

# STATISTIK PERBANKAN INDONESIA

## INDONESIA BANKING STATISTICS



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## KATA PENGANTAR FOREWARD

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

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

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

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

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

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

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

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

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

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

Jakarta, Agustus 2021  
Jakarta, August 2021

Otoritas Jasa Keuangan, Republik Indonesia  
Departemen Perizinan dan Informasi Perbankan  
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Banking Licensing and Information Department

## HALAMAN KETERANGAN PAGE OF REFERANCE

### Jadwal Publikasi Kedepan

Edisi Juli 2021 akan diterbitkan pada minggu ke III bulan September 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)

July 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 ISI  
TABLE OF CONTENT**

KATA PENGANTAR	i	<i>INTRODUCTION</i>	<i>i</i>
HALAMAN KETERANGAN	ii	<i>PAGE OF REFERENCE</i>	<i>ii</i>
DAFTAR ISI	iii	<i>TABLE OF CONTENT</i>	<i>iii</i>
DAFTAR SINGKATAN	iv	<i>LIST OF ABBREVIATIONS</i>	<i>iv</i>
DAFTAR TABEL	v	<i>LIST OF TABLES</i>	<i>v</i>
DAFTAR TABEL TAMBAHAN DAN PERUBAHAN NAMA TABEL	ix	<i>LIST OF ADDITIONAL TABLE AND CHANGE OF TABLES NAME</i>	<i>ix</i>
DATA BANK UMUM	1	<i>COMMERCIAL BANK DATA</i>	<i>1</i>
DATA BANK UMUM BERDASARKAN KEGIATAN USAHA	3	<i>COMMERCIAL BANK BASED ON GROUP OF BUSINESS ACTIVITIES</i>	<i>3</i>
DATA BANK UMUM BERDASARKAN KEPEMILIKAN	49	<i>COMMERCIAL BANK DATA BASED ON OWNERSHIP</i>	<i>49</i>
DATA BANK PERKREDITAN RAKYAT	93	<i>RURAL BANK DATA</i>	<i>93</i>
DATA PERKREDITAN	110	<i>CREDIT DATA</i>	<i>110</i>

**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>

**DAFTAR TABEL  
LIST OF TABLES**

NO.	NO. TABEL	JUDUL	HAL	TABELS	TOPIC	PAGES
		<b>DATA</b>			<b>DATA</b>	
1.	1.0	Kegiatan Usaha Perbankan	2	1.0	<i>Bank Industries Operation</i>	2
		<b>DATA BANK UMUM BERDASARKAN KEGIATAN USAHA</b>			<b>COMMERCIAL BANK DATA BASED ON GROUP OF BUSINESS ACTIVITIES</b>	
2.	1.1 – 1.6	Kegiatan Usaha Bank Umum berdasarkan BUKU	4	1.1 – 1.6	<i>Commercial Banks Group of Business Activities</i>	4
3.	1.7 – 1.12	Laporan Laba/Rugi Bank Umum berdasarkan BUKU	10	1.7 – 1.12	<i>Commercial Banks Group of Business Activities - Income Statements</i>	10
4.	1.13 - 1.18	Rekening Administratif Bank Umum berdasarkan BUKU	16	1.13 - 1.18	<i>Commercial Banks Group of Business Activities - Off-Balance Sheet</i>	16
5.	1.19 - 1.24	Kinerja Bank Umum Konvensional berdasarkan BUKU	22	1.19 - 1.24	<i>Performance of Commercial Banks Group of Business Activities</i>	22
6.	1.25	Perkembangan Aset Bank Umum Berdasarkan BUKU	28	1.25	<i>Growth of Commercial Banks Assets based on Group of Business Activities</i>	28
7.	1.26	Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset BUKU	29	1.26	<i>Total of Commercial Banks Based on Total Assets</i>	29
8.	1.27 – 1.32	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain - BUKU	30	1.27 – 1.32	<i>Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank</i>	30
9.	1.33 - 1.38	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana - BUKU	36	1.33 - 1.38	<i>Composition of Third Party Funds of Commercial Banks Group of Business Activities</i>	36
10.	1.39 – 1.44	Suku Bunga Rata-rata DPK Bank Umum – BUKU	42	1.39 – 1.44	<i>Average of Interest Rate of Third Party Funds of Commercial Conventional Banks Group of Business Activities</i>	42
11.	1.45	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan BUKU	48	1.45	<i>Growth of Total Commercial Banks and Bank Offices based on Group of Business Activities</i>	48
		<b>DATA BANK UMUM BERDASARKAN KEPEMILIKAN</b>			<b>COMMERCIAL BANK DATA BASED ON OWNERSHIP</b>	
12.	1.1.a. s.d 1.5.a.	Kegiatan Usaha Bank Umum	50	1.1.a. s.d 1.5.a.	<i>Commercial Banks Operation</i>	50
13.	1.6.a s.d 1.10.a.	Laporan Laba/Rugi Bank Umum	55	1.6.a s.d 1.10.a.	<i>Commercial Banks Income Statement</i>	55
14.	1.11.a s.d 1.15.a.	Rekening Administratif Bank Umum	60	1.11.a s.d 1.15.a.	<i>Commercial Banks Off-Balance Sheet</i>	60
15.	1.16.a s.d 1.29.a.	Kinerja Bank Umum Konvensional	65	1.16.a s.d 1.29.a.	<i>Commercial Banks Performance</i>	65
16.	1.21.a.	Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank	70	1.21.a.	<i>Growth of Commercial Banks Asset Based Group Bank</i>	70

