1,602	1,664	1,717	1,701	
NPF	23	141	137	136	137	134	116	118	129	129	128	127	127	127	129	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4,531	4,312	3,978	4,935	4,991	4,979	2,686	3,169	3,381	3,347	3,493	3,518	3,562	3,457	3,327	
NPF	205	88	138	136	135	141	128	130	175	143	143	140	140	140	142	
10. Perantara Keuangan / <i>Financial intermediaries</i>	4,779	5,765	3,518	3,424	3,130	3,081	2,385	2,453	2,716	2,810	2,954	2,969	2,833	2,913	2,883	
NPF	20	49	42	41	36	38	23	40	32	33	23	42	45	47	52	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	5,084	5,404	5,057	5,020	4,977	4,926	4,240	4,307	5,252	5,273	5,297	5,221	5,062	5,288	5,289	
NPF	129	87	27	31	33	33	24	90	113	114	111	110	107	110	109	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	3	15	13	12	14	14	1	1	1	1	1	1	1	1	1	
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Jasa Pendidikan / <i>Education Services</i>	2,001	2,941	1,679	1,695	1,699	1,712	1,500	1,675	2,129	2,230	2,133	2,167	2,198	2,315	2,392	
NPF	16	16	13	8	10	10	8	13	18	18	7	6	7	4	3	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	1,414	1,836	1,257	1,235	1,238	1,245	760	1,037	1,425	1,484	1,505	1,464	1,468	1,485	1,516	
NPF	9	32	6	4	4	4	1	6	8	8	8	9	9	9	9	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3,072	4,446	3,519	2,690	2,658	2,652	1,331	1,387	1,437	1,438	1,531	1,476	1,473	1,547	1,315	
NPF	132	230	164	147	135	136	100	78	67	73	120	108	97	91	91	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	865	88	86	84	83	5	5	6	6	6	6	6	6	5	
NPF	6	10	2	2	3	3	1	1	1	1	1	1	1	1	1	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	0	2	2	2	2	-	-	-	-	-	-	-	-	-	
NPF	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	445	331	1,123	1,153	1,125	1,106	21	23	21	21	20	21	21	20	29	
NPF	223	65	128	116	96	75	1	3	3	18	0	1	-	0	0	
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22,844	24,577	13,759	13,891	14,132	14,234	7,155	8,107	8,126	8,103	8,103	8,093	8,093	8,076	8,048	
NPF	553	734	525	514	520	499	323	332	346	318	346	321	356	352	356	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	554	501	440	436	430	428	337	381	412	410	400	403	394	399	393	
NPF	17	15	25	19	20	18	14	42	54	27	54	47	41	41	41	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1,066	1,113	327	327	325	328	231	244	252	250	247	244	241	241	255	
NPF	71	90	28	27	26	30	21	19	24	20	25	22	18	18	17	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	2,702	2,759	2,211	2,111	2,117	2,024	1,884	1,881	1,860	1,822	1,787	1,803	1,805	1,801	1,783	
NPF	36	33	50	49	52	51	48	57	64	64	34	60	32	34	34	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	16,258	18,676	17,622	17,721	18,262	18,408	13,434	17,345	17,939	18,102	18,335	18,544	18,562	18,724	18,741	
NPF	138	196	182	181	199	205	87	131	145	149	149	172	170	153	157	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPF	4,895	4,503	5,949	6,012	6,563	6,668	4,412	3,573	3,605	3,713	3,795	3,877	3,900	3,939	3,827	
NPF	77	102	96	98	94	93	72	68	40	70	59	61	56	46	36	

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3,472	3,898	5,371	6,810	6,420	6,409	9,243	9,178	9,170	9,143	9,140	9,137	9,077	8,888	8,811
NPF	50	98	55	70	129	131	167	170	168	177	268	276	282	307	312
2. Perikanan / <i>Fishery</i>	51	34	101	103	102	105	1,236	1,251	1,264	1,289	1,328	1,329	1,308	1,293	1,385
NPF	2	1	4	5	13	13	55	49	52	50	58	65	71	69	76
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1,186	987	1,569	1,517	1,528	1,493	1,458	1,287	1,426	1,403	1,403	1,403	1,349	1,067	1,018
NPF	1	11	3	24	65	62	61	63	68	66	66	62	63	60	61
4. Industri Pengolahan / <i>Processing Industry</i>	3,396	3,714	5,914	6,216	6,498	6,348	10,458	10,387	10,421	9,809	10,315	10,517	10,697	10,456	10,388
NPF	463	725	1,058	1,049	1,049	1,048	1,403	1,419	1,425	1,440	1,481	1,510	1,472	1,466	1,284
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4,308	3,073	4,510	3,493	3,759	3,739	4,057	4,034	3,997	3,880	3,853	3,853	4,016	3,864	3,848
NPF	826	532	429	428	436	428	413	410	409	413	461	457	450	455	449
6. Konstruksi / <i>Construction</i>	5,443	7,378	10,138	10,193	11,185	11,787	14,381	14,646	14,163	13,550	13,361	12,980	12,908	13,891	13,430
NPF	34	23	120	121	126	125	192	117	127	121	67	80	92	114	123
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	3,446	2,810	12,057	12,044	12,378	12,752	20,613	20,929	21,104	21,059	21,689	21,933	22,091	22,300	22,398
NPF	164	94	408	339	377	389	775	719	753	839	824	855	872	920	962
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	839	1,009	1,052	1,168	1,155	1,131	1,876	1,809	1,804	1,811	1,805	1,810	1,783	1,804	1,808
NPF	11	12	17	16	17	17	37	36	37	40	46	49	47	60	64
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	2,442	2,433	3,080	2,928	2,952	2,907	5,166	5,178	5,141	5,108	5,186	5,014	4,925	4,847	4,589
NPF	75	21	61	61	61	61	72	65	65	70	82	85	77	88	100
10. Perantara Keuangan / <i>Financial intermediaries</i>	6,159	5,732	6,512	5,131	5,588	5,160	6,066	5,835	5,659	5,705	5,926	5,553	5,531	5,517	5,373
NPF	127	24	66	77	80	80	94	161	155	152	140	149	150	60	48
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2,268	1,930	2,757	2,796	2,764	2,727	3,395	3,283	3,271	3,222	3,055	3,053	2,785	2,809	2,957
NPF	44	12	50	45	45	44	45	39	47	47	60	64	102	74	81
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	3	2	2	16	16	14	14	14	14	14	12	12
NPF	-	-	-	-	-	-	0	1	1	0	0	0	0	0	-
13. Jasa Pendidikan / <i>Education Services</i>	1,833	2,004	3,129	3,110	3,178	3,183	3,506	3,528	3,544	3,505	3,590	3,637	3,632	3,668	3,624
NPF	4	5	15	13	16	17	19	20	20	26	18	17	12	7	8
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2,401	4,121	3,571	3,523	3,598	3,651	4,298	3,690	3,774	3,855	3,797	3,928	4,033	4,131	4,187
NPF	59	1	79	79	84	85	101	100	100	101	99	101	100	95	107
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	1,284	858	543	485	472	462	1,770	1,770	1,764	1,775	1,798	1,814	1,797	1,787	1,931
NPF	38	32	46	47	29	29	70	57	59	62	63	65	69	64	82
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	25	12	579	569	554	551	622	614	609	609	617	632	640	646	665
NPF	3	1	20	19	19	19	18	17	18	17	17	17	16	16	19
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	2	2	-	2	2	2	2	2	-
NPF	-	-	-	-	-	-	0	0	-	0	0	0	0	0	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	1,094	1,082	1,075	1,072	1,068	1,047	955	830	511
NPF	-	-	-	-	-	-	89	77	79	82	79	80	76	79	29
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	9,043	10,197	22,210	22,517	22,982	23,368	30,904	31,189	31,385	31,504	31,540	32,470	32,700	33,066	33,241
NPF	179	125	535	505	488	493	647	637	694	727	702	767	750	758	791
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	210	210	246	252	259	261	357	368	373	380	402	408	411	419	428
NPF	4	4	3	4	4	4	9	8	9	9	8	10	10	9	9
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	124	120	993	994	989	979	1,075	1,062	1,053	1,050	1,028	1,025	1,004	990	978
NPF	2	1	82	81	81	72	83	80	82	84	84	87	77	81	104
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	1,948	3,285	3,230	3,187	3,116	3,070	3,143	3,083	3,006	2,922	2,836	2,790	2,733	2,679	2,630
NPF	2	13	24	26	28	28	31	32	37	40	38	40	39	38	36
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>and Other Extra International Agency</i>	17,447	21,331	28,097	29,325	30,768	31,910	38,407	39,119	39,878	40,429	40,882	42,584	43,047	43,901	44,517
NPF	130	103	222	239	239	254	355	382	383	398	389	418	419	407	436
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPF	-	-	-	-	-	-	21	33	32	33	35	34	28	32	38

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	2,512,476	2,576,497	2,510,706	2,502,891	2,504,927	2,480,867	2,451,565	2,465,419	2,393,802	2,411,247	2,471,661	2,463,098	2,496,244	2,537,492	2,521,471
NPL	70,785	83,081	101,422	101,424	98,880	98,503	97,450	96,687	98,719	101,066	101,145	102,154	108,193	106,441	110,462
2. Investasi / Investment	1,308,747	1,481,226	1,494,821	1,489,154	1,487,495	1,462,872	1,455,503	1,468,687	1,461,514	1,463,207	1,473,734	1,460,647	1,459,404	1,476,705	1,474,922
NPL	31,829	33,859	42,000	41,726	42,090	43,179	45,817	43,335	43,636	43,537	44,303	44,837	45,854	44,407	44,892
3. Konsumsi / Consumption	1,473,659	1,559,269	1,530,639	1,529,822	1,538,172	1,536,532	1,540,423	1,547,454	1,541,807	1,544,691	1,551,024	1,558,425	1,558,754	1,567,592	1,567,306
NPL	22,650	24,894	34,977	34,586	32,929	31,147	29,705	27,685	28,518	29,169	28,716	29,489	30,501	29,874	30,807
Total Kredit / Total Credit	5,294,882	5,616,992	5,536,166	5,521,867	5,530,594	5,480,271	5,447,491	5,481,560	5,397,123	5,419,145	5,496,419	5,482,170	5,514,402	5,581,789	5,563,700
NPL	125,264	141,834	178,399	177,735	173,899	172,829	172,972	167,707	170,873	173,772	174,164	176,481	184,547	180,722	186,161
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	131,582	129,120	146,346	148,499	151,120	149,640	145,982	142,171	143,968	146,393	152,839	167,171	172,893	176,510	182,113
NPL	2,294	2,472	2,722	2,827	3,080	3,059	3,100	2,865	3,109	3,506	3,389	3,238	4,653	4,918	5,740
2. Impor / Import	77,129	84,457	78,066	77,867	73,711	69,653	65,976	65,457	63,041	63,298	77,272	69,293	71,266	74,993	76,155
NPL	1,203	2,307	2,290	2,011	2,187	2,158	2,086	1,289	1,380	1,499	1,748	1,849	3,061	3,262	4,310
3. Lainnya / Other	5,086,171	5,403,414	5,311,755	5,295,500	5,305,763	5,260,978	5,235,533	5,273,932	5,190,114	5,209,453	5,266,308	5,245,707	5,270,243	5,330,286	5,305,432
NPL	121,766	137,055	173,387	172,898	168,633	167,612	167,785	163,553	166,384	168,767	169,027	171,393	176,834	172,542	176,111
Total Kredit / Total Credit	5,294,882	5,616,992	5,536,166	5,521,867	5,530,594	5,480,271	5,447,491	5,481,560	5,397,123	5,419,145	5,496,419	5,482,170	5,514,402	5,581,789	5,563,700
NPL	125,264	141,834	178,399	177,735	173,899	172,829	172,972	167,707	170,873	173,772	174,164	176,481	184,547	180,722	186,161

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	229,186	236,769	222,232	222,389	225,834	223,237	220,166	210,821	209,041	192,788	196,800	196,655	197,440	201,487	200,375
NPL	9,327	11,970	11,806	11,765	11,766	11,667	11,430	9,642	10,195	9,962	10,096	10,292	11,244	11,222	11,265
2. Investasi / Investment	117,002	132,904	127,801	127,816	128,405	128,121	124,186	107,339	108,819	105,234	103,645	103,141	103,220	103,207	103,219
NPL	4,554	4,856	6,663	6,218	5,959	5,847	5,748	4,612	4,692	4,568	4,156	4,283	4,382	4,655	5,109
3. Konsumsi / Consumption	170,943	191,653	202,361	203,063	206,187	207,203	218,148	218,651	225,111	215,793	217,504	218,566	218,701	220,140	221,487
NPL	2,543	2,523	3,179	3,108	3,103	3,051	3,067	2,807	2,991	2,782	2,862	3,134	3,159	3,051	3,160
Total Kredit / Total Credit	517,132	561,326	552,393	553,268	560,426	558,560	562,500	536,810	542,971	513,815	517,949	518,361	519,361	524,834	525,081
NPL	16,424	19,348	21,649	21,091	20,828	20,565	20,245	17,061	17,879	17,313	17,113	17,709	18,786	18,928	19,535
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	15,573	17,531	18,621	18,418	18,669	18,569	17,714	14,116	14,529	9,476	9,841	10,203	10,156	10,068	9,845
NPL	54	192	81	80	81	81	78	74	73	48	48	48	48	48	48
2. Impor / Import	4,642	4,492	4,233	4,296	4,269	4,347	3,926	2,430	2,404	2,332	2,348	2,354	2,325	2,308	2,339
NPL	217	206	6	7	9	9	32	31	31	27	27	34	34	43	43
3. Lainnya / Other	496,916	539,303	529,539	530,555	537,488	535,644	540,860	520,264	526,037	502,007	505,760	505,804	506,880	512,458	512,896
NPL	16,153	18,950	21,563	21,004	20,738	20,475	20,136	16,956	17,774	17,237	17,038	17,627	18,703	18,837	19,443
Total Kredit / Total Credit	517,132	561,326	552,393	553,268	560,426	558,560	562,500	536,810	542,971	513,815	517,949	518,361	519,361	524,834	525,081
NPL	16,424	19,348	21,649	21,091	20,828	20,565	20,245	17,061	17,879	17,313	17,113	17,709	18,786	18,928	19,535