<b>NO.</b>	<b>NO. TABEL</b>	<b>JUDUL</b>	<b>HAL</b>	<b>TABELS</b>	<b>TOPIC</b>	<b>PAGES</b>
17.	1.22.a.	Jumlah Bank Umum Berdasarkan Pengelompokkan Total Aset	71	1.22.a.	<i>Total of Commercial Banks Based on Total Assets</i>	71
18.	1.23.a. s.d 1.27.a.	Aset Produktif Bank Umum Konvensional dan Kualitas Kredit Bank Umum Kepada Bank Lain	72	1.23.a. s.d 1.27.a.	<i>Earning Assets of Commercial Banks and Credit Quality of Commercial Banks to Other Bank</i>	72
19.	1.28.a. s.d 1.32.a.	Komposisi Dana Pihak Ketiga Bank Umum	77	1.28.a. s.d 1.32.a.	<i>Composition of Third Party Funds of Commercial Banks</i>	77
20.	1.33.a.	Komposisi DPK Bank Umum Berdasarkan Lokasi bank Penghimpunan Dana	82	1.33.a.	<i>Composition of Third Party Funds of Commercial Banks Based on Bank Location Month (...) Year (...)</i>	82
21.	1.34.a.	Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpunan Dana	83	1.34.a.	<i>Third Party Funds of Commercial Banks Based on Bank Location of Deposits</i>	83
22.	1.35.a. s.d. 1.39.a.	Suku Bunga Rata-rata DPK Bank Umum	84	1.35.a. s.d. 1.39.a.	<i>Average of Interest Rate of Third Party Fund of Commercial Banks</i>	84
23.	1.40.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	89	1.40.a.	<i>Average of Credit Interest Rates of Commercial Bank to Parties Non Bank Based on Industrial Origin and Non Industrial Origin Credit Recipients</i>	89
24.	1.41.a.	Suku Bunga Rata-rata Kredit Bank Umum kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	90	1.41.a.	<i>Average of Credit Interest Rate of Commercial Based on Types and Orientation of Use</i>	90
25.	1.42.a.	Perkembangan Jumlah Bank Umum dan Kantor Bank Umum	91	1.42.a.	<i>Growth of Total Commercial Banks and Bank Offices</i>	91
26.	1.43.a.	Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank	92	1.43.a.	<i>Growth of Total Branch offices Based on Location</i>	92
<b>DATA BANK PERKREDITAN RAKYAT</b>			<b>RURAL BANK DATA</b>			
27.	2.1	Kegiatan Usaha Bank Perkreditan Rakyat	94	2.1	<i>Rural Bank Operations</i>	94
28.	2.2	Kinerja Bank Perkreditan Rakyat	95	2.2	<i>Rural Bank Performance</i>	95
29.	2.3	Perkembangan Aset BPR Berdasarkan Lokasi BPR	96	2.3	<i>Growth of Assets Based Rural Bank Data</i>	96
30.	2.4	Jumlah BPR Berdasarkan Total Aset	97	2.4	<i>Rural Banks Based on Total Assets</i>	97
31.	2.5	Non Performing Loan (NPL) Bank Perkreditan Rakyat	98	2.5	<i>NPL of Rural Bank</i>	98
32.	2.6	NPL BPR Berdasarkan Lokasi	99	2.6	<i>NPL of Rural Banks Based On Location</i>	99
33.	2.7	Komposisi DPK Bank Perkreditan Rakyat	100	2.7	<i>Composition of Third Party Funds of Rural Bank</i>	100
34.	2.8	Komposisi DPK Berdasarkan Lokasi Penghimpunan	101	2.8	<i>Composition of Third Party Funds Based on Location</i>	101
35.	2.9	DPK BPR Berdasarkan Lokasi Penghimpun	102	2.9	<i>Third Party Funds of Rural Banks Based on Location</i>	102
36.	2.10	Suku Bunga Rata-rata DPK BPR	103	2.10	<i>Average of Third Party Interest Rates of Rural Banks</i>	103
37.	2.11	Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi	104	2.11	<i>Average of Credit Interest Rates of Rural Banks</i>	104
38.	2.12	Suku Bunga rata-rata Kredit BPR Berdasarkan Jenis Penggunaan	105	2.12	<i>Average of Credit Interest Rates of Rural Banks Based on Type of Use</i>	105

NO.	NO. TABEL	JUDUL	HAL	TABELS	TOPIC	PAGES
39.	2.13	Perkembangan Jumlah BPR	106	2.13	<i>Growth of Total Rural Bank</i>	106
40.	2.14	Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi	107	2.14	<i>Growth of Total Rural Bank Offices Based on Location</i>	107
41.	2.15	Kegiatan Usaha BPR Syariah	108	2.15	<i>Syariah Rural Bank</i>	108
42.	2.16	Aset dan Pembiayaan BPR Syariah	109	2.16	<i>Asset and Financing of Sharia Rural Bank)</i>	109
<b>DATA PERKREDITAN</b>			<b>CREDIT DATA</b>			
43.	3.1 – 3.6	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	111	3.1 – 3.6	<i>Credit and NPL Credit of Commercial Banks Group of Business Activities to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary</i>	111
44.	3.7 s.d 3.12	Kredit dan NPL Bank Umum Konvensional - BUKU Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	117	3.7 s.d 3.12	<i>Credit and NPL of Commercial Conventional Banks Group of Business Activities 1 to Non Bank Third Party Based on Types and Orientation of Use</i>	117
45.	3.13	Kredit dan NPL Bank Umum Konvensional dan Bank Umum Syariah berdasarkan BUKU	123	3.13	<i>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</i>	123
46.	3.1.a s.d 3.5.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit	125	3.1.a s.d 3.5.a	<i>Credit Channeling and NPL Credit Channeling of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary</i>	125
47.	3.6a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit	130	3.6a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Based on Business Sector and non Business Sector of Credit by Location</i>	130
48.	3.7.a s.d 3.11.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan	131	3.7.a s.d 3.11.a	<i>Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use</i>	131
49.	3.12.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit	136	3.12.a	<i>Credit and NPL of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use by Bank Location for [month] [year]</i>	136
50.	3.13.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit	137	3.13.a	<i>Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location</i>	137
51.	3.14.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit dengan Bank	138	3.14.a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Based on Bank Relation with Beneficiary</i>	138
52.	3.15.a	Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank	139	3.15.a	<i>Credit and NPL of Commercial Bank to Non Bank Third Party Withdrawn By Card Based on Group of Bank</i>	139
53.	3.16.a	Penerusan Kredit (Off-Balance Sheet) dan NPL Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan	140	3.16.a	<i>Credit Channeling (Off-Balance Sheet) and NPL of Commercial Banks Based on Industries</i>	140



<b>NO.</b>	<b>NO. TABEL</b>	<b>JUDUL</b>	<b>HAL</b>	<b>TABELS</b>	<b>TOPIC</b>	<b>PAGES</b>
		Usaha dan Bukan Lapangan Usaha Penerima Penerusan Kredit			<i>Sector and non Industries Sector of Credit Channeling Beneficiary</i>	
54.	3.17.a	Penerusan Kredit (Off-Balance Sheet) dan Non Performing Loan (NPL) Penerusan Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Kredit dan Golongan Penyalur Kredit	141	3.17.a	<i>Off-Balance Sheet Credit Channeling and NPL of Commercial Banks to Non-Bank Third Party Based on Types of Credit and Classification of Credit Providers</i>	141
55.	3.18.a	Kredit BPR Berdasarkan Sektor Ekonomi	142	3.18.a	<i>Credit of Rural Banks Based on Economic Sector</i>	142
56.	3.19.a	Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan	143	3.19.a	<i>Credit of Rural Banks Based on Type of Use</i>	143
57.	3.20.a	Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur	144	3.20.a	<i>Credit of Rural Bank Based on Location</i>	144
58.	3.21.a	Kredit dan NPL MKM dan UMKM Berdasarkan Sektor Ekonomi	145	3.21.a	<i>Credit &amp; NPL of MSMEs and SMEs Based on Economic Sector</i>	145
59.	3.22.a	Kredit dan NPL MKM dan UMKM Berdasarkan Jenis Penggunaan	146	3.22.a	<i>Credit &amp; NPL of MSMEs and SMEs Based on Type Use</i>	146
60.	3.23.a	Kredit dan NPL Rincian Kredit MKM dan UMKM Menurut Kelompok Bank	147	3.23.a	<i>Credit &amp; NPL of MSMEs and SMEs Based on Group of Bank</i>	147
61.	2.24.a	Kredit UMKM dan MKM Menurut Lokasi Proyek per Daerah Tingkat I	148	2.24.a	<i>Credit &amp; NPL of MSMEs and SMEs Based on Project Location</i>	148