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	898,203	832,019	754,694	753,925	744,819	721,533	698,494	687,054	621,881	635,678	643,403	639,352	650,978	659,059	655,184
NPL	23,184	27,014	29,468	29,479	26,845	26,317	25,858	25,349	24,277	25,131	26,802	26,961	28,591	28,606	30,220
2. Investasi / Investment	378,041	346,730	341,093	340,190	339,591	338,649	340,710	357,820	316,304	319,670	317,915	316,186	317,075	315,584	312,577
NPL	9,316	8,096	8,502	8,540	8,419	8,694	10,027	8,977	8,055	7,948	7,425	7,549	7,610	7,681	7,972
3. Konsumsi / Consumption	552,468	555,432	515,756	514,754	514,783	514,077	515,626	518,218	484,279	496,969	498,104	499,057	498,740	500,162	498,820
NPL	9,973	10,940	13,875	14,041	13,569	12,775	12,173	11,490	10,760	10,949	10,734	10,702	10,825	10,729	10,997
Total Kredit / Total Credit	1,828,712	1,734,182	1,611,543	1,608,869	1,599,194	1,574,259	1,554,829	1,563,092	1,422,464	1,452,317	1,459,423	1,454,596	1,466,793	1,474,805	1,466,582
NPL	42,473	46,050	51,844	52,060	48,832	47,785	48,059	45,816	43,092	44,028	44,961	45,212	47,025	47,016	49,189
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	77,094	79,097	88,845	88,754	88,516	86,122	83,152	80,478	76,631	81,334	75,681	83,274	83,359	79,479	82,735
NPL	851	1,085	1,200	1,191	1,234	1,214	1,250	1,209	1,199	1,584	1,782	1,614	3,032	3,185	3,904
2. Impor / Import	55,398	58,530	51,328	51,171	47,031	42,452	39,903	40,987	38,088	37,930	48,062	38,422	39,170	41,283	42,038
NPL	911	1,332	1,178	1,041	1,234	1,227	1,209	864	894	896	1,225	1,348	1,418	1,418	2,237
3. Lainnya / Other	1,696,220	1,596,555	1,471,370	1,468,944	1,463,646	1,445,685	1,431,774	1,441,626	1,307,745	1,333,053	1,335,680	1,332,899	1,344,263	1,354,043	1,341,809
NPL	40,710	43,633	49,467	49,829	46,364	45,345	45,600	43,743	41,000	41,548	41,954	42,250	42,575	42,413	43,047
Total Kredit / Total Credit	1,828,712	1,734,182	1,611,543	1,608,869	1,599,194	1,574,259	1,554,829	1,563,092	1,422,464	1,452,317	1,459,423	1,454,596	1,466,793	1,474,805	1,466,582
NPL	42,473	46,050	51,844	52,060	48,832	47,785	48,059	45,816	43,092	44,028	44,961	45,212	47,025	47,016	49,189

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Jenis Penggunaan / Type of Use																
Kredit kepada Pihak Ketiga / Credit to Third Party																
1. Modal Kerja / Working Capital	1,297,434	1,417,618	1,446,306	1,439,797	1,447,486	1,449,718	1,446,574	1,482,698	1,483,051	1,504,117	1,552,175	1,547,948	1,565,875	1,596,827	1,586,015	
NPL	35,142	39,768	56,043	56,119	56,098	56,452	55,909	57,605	60,423	61,998	60,227	60,826	64,185	62,421	64,948	
2. Investasi / Investment	760,130	945,960	968,265	963,669	961,732	938,171	932,574	945,214	980,222	981,910	994,829	984,386	985,191	1,000,970	1,002,716	
NPL	14,917	18,746	24,348	24,475	25,360	26,339	27,710	27,573	28,758	29,102	30,643	30,875	31,764	30,001	29,728	
3. Konsumsi / Consumption	642,291	694,801	695,820	693,500	696,736	693,152	691,235	694,766	722,327	721,060	723,861	726,426	726,359	731,022	730,672	
NPL	8,326	9,633	15,847	15,396	14,256	13,321	12,569	11,480	12,858	13,500	13,196	13,614	14,520	14,125	14,595	
Total Kredit / Total Credit	2,699,854	3,058,379	3,110,391	3,096,965	3,105,953	3,081,042	3,070,383	3,122,678	3,185,600	3,207,086	3,270,866	3,258,760	3,277,425	3,328,819	3,319,404	
NPL	58,384	68,147	96,239	95,989	95,713	96,112	96,188	96,659	102,039	104,600	104,067	105,316	110,470	106,547	109,271	
Orientasi Penggunaan / User Orientation																
Kredit kepada Pihak Ketiga / Credit to Third Party																
1. Ekspor / Export	38,661	31,613	38,354	40,807	43,098	43,949	44,113	46,162	51,587	54,435	66,200	72,385	77,669	84,916	87,221	
NPL	1,388	1,195	1,442	1,555	1,765	1,764	1,773	1,583	1,837	1,874	1,560	1,576	1,573	1,673	1,776	
2. Impor / Import	16,544	20,616	21,517	21,410	21,422	21,875	21,126	20,900	21,476	21,961	25,381	26,978	28,101	29,681	30,456	
NPL	76	769	1,106	963	943	922	845	393	455	574	494	466	1,608	1,800	2,030	
3. Lainnya / Other	2,644,649	3,006,150	3,050,520	3,034,748	3,041,434	3,015,217	3,005,143	3,055,617	3,112,538	3,130,690	3,179,285	3,159,396	3,171,654	3,214,221	3,201,726	
NPL	56,920	66,183	93,691	93,471	93,006	93,426	93,570	94,682	99,747	102,151	102,013	103,274	107,289	103,073	105,465	
Total Kredit / Total Credit	2,699,854	3,058,379	3,110,391	3,096,965	3,105,953	3,081,042	3,070,383	3,122,678	3,185,600	3,207,086	3,270,866	3,258,760	3,277,425	3,328,819	3,319,404	
NPL	58,384	68,147	96,239	95,989	95,713	96,112	96,188	96,659	102,039	104,600	104,067	105,316	110,470	106,547	109,271	

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Modal Kerja / Working Capital	49,531	56,697	41,377	41,369	41,074	40,949	24,555	25,641	27,122	27,194	27,105	27,452	30,009	27,820	28,009
NPF	1,580	2,418	1,879	1,956	1,950	1,838	1,081	1,229	1,483	1,526	1,622	1,604	1,671	1,683	1,659
2. Investasi / Investment	26,917	29,776	26,116	25,951	26,103	26,235	16,816	18,555	20,675	21,052	21,576	20,969	18,319	21,432	21,375
NPF	1,405	1,316	1,101	1,086	1,043	1,003	749	780	896	661	646	667	650	645	648
3. Konsumsi / Consumption	48,319	52,130	40,309	40,498	41,830	42,091	27,453	31,531	32,194	32,400	32,667	32,964	32,995	33,180	33,047
NPF	891	1,169	907	887	911	896	566	650	672	648	667	683	672	644	642
Total Pembiayaan / Total Financing	124,766	138,602	107,802	107,817	109,007	109,275	68,823	75,728	79,992	80,647	81,348	81,385	81,324	82,431	82,431
NPF	3,876	4,904	3,887	3,929	3,904	3,736	2,396	2,659	3,052	2,835	2,935	2,954	2,993	2,972	2,949
Orientasi Penggunaan / User Orientation															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Ekspor / Export	105	415	291	269	268	403	399	397	382	395	418	443	471	591	857
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	12	12
2. Impor / Import	542	809	987	989	989	978	992	1,111	1,069	1,071	1,445	1,449	1,559	1,612	1,247
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Lainnya / Other	124,119	137,378	106,523	106,559	107,750	107,894	67,433	74,219	78,541	79,181	79,485	79,493	79,294	80,228	80,327
NPF	3,876	4,904	3,887	3,929	3,904	3,736	2,396	2,659	3,052	2,835	2,935	2,954	2,993	2,960	2,937
Total Pembiayaan / Total Financing	124,766	138,602	107,802	107,817	109,007	109,275	68,823	75,728	79,992	80,647	81,348	81,385	81,324	82,431	82,431
NPF	3,876	4,904	3,887	3,929	3,904	3,736	2,396	2,659	3,052	2,835	2,935	2,954	2,993	2,972	2,949

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Modal Kerja / Working Capital	19,914	19,882	34,972	34,272	36,156	36,403	53,644	53,060	52,707	51,470	52,177	51,691	51,942	52,300	51,888
NPF	634	977	1,297	1,236	1,465	1,473	2,300	2,296	2,341	2,449	2,398	2,470	2,502	2,508	2,370
2. Investasi / Investment	18,639	20,113	25,910	25,817	25,977	26,004	35,612	35,458	35,493	35,341	35,769	35,966	35,598	35,513	35,035
NPF	1,266	616	1,134	1,156	1,080	1,074	1,315	1,224	1,234	1,257	1,433	1,463	1,448	1,425	1,435
3. Konsumsi / Consumption	28,773	35,143	54,777	56,275	58,115	59,589	76,259	77,026	77,895	78,469	78,887	81,413	81,959	83,088	83,279
NPF	317	246	865	854	840	851	1,146	1,173	1,236	1,289	1,256	1,356	1,324	1,326	1,413
Total Pembiayaan / Total Financing	67,326	75,138	115,659	116,364	120,248	121,997	165,516	165,545	166,095	165,279	166,833	169,069	169,499	170,900	170,202
NPF	2,217	1,839	3,297	3,246	3,385	3,398	4,760	4,693	4,812	4,996	5,088	5,289	5,274	5,259	5,218
Orientasi Penggunaan / User Orientation															
Pembiayaan kepada Pihak Ketiga / Financing to Third Party															
1. Ekspor / Export	-	339	120	116	410	438	429	839	839	753	698	865	1,238	1,455	1,455
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Impor / Import	-	-	-	-	-	-	29	29	4	4	37	90	110	109	75
NPF	-	-	-	-	-	-	1	1	1	1	1	1	1	-	-
3. Lainnya / Other	67,326	74,798	115,539	116,249	119,839	121,558	165,058	164,676	165,252	164,523	166,098	168,114	168,152	169,336	168,673
NPF	2,217	1,839	3,297	3,246	3,385	3,398	4,760	4,692	4,811	4,995	5,087	5,289	5,273	5,259	5,218
Total Pembiayaan / Total Financing	67,326	75,138	115,659	116,364	120,248	121,997	165,516	165,545	166,095	165,279	166,833	169,069	169,499	170,900	170,202
NPF	2,217	1,839	3,297	3,246	3,385	3,398	4,760	4,693	4,812	4,996	5,088	5,289	5,274	5,259	5,218

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

Pengelompokan Bank / Group of Banks	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. BUKU 1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. BUKU 2	617	642	634	634	634	653	630	621	616	614	592	588	573	574	570
NPL	24	27	36	40	42	39	35	34	34	34	32	31	30	32	33
3. BUKU 3	33,248	33,587	25,449	25,380	25,202	24,969	24,949	25,146	23,089	23,245	22,810	22,904	22,647	22,638	21,797
NPL	972	835	1,284	1,388	1,293	1,080	889	839	793	771	729	697	682	713	728
4. BUKU 4	46,431	52,314	46,733	47,330	46,607	46,411	46,248	47,187	48,785	48,803	49,295	49,704	49,283	48,655	47,409
NPL	1,001	918	1,767	1,811	1,688	1,471	1,275	1,121	1,136	1,196	1,227	1,282	1,194	1,096	1,054
5. BUKU 1 SYARIAH / BUKU 1 SHARIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. BUKU 2 SYARIAH / BUKU 2 SHARIA	332	343	-	-	-	-	-	-	-	-	-	-	-	-	-
NPF	11	10	-	-	-	-	-	-	-	-	-	-	-	-	-
7. BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	333	340	344	347	342	349	345	348	354	362	369	371	364
NPF	-	-	19	22	21	23	13	14	16	18	20	23	26	25	22
8. Bank Umum / Commercial Bank	80,628	86,886	73,149	73,683	72,786	72,379	72,169	73,303	72,836	73,010	73,051	73,558	72,872	72,238	70,140
NPL	2,009	1,790	3,106	3,261	3,044	2,613	2,212	2,009	1,980	2,019	2,009	2,033	1,932	1,865	1,837

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354,878	369,903	375,091	378,779	386,281	383,139	382,421	385,586	381,697	386,046	390,498	390,736	393,922	399,890	397,121	
NPL	4,672	5,642	6,832	7,084	7,785	7,668	7,682	7,480	6,974	6,838	6,940	7,099	8,188	8,502	8,585	
2. Perikanan / <i>Fishery</i>	12,137	14,115	14,707	15,030	15,346	15,546	15,812	16,032	16,046	16,203	16,502	16,612	16,834	17,100	17,201	
NPL	221	750	768	770	756	751	784	886	936	941	912	945	1,015	998	1,002	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137,912	134,315	152,018	156,036	149,080	141,326	129,583	124,618	124,309	124,414	125,409	124,805	128,664	138,023	142,076	
NPL	6,423	4,808	8,857	8,537	8,142	8,058	9,213	9,049	9,115	9,323	9,423	9,559	8,597	8,011	7,980	
4. Industri Pengolahan / <i>Processing Industry</i>	899,088	931,727	916,574	910,487	916,260	897,899	881,020	893,642	865,303	871,568	893,584	885,147	891,004	898,559	893,645	
NPL	22,724	36,191	42,378	42,424	41,537	40,959	40,982	40,898	41,410	42,515	42,229	41,713	47,776	47,864	49,556	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170,190	198,255	203,495	197,115	192,246	172,241	170,049	168,881	165,766	165,385	170,345	166,847	167,528	172,240	171,795	
NPL	2,259	1,770	1,749	1,787	2,035	1,901	1,893	2,091	2,140	2,147	2,148	2,140	2,110	2,049	1,893	
6. Konstruksi / <i>Construction</i>	316,097	362,271	365,045	365,665	370,879	374,226	373,621	376,473	370,737	370,590	373,467	370,429	373,947	381,404	380,242	
NPL	9,919	12,863	14,225	13,815	13,704	13,846	13,510	12,973	13,385	13,655	13,015	13,321	13,458	13,440	14,145	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975,995	1,006,069	939,542	938,110	940,905	941,240	936,117	942,188	920,781	924,307	940,703	941,945	941,555	953,558	958,177	
NPL	35,285	34,739	44,423	44,612	43,065	43,154	42,731	41,784	43,081	43,510	42,484	43,167	43,646	41,343	43,842	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	99,751	109,842	113,646	114,990	116,436	116,973	117,471	116,183	116,233	117,171	118,748	118,188	118,209	118,892	119,393	
NPL	5,516	6,111	7,146	7,328	7,361	7,438	7,341	6,258	6,303	6,950	7,118	7,138	7,097	6,877	7,065	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217,323	246,935	258,299	256,134	258,541	261,913	261,514	266,189	262,371	266,255	277,333	275,990	283,407	289,327	286,810	
NPL	5,825	4,047	5,189	5,203	5,334	5,259	5,484	5,739	5,927	5,366	6,896	7,054	7,029	7,011	6,906	
10. Perantara Keuangan / <i>Financial Intermediaries</i>	244,486	249,782	237,528	231,089	220,049	215,133	214,928	216,297	207,929	205,614	209,749	206,185	210,944	215,268	204,799	
NPL	2,863	1,247	1,196	1,187	1,168	1,228	1,368	1,089	1,028	1,053	2,246	2,200	2,003	1,825	2,003	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248,218	269,360	264,511	263,302	264,874	262,135	260,732	259,978	256,045	256,034	258,015	256,780	257,749	257,040	254,119	
NPL	4,606	6,190	7,325	6,987	6,820	7,779	8,497	8,048	8,309	8,407	8,549	8,922	9,314	9,074	8,861	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25,068	28,901	31,558	31,772	29,703	28,431	28,082	30,887	31,610	31,715	31,394	31,179	31,328	30,576	31,062	
NPL	3	7	10	13	3	4	4	4	8	4	4	4	4	4	3	
13. Jasa Pendidikan / <i>Education Services</i>	12,322	14,194	13,930	13,899	13,378	13,437	13,485	13,594	13,499	13,514	13,533	13,541	13,575	13,706	13,735	
NPL	100	119	261	257	254	255	246	244	250	259	242	246	238	230	226	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22,698	33,576	28,463	28,874	28,870	28,940	28,632	28,262	28,276	28,093	28,278	26,949	27,263	27,491	27,113	
NPL	381	413	418	419	415	399	400	382	265	265	255	251	258	244	258	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79,914	82,543	84,993	84,644	83,506	85,192	87,608	89,457	88,990	91,955	92,303	92,902	93,329	96,010	93,586	
NPL	1,474	1,839	2,309	2,393	2,363	2,780	2,921	2,902	3,012	3,133	2,822	2,969	3,007	2,921	2,974	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2,715	3,415	3,134	3,167	3,192	3,157	3,134	2,989	2,965	2,962	2,998	3,059	3,071	3,121	3,856	
NPL	59	64	67	69	69	68	65	55	61	67	68	72	70	73	89	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	442	327	335	331	321	358	357	364	371	371	367	373	366	
NPL	0	-	0	0	-	0	0	0	-	0	0	0	0	0	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2,257	1,976	2,550	2,621	2,540	2,479	2,537	2,490	2,399	2,262	2,164	2,076	2,949	1,619	1,297	
NPL	282	130	268	255	158	134	147	138	150	172	143	146	139	204	144	
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin																
<i>Rumah Tangga / House Hold</i>																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445,196	479,928	484,657	487,134	485,013	488,760	493,302	496,603	496,135	498,591	503,012	508,363	511,791	516,828	520,404	
NPL	10,274	12,120	15,391	15,123	14,409	14,045	13,599	12,760	13,046	13,223	12,976	13,080	13,272	13,068	13,587	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	19,913	22,309	22,386	22,434	22,413	22,490	22,667	22,826	22,907	22,957	23,138	23,403	23,658	23,962	24,205	
NPL	364	348	616	619	585	558	548	507	576	554	576	584	637	647	679	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25,548	24,340	22,742	22,598	22,435	22,300	22,101	22,004	21,788	21,618	21,499	21,412	21,294	21,234	21,150	
NPL	1,227	1,353	1,459	1,403	1,352	1,250	1,190	1,073	1,106	1,145	1,100	1,086	1,096	1,087	1,177	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140,449	140,399	124,271	119,814	115,021	110,602	108,077	105,772	105,297	103,689	101,735	100,614	100,081	98,405	97,259	
NPL	1,919	1,904	3,715	3,391	2,966	2,551	2,313	2,167	2,194	2,184	2,072	2,285	2,760	2,680	2,600	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606,712	652,364	649,013	649,245	662,551	663,745	666,035	673,005	670,025	672,869	675,472	677,615	676,136	681,627	680,110	
NPL	5,856	6,490	9,583	9,685	9,453	9,045	8,770	8,229	8,690	9,117	9,100	9,542	9,842	9,644	10,019	
<i>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</i>																
NPL	235,841	240,193	227,571	228,600	230,738	228,635	228,241	227,246	225,655	224,967	226,171	227,022	225,797	225,536	224,178	
NPL	3,011	2,690	4,213	4,364	4,163	3,697	3,285	2,949	2,907	2,946	2,891	2,912	2,893	2,748	2,746	