# 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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana / Distribution of Funds</b>															
Bank Umum / Commercial Banks	7.809.987	8.280.812	8.601.600	8.654.597	8.832.313	9.019.441	9.004.638	9.018.532	9.098.135	8.971.759	9.102.217	9.279.980	9.203.792	9.274.089	9.439.644
Bank Perkreditan Rakyat / Rural Banks	130.523	144.107	140.842	141.920	142.594	143.612	144.806	146.738	148.709	148.696	149.628	150.664	149.599	151.035	152.752
<b>SBI dan SBIS <sup>1)</sup></b>	<b>39.441</b>	<b>68.974</b>	<b>21.704</b>	<b>25.780</b>	<b>18.484</b>	<b>14.779</b>	<b>18.579</b>	<b>20.351</b>	<b>18.785</b>	<b>15.754</b>	<b>17.279</b>	<b>20.453</b>	<b>20.160</b>	<b>19.350</b>	<b>27.353</b>
<b>Sumber Dana / Source of Funds</b>															
Bank Umum / Commercial Banks	6.475.110	6.839.563	6.989.047	7.019.607	7.173.233	7.332.718	7.298.218	7.282.936	7.406.325	7.221.609	7.321.274	7.477.813	7.456.467	7.495.142	7.611.880
Bank Perkreditan Rakyat / Rural Banks	111.712	123.603	120.869	121.917	122.324	123.041	123.957	125.609	127.522	127.619	128.459	129.430	128.876	130.548	132.029
<b>Jumlah Aset / Total Assets</b>															
Bank Umum / Commercial Banks	8.068.346	8.562.974	8.670.413	8.725.913	8.906.965	9.061.864	9.074.478	9.053.446	9.177.894	9.006.974	9.121.696	9.276.449	9.223.025	9.273.954	9.411.164
Bank Perkreditan Rakyat / Rural Banks	135.570	149.872	146.866	148.048	148.771	149.814	151.064	153.315	155.075	154.967	155.784	156.905	156.020	157.399	159.113
<b>Jumlah Bank / Total Banks</b>															
Bank Umum / Commercial Banks	115	110	110	110	110	110	110	110	109	109	107	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1.593	1.542	1.526	1.520	1.517	1.512	1.511	1.509	1.506	1.503	1.500	1.498	1.497	1.496	1.492
<b>Jumlah Kantor / Total Bank Offices</b>															
Bank Umum / Commercial Banks	31.609	31.127	30.971	30.893	30.837	30.763	30.691	30.755	30.733	30.128	29.949	29.889	29.780	29.689	29.661
Bank Perkreditan Rakyat / Rural Banks	6.014	5.964	5.955	5.942	5.936	5.933	5.935	5.933	5.913	5.885	5.894	5.880	5.880	5.877	5.869