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	217,110	233,296	240,109	243,333	246,043	245,997	246,929	251,567	249,714	251,678	254,600	256,813	259,297	263,901	262,886	
NPL	2,438	2,452	3,494	3,785	4,527	4,478	4,455	4,409	3,894	4,028	4,043	4,161	4,794	4,804	4,472	
2. Perikanan / <i>Fishery</i>	5,766	6,880	7,545	7,765	8,089	8,331	8,632	8,874	8,872	9,111	9,398	9,615	9,779	9,979	10,037	
NPL	81	495	491	495	504	504	517	511	522	547	551	580	601	572	590	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	58,614	62,764	67,222	67,187	66,388	66,117	62,896	67,410	66,546	66,334	68,623	67,770	67,926	72,988	78,168	
NPL	3,196	2,391	5,307	5,280	5,825	5,818	6,986	6,897	6,867	7,050	7,116	7,208	7,145	6,687	6,715	
4. Industri Pengolahan / <i>Processing Industry</i>	317,241	326,481	307,986	304,191	309,488	305,869	299,278	316,144	304,681	308,580	315,286	311,145	312,610	316,865	312,114	
NPL	10,876	17,235	22,849	23,443	24,070	24,062	23,294	25,339	25,621	26,039	24,681	23,913	23,632	23,806	23,926	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	89,927	110,495	113,756	110,450	107,213	92,525	92,322	91,852	89,686	89,707	94,454	91,230	92,669	99,761	99,448	
NPL	921	867	780	809	1,061	1,053	1,018	1,252	1,259	1,259	1,262	1,263	1,251	1,250	1,099	
6. Konstruksi / <i>Construction</i>	139,135	158,369	169,445	166,785	167,820	171,130	170,450	172,158	171,764	172,455	173,644	169,883	172,582	180,629	179,871	
NPL	4,675	6,556	6,962	6,876	6,712	6,942	6,808	7,103	7,308	7,605	7,464	7,706	7,739	7,752	8,396	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	450,251	466,193	439,263	444,693	450,622	452,956	453,338	457,066	447,863	452,802	465,267	468,681	468,439	478,085	481,995	
NPL	13,622	13,278	17,455	17,684	17,687	17,869	17,270	18,262	18,913	18,050	18,744	19,131	18,058	19,853	19,853	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	30,296	38,120	42,133	43,703	44,637	45,320	46,336	46,245	46,481	47,098	47,777	48,129	48,405	48,869	49,272	
NPL	451	1,148	2,110	2,363	2,414	2,525	2,589	1,947	1,949	1,817	1,888	1,857	1,818	1,685	1,803	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	89,258	109,308	121,412	120,534	120,130	121,481	120,768	124,042	123,838	126,267	133,964	134,894	141,927	142,066	140,804	
NPL	2,305	2,048	2,615	2,614	2,546	2,548	2,567	2,979	3,055	2,620	4,151	4,233	4,270	3,995	3,993	
10. Perantara Keuangan / <i>Financial Intermediaries</i>	36,537	47,417	40,207	38,633	36,267	35,605	36,678	34,909	33,565	34,016	36,116	34,598	34,367	35,417	27,377	
NPL	1,603	201	265	236	237	242	377	219	220	221	339	347	221	216	217	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	76,076	90,997	87,488	87,354	87,469	86,680	87,118	86,988	85,873	86,581	90,253	88,610	89,481	88,994	86,567	
NPL	823	3,273	1,686	1,514	1,668	2,640	2,671	3,211	3,711	3,746	3,936	4,302	4,343	4,344	3,679	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22,199	25,977	29,671	29,923	27,990	26,784	26,450	28,293	29,033	29,220	29,139	29,097	29,204	28,544	29,161	
NPL	3	7	9	12	3	3	3	3	3	3	3	3	3	3	3	
13. Jasa Pendidikan / <i>Education Services</i>	2,836	3,108	3,005	3,005	2,468	2,493	2,476	2,447	2,447	2,433	2,493	2,474	2,478	2,475	2,479	
NPL	27	46	39	39	36	42	39	41	43	45	45	45	43	42	45	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8,058	15,614	10,769	11,320	11,361	11,466	11,276	11,364	11,257	11,179	11,496	10,064	10,027	10,046	9,593	
NPL	223	249	244	247	245	223	221	218	104	106	101	95	98	90	98	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural Entertainment and Other Individual Services</i>	41,075	44,044	48,034	48,554	48,001	49,523	51,341	52,362	52,542	54,644	55,382	56,081	56,521	59,357	60,037	
NPL	526	758	940	858	909	1,313	1,433	1,557	1,620	1,691	1,720	1,848	1,877	1,840	1,934	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,837	1,671	1,580	1,630	1,666	1,626	1,619	1,469	1,433	1,411	1,403	1,386	1,357	1,345	1,316	
NPL	33	42	34	38	36	37	37	28	34	38	41	46	46	47	52	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	439	324	332	327	317	355	356	361	368	366	362	368	363	
NPL	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	274	227	125	129	163	171	204	194	176	102	95	92	84	83	81	
NPL	22	36	28	28	28	28	28	22	28	28	21	20	20	18	17	
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	268,935	290,692	294,040	295,602	292,554	294,259	297,399	299,176	298,822	300,533	303,126	305,317	306,866	309,213	311,022	
NPL	4,886	6,658	7,730	7,614	7,339	7,232	6,974	6,634	6,709	6,893	6,795	6,751	6,903	6,788	7,041	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7,082	7,589	7,348	7,327	7,183	7,156	7,167	7,157	7,108	7,082	7,082	7,085	7,122	7,157	7,183	
NPL	138	183	276	284	271	271	264	240	245	254	260	258	298	305	326	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6,921	6,833	6,329	6,275	6,197	6,119	6,023	5,955	5,897	5,804	5,766	5,664	5,589	5,536	5,472	
NPL	508	581	506	490	473	449	413	375	386	421	403	373	379	358	383	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	36,275	40,210	38,624	37,649	36,468	35,454	34,497	34,096	33,787	33,400	32,787	32,563	32,585	32,457	32,483	
NPL	519	514	1,264	1,148	910	661	543	488	481	484	431	556	611	599	554	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	289,609	293,745	285,191	284,983	295,467	294,975	294,820	297,233	295,161	295,362	297,277	296,982	295,102	298,530	297,086	
NPL	2,043	2,469	3,347	3,341	3,380	3,364	3,259	3,002	3,201	3,321	3,315	3,427	3,559	3,532	3,663	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	44,116	50,471	47,404	48,005	48,901	48,577	47,569	48,607	47,747	47,738	48,723	49,022	49,252	49,093	50,141	
NPL	900	740	1,408	1,485	1,446	1,349	1,253	1,086	1,073	1,035	955	951	969	941	929	

Tabel 3.3.a.															
Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	11,528	13,261	13,092	13,147	13,327	13,385	13,438	13,521	13,485	13,579	13,664	13,769	13,816	13,818	13,913
NPL	1,001	918	770	770	851	836	913	899	908	915	918	926	942	834	859
2. Perikanan / <i>Fishery</i>	884	986	1,109	1,137	1,144	1,147	1,152	1,157	1,138	1,150	1,129	1,137	1,153	1,163	1,187
NPL	51	60	82	82	80	78	76	69	71	75	117	121	120	119	126
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	785	1,120	1,336	1,325	1,297	1,287	1,285	1,216	1,214	1,222	1,216	1,127	1,182	1,201	1,197
NPL	100	95	355	354	351	353	422	376	375	374	394	405	406	409	414
4. Industri Pengolahan / <i>Processing Industry</i>	9,414	11,639	12,009	12,249	11,991	12,571	14,045	14,282	14,301	14,433	15,494	16,089	16,664	16,700	15,923
NPL	443	453	596	613	610	600	615	482	487	486	508	515	528	508	515
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4,077	2,463	3,159	3,149	3,120	2,735	2,721	2,484	2,464	2,450	2,369	2,348	2,354	2,289	2,379
NPL	204	95	97	97	54	54	54	54	54	55	57	56	56	56	57
6. Konstruksi / <i>Construction</i>	29,854	35,824	35,268	35,991	37,249	37,963	38,305	36,260	34,168	34,023	34,860	35,291	35,560	37,588	38,059
NPL	2,160	2,775	3,202	3,216	3,196	3,194	3,347	2,736	2,769	2,788	2,786	2,912	2,983	2,903	2,963
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	32,163	36,022	35,879	36,053	36,894	37,196	38,045	38,295	37,589	38,182	38,206	38,644	38,799	39,645	39,465
NPL	2,637	2,754	3,276	3,260	3,209	3,185	3,128	2,897	2,948	2,968	3,026	3,043	3,088	3,094	3,150
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	6,253	7,179	7,167	7,187	7,168	7,210	7,201	7,256	7,248	7,319	7,343	7,375	7,306	7,380	7,421
NPL	630	724	1,350	1,330	1,251	1,252	1,205	1,252	1,258	1,258	1,260	1,258	1,270	1,283	1,289
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	3,393	4,427	5,453	5,485	5,954	6,204	6,273	7,513	7,406	7,446	7,410	7,776	7,601	7,908	7,120
NPL	215	150	241	237	239	250	246	219	297	263	286	286	286	299	301
10. Perantara Keuangan / <i>Financial Intermediaries</i>	14,914	10,816	9,448	9,548	8,953	8,764	9,534	9,483	8,565	8,127	8,271	7,806	8,625	8,417	8,132
NPL	200	201	186	171	176	176	146	149	153	152	193	196	198	191	197
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6,872	7,310	5,153	5,024	5,195	5,113	5,003	4,933	4,439	4,252	4,242	4,219	4,513	4,613	4,673
NPL	440	691	715	769	758	759	766	716	715	725	708	708	728	708	713
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2,316	2,647	1,866	1,825	1,689	1,622	1,605	2,567	2,552	2,470	2,233	2,059	2,104	2,010	1,888
NPL	-	0	-	-	0	-	0	0	5	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1,199	1,377	1,285	1,297	1,298	1,323	1,313	1,333	1,330	1,319	1,314	1,294	1,282	1,272	1,272
NPL	14	14	53	52	53	52	52	44	45	44	45	44	44	44	43
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2,454	2,611	2,284	2,293	2,296	2,258	2,309	2,464	2,413	2,344	2,343	2,318	2,318	2,319	2,323
NPL	26	69	26	29	28	27	27	23	24	21	20	21	22	22	22
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3,095	4,708	4,625	4,661	4,928	5,180	5,455	5,676	5,565	5,663	5,602	5,704	5,796	5,818	5,703
NPL	293	352	433	433	417	417	413	334	342	336	344	352	352	354	362
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	222	329	259	250	243	233	220	214	212	209	203	204	205	207	204
NPL	12	5	7	7	7	6	6	6	5	6	5	5	5	5	6
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	7	0	0	0	0	0	0	0	0	0	0	0	1	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	20	27	15	53	52	53	89	87	84	48	11	12	10	20	18
NPL	2	2	3	3	2	1	1	1	1	2	2	2	2	2	1
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	20,500	21,643	22,302	22,481	22,695	22,812	22,982	22,845	22,732	22,925	23,262	23,444	23,616	23,966	24,093
NPL	1,464	1,534	2,020	1,993	1,961	1,949	1,889	1,749	1,817	1,798	1,776	1,801	1,808	1,792	1,795
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	410	451	342	368	391	407	427	447	451	458	481	490	492	487	487
NPL	76	31	39	38	38	35	35	34	34	35	35	35	37	36	36
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	395	434	420	427	429	456	454	452	444	442	434	433	428	424	419
NPL	86	84	118	117	117	116	114	106	108	107	111	110	108	107	105
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	514	529	491	487	481	472	474	482	484	490	504	513	518	527	530
NPL	3	4	4	4	4	4	4	3	4	3	3	3	3	4	3
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	142,625	176,269	186,484	187,267	189,568	191,121	193,862	196,716	197,079	198,636	200,341	201,214	201,624	202,764	202,822
NPL	716	690	914	921	935	934	938	884	970	984	1,103	1,177	1,230	1,211	1,266
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL	127,769	122,355	120,784	120,631	120,729	120,179	119,813	118,982	118,611	118,910	119,611	120,110	119,313	119,395	119,408
	518	476	567	554	537	553	532	489	540	546	548	564	577	560	595

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	121,433	119,598	119,280	119,743	121,768	121,366	119,955	119,280	117,284	119,582	120,882	118,524	119,382	120,330	119,030
NPL	1,234	2,272	2,569	2,529	2,407	2,354	2,313	2,172	2,172	1,894	1,979	2,012	2,452	2,864	3,254
2. Perikanan / <i>Fishery</i>	5,478	6,206	6,036	6,110	6,094	6,046	5,992	6,001	6,036	5,942	5,975	5,860	5,902	5,959	5,978
NPL	88	196	195	194	172	169	191	306	344	319	244	244	295	307	286
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	61,794	56,629	64,968	66,222	61,686	58,179	54,712	50,554	50,494	50,962	50,578	50,409	54,385	56,512	55,534
NPL	3,003	2,146	3,123	2,831	1,892	1,813	1,734	1,707	1,803	1,828	1,843	1,878	981	851	852
4. Industri Pengolahan / <i>Processing Industry</i>	490,365	514,769	507,449	504,519	506,279	494,029	486,515	495,327	485,340	483,486	495,598	493,897	498,081	501,380	501,707
NPL	9,105	15,914	16,571	16,008	14,558	14,001	14,812	13,784	14,013	14,703	15,843	16,106	21,097	20,883	21,899
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	60,234	68,558	69,173	66,024	64,014	59,392	58,142	57,960	57,754	57,209	57,201	57,049	56,618	57,267	57,087
NPL	1,004	808	872	881	919	794	822	785	828	832	829	821	802	742	737
6. Konstruksi / <i>Construction</i>	139,261	163,697	155,914	158,508	161,340	160,734	160,681	163,696	160,418	159,833	160,890	161,201	161,769	159,241	158,347
NPL	3,083	3,532	4,041	3,695	3,768	3,698	3,347	3,134	3,308	3,263	2,764	2,703	2,736	2,785	2,786
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466,211	475,728	442,994	436,571	431,696	429,370	426,924	431,213	420,140	417,625	419,604	417,333	418,105	418,494	418,952
NPL	18,001	18,152	22,916	22,894	21,392	21,416	21,058	21,105	21,358	21,113	20,889	20,854	20,897	19,665	20,320
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	60,736	62,592	62,242	61,968	62,484	62,313	61,862	61,348	61,173	61,404	62,257	61,324	61,152	61,278	61,339
NPL	4,330	4,134	3,582	3,530	3,591	3,556	3,444	2,954	2,991	3,770	3,869	3,926	3,912	3,811	3,877
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	111,121	115,721	113,904	114,731	117,664	118,626	119,063	120,464	117,938	120,299	122,664	120,981	119,456	125,831	125,174
NPL	3,264	1,850	2,331	2,351	2,548	2,461	2,671	2,541	2,575	2,483	2,459	2,534	2,473	2,717	2,612
10. Perantara Keuangan / <i>Financial Intermediaries</i>	143,307	149,403	147,077	143,090	138,604	135,579	135,011	138,304	132,623	130,931	132,592	131,783	134,201	137,562	135,463
NPL	1,061	845	745	790	754	809	844	720	655	680	618	653	638	546	600
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	157,841	164,509	165,017	164,475	165,659	164,243	162,645	163,380	160,884	160,672	158,828	159,137	159,123	158,875	158,276
NPL	3,338	2,226	4,924	4,704	4,394	4,380	5,060	4,120	3,883	3,937	3,906	3,912	4,244	4,023	4,469
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	435	276	22	23	24	25	27	27	26	26	22	23	20	22	12
NPL	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	8,288	9,708	9,641	9,597	9,613	9,621	9,696	9,814	9,722	9,762	9,725	9,772	9,815	9,959	9,983
NPL	60	59	169	165	166	161	155	159	163	169	152	157	151	144	138
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	12,053	15,111	15,178	15,030	14,988	14,991	14,823	14,367	14,509	14,505	14,373	14,497	14,855	15,063	15,133
NPL	133	96	148	143	142	150	152	141	137	138	134	135	138	132	137
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	35,402	33,372	31,938	31,031	30,240	29,990	30,357	31,129	30,621	31,411	31,142	30,940	30,835	30,668	27,678
NPL	655	729	937	1,102	1,037	1,049	1,074	1,012	1,049	1,106	758	769	778	726	678
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	656	1,415	1,295	1,286	1,284	1,298	1,295	1,307	1,320	1,342	1,393	1,468	1,509	1,568	2,336
NPL	15	16	25	25	25	25	23	21	21	23	22	21	19	21	31
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	0	3	3	2	4	3	3	1	3	3	5	5	4	3
NPL	0	-	0	0	-	0	0	0	-	0	0	0	0	0	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1,557	877	1,704	1,732	1,630	1,562	1,556	1,534	1,524	1,494	1,449	1,425	1,312	1,164	851
NPL	259	92	237	224	128	105	118	115	121	143	120	125	117	184	126
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	155,381	167,233	167,976	168,714	169,430	171,355	172,589	174,251	174,269	174,821	176,305	179,285	180,992	183,333	184,977
NPL	3,921	3,925	5,639	5,514	5,107	4,862	4,734	4,374	4,517	4,529	4,403	4,525	4,558	4,485	4,749
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	12,383	14,232	14,665	14,710	14,810	14,898	15,043	15,192	15,320	15,385	15,543	15,797	16,013	16,287	16,505
NPL	149	133	301	296	276	251	248	232	296	265	281	291	302	305	316
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	18,231	17,073	15,991	15,895	15,808	15,725	15,623	15,596	15,447	15,371	15,298	15,315	15,277	15,274	15,259
NPL	633	688	835	796	763	684	664	593	612	617	586	603	610	622	690
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	103,604	99,605	85,112	81,634	78,029	74,635	73,064	71,153	70,986	69,760	68,403	67,500	66,939	65,383	64,207
NPL	1,396	1,386	2,447	2,239	2,051	1,886	1,766	1,676	1,709	1,697	1,638	1,725	2,145	2,077	2,042
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	173,943	181,783	176,760	176,418	176,941	177,062	176,761	178,470	177,193	178,278	177,268	178,834	178,821	179,738	179,615
NPL	3,067	3,297	5,276	5,367	5,083	4,695	4,521	4,289	4,458	4,750	4,620	4,880	4,996	4,846	5,033
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48,915	53,421	47,541	48,245	49,617	48,628	49,858	48,637	48,669	47,760	47,482	47,628	47,109	47,028	44,969
NPL	1,157	1,120	1,626	1,649	1,549	1,276	1,070	990	951	1,044	1,105	1,120	1,084	988	967

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

Keterangan / Items	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Penerima Kredit Lapangan Usaha / Loans by Industrial Origin																
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4,807	3,747	2,609	2,557	5,143	2,390	2,099	1,217	1,214	1,207	1,353	1,629	1,428	1,842	1,293	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2. Perikanan / <i>Fishery</i>	10	43	18	19	19	21	35	-	-	-	-	-	-	-	-	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	16,719	13,803	18,492	21,303	19,709	15,743	10,690	5,437	6,054	5,896	4,992	5,499	5,171	7,322	7,177	
NPL	123	175	73	73	74	73	71	70	70	71	70	68	65	64	-	
4. Industri Pengolahan / <i>Processing Industry</i>	82,068	78,838	89,130	89,527	88,502	85,430	81,184	67,889	60,981	65,069	67,206	64,016	63,649	63,614	63,901	
NPL	2,299	2,590	2,362	2,360	2,300	2,296	2,261	1,293	1,289	1,287	1,198	1,178	2,519	2,667	3,217	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	15,952	16,739	17,407	17,492	17,899	17,589	16,864	16,585	15,862	16,019	16,321	16,220	15,887	12,922	12,881	
NPL	131	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Konstruksi / <i>Construction</i>	7,847	4,381	4,418	4,381	4,469	4,399	4,185	4,359	4,386	4,279	4,073	4,054	4,035	3,945	3,965	
NPL	-	-	20	28	28	12	8	-	-	-	-	-	-	-	-	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	27,369	28,125	21,405	20,793	21,692	21,718	17,810	15,614	15,190	15,697	17,626	17,287	16,212	17,333	17,764	
NPL	1,025	555	776	775	777	871	675	513	513	516	519	525	530	526	518	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	2,466	1,950	2,105	2,132	2,147	2,130	2,073	1,334	1,332	1,350	1,371	1,361	1,346	1,366	1,361	
NPL	105	105	105	105	105	105	105	105	105	105	101	97	97	97	96	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	13,550	17,479	17,530	15,385	14,792	15,601	15,409	14,170	13,190	12,244	13,295	12,515	14,248	14,422	13,713	
NPL	41	-	1	1	1	0	0	-	-	-	-	-	-	-	-	
10. Perantara Keuangan / <i>Financial Intermediaries</i>	49,728	42,146	40,796	38,818	36,225	35,185	34,705	33,602	33,176	32,541	32,770	31,999	33,750	33,872	33,828	
NPL	-	-	-	-	-	-	-	-	-	-	1,050	1,049	1,044	1,050	811	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7,429	6,544	6,854	6,448	6,552	6,098	5,966	4,678	4,849	4,529	4,692	4,814	4,631	4,558	4,603	
NPL	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	118	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	133	240	232	231	226	225	223	67	67	65	65	65	63	63	63	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	342	419	396	397	337	499	455	290	263	237	178	177	177	167	168	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	406	846	706	706	695	694	689	675	615	617	609	546	1,543	352	346	
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	0	0	
Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin																
Rumah Tangga / House Hold																
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	379	360	339	337	335	335	333	331	311	313	319	317	317	316	313	
NPL	3	2	2	2	2	2	2	2	2	2	2	3	3	3	3	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	39	37	31	30	28	29	29	29	29	32	32	31	31	32	31	
NPL	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-	
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	56	55	44	44	43	42	41	41	40	40	40	38	39	38	38	
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	535	568	578	577	576	587	592	586	591	592	586	584	589	595	588	
NPL	29	35	46	56	54	52	52	54	61	62	63	59	58	56	56	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others																
NPL	15,042	13,945	11,843	11,719	11,491	11,251	11,001	11,019	10,628	10,559	10,355	10,262	10,123	10,021	9,660	
NPL	436	355	613	676	630	519	430	383	344	322	282	277	264	259	256	

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

Keterangan	Lapangan Usaha													Bukan Lapangan Usaha											
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
Jawa Barat	8,962	1,088	60,760	1,640	20,098	89,048	9,721	22,629	2,488	11,963	156	1,730	3,264	7,590	465	0	61	121,316	2,460	2,192	3,075	84,863	26,544		
NPL	327	40	81	5,842	8	2,235	3,845	442	729	80	967	-	11	21	-	3	2,812	113	103	120	1,185	219	2,219		
Banten	922	140	582	25,105	528	11,913	19,995	1,779	8,281	2,472	7,792	90	481	919	7,935	96	1	47	41,276	1,323	888	913	23,414	6,774	
NPL	13	3	392	404	303	715	1,119	44	18	19	125	-	1	1	48	3	-	8	650	21	24	8	385	77	
DKI Jakarta	169,777	3,760	108,228	519,968	148,518	263,392	312,332	53,516	194,672	187,479	187,445	10,839	4,558	10,681	39,653	370	365	498	125,063	15,336	6,726	80,832	110,014	76,292	
NPL	4,049	608	6,826	25,110	1,340	4,733	15,484	3,957	3,014	1,519	5,894	3	119	27	1,278	9	26	3,740	396	303	2,113	3,056	1,598		
D.I Yogyakarta	1,162	227	50	3,603	31	1,827	10,658	2,984	1,306	509	676	40	776	618	1,861	71	6	4,481	166	217	190	9,341	798		
NPL	11	4	0	118	0	150	302	105	37	1	30	-	1	0	44	1	-	1	114	36	8	4	88	3	
Jawa Tengah	14,397	2,310	348	52,911	342	14,417	97,916	7,806	5,537	1,825	6,043	110	1,325	2,646	7,657	452	-	142	24,783	384	956	1,622	29,949	33,262	
NPL	219	56	53	10,328	3	609	3,394	595	94	56	152	-	9	20	239	9	-	72	557	7	50	47	341	177	
Jawa Timur	26,783	2,513	1,466	96,789	6,370	22,567	129,121	9,674	12,440	1,610	9,786	13	1,753	2,272	8,017	573	92	53,050	2,661	2,146	3,043	78,326	3,336		
NPL	536	53	316	4,705	60	1,203	6,835	470	426	55	860	-	8	15	436	15	-	2	1,510	45	170	71	1,189	70	
Bengkulu	3,823	87	15	475	10	202	4,455	355	133	12	196	-	34	133	355	26	-	15	2,585	12	95	66	5,546	4,796	
NPL	34	1	2	6	0	51	146	5	5	0	4	-	0	3	7	0	-	1	39	0	7	2	27	13	
Jambi	9,792	120	181	2,330	21	1,133	7,770	1,020	307	53	425	-	110	112	610	55	-	9	5,187	50	169	108	13,611	67	
NPL	104	3	0	133	1	122	268	29	20	-	10	-	2	0	10	1	-	1	113	2	17	1	133	1	
Aceh	1,735	378	65	1,011	77	659	4,853	366	173	127	145	-	26	179	394	214	-	252	3,748	58	58	282	17,368	1,179	
NPL	62	34	5	50	1	96	312	37	9	1	7	-	2	2	24	7	-	11	52	1	4	1	129	22	
Sumatera Utara	42,307	512	278	44,589	96	8,538	40,760	2,756	9,476	982	2,934	19	421	1,474	2,470	236	-	38	17,958	477	1,295	2,427	35,114	2,042	
NPL	784	20	6	955	1	645	2,166	446	51	26	124	0	17	22	68	4	-	7	424	9	40	74	540	38	
Sumatera Barat	8,640	266	146	2,789	15	772	14,057	896	522	215	538	0	116	206	860	38	-	12	3,971	48	90	8,686	13,468		
NPL	128	7	24	40	1	101	592	27	14	6	10	-	2	0	19	1	-	1	86	1	9	1	84	51	
Riau	17,788	155	79	5,842	116	2,474	12,001	1,514	1,195	257	1,471	7	99	613	779	59	-	9	10,717	89	433	223	18,809	636	
NPL	585	6	4	135	2	167	504	35	38	2	49	-	1	1	26	1	-	1	373	5	28	3	190	11	
Sumatera Selatan	15,158	227	197	8,466	238	3,460	16,173	1,578	1,071	107	1,834	164	383	378	912	69	0	14	11,489	87	590	397	23,342	1,223	
NPL	526	8	33	172	1	438	915	106	18	0	55	-	0	87	25	1	-	1	320	1	63	13	256	15	
Bangka Belitung	1,261	201	218	581	47	247	2,516	169	120	152	99	-	7	37	217	5	-	1	2,185	21	73	57	4,358	24	
NPL	16	7	11	15	-	19	114	3	2	-	7	-	-	0	4	0	-	0	56	0	9	0	37	0	
Kepulauan Riau	170	270	9	4,720	543	1,484	6,228	1,197	3,203	44	2,259	2	179	137	460	27	-	9	7,205	114	462	114	8,082	1,070	
NPL	2	5	0	538	2	85	114	32	279	-	32	-	3	11	0	0	-	0	224	0	17	0	96	22	
Lampung	10,018	576	102	3,940	99	937	15,052	572	2,740	88	125	-	431	362	690	35	-	14	5,259	60	149	60	8,675	5,497	
NPL	56	10	6	29	1	45	1,124	6	1,615	10	18	-	2	7	17	1	-	3	122	0	6	4	80	77	
Kalimantan Selatan	7,673	282	1,456	2,133	831	1,262	9,892	508	2,155	284	1,055	-	81	208	992	27	-	2	10,546	67	426	130	11,714	243	
NPL	37	12	34	12	0	115	509	9	69	7	58	-	7	1	32	1	-	0	279	0	38	2	135	2	
Kalimantan Barat	13,189	383	375	1,471	127	773	11,832	869	1,325	979	627	0	86	100	663	36	-	3	7,463	69	578	233	15,136	197	
NPL	43	7	75	169	0	174	404	38	10	0	22	-	3	0	19	2	-	0	136	0	36	7	115	5	
Kalimantan Timur	8,694	311	1,520	2,518	482	7,804	14,348	2,043	3,816	453	2,955	3	136	182	1,853	54	-	10	8,160	181	494	645	18,512	566	
NPL	451	12	81	26	10	1,041	1,072	160	202	14	78	-	2	3	142	2	-	3	461	11	42	27	298	6	
Kalimantan Tengah	7,459	113	31	2,577	80	835	6,050	319	407	198	549	-	27	78	640	22	-	1	4,195	42	59	41	10,890	175	
NPL	30	2	1	13	0	29	194	10	16	4	-	-	0	33	14	1	-	-	80	2	4	0	64	1	
Sulawesi Tengah	2,827	220	456	7,662	403	144	132	371	1	27	41	-	1	27	41	400	35	-	2	1,932	17	169	36	16,539	114
NPL	79	5	5	15	8	90	335	15	2	0	45	-	0	0	11	1	-	0	75	4	21	1	156	1	
Sulawesi Selatan	7,231	1,092	383	5,102	588	5,132	32,846	3,301	3,265	3,053	3	417	419	2,245	147	-	37	17,544	185	1,280	1,622	24,731	11,819		
NPL	81	27	18	241	1	377	1,221	69	96	11	83	0	32	2	63	3	-	3	476	4	106	68	353	66	
Sulawesi Utara	862	290	2,085	679	75	1,795	7,483	917	321	5	624	42	43	77	498	88	-	4	5,523	37	180	129	10,653	8,693	
NPL	39	21	4	33	2	263	359	33	32	0	9	-	0	1	28	1	-	1	225	2	20	7	261	77	
Gorontalo	804	110	15	332	2,148	123	2,492	226	56	0	220	-	9	12	199	6	-	0	992	5	45	10	4,399	3,007	
NPL	174	9	0	23	0	59	183	6	0	10	3	-	-	0	13	0	-	-	32	0	7	0	72	27	
Sulawesi Barat	1,124	63	10	217	5	146	2,108	73	35	18	36	-	5	26	208	8	-	-	481	3	22	15	3,124	1,773	
NPL	10	1	0	7	1	5	90	5	1	-	3	-	4	1	0	0	-	-	5	4	0	15	4	4	
Sulawesi Tenggara	1,450	336	149	635	14	529	6,043	630	152	0	474	-	181	15	61	454	-	0	3,062	15	193	92	13,291	488	
NPL	19	8	3	14	0	53	298	19	3	0	42	-	5	0	12	1	-	0	61	0	14	1	70	11	
Nusa Tenggara Barat	2,959	197																							