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

Keterangan	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana / Distribution of Funds</b>															
a. Kredit Yang Diberikan / Credit	5.358.012	5.683.757	5.617.711	5.607.297	5.594.105	5.602.034	5.553.639	5.516.904	5.547.618	5.460.998	5.482.054	5.556.955	5.543.358	5.575.627	5.644.857
- Kepada Pihak Ketiga / To Third Party	5.294.882	5.616.992	5.549.239	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
Rupiah	4.494.416	4.830.794	4.738.493	4.709.589	4.696.494	4.703.844	4.689.055	4.690.509	4.723.761	4.651.994	4.662.996	4.713.270	4.716.259	4.743.370	4.922.325
Valas / Foreign Exchange	800.466	786.198	810.746	826.577	825.372	826.750	791.217	756.982	757.798	745.129	783.149	783.149	765.911	771.032	789.464
- Kepada Bank Lain / Inter Bank Credit	63.130	66.766	68.473	71.131	72.239	71.440	73.368	69.414	66.058	63.875	62.909	60.535	61.187	61.225	63.068
Rupiah	41.291	47.969	50.038	51.941	52.685	55.580	56.277	55.266	52.401	51.470	50.078	49.462	48.832	48.880	49.126
Valas / Foreign Exchange	21.839	18.797	18.435	19.191	19.554	15.860	17.090	14.148	13.657	12.406	12.831	11.073	12.356	12.345	13.942
b. Penempatan pada Bank Lain / Interbank Placement	220.990	245.271	222.864	231.100	219.694	218.718	243.431	215.159	252.800	227.473	241.157	245.945	245.290	255.139	247.953
- Giro / Demand Deposit	86.232	86.079	100.146	118.063	118.063	111.579	140.760	118.711	123.338	123.590	116.272	127.973	112.119	122.505	118.098
- Inter Bank Call Money / Inter Bank Call Money	85.313	110.322	74.371	74.727	67.857	74.625	75.131	78.143	99.266	77.424	97.255	88.107	96.364	95.684	89.261
- Deposito Berjangka / Time Deposits	22.270	27.882	35.643	28.518	22.993	23.607	19.154	12.029	22.754	20.892	22.902	24.911	28.361	23.207	22.814
- Lainnya / Others	27.176	20.988	12.703	11.225	10.781	8.907	8.387	6.276	7.442	5.567	4.727	4.954	8.447	13.742	17.780
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	767.134	766.781	726.875	802.465	814.998	886.346	719.714	761.342	775.395	682.601	736.629	787.078	770.259	814.435	981.295
- Giro / Demand Deposit	417.888	407.076	262.501	217.347	227.446	260.753	231.919	239.203	305.171	242.117	259.965	266.755	248.776	320.692	319.453
- Fine Tune Operation (FTO)	212.031	174.529	306.053	395.966	379.282	434.216	353.108	339.786	288.370	316.004	331.817	380.822	408.043	372.140	437.533
- Fasbi	132.528	179.365	142.197	168.160	192.327	177.209	119.960	168.197	166.856	111.456	129.716	124.324	100.512	107.964	198.023
- Lainnya / Others	4.687	5.811	16.124	20.993	15.943	14.168	14.726	14.157	14.998	13.024	15.132	15.177	12.928	13.639	26.287
d. Surat Berharga / Securities	941.936	1.012.695	1.237.921	1.299.935	1.344.754	1.377.859	1.442.615	1.465.624	1.466.904	1.515.811	1.575.724	1.589.155	1.627.141	1.592.122	1.674.902
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	39.441	68.974	21.704	25.780	18.484	14.779	18.579	20.351	18.785	15.754	17.279	20.453	20.160	19.350	27.353
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	61.172	38.212	41.653	38.859	37.894	44.664	50.330	55.033	55.922	56.025	62.488	57.806	58.433	58.240	62.322
- Obligasi / Bonds	616.058	712.173	1.003.196	1.052.910	1.121.688	1.152.118	1.190.108	1.217.822	1.209.094	1.266.835	1.317.744	1.333.662	1.374.924	1.332.086	1.384.037
- Lainnya / Others	225.264	193.336	171.368	182.385	166.688	166.297	183.597	172.418	183.104	177.197	178.213	177.233	173.624	182.446	201.189
e. Penyertaan / Equity Investment	44.534	50.772	51.583	51.648	51.704	52.370	54.177	54.982	55.096	62.265	60.495	60.632	60.826	60.639	60.639
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	162.594	170.652	282.293	288.367	288.444	297.512	303.794	310.240	313.016	319.790	325.044	330.507	334.787	342.364	345.878
- Kredit yang diberikan / Credit	156.781	164.654	273.723	279.727	279.599	288.022	293.717	301.266	304.167	311.064	317.439	321.710	326.024	334.032	336.626
- Surat Berharga / Securities	988	823	3.599	3.524	3.782	4.456	4.253	3.474	2.793	2.517	2.041	2.401	2.062	2.158	2.681
- Lainnya / Others	4.825	5.175	5.116	5.116	5.062	5.034	5.824	5.499	6.056	5.564	6.396	6.701	6.174	6.571	6.571