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	2,512,476	2,576,497	2,510,706	2,502,891	2,504,927	2,480,867	2,451,565	2,465,419	2,393,802	2,411,247	2,471,661	2,463,098	2,496,244	2,537,492	2,521,471
NPL	70,785	83,081	101,422	101,424	98,880	98,503	97,450	96,687	98,719	101,066	101,145	102,154	108,193	106,441	110,462
2. Investasi / Investment	1,308,747	1,481,226	1,494,821	1,489,154	1,487,495	1,462,872	1,455,503	1,468,687	1,461,514	1,463,207	1,473,734	1,460,647	1,459,404	1,476,705	1,474,922
NPL	31,829	33,859	42,000	41,726	42,090	43,179	45,817	43,335	43,636	43,537	44,303	44,837	45,854	44,407	44,892
3. Konsumsi / Consumption	1,473,659	1,559,269	1,530,639	1,529,822	1,538,172	1,536,532	1,540,423	1,547,454	1,541,807	1,544,691	1,551,024	1,558,425	1,558,754	1,567,592	1,567,306
NPL	22,650	24,894	34,977	34,586	32,929	31,147	29,705	27,685	28,518	29,169	28,716	29,489	30,501	29,874	30,807
Total Kredit / Total Credit	5,294,882	5,616,992	5,536,166	5,521,867	5,530,594	5,480,271	5,447,491	5,481,560	5,397,123	5,419,145	5,496,419	5,482,170	5,514,402	5,581,789	5,563,700
NPL	125,264	141,834	178,399	177,735	173,899	172,829	172,972	167,707	170,873	173,772	174,164	176,481	184,547	180,722	186,161
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	131,582	129,120	146,346	148,499	151,120	149,640	145,982	142,171	143,968	146,393	152,839	167,171	172,893	176,510	182,113
NPL	2,294	2,472	2,722	2,827	3,080	3,059	3,100	2,865	3,109	3,506	3,389	3,238	4,653	4,918	5,740
2. Impor / Import	77,129	84,457	78,066	77,867	73,711	69,653	65,976	65,457	63,041	63,298	77,272	69,293	71,266	74,993	76,155
NPL	1,203	2,307	2,290	2,011	2,187	2,158	2,086	1,289	1,380	1,499	1,748	1,849	3,061	3,262	4,310
3. Lainnya / Other	5,086,171	5,403,414	5,311,755	5,295,500	5,305,763	5,260,978	5,235,533	5,273,932	5,190,114	5,209,453	5,266,308	5,245,707	5,270,243	5,330,286	5,305,432
NPL	121,766	137,055	173,387	172,898	168,633	167,612	167,785	163,553	166,384	168,767	169,027	171,393	176,834	172,542	176,111
Total Kredit / Total Credit	5,294,882	5,616,992	5,536,166	5,521,867	5,530,594	5,480,271	5,447,491	5,481,560	5,397,123	5,419,145	5,496,419	5,482,170	5,514,402	5,581,789	5,563,700
NPL	125,264	141,834	178,399	177,735	173,899	172,829	172,972	167,707	170,873	173,772	174,164	176,481	184,547	180,722	186,161

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	1,008,823	1,044,312	1,025,589	1,025,731	1,035,996	1,043,358	1,041,817	1,067,403	1,039,855	1,057,970	1,094,599	1,095,868	1,112,153	1,140,301	1,131,585
NPL	30,747	36,885	47,607	48,108	49,252	49,760	49,100	51,323	52,927	54,093	52,368	52,949	53,230	52,338	54,024
2. Investasi / Investment	577,838	696,920	704,600	703,783	700,153	681,044	675,611	686,337	686,272	686,010	695,160	685,061	685,364	699,469	699,984
NPL	11,078	14,197	17,699	18,214	19,255	20,380	21,813	21,684	21,572	21,664	23,044	23,423	23,801	22,873	22,869
3. Konsumsi / Consumption	652,939	689,541	678,935	679,840	686,770	686,541	687,476	692,225	688,522	689,918	694,761	696,633	696,515	701,985	703,386
NPL	8,994	11,145	14,529	14,363	13,820	13,328	12,706	11,825	12,095	12,408	12,160	12,317	12,719	12,523	12,896
Total Kredit / Total Credit	2,239,600	2,430,773	2,409,124	2,409,354	2,422,918	2,410,943	2,404,904	2,445,965	2,414,649	2,433,898	2,484,520	2,477,562	2,494,032	2,541,755	2,534,955
NPL	50,819	62,226	79,835	80,685	82,327	83,468	83,619	84,831	86,594	88,164	87,572	88,689	89,750	87,734	89,789
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36,001	28,376	33,297	35,273	37,614	38,594	39,400	41,544	42,583	45,251	57,026	62,747	67,926	74,366	77,088
NPL	1,371	1,192	1,202	1,323	1,533	1,533	1,541	1,377	1,617	1,642	1,532	1,555	1,553	1,578	1,682
2. Impor / Import	9,699	11,827	5,044	5,126	5,202	5,658	5,875	6,111	6,561	6,941	7,651	8,678	9,088	9,610	9,864
NPL	0	41	11	11	17	29	88	91	95	94	103	109	109	117	120
3. Lainnya / Other	2,193,900	2,390,569	2,370,784	2,368,955	2,380,101	2,366,691	2,359,629	2,398,310	2,365,505	2,381,706	2,419,843	2,406,138	2,417,017	2,457,779	2,448,004
NPL	49,448	60,993	78,623	79,351	80,777	81,907	81,990	83,363	84,882	86,428	85,936	87,025	88,087	86,038	87,987
Total Kredit / Total Credit	2,239,600	2,430,773	2,409,124	2,409,354	2,422,918	2,410,943	2,404,904	2,445,965	2,414,649	2,433,898	2,484,520	2,477,562	2,494,032	2,541,755	2,534,955
NPL	50,819	62,226	79,835	80,685	82,327	83,468	83,619	84,831	86,594	88,164	87,572	88,689	89,750	87,734	89,789

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	84,407	89,698	84,336	85,312	86,660	87,322	88,597	87,962	83,606	83,163	85,369	85,990	88,026	90,020	89,214
NPL	6,022	7,069	8,367	8,415	8,397	8,371	8,517	7,449	7,554	7,604	7,760	7,907	7,974	7,885	8,046
2. Investasi / Investment	45,035	53,056	55,070	55,367	56,138	56,923	59,398	60,781	60,568	61,074	60,542	61,016	61,440	61,450	61,663
NPL	2,405	2,287	3,027	3,006	2,886	2,870	2,900	2,809	2,901	2,865	2,909	2,945	3,054	2,946	2,972
3. Konsumsi / Consumption	292,212	321,681	330,823	331,658	334,292	335,445	338,012	339,923	339,799	341,859	344,630	346,200	345,990	347,562	347,758
NPL	2,864	2,818	3,662	3,627	3,592	3,592	3,512	3,265	3,473	3,474	3,575	3,690	3,762	3,709	3,800
Total Kredit / Total Credit	421,655	464,434	470,229	472,337	477,090	479,691	486,006	488,666	483,974	486,097	490,541	493,206	495,456	499,032	498,635
NPL	11,291	12,175	15,055	15,048	14,876	14,833	14,928	13,523	13,928	13,942	14,244	14,542	14,791	14,541	14,818
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	6	410	387	392	399	455	469	448	437	445	96	427	430	425	416
NPL	2	1	2	1	1	1	1	1	1	1	1	1	1	1	1
2. Impor / Import	2	416	377	341	345	367	350	241	241	266	65	255	235	228	186
NPL	-	5	4	7	7	7	7	7	7	7	3	5	5	5	5
3. Lainnya / Other	421,647	463,609	469,465	471,604	476,346	478,869	485,188	487,977	483,296	485,387	490,380	492,525	494,792	498,379	498,033
NPL	11,289	12,168	15,049	15,041	14,868	14,825	14,921	13,516	13,920	13,935	14,240	14,536	14,785	14,535	14,812
Total Kredit / Total Credit	421,655	464,434	470,229	472,337	477,090	479,691	486,006	488,666	483,974	486,097	490,541	493,206	495,456	499,032	498,635
NPL	11,291	12,175	15,055	15,048	14,876	14,833	14,928	13,523	13,928	13,942	14,244	14,542	14,791	14,541	14,818

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	1,253,592	1,294,083	1,245,693	1,237,838	1,229,056	1,206,663	1,186,783	1,190,317	1,157,601	1,154,942	1,171,522	1,165,390	1,179,354	1,188,273	1,181,433
NPL	31,227	35,974	42,250	41,698	38,085	37,124	36,821	36,043	36,371	37,500	38,184	38,583	43,299	42,385	44,319
2. Investasi / Investment	622,584	664,353	668,140	662,824	666,013	660,706	662,476	675,390	670,236	671,545	673,652	670,239	667,170	672,906	671,450
NPL	17,406	17,104	21,135	20,368	19,811	19,819	20,995	18,734	19,053	18,899	18,245	18,266	18,433	18,015	18,481
3. Konsumsi / Consumption	512,457	533,082	508,046	505,616	504,636	502,302	502,938	503,300	501,885	501,377	500,300	504,360	505,151	507,043	505,533
NPL	10,324	10,537	16,124	15,861	14,829	13,654	13,003	12,154	12,542	12,902	12,632	13,144	13,694	13,324	13,796
Total Kredit / Total Credit	2,388,632	2,491,518	2,421,878	2,406,278	2,399,705	2,369,671	2,352,198	2,369,008	2,329,722	2,327,864	2,345,474	2,339,988	2,351,675	2,368,221	2,358,416
NPL	58,956	63,615	79,508	77,927	72,724	70,597	70,820	66,931	67,966	69,300	69,062	69,993	75,427	73,724	76,596
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	60,560	71,825	80,278	81,341	82,902	81,077	79,535	77,734	78,231	77,540	77,049	80,481	82,078	78,773	80,571
NPL	573	947	1,023	1,009	1,009	994	1,040	1,003	1,010	1,387	1,407	1,197	1,278	1,372	1,370
2. Impor / Import	63,861	68,629	68,342	68,328	64,176	59,824	56,277	57,546	55,014	54,369	67,817	57,926	60,286	62,819	63,800
NPL	1,203	1,581	1,530	1,250	1,506	1,477	1,368	1,191	1,278	1,397	1,641	1,734	2,931	3,123	4,168
3. Lainnya / Other	2,264,211	2,351,064	2,273,258	2,256,609	2,252,627	2,228,770	2,216,385	2,233,728	2,196,477	2,195,954	2,200,608	2,201,581	2,209,310	2,226,629	2,214,045
NPL	57,180	61,086	76,955	75,668	70,209	68,126	68,412	64,738	65,677	66,517	66,014	67,062	71,218	69,229	71,058
Total Kredit / Total Credit	2,388,632	2,491,518	2,421,878	2,406,278	2,399,705	2,369,671	2,352,198	2,369,008	2,329,722	2,327,864	2,345,474	2,339,988	2,351,675	2,368,221	2,358,416
NPL	58,956	63,615	79,508	77,927	72,724	70,597	70,820	66,931	67,966	69,300	69,062	69,993	75,427	73,724	76,596

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Jenis Penggunaan / Type of Use															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Modal Kerja / Working Capital	165,653	148,404	155,088	154,009	153,216	143,523	134,368	119,737	112,740	115,172	120,171	115,851	116,711	118,899	119,239
NPL	2,789	3,153	3,199	3,202	3,147	3,249	3,011	1,872	1,868	1,870	2,834	2,715	3,690	3,832	4,072
2. Investasi / Investment	63,290	66,898	67,012	67,181	65,192	64,199	58,018	46,178	44,438	44,577	44,381	44,331	45,429	42,880	41,826
NPL	940	272	139	138	138	109	109	109	109	109	105	203	565	572	570
3. Konsumsi / Consumption	16,051	14,965	12,835	12,707	12,474	12,244	11,996	12,006	11,600	11,537	11,333	11,232	11,099	11,002	10,629
NPL	469	394	662	734	688	574	484	440	408	386	348	339	325	318	315
Total Kredit / Total Credit	244,994	230,266	234,934	233,897	230,881	219,966	204,382	177,922	168,778	171,286	175,885	171,413	173,239	172,781	171,694
NPL	4,197	3,819	3,999	4,075	3,972	3,931	3,604	2,421	2,385	2,365	3,287	3,256	4,580	4,723	4,957
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	35,016	28,509	32,385	31,493	30,204	29,514	26,578	22,445	22,716	23,157	18,669	23,516	22,459	22,946	24,038
NPL	348	332	495	495	538	532	518	484	480	477	450	486	1,821	1,968	2,688
2. Impor / Import	3,567	3,585	4,302	4,072	3,988	3,804	3,474	1,559	1,225	1,722	1,740	2,435	1,656	2,336	2,306
NPL	-	680	744	742	657	645	623	0	0	0	0	0	16	16	16
3. Lainnya / Other	206,412	198,172	198,247	198,332	196,689	186,648	174,330	153,917	144,837	146,407	155,476	145,463	149,124	147,499	145,350
NPL	3,849	2,807	2,760	2,838	2,778	2,754	2,463	1,936	1,904	1,888	2,837	2,770	2,743	2,739	2,253
Total Kredit / Total Credit	244,994	230,266	234,934	233,897	230,881	219,966	204,382	177,922	168,778	171,286	175,885	171,413	173,239	172,781	171,694
NPL	4,197	3,819	3,999	4,075	3,972	3,931	3,604	2,421	2,385	2,365	3,287	3,256	4,580	4,723	4,957

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

Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)		
				Ekspor	Impor	Lainnya
1. Jawa Barat	180,731	61,482	240,451	9,310	2,312	471,041
NPL	12,233	2,709	4,553	292	26	19,177
2. Banten	58,866	30,213	74,589	1,789	438	161,441
NPL	2,601	614	1,164	26	2	4,351
3. DKI Jakarta	1,277,248	938,802	414,263	107,898	57,612	2,464,804
NPL	49,383	24,613	11,206	4,272	2,979	77,951
4. D.I Yogyakarta	16,575	9,830	15,192	792	110	40,695
NPL	559	245	253	9	-	1,048
5. Jawa Tengah	167,670	48,515	90,956	8,745	1,939	296,457
NPL	11,262	4,624	1,179	86	840	16,140
6. Jawa Timur	256,249	75,570	142,621	16,757	5,505	452,178
NPL	13,698	2,297	3,054	301	440	18,309
7. Bengkulu	7,114	3,212	13,100	542	169	22,716
NPL	201	64	88	4	-	349
8. Jambi	13,908	10,140	19,192	995	396	41,850
NPL	483	220	267	32	1	937
9. Aceh	8,062	2,593	22,693	0	-	33,348
NPL	550	109	209	-	-	868
10. Sumatera Utara	100,222	57,662	59,313	9,197	2,360	205,640
NPL	3,892	1,445	1,125	286	8	6,169
11. Sumatera Barat	22,073	8,005	26,434	1,564	194	54,754
NPL	803	170	232	18	0	1,186
12. Riau	24,956	19,502	30,906	1,298	993	73,072
NPL	881	674	610	50	2	2,113
13. Sumatera Selatan	29,603	20,826	37,129	1,335	270	85,952
NPL	1,418	968	667	45	2	3,006
14. Bangka Belitung	4,114	1,764	6,717	325	33	12,236
NPL	160	38	102	5	0	295
15. Kepulauan Riau	11,538	9,404	17,047	222	430	37,338
NPL	461	643	359	3	0	1,461
16. Lampung	26,186	10,431	18,035	1,695	247	52,711
NPL	1,226	1,723	289	75	-	3,163
17. Kalimantan Selatan	16,105	12,736	23,126	1,314	179	50,474
NPL	699	205	456	14	0	1,346
18. Kalimantan Barat	16,861	15,979	23,675	1,198	174	55,143
NPL	779	189	298	8	1	1,258
19. Kalimantan Timur	26,777	20,405	28,558	1,762	274	73,704
NPL	2,313	984	845	16	2	4,125
20. Kalimantan Tengah	10,396	8,990	15,401	1,111	151	33,525
NPL	265	80	150	5	1	490
21. Sulawesi Tengah	11,241	4,460	18,808	972	120	33,417
NPL	455	158	257	10	1	858
22. Sulawesi Selatan	49,789	16,950	57,182	3,961	359	119,590
NPL	1,704	626	1,074	80	1	3,343
23. Sulawesi Utara	10,939	4,949	24,214	859	56	39,187
NPL	886	142	593	26	-	1,395
26. Gorontalo	3,520	3,233	8,459	358	26	14,829
NPL	250	235	139	17	-	607
25. Sulawesi Barat	3,125	957	5,419	325	30	9,146
NPL	88	25	26	5	0	134
24. Sulawesi Tenggara	8,327	2,804	17,141	582	70	27,620
NPL	343	135	157	9	1	626
27. Nusa Tenggara Barat	21,154	8,582	22,820	1,140	66	51,350
NPL	355	66	216	9	-	628
28. Bali	29,955	22,128	30,797	1,855	130	80,895
NPL	1,013	458	497	37	0	1,930
29. Nusa Tenggara Timur	12,095	2,212	21,323	1,401	129	34,100
NPL	383	83	129	3	0	592
30. Maluku	4,321	718	8,208	452	54	12,741
NPL	116	20	87	1	-	222
31. Papua	9,774	4,734	16,911	1,316	217	29,886
NPL	508	118	214	11	1	829
32. Maluku Utara	2,335	573	7,270	321	26	9,832
NPL	82	10	61	2	-	150
33. Papua Barat	4,153	1,659	8,424	527	102	13,607
NPL	108	59	244	5	0	405
34. Lainnya	75,507	34,901	932	194	982	110,164
NPL	500	144	6	-	-	650
Total	2,521,471	1,474,922	1,567,306	182,113	76,155	5,305,432
NPL	110,462	44,892	30,807	5,740	4,310	176,111

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

Keterangan / Items	2018	2019	2020					2021							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5,215,150	5,550,039	5,484,745	5,471,580	5,479,657	5,428,863	5,395,320	5,426,326	5,342,383	5,364,853	5,441,145	5,426,080	5,457,676	5,527,980	5,510,777
a. Lancar / Current	4,853,549	5,124,871	5,036,777	5,023,483	5,040,425	4,988,850	4,961,784	5,017,731	4,882,342	4,891,249	4,997,972	4,950,209	4,971,792	5,049,116	5,022,116
b. DPK / Special Mention	236,528	283,382	270,854	271,311	266,287	268,158	261,719	242,207	290,503	301,340	271,604	301,755	303,958	300,771	304,930
c. Kurang Lancar / Sub-Standard	20,363	23,277	23,508	19,261	17,780	16,635	20,398	26,784	26,668	25,583	23,744	27,003	30,530	23,939	28,868
d. Diragukan / Doubtful	16,686	27,086	31,713	27,814	23,877	19,815	17,742	14,453	16,862	21,339	23,660	22,262	26,958	34,545	30,691
e. Macet / Lost	88,024	91,422	121,892	129,711	131,288	135,404	133,677	125,151	126,008	125,341	124,165	124,851	124,437	119,609	124,171
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	125,073	141,785	177,113	176,786	172,945	171,854	171,817	166,389	169,538	172,264	171,570	174,116	181,926	178,094	183,730
Kredit Kepada Pihak Terkait / Loan for Connected Parties	79,732	66,953	51,421	50,287	50,938	51,409	52,171	55,234	54,740	54,292	55,274	56,090	56,726	53,809	52,923
a. Lancar / Current	77,804	65,356	48,747	47,316	47,994	48,649	49,712	52,614	52,128	51,530	52,391	53,413	53,837	50,797	50,075
b. DPK / Special Mention	1,737	1,548	1,389	2,022	1,989	1,785	1,304	1,301	1,276	1,254	289	313	268	384	418
c. Kurang Lancar / Sub-Standard	6	4	35	35	25	40	212	396	409	566	601	369	422	342	292
d. Diragukan / Doubtful	4	24	6	16	23	13	5	4	9	23	11	15	18	63	25
e. Macet / Lost	180	21	1,244	898	906	922	937	919	917	919	1,982	1,980	2,181	2,223	2,114
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	191	49	1,285	949	955	975	1,155	1,319	1,335	1,508	2,594	2,364	2,621	2,628	2,431

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

Pengelompokan Bank / Group of Banks	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Bank Persero / State Owned Banks	25,445	28,398	24,829	25,091	24,545	24,519	24,051	24,856	25,305	25,344	25,906	26,213	26,137	25,622	25,556
NPL	609	567	1,112	1,174	1,104	993	880	768	730	675	601	621	604	598	590
2. BPD / Regional Development Banks	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	47,237	50,837	42,341	42,586	42,334	42,025	42,323	42,529	41,843	41,960	41,531	41,724	41,152	41,042	39,293
NPL	1,192	1,041	1,683	1,742	1,624	1,360	1,117	1,049	1,077	1,183	1,266	1,272	1,192	1,131	1,111
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7,945	7,651	5,980	6,007	5,908	5,836	5,794	5,918	5,687	5,706	5,613	5,621	5,583	5,574	5,291
NPL	208	181	311	344	316	260	215	191	173	161	142	140	137	136	136
5. Bank Umum / Commercial Bank	80,628	86,886	73,149	73,684	72,786	72,379	72,169	73,303	72,836	73,010	73,051	73,558	72,872	72,238	70,140
NPL	2,009	1,790	3,106	3,261	3,044	2,613	2,212	2,009	1,980	2,019	2,009	2,033	1,932	1,865	1,837

Tabel 3.16.a.

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

Keterangan / Items	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Penerima Kredit Lapangan Usaha / Loan by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4,191	6,729	5,919	5,858	5,747	5,747	5,718	5,717	5,716	5,634	5,513	5,455	5,184	5,176	5,116
NPL	2,271	2,463	2,530	2,532	2,519	2,524	2,526	2,529	2,529	2,530	2,577	2,583	2,582	2,581	2,581
2. Perikanan / <i>Fishery</i>	112	86	81	80	80	78	79	79	79	78	78	78	78	78	78
NPL	69	62	61	62	61	59	61	61	61	60	60	60	60	60	60
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	3	3	2	2	2	2	2	2	2	2	2	2	2	2	2
NPL	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
4. Industri Pengolahan / <i>Processing Industry</i>	852	40	526	525	523	523	522	521	520	519	517	517	513	513	513
NPL	246	39	39	39	39	39	39	38	38	39	38	38	39	39	39
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4	108	4	4	4	4	4	4	4	4	4	4	4	4	4
NPL	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
6. Konstruksi / <i>Construction</i>	16	15	15	15	15	15	15	15	15	15	15	15	15	15	14
NPL	16	15	15	15	15	15	15	15	15	15	14	14	14	14	14
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	579	500	422	422	434	421	423	423	422	421	420	420	415	420	420
NPL	539	464	362	362	362	361	362	361	360	360	360	361	358	360	360
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	36	46	41	41	41	41	41	41	41	41	41	41	41	41	40
NPL	36	35	31	31	31	31	31	30	30	30	30	30	30	30	30
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	40	902	1,029	1,029	1,029	1,028	1,028	1,028	1,028	1,028	1,029	1,029	1,028	1,028	1,028
NPL	39	39	39	39	39	39	39	39	39	39	40	40	39	39	39
10. Perantara Keuangan / <i>Financial intermediaries</i>	540	468	400	400	401	416	413	413	413	413	416	416	412	412	412
NPL	537	463	397	397	398	397	397	398	397	397	400	401	397	397	397
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	160	156	135	135	135	135	135	135	134	135	134	134	134	134	134
NPL	155	153	133	133	133	133	133	133	133	133	133	133	133	133	133
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
NPL	39	40	39	39	39	39	39	39	39	39	39	39	39	39	39
13. Jasa Pendidikan / <i>Education Services</i>	30	38	38	38	38	38	38	38	38	38	38	38	38	38	38
NPL	30	38	38	38	38	38	38	38	38	38	38	38	38	38	38
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	96	93	94	94	95	94	92	99	99	99	101	100	100	101	100
NPL	95	92	94	94	95	94	92	99	99	99	101	100	100	100	100
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	525	523	522	523	523	524	522	522	523	523	522	522	522	522	522
NPL	487	486	485	486	486	487	486	486	521	521	521	521	521	520	520
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11
NPL	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	83	82	72	72	71	72	72	73	72	72	72	73	73	72	72
NPL	81	81	71	71	70	71	71	71	71	71	71	72	72	72	72
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	4,754	4,404	3,839	3,820	3,792	3,793	3,803	3,804	3,784	3,769	3,761	3,746	3,598	3,591	3,543
NPL	3,779	3,788	3,378	3,393	3,380	3,386	3,388	3,388	3,389	3,401	3,417	3,405	3,276	3,282	3,253
Total	12,072	14,246	13,189	13,109	12,980	12,982	12,960	12,966	12,942	12,843	12,714	12,642	12,207	12,197	12,088
NPL	8,436	8,274	7,729	7,747	7,720	7,731	7,734	7,741	7,775	7,789	7,856	7,846	7,716	7,723	7,694

Tabel 3.17.a.

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

Miliar Rp (Billion Rp)

Indikator / Indicator	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
Berdasarkan Jenis Kredit / Based on the type of credit																
1. Kredit Usaha Kecil / Small Business Loans																
a. Dalam rangka penerusan kredit dari BI / Channeling Credit From BI	2,759	2,795	2,771	2,771	2,771	2,771	2,771	2,771	2,771	2,783	2,783	2,831	2,831	2,825	2,830	2,818
NPL	2,702	2,762	2,738	2,738	2,738	2,738	2,738	2,738	2,738	2,737	2,737	2,785	2,785	2,782	2,785	2,784
b. Lainnya / Other	1,287	1,332	1,329	1,329	1,329	1,338	1,329	1,315	1,313	1,315	1,316	1,326	1,326	1,325	1,324	1,337
NPL	1,128	1,248	1,245	1,245	1,230	1,232	1,233	1,231	1,265	1,266	1,268	1,268	1,268	1,268	1,268	1,267
2. Bukan KUK / Not Small Business Loans																
a. Kredit kelolaan / Loans	943	854	831	830	827	828	798	799	798	795	794	777	776	767	766	
NPL	230	167	187	188	186	187	190	189	189	188	205	188	190	190	190	
b. Dalam rangka penerusan kredit dari BI / Channeling Credit from BI	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	
NPL	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	
c. Bantuan Proyek / Aid Project	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
d. Kredit Kelolaan di luar bantuan proyek / Credit Channeling	4	4	4	4	5	4	4	4	4	4	4	4	4	6	6	
NPL	3	3	3	3	5	3	3	3	3	3	3	3	3	3	3	
e. Lainnya / Other	7,042	9,224	8,217	8,138	8,011	8,004	8,021	8,041	8,007	7,909	7,732	7,668	7,239	7,233	7,123	
NPL	4,341	4,063	3,523	3,541	3,530	3,539	3,539	3,549	3,549	3,563	3,562	3,571	3,441	3,446	3,417	
Berdasarkan Golongan Penyalur / Based Distribution Group																
1. Koperasi / Cooperation																
NPL	2,486	2,576	2,570	2,570	2,557	2,558	2,557	2,557	2,558	2,556	2,601	2,607	2,606	2,607	2,608	
2. Lembaga Swadaya Masyarakat / Non-Governmental Organization																
NPL	4,010	4,020	3,633	3,651	3,639	3,649	3,653	3,655	3,654	3,671	3,674	3,675	3,545	3,551	3,521	
3. Swasta Lainnya / Other Private																
NPL	1,940	1,678	1,526	1,526	1,524	1,524	1,524	1,529	1,563	1,563	1,581	1,564	1,565	1,565	1,565	
Total	12,072	14,246	13,189	13,109	12,980	12,982	12,960	12,966	12,942	12,843	12,714	12,642	12,207	12,197	12,088	