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	22.390	20.952	31.033	23.650	23.851	20.713	21.874	31.480	30.961	27.178	23.265	20.556	17.557	20.102	16.720
h. Tagihan Lainnya / Other claims	293.397	329.931	431.319	350.134	494.761	563.889	666.935	663.606	656.458	682.811	656.080	689.289	604.769	613.474	467.999
<b>Sumber Dana / Source of Funds</b>															
a. Dana Pihak Ketiga / Third Party Funds	5.630.448	5.998.648	6.260.462	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
Rupiah	4.825.128	5.164.773	5.377.997	5.400.042	5.553.239	5.690.082	5.678.246	5.708.953	5.756.007	5.664.340	5.710.693	5.809.704	5.835.431	5.886.868	5.988.904
Giro / Demand Deposit	997.007	1.100.040	1.185.729	1.172.828	1.263.047	1.337.243	1.288.250	1.297.512	1.262.734	1.228.151	1.285.845	1.340.717	1.296.338	1.312.055	1.366.270
Tabungan / Saving	1.690.086	1.813.949	1.837.981	1.830.119	1.856.497	1.893.628	1.894.621	1.939.041	2.014.663	1.967.830	1.954.673	1.971.773	2.025.603	2.052.172	2.085.775
Simpanan Berjangka / Time Deposits	2.138.035	2.250.784	2.354.287	2.397.094	2.433.696	2.459.211	2.495.374	2.472.400	2.478.610	2.468.360	2.470.175	2.497.214	2.513.490	2.522.642	2.536.858
Valas / Foreign Exchange	805.320	833.875	882.466	908.086	934.607	960.794	941.636	926.045	909.383	905.344	935.218	994.860	933.060	950.096	977.445
Giro / Demand Deposit	318.027	365.808	402.453	398.256	413.605	438.025	413.040	432.028	424.401	431.855	463.349	509.286	494.075	470.325	498.742
Tabungan / Saving	135.173	131.236	145.013	149.143	156.637	157.347	156.851	159.695	158.837	153.583	156.258	160.590	152.373	154.816	156.339
Simpanan Berjangka / Time Deposits	352.120	336.831	335.000	360.687	364.364	365.422	371.743	334.322	326.145	319.905	315.610	324.984	316.612	324.955	322.364
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.797	2.147	3.442	3.295	3.323	2.964	3.267	6.082	6.011	5.605	6.021	6.689	5.817	5.768	4.836
c. Kewajiban kepada Bank Lain / Interbank Liabilities	192.555	197.517	163.626	162.066	151.085	148.712	148.742	135.995	176.681	150.534	164.727	166.312	161.927	172.414	164.155
d. Surat Berharga yang diterbitkan / Issued Securities	115.129	135.029	135.745	129.159	126.109	127.327	126.648	125.973	125.079	122.449	119.711	121.418	125.339	122.966	118.942
e. Pinjaman yang Diterima / Loans received	296.746	299.055	283.273	282.010	283.907	284.050	286.871	268.574	270.036	258.508	256.238	253.698	248.963	252.247	247.865
Rupiah	48.525	62.710	66.011	66.911	68.712	73.172	74.155	73.577	71.871	70.454	68.335	67.988	68.194	69.915	71.298
Valas / Foreign Exchange	248.221	236.345	217.262	215.099	215.195	210.878	212.715	194.997	198.165	188.054	187.903	185.710	180.769	182.332	176.567
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	26.396	15.606	27.359	23.669	20.923	21.178	19.006	24.534	23.795	20.571	19.495	19.167	13.976	13.899	13.088
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	206.480	187.404	111.574	107.343	96.317	93.536	90.000	82.944	134.966	90.133	105.195	102.633	98.515	87.499	92.822
h. Setoran Jaminan / Guarantee Deposits	4.559	4.157	3.565	3.937	3.723	4.074	3.805	3.837	4.367	4.125	3.976	3.333	3.438	3.385	3.822
<b>Beberapa komponen modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	209.321	211.758	223.725	224.604	224.647	224.738	224.766	225.054	229.563	231.316	243.543	244.260	244.574	244.929	244.346
b. Cadangan / Reserves	68.266	75.055	74.750	74.380	74.398	74.412	74.412	74.423	73.652	74.792	72.342	76.699	75.525	76.346	80.995
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	542.899	615.094	613.200	610.627	612.927	612.332	611.601	613.075	612.598	718.770	704.277	662.604	659.582	657.296	652.102
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	150.058	156.487	62.572	71.271	81.417	85.123	92.645	98.914	104.718	12.500	23.078	33.015	44.119	53.702	67.527
e. Tambahan modal disetor / Additional Paid In Capital	114.482	144.050	150.547	164.009	168.755	171.682	177.662	188.593	192.236	185.947	182.018	181.006	186.758	190.004	191.006
f. Modal Pinjaman / Loan Capital	49.222	43.489	50.007	49.383	49.333	49.778	49.425	49.422	56.206	55.438	55.891	63.740	63.822	60.913	60.047