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

Sektor Ekonomi / Economic Sector	2018	2019	2020							2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5,635	5,760	6,378	6,277	6,355	6,305	6,322	6,462	6,465	6,635	6,609	6,677	6,671	6,685	6,633	
2 Perikanan / Fishery	426	326	389	409	499	498	502	511	514	514	513	490	488	485	489	
3 Pertambangan dan Penggalian / Mining and Quarrying	282	1,012	627	625	641	650	651	667	664	638	627	622	621	603	622	
4 Industri Pengolahan / Processing industry	1,494	2,057	2,326	2,325	2,365	2,362	2,394	2,395	2,455	2,509	2,513	2,558	2,593	2,590	2,583	
5 Listrik, Gas dan Air / Electricity, Gas and Water	137	117	126	121	125	128	155	155	161	141	141	151	139	140	135	
6 Konstruksi / Construction	3,644	3,834	4,110	4,141	4,186	4,206	4,288	4,345	4,110	4,150	4,292	4,346	4,496	4,488	4,532	
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	24,681	23,544	23,698	23,500	23,529	23,528	23,489	23,264	23,214	23,302	23,828	24,125	24,091	24,320	24,504	
8 Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman / Provision of accommodation and the provision of eating and drinking	1,089	1,514	1,871	1,929	1,942	1,927	1,948	1,968	1,980	1,998	2,021	2,042	2,060	2,111	2,156	
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2,296	2,291	2,636	2,631	2,682	2,728	2,790	2,860	2,859	2,840	2,903	2,910	2,937	2,927	2,889	
10 Perantara Keuangan / Financial intermediaries	379	620	714	703	702	718	726	736	713	717	741	799	782	819	797	
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2,693	3,403	4,093	4,223	4,159	4,213	4,317	4,337	4,441	4,480	4,421	4,378	4,431	4,510	4,086	
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	148	93	94	92	92	92	89	91	90	93	93	92	98	89	88	
13 Jasa Pendidikan / Education services	342	321	362	369	375	367	367	363	364	373	363	363	370	375	364	
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	275	746	650	636	627	613	616	620	608	587	588	610	598	591	596	
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	2,549	7,629	6,863	6,708	6,425	6,344	6,226	6,281	6,291	6,273	6,351	6,395	6,398	6,443	6,715	
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1,212	678	699	666	682	698	754	753	768	806	855	851	876	835	828	
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	4,382	3,523	2,981	2,983	2,953	2,934	2,957	2,774	2,756	2,768	2,760	2,713	2,764	2,718	2,728	
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	4,369	8,276	10,896	11,117	11,296	11,405	12,461	13,106	13,366	13,648	13,851	14,066	14,139	14,271	14,354	
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	42,187	43,040	41,036	40,719	40,671	40,553	39,668	39,084	38,954	39,057	38,893	39,238	38,797	38,822	38,739	
Total	98,220	108,784	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837	

Tabel 3.19.a.															
Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan															
(Credit of Rural Banks Based on Type of Use)															
Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Modal Kerja / Working Capital															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	4,878	4,920	5,520	5,415	5,485	5,441	5,460	5,587	5,574	5,753	5,727	5,794	5,786	5,801	5,751
- Perikanan / Fishery	383	295	355	369	452	452	447	452	456	454	457	434	436	436	440
- Pertambangan dan Penggalian / Mining and Quarrying	229	899	517	515	523	519	521	547	544	523	519	521	520	507	525
- Industri Pengolahan / Processing industry	1,250	1,774	2,015	2,001	2,026	2,027	2,058	2,061	2,105	2,141	2,144	2,183	2,219	2,214	2,210
- Listrik, Gas dan Air / Electricity, Gas and Water	123	103	108	103	107	107	133	131	136	117	115	125	112	116	112
- Konstruksi / Construction	3,340	3,519	3,814	3,832	3,878	3,904	3,987	4,038	3,813	3,850	3,993	4,039	4,183	4,178	4,220
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	22,370	21,101	21,415	21,247	21,265	21,266	21,235	20,984	20,923	21,019	21,504	21,791	21,752	21,953	22,122
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / Provision of accommodation and the provision of eating and drinking	801	1,120	1,342	1,370	1,379	1,366	1,382	1,402	1,418	1,436	1,465	1,484	1,504	1,545	1,587
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1,444	1,589	1,786	1,742	1,781	1,794	1,824	1,859	1,854	1,826	1,877	1,888	1,912	1,911	1,900
- Perantara Keuangan / Financial intermediaries	348	569	673	661	660	677	678	687	663	668	689	734	720	757	734
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2,327	2,956	3,638	3,734	3,683	3,732	3,812	3,845	3,956	3,996	3,969	3,934	3,975	4,056	3,656
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	114	64	65	62	62	61	61	62	61	61	62	61	62	55	54
- Jasa Pendidikan / Education services	201	197	215	215	221	210	211	210	214	219	212	211	221	225	215
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	183	523	464	452	443	434	435	435	424	410	407	426	415	409	414
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	2,005	6,117	5,475	5,331	5,026	4,966	4,912	4,950	4,983	4,915	4,995	5,017	5,033	5,071	5,341
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	943	513	531	498	517	530	578	571	587	621	659	660	674	644	638
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	3,340	2,884	2,352	2,352	2,329	2,315	2,341	2,243	2,229	2,236	2,219	2,154	2,212	2,172	2,187
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	-	23	35	11	14	30	16	14	14	13	13	13	10	10	11
Total Modal Kerja / Total Working Capital	44,279	49,166	50,321	49,911	49,851	49,830	50,092	50,080	49,953	50,259	51,025	51,468	51,747	52,061	52,118
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	756	839	858	862	869	864	862	875	891	883	882	883	885	884	882
- Perikanan / Fishery	44	31	34	40	47	46	54	59	58	60	56	56	52	49	49
- Pertambangan dan Penggalian / Mining and Quarrying	53	113	109	110	118	131	130	120	120	115	108	101	101	96	97
- Industri Pengolahan / Processing industry	244	283	310	324	339	335	337	334	350	368	369	374	374	376	372
- Listrik, Gas dan Air / Electricity, Gas and Water	14	14	18	18	18	22	22	24	24	24	26	26	26	24	23
- Konstruksi / Construction	304	316	296	309	308	302	300	307	296	301	299	307	313	310	312
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2,311	2,443	2,282	2,253	2,264	2,262	2,254	2,281	2,291	2,283	2,324	2,335	2,339	2,367	2,382
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / Provision of accommodation and the provision of eating and drinking	288	394	529	559	563	562	566	565	562	562	556	558	555	566	569
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	853	702	850	889	901	934	966	1,001	1,006	1,014	1,026	1,022	1,025	1,016	989
- Perantara Keuangan / Financial intermediaries	31	50	41	41	42	42	48	49	50	49	52	66	62	62	62
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	367	447	455	488	475	481	505	491	484	483	452	444	457	454	430
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	34	29	29	30	30	31	27	29	29	32	32	31	36	35	34
- Jasa Pendidikan / Education services	141	124	146	153	154	157	156	153	149	154	151	152	149	150	149
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	92	223	185	184	183	179	181	185	184	177	181	184	184	182	182
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	544	1,513	1,388	1,377	1,399	1,378	1,314	1,331	1,307	1,358	1,356	1,378	1,365	1,372	1,374
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	269	165	168	169	165	167	176	181	182	186	196	191	203	190	190
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	1,041	639	628	631	624	619	616	531	528	532	541	559	552	546	541
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	-	1	1	1	5	6	0	0	0	0	0	0	0	0	0
Total Investasi / Total Investment	7,385	8,327	8,329	8,437	8,505	8,517	8,514	8,515	8,512	8,580	8,608	8,666	8,677	8,680	8,637
Konsumsi / Consumption															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1,910	2,106	2,080	2,084	2,051	1,994	1,974	1,998	1,965	1,960	1,963	1,966	1,952	1,957	1,952
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1,069	1,190	1,117	1,103	1,094	1,077	1,058	1,043	1,034	1,027	1,026	1,035	1,033	1,033	1,041
- Kredit konsumsi lainnya / Other consumer credit	43,578	47,995	48,699	48,637	48,804	48,851	49,081	49,135	49,306	49,703	49,742	50,289	49,940	50,092	50,090
Total Konsumsi / Total consumption	46,556	51,291	51,896	51,824	51,948	51,922	52,112	52,175	52,305	52,690	52,731	53,290	52,925	53,082	53,082
Total	98,220	108,784	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837

Tabel 3.20.a.															
Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur															
(Credit of Rural Banks Based on Banks Location)															
Miliar Rp (Billion Rp)															
Lokasi / Location	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
1. Jawa Barat	12,554	13,848	13,522	13,406	13,391	13,323	13,306	13,223	13,236	13,361	13,542	13,636	13,564	13,571	13,623
2. Banten	3,393	3,991	4,006	3,985	3,986	3,967	3,981	3,982	3,867	3,925	3,969	4,009	3,986	3,948	3,953
3. DKI Jakarta	1,571	1,848	1,909	1,915	1,929	1,965	2,152	2,051	2,138	2,160	2,146	2,186	2,192	2,220	2,243
4. D.I Yogyakarta	4,724	5,263	5,556	5,573	5,607	5,638	5,655	5,679	6,990	6,539	6,388	6,488	6,376	6,641	6,705
5. Jawa Tengah	23,620	26,912	28,024	28,017	28,029	28,034	28,047	28,082	26,761	27,363	27,835	28,249	28,383	28,314	28,275
6. Jawa Timur	9,836	10,797	10,919	10,849	10,851	10,832	10,851	10,841	10,770	10,939	11,099	11,297	11,288	11,363	11,297
7. Bengkulu	71	73	75	75	74	75	74	74	76	78	78	79	78	79	79
8. Jambi	687	774	793	797	800	798	800	803	800	804	811	825	814	822	830
9. Aceh	153	152	139	136	135	134	135	135	135	137	139	140	139	142	142
10. Sumatera Utara	1,128	1,252	1,223	1,217	1,211	1,210	1,202	1,205	1,261	1,288	1,301	1,324	1,324	1,338	1,349
11. Sumatera Barat	1,238	1,331	1,349	1,346	1,349	1,353	1,352	1,355	1,357	1,367	1,378	1,390	1,379	1,380	1,330
12. Riau	939	984	968	961	959	954	954	954	938	946	960	972	965	971	981
13. Kepulauan Riau	5,094	5,379	5,245	5,214	5,209	5,199	5,196	5,152	5,160	5,135	5,124	5,133	5,137	5,168	5,134
14. Sumatera Selatan	1,206	1,436	1,428	1,408	1,422	1,431	1,447	1,457	1,432	1,440	1,424	1,445	1,439	1,460	1,450
15. Bangka Belitung	94	111	118	119	121	120	121	119	118	119	121	122	120	119	116
16. Lampung	9,111	9,664	9,820	9,799	9,807	9,797	9,968	10,096	10,134	10,211	10,270	10,338	10,324	10,335	10,301
17. Kalimantan Selatan	360	426	433	434	431	431	430	425	424	433	442	440	436	449	460
18. Kalimantan Barat	630	711	760	777	792	797	811	758	807	827	820	833	847	863	883
19. Kalimantan Timur	252	240	246	243	245	248	244	241	228	233	238	244	245	250	254
20. Kalimantan Tengah	436	518	628	491	485	486	486	561	534	539	543	548	547	557	547
21. Kalimantan Utara	-	43	39	39	41	40	39	39	50	53	53	53	53	53	54
22. Sulawesi Tengah	2,165	2,274	2,294	2,298	2,301	2,302	2,298	2,288	2,282	2,277	2,278	2,294	2,301	2,305	2,312
23. Sulawesi Selatan	2,226	2,467	2,391	2,356	2,323	2,301	2,279	2,268	2,222	2,245	2,272	2,290	2,290	2,300	2,302
24. Sulawesi Utara	977	1,221	1,253	1,287	1,309	1,329	1,334	1,329	1,328	1,336	1,343	1,334	1,323	1,321	1,313
25. Sulawesi Tenggara	226	238	231	230	231	231	228	229	234	239	242	244	243	244	243
26. Sulawesi Barat	17	23	22	23	24	24	24	25	73	72	76	77	78	78	75
27. Gorontalo	24	25	37	39	41	43	47	53	40	42	44	43	43	43	43
28. Nusa Tenggara Barat	1,056	1,150	1,110	1,112	1,134	1,155	1,179	1,194	1,195	1,211	1,216	1,212	1,197	1,179	1,167
29. Bali	10,431	11,287	11,526	11,536	11,542	11,491	11,473	11,522	11,513	11,508	11,479	11,434	11,499	11,553	11,605
30. Nusa Tenggara Timur	567	641	654	658	662	667	667	669	664	672	663	662	665	665	666
31. Maluku	1,671	1,825	1,882	1,885	1,896	1,902	1,910	1,917	1,921	1,929	1,938	1,944	1,940	1,946	1,949
32. Papua	1,048	1,130	1,185	1,197	1,220	1,231	1,241	1,241	1,254	1,265	1,290	1,292	1,292	1,300	1,314
33. Maluku Utara	115	166	188	191	194	197	199	200	204	207	212	214	212	213	214
34. Papua Barat	600	584	570	559	553	565	587	604	625	629	631	635	632	632	629
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	98,220	108,784	110,545	110,172	110,305	110,270	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837

Tabel 3.21.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2018	2019	2020					2021							
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry															
Baki Debet	89,560	104,989	113,153	113,403	116,335	117,828	120,687	122,350	122,149	123,644	126,187	128,701	129,837	132,468	133,475
NPL	2,073	2,325	2,349	2,587	2,602	2,465	2,443	2,321	2,376	2,519	2,534	2,688	2,805	2,805	3,230
2. Perikanan / Fishery															
Baki Debet	7,200	8,642	9,265	9,451	9,659	9,776	9,932	10,090	9,993	10,146	10,371	10,522	10,739	10,925	11,071
NPL	171	220	231	231	205	198	231	331	377	392	301	288	351	357	389
3. Pertambangan dan Penggalian / Mining and quarrying															
Baki Debet	6,608	7,947	7,746	7,725	7,330	7,355	7,287	7,534	7,408	7,361	7,020	7,199	7,334	8,427	8,511
NPL	272	327	1,380	1,336	1,132	1,108	1,207	1,172	1,163	1,188	1,221	1,308	467	463	517
4. Industri Pengolahan / Processing industry															
Baki Debet	99,028	106,936	107,444	108,019	108,040	108,853	107,622	107,409	105,865	106,460	107,489	107,946	107,638	108,002	108,274
NPL	3,292	4,396	5,602	6,198	5,337	5,218	4,568	4,661	4,873	4,954	4,980	5,190	5,174	5,154	5,482
5. Listrik, Gas dan Air / Electricity, gas and water															
Baki Debet	4,307	6,288	4,566	3,987	3,676	3,543	3,469	3,603	3,523	3,577	3,539	3,416	3,458	3,340	3,367
NPL	135	101	89	89	77	73	75	99	106	108	104	109	107	103	108
6. Konstruksi / Construction															
Baki Debet	62,521	65,148	55,990	56,726	57,158	56,813	55,878	52,587	50,570	49,884	49,943	49,706	49,972	51,386	51,880
NPL	3,947	5,155	5,871	5,802	5,785	5,777	5,809	5,592	5,850	6,084	5,964	6,247	6,272	6,268	6,362
7. Perdagangan Besar dan Eceran / Wholesale and retail trade															
Baki Debet	499,248	526,356	504,319	504,998	508,227	508,001	505,570	505,330	496,581	498,407	502,972	503,951	504,210	507,498	506,244
NPL	17,170	17,774	19,595	19,545	18,635	18,696	18,480	16,942	17,786	18,527	18,848	19,786	20,270	20,089	22,127
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking															
Baki Debet	37,877	43,364	46,036	46,715	47,464	47,819	48,701	48,490	48,932	49,247	49,981	49,963	50,079	50,584	51,090
NPL	1,193	1,379	1,906	1,952	1,988	1,927	1,959	1,940	2,003	2,048	2,050	2,165	2,187	2,134	2,243
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications															
Baki Debet	37,975	42,466	40,649	40,354	40,550	40,579	40,120	40,226	39,539	39,334	39,167	39,535	39,547	40,340	40,221
NPL	1,171	1,203	1,398	1,427	1,346	1,332	1,322	1,297	1,280	1,222	1,162	1,219	1,240	1,411	1,539
10. Perantara Keuangan / Financial intermediaries															
Baki Debet	16,267	14,087	12,516	12,382	12,401	12,250	11,762	11,480	11,223	11,153	10,915	10,755	10,611	10,850	10,668
NPL	336	245	366	371	368	385	418	244	217	243	200	206	250	261	276
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services															
Baki Debet	48,371	54,162	48,385	48,024	48,086	47,426	47,126	46,696	45,795	45,834	45,878	45,878	45,816	45,576	44,619
NPL	1,495	1,609	2,144	2,228	1,905	1,905	2,537	2,551	2,373	2,445	2,430	2,512	2,705	2,524	2,639
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security															
Baki Debet	532	142	94	89	86	102	79	88	81	78	64	55	54	241	102
NPL	2	1	-	3	3	3	3	3	3	3	-	-	-	-	-
13. Jasa Pendidikan / Education services															
Baki Debet	3,612	3,633	3,869	3,872	3,898	3,895	3,853	3,852	3,866	3,837	3,842	3,808	3,704	3,688	3,669
NPL	60	75	75	80	76	77	67	65	67	70	73	78	73	73	70
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities															
Baki Debet	8,131	8,654	7,640	7,782	7,842	7,760	7,777	7,801	7,711	7,747	7,859	7,899	7,793	7,892	7,530
NPL	120	200	154	158	153	157	145	139	138	138	139	132	140	131	133
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services															
Baki Debet	46,281	49,008	49,587	49,848	50,257	50,697	51,754	51,473	50,793	51,063	50,820	51,076	51,072	51,364	48,236
NPL	923	1,136	1,423	1,538	1,521	1,555	1,554	1,555	1,597	1,663	1,428	1,574	1,631	1,589	1,616
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households															
Baki Debet	2,199	2,209	2,261	2,321	2,395	2,387	2,376	2,249	2,241	2,239	2,262	2,309	2,314	2,363	3,088
NPL	48	51	39	41	40	40	39	30	37	41	44	47	46	49	62
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency															
Baki Debet	4	6	4	4	4	5	5	5	5	5	5	7	7	8	3
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined															
Baki Debet	252	273	226	224	228	224	266	228	231	236	227	228	219	224	232
NPL	12	11	18	18	14	12	11	11	12	12	10	13	10	9	9
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other															
Baki Debet	-	-	-	1	1	1	1	1	1	2	3	29	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	264	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	969,973	1,044,576	1,013,751	1,015,927	1,023,635	1,025,314	1,024,266	1,021,493	1,006,506	1,010,254	1,018,544	1,022,982	1,024,405	1,035,178	1,032,280
NPL	32,420	36,219	42,640	43,604	41,388	40,930	40,870	38,954	40,259	41,657	41,488	43,561	43,730	43,420	46,803