**Tabel 1.2.**  
**Kegiatan Usaha Bank Umum Konvensional - BUKU 2**  
**(Commercial Conventional Banks - Group of Business Activities 2)**  
**Miliar Rp (Billion Rp)**

Keterangan	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana / Distribution of Funds</b>															
a. Kredit Yang Diberikan / Credit	525.714	569.146	558.319	560.525	561.340	564.913	562.991	564.638	539.011	545.154	515.978	519.085	519.480	520.648	526.126
- Kepada Pihak Ketiga / To Third Party	517.132	561.326	550.326	552.393	553.268	560.426	558.560	562.500	536.810	542.971	513.815	517.949	518.361	519.361	524.834
Rupiah	447.652	490.321	490.955	490.409	491.885	498.780	499.365	508.230	497.000	502.996	485.324	488.230	489.639	490.424	495.216
Valas / Foreign Exchange	69.480	71.004	59.372	61.984	61.383	61.646	59.195	54.270	39.811	39.975	28.490	29.720	28.723	28.938	29.618
- Kepada Bank Lain / Inter Bank Credit	8.582	7.820	7.993	8.132	8.072	4.487	4.431	2.138	2.200	2.183	2.163	1.135	1.119	1.287	1.292
Rupiah	1.065	841	889	875	848	832	771	924	992	977	939	978	960	1.130	1.129
Valas / Foreign Exchange	7.517	6.979	7.104	7.258	7.224	3.655	3.660	1.214	1.208	1.205	1.224	157	159	157	163
b. Penempatan pada Bank Lain / Interbank Placement	49.163	47.510	41.126	38.065	35.344	32.316	31.500	30.654	38.279	32.557	35.620	37.190	37.501	33.808	37.517
- Giro / Demand Deposit	13.103	9.841	7.739	8.292	8.390	7.713	11.613	14.240	10.117	11.719	11.815	13.901	11.472	11.958	12.124
- Inter Bank Call Money / Inter Bank Call Money	24.559	20.220	11.031	10.637	10.229	8.437	6.602	7.664	11.768	5.916	6.601	6.517	7.042	6.875	8.792
- Deposito Berjangka / Time Deposits	9.291	15.029	20.700	17.500	14.705	14.726	11.770	7.482	15.182	13.516	15.880	15.994	18.036	13.618	14.951
- Lainnya / Others	2.210	2.419	1.655	1.637	2.020	1.441	1.514	1.267	1.212	1.407	1.324	778	951	1.357	1.650
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	100.772	97.903	82.984	109.974	112.494	127.961	113.694	118.324	79.670	88.215	89.559	88.266	81.946	93.858	120.855
- Giro / Demand Deposit	44.939	48.783	26.476	24.096	26.504	27.518	25.789	31.069	30.173	25.261	24.529	36.268	26.903	37.028	37.028
- Fine Tune Operation (FTO)	36.273	29.675	33.346	53.682	46.639	71.053	60.971	53.162	28.418	37.993	40.094	34.219	37.795	35.802	47.253
- Fasbi	19.093	19.374	23.162	32.195	39.352	29.389	26.757	33.965	21.078	24.192	24.075	17.765	17.238	22.088	36.497
- Lainnya / Others	468	71	0	1	0	177	128	1	769	862	14	10	21	77	
d. Surat Berharga / Securities	78.504	100.031	92.350	92.522	93.715	101.413	109.258	108.870	112.650	117.940	122.470	125.123	134.291	132.671	136.156
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	8.363	19.695	5.922	5.194	3.477	2.570	4.970	3.134	3.301	2.233	3.891	3.871	3.936	4.661	3.729
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.120	5.275	5.374	5.675	6.179	7.897	5.843	5.532	4.906	6.676	7.717	7.414	7.816	7.251	7.708
- Obligasi / Bonds	41.617	54.868	70.148	71.095	73.010	77.217	83.298	87.351	90.930	94.575	95.954	98.543	108.440	105.321	109.038
- Lainnya / Others	23.403	20.192	10.906	10.558	11.049	13.729	15.148	12.853	13.513	14.456	14.909	15.295	14.099	15.437	15.681
e. Penyertaan / Equity Investment	382	990	900	902	903	904	905	906	857	859	860	862	864	881	883
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	14.179	15.326	23.829	24.053	23.612	24.249	24.260	24.426	18.914	19.709	19.439	19.789	20.144	20.464	20.924
- Kredit yang diberikan / Credit	13.097	14.346	22.819	22.929	22.666	23.255	23.240	23.365	18.093	18.844	18.594	18.867	19.191	19.454	19.908
- Surat Berharga / Securities	256	174	232	237	237	233	241	237	228	221	223	225	207	206	206
- Lainnya / Others	826	806	778	888	709	760	780	824	593	643	622	696	745	804	811
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	1.028	1.599	2.211	1.358	1.359	1.114	1.275	2.066	2.169	1.873	1.539	1.310	1.067	1.165	958
h. Tagihan Lainnya / Other claims	24.804	38.787	62.722	36.897	72.451	67.349	94.751	90.843	66.979	73.672	78.924	84.784	91.876	86.053	69.197