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

Jenis Penggunaan / Type of Use	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	728,191	758,596	736,818	739,971	748,666	751,575	751,588	756,147	739,367	744,701	754,713	757,949	760,013	769,385	768,579
NPL	25,125	28,249	32,418	32,804	31,385	31,124	30,291	28,742	29,682	30,916	31,231	32,934	33,651	33,385	36,110
2. Investasi / Investment															
Baki Debet	241,781	285,979	276,933	275,956	274,968	273,739	272,677	265,345	267,140	265,553	263,830	265,034	264,393	265,793	263,702
NPL	7,296	7,969	10,222	10,800	10,002	9,806	10,578	10,212	10,577	10,741	10,256	10,627	10,079	10,034	10,694
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	969,972	1,044,576	1,013,751	1,015,927	1,023,635	1,025,314	1,024,266	1,021,493	1,006,506	1,010,254	1,018,544	1,022,982	1,024,405	1,035,178	1,032,280
NPL	32,421	36,219	42,640	43,604	41,388	40,930	40,870	38,954	40,259	41,657	41,488	43,561	43,730	43,420	46,803

Tabel 3.23.a. Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank (Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank) Miliar Rp (Billion Rp)															
Kelompok Bank	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	551,935	612,748	611,567	614,495	623,293	628,496	630,141	631,219	623,278	626,726	635,119	637,973	639,688	647,402	643,635
Mikro / Micro	202,279	230,095	218,835	212,804	207,025	201,454	195,703	189,333	182,145	176,002	170,034	168,258	165,749	163,795	161,455
Kecil / Small	215,481	236,740	237,810	241,165	246,150	247,990	248,001	250,673	249,435	251,222	255,560	265,930	271,763	278,436	281,418
Menengah / Medium	134,175	145,913	154,922	160,526	170,117	179,051	186,438	191,213	191,699	199,502	209,525	203,785	202,176	205,170	200,762
NPL	13,998	16,836	18,899	19,204	18,735	18,766	18,488	17,902	18,985	20,336	20,405	21,948	22,551	22,379	24,739
Mikro / Micro	2,719	3,279	2,982	2,831	2,932	2,892	3,014	2,416	3,039	3,508	3,649	4,552	4,624	4,509	5,138
Kecil / Small	6,619	7,559	8,739	8,735	8,495	8,649	8,486	7,730	8,105	8,716	8,886	9,170	9,516	9,518	10,588
Menengah / Medium	4,660	5,998	7,178	7,638	7,308	7,225	6,988	7,757	7,841	8,112	7,870	8,225	8,412	8,352	9,013
2. BPD / Regional Development Banks															
Baki Debet	70,089	75,264	69,438	70,208	71,442	72,034	71,545	70,658	68,652	69,149	69,287	70,246	70,652	72,256	73,269
Mikro / Micro	13,891	15,443	15,309	15,397	15,649	15,696	15,888	15,661	15,509	15,586	15,048	15,190	15,241	15,677	15,863
Kecil / Small	28,774	31,287	30,998	31,408	32,152	32,896	32,387	31,632	30,767	31,168	31,422	31,894	32,138	32,921	33,469
Menengah / Medium	27,423	28,534	23,131	23,403	23,640	23,443	23,270	23,365	22,377	22,395	22,818	23,162	23,273	23,658	23,936
NPL	5,603	5,933	7,142	7,207	7,112	7,054	6,994	6,426	6,534	6,563	6,699	6,732	6,802	6,839	7,114
Mikro / Micro	479	481	587	593	580	569	564	520	540	549	582	607	614	607	646
Kecil / Small	2,002	2,079	2,431	2,428	2,411	2,411	2,363	2,184	2,219	2,228	2,238	2,282	2,308	2,319	2,386
Menengah / Medium	3,122	3,373	4,124	4,186	4,121	4,075	4,067	3,722	3,775	3,786	3,878	3,842	3,880	3,913	4,083
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	338,455	347,783	324,365	322,911	320,624	316,591	314,509	312,080	307,204	307,033	306,937	307,731	307,142	308,665	308,505
Mikro / Micro	20,047	22,009	21,997	21,775	21,541	21,088	21,110	20,460	17,962	17,820	16,701	16,811	16,705	17,112	17,151
Kecil / Small	53,004	60,619	57,827	57,350	58,141	58,007	57,902	58,004	59,704	60,346	60,701	62,487	63,182	64,799	65,793
Menengah / Medium	265,404	265,156	244,541	243,786	240,941	237,497	235,496	233,617	229,538	228,868	229,535	228,433	227,255	226,755	225,560
NPL	11,892	12,773	15,815	16,401	14,746	14,338	14,614	14,097	14,258	14,298	13,887	14,185	13,784	13,622	14,329
Mikro / Micro	698	857	831	843	749	683	1,078	1,105	873	880	806	806	930	767	778
Kecil / Small	1,871	1,520	1,685	1,685	1,647	1,581	1,628	1,640	1,754	1,710	1,540	1,536	1,655	1,659	1,943
Menengah / Medium	9,324	10,396	13,300	13,874	12,350	12,074	11,908	11,352	11,631	11,707	11,542	11,842	11,200	11,195	11,608
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	9,493	8,780	8,381	8,312	8,277	8,193	8,071	7,536	7,372	7,346	7,201	7,032	6,923	6,855	6,872
Mikro / Micro	651	468	636	629	663	647	652	637	624	598	571	553	536	548	547
Kecil / Small	806	572	533	521	515	474	463	383	333	325	308	296	291	284	277
Menengah / Medium	8,037	7,740	7,212	7,162	7,099	7,072	6,955	6,516	6,415	6,423	6,322	6,183	6,097	6,023	6,048
NPL	928	677	784	791	795	772	774	528	482	460	497	696	592	580	621
Mikro / Micro	7	9	13	11	11	9	8	5	5	5	5	23	6	6	2
Kecil / Small	243	70	89	86	91	88	84	14	15	17	17	17	18	11	10
Menengah / Medium	678	598	682	694	693	674	682	509	462	438	474	656	568	564	609
Jumlah / Total															
Baki Debet	969,972	1,044,576	1,013,751	1,015,927	1,023,635	1,025,314	1,024,266	1,021,493	1,006,506	1,010,254	1,018,544	1,022,982	1,024,405	1,035,178	1,032,280
NPL	32,421	36,219	42,640	43,604	41,388	40,930	40,870	38,954	40,259	41,657	41,488	43,561	43,730	43,420	46,803

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

Lokasi / Location	2018	2019	2020						2021						
			Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	127,799	137,712	133,846	134,312	135,631	135,585	136,175	134,732	132,927	133,576	134,508	134,770	134,369	135,737	136,416
2. Banten	42,503	45,604	43,056	42,805	43,396	43,577	43,313	43,236	42,393	42,312	41,954	41,893	41,950	42,547	42,825
3. DKI Jakarta	141,315	148,302	139,136	137,856	137,050	136,365	135,171	133,736	131,540	131,454	132,028	131,324	130,472	130,559	129,575
4. D.I Yogyakarta	14,505	15,627	15,486	15,538	15,761	15,848	16,032	16,263	16,064	16,217	16,293	16,472	16,526	16,613	16,500
5. Jawa Tengah	108,057	120,170	120,101	121,281	122,466	123,321	121,883	122,038	120,367	120,861	121,669	121,992	121,274	121,531	121,091
6. Jawa Timur	137,124	151,337	148,741	149,809	151,479	152,009	152,284	151,519	148,768	149,024	150,440	152,301	153,079	154,900	155,050
7. Bengkulu	7,474	8,332	8,618	8,648	8,790	8,917	9,021	9,061	9,011	9,148	9,238	9,308	9,333	9,468	9,464
8. Jambi	14,323	15,876	15,210	15,234	15,341	15,315	15,430	15,573	15,399	15,448	15,587	15,519	15,802	15,996	16,064
9. Aceh	9,792	9,808	4,039	3,903	3,603	3,360	3,219	2,945	2,843	2,840	2,720	2,535	2,475	2,388	2,351
10. Sumatera Utara	53,877	56,265	53,839	54,259	54,451	54,492	54,431	54,191	53,512	53,913	54,630	55,038	54,973	55,923	55,622
11. Sumatera Barat	16,554	18,150	17,938	18,016	18,275	18,316	18,266	18,291	18,132	18,329	18,677	18,738	18,770	18,944	18,883
12. Riau	24,926	27,084	26,853	26,866	27,076	27,205	27,382	27,293	26,891	27,179	27,603	27,559	27,613	28,053	27,763
13. Kepulauan Riau	9,267	9,019	8,335	8,178	8,217	8,101	8,039	8,107	7,906	7,940	8,049	8,390	8,781	8,892	9,134
14. Sumatera Selatan	26,018	26,308	25,503	25,539	25,723	25,772	26,032	25,903	25,520	25,809	25,956	26,211	26,448	26,761	26,807
15. Bangka Belitung	4,804	5,403	5,028	5,013	5,055	5,052	4,769	4,734	4,652	4,656	4,758	4,760	4,726	4,778	4,708
16. Lampung	17,602	19,148	19,358	19,490	19,755	19,732	19,755	19,721	19,288	19,336	19,457	19,463	19,598	19,973	19,928
17. Kalimantan Selatan	13,197	13,443	13,693	13,580	13,640	13,688	13,746	13,736	13,621	13,605	13,703	13,852	14,173	14,333	14,428
18. Kalimantan Barat	17,904	19,658	19,832	19,639	19,751	19,959	19,843	20,285	19,732	19,777	19,927	20,057	20,080	20,411	20,330
19. Kalimantan Timur	21,912	22,909	22,192	22,250	22,533	22,535	22,157	22,344	22,269	22,244	22,725	23,164	23,322	23,389	23,168
20. Kalimantan Tengah	10,051	11,131	10,910	11,032	11,114	10,902	11,193	11,155	10,985	10,988	11,045	11,414	11,401	11,548	11,517
21. Sulawesi Tengah	9,186	9,772	9,869	9,789	9,943	9,974	9,964	9,959	9,781	9,883	10,015	10,197	10,222	10,312	10,249
22. Sulawesi Selatan	35,803	38,799	38,094	38,391	38,935	38,850	39,241	39,374	38,870	39,085	39,579	39,742	39,916	40,303	40,442
23. Sulawesi Utara	10,290	11,188	10,618	10,698	10,644	10,670	10,757	10,618	10,376	10,412	10,557	10,587	10,582	11,964	10,737
24. Sulawesi Tenggara	7,240	8,251	8,545	8,608	8,745	8,799	8,866	8,887	8,761	8,815	8,989	9,059	9,091	9,358	9,238
25. Sulawesi Barat	4,044	4,541	4,529	4,584	4,648	4,679	4,739	4,785	4,706	4,718	4,768	4,807	4,811	4,877	4,856
26. Gorontalo	3,776	4,066	3,977	3,977	4,007	3,992	3,970	3,945	3,908	3,919	3,935	3,919	3,886	3,870	3,872
27. Nusa Tenggara Barat	11,034	12,811	13,227	13,380	13,646	13,815	14,014	14,185	14,003	14,133	14,312	14,399	14,662	14,728	14,654
28. Bali	36,015	38,251	38,099	38,452	38,607	38,900	38,920	38,952	39,093	39,290	39,493	39,332	39,680	40,151	40,008
29. Nusa Tenggara Timur	10,099	11,419	11,723	11,157	11,306	11,321	11,310	11,448	11,214	11,333	11,450	11,471	11,830	11,947	11,977
30. Maluku	3,506	3,966	4,006	4,020	4,131	4,098	4,141	4,143	4,043	4,041	4,152	4,171	4,150	4,229	4,205
31. Papua	10,313	10,455	9,936	10,015	10,115	10,151	10,107	10,197	9,953	10,014	10,080	10,094	10,039	10,221	10,066
32. Maluku Utara	2,120	2,441	2,321	2,351	2,367	2,387	2,371	2,352	2,326	2,304	2,387	2,409	2,446	2,478	2,452
33. Papua Barat	3,881	3,921	3,783	3,838	3,882	3,906	3,895	3,862	3,761	3,771	3,824	3,871	3,886	3,938	3,887
34. Lainnya / Others	578	32	39	18	28	18	8	18	17	18	17	32	31	41	17
35. Tidak Teridentifikasi / Un-identified	3,083	3,377	3,271	3,401	3,524	3,703	3,822	3,905	3,874	3,862	4,019	4,132	4,008	4,017	3,996
Jumlah / Total	969,972	1,044,576	1,013,751	1,015,927	1,023,635	1,025,314	1,024,266	1,021,493	1,006,506	1,010,254	1,018,544	1,022,982	1,024,405	1,035,178	1,032,280



**Departemen Perizinan
dan Informasi Perbankan
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