<b>Sumber Dana / Source of Funds</b>															
a. Dana Pihak Ketiga / Third Party Funds	549.986	621.089	624.973	628.057	668.448	685.575	700.579	702.620	648.871	675.166	675.454	683.759	694.148	695.041	711.284
Rupiah	483.431	551.830	578.583	578.899	615.556	632.255	649.629	650.613	605.441	628.952	633.197	641.335	654.904	654.873	669.009
Giro / Demand Deposit	87.037	109.549	134.291	129.917	153.441	157.247	160.666	159.095	109.985	120.682	138.187	145.290	150.020	142.821	151.717
Tabungan / Saving	119.402	135.093	129.014	128.201	130.857	131.115	131.425	138.782	146.614	138.527	134.318	134.946	139.835	143.686	148.066
Simpanan Berjangka / Time Deposits	276.992	307.189	315.278	320.781	331.259	343.893	357.538	354.736	348.843	369.743	360.692	361.099	365.049	368.366	369.226
Valas / Foreign Exchange	66.555	69.258	46.390	49.158	52.891	53.320	50.949	52.007	43.430	46.215	42.256	42.424	39.244	40.168	42.275
Giro / Demand Deposit	34.281	39.817	22.097	22.926	25.915	24.967	23.172	24.751	19.634	21.973	20.659	22.556	19.126	18.080	20.859
Tabungan / Saving	4.478	5.106	5.455	5.575	5.337	5.618	5.647	5.472	5.182	4.873	4.303	3.840	3.868	3.736	3.975
Simpanan Berjangka / Time Deposits	27.797	24.336	18.837	20.658	21.639	22.735	22.131	21.785	18.614	19.368	17.294	16.028	16.249	18.351	17.441
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	98	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	39.017	37.024	22.706	20.354	17.306	17.484	20.444	22.776	30.766	22.848	23.039	23.467	24.774	21.757	25.020
d. Surat Berharga yang diterbitkan / Issued Securities	9.397	10.088	8.054	6.199	6.085	7.240	7.211	9.066	8.969	8.076	8.097	8.079	10.103	9.895	9.881
e. Pinjaman yang Diterima / Loans received	15.177	17.928	23.297	23.614	23.580	24.896	23.360	21.961	24.281	23.891	13.067	13.562	13.411	14.516	13.691
Rupiah	4.960	6.238	10.421	10.431	10.694	12.101	12.002	11.414	12.380	12.288	9.407	9.849	9.923	10.170	9.198
Valas / Foreign Exchange	10.218	11.690	12.875	13.183	12.886	12.795	11.358	10.547	11.901	11.603	3.660	3.714	3.487	4.346	4.493
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3.168	1.092	2.173	1.639	1.223	1.382	994	1.274	1.334	1.175	1.311	1.186	770	706	709
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	10.320	9.061	10.082	8.601	7.786	6.206	6.218	5.343	6.054	6.110	6.100	6.423	5.466	5.352	5.670
h. Setoran Jaminan / Guarantee Deposits	547	555	317	272	282	340	327	325	337	286	237	244	220	261	240
<b>Beberapa komponen modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	71.321	75.247	78.404	78.532	78.576	79.129	80.215	80.940	81.620	86.572	86.536	86.749	86.866	87.175	86.590
b. Cadangan / Reserves	14.598	15.965	15.698	16.157	16.161	16.186	16.195	16.966	16.258	16.419	16.431	17.139	17.449	17.514	18.650
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	6.324	4.989	(1.041)	(1.859)	(1.883)	(1.834)	(2.474)	(2.446)	(1.512)	5.519	754	(2.236)	(3.808)	(4.316)	(4.520)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	9.225	9.001	4.159	4.650	5.331	6.639	6.483	7.886	8.403	600	1.317	2.156	2.488	2.937	3.448
e. Tambahan modal disetor / Additional Paid In Capital	16.344	19.468	18.045	21.938	21.998	23.306	25.599	26.432	24.150	24.312	19.884	26.630	27.226	28.754	30.441
f. Modal Pinjaman / Loan Capital	4.642	4.864	4.068	3.698	3.695	3.722	3.702	3.861	2.939	2.938	2.963	2.977	2.974	2.966	3.043

**Tabel 1.3.**  
**Kegiatan Usaha Bank Umum Konvensional - BUKU 3**  
**(Commercial Conventional Banks - Group of Business Activities 3)**  
**Miliar Rp (Billion Rp)**

Keterangan	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana / Distribution of Funds</b>															
a. Kredit Yang Diberikan / Credit	1.851.141	1.756.342	1.630.541	1.630.696	1.628.251	1.619.453	1.595.703	1.575.368	1.582.336	1.437.597	1.467.236	1.474.219	1.469.163	1.481.152	1.490.188
- Kepada Pihak Ketiga / To Third Party	1.828.712	1.734.182	1.611.226	1.611.543	1.608.869	1.599.194	1.574.259	1.554.829	1.563.092	1.422.464	1.452.317	1.459.423	1.454.596	1.466.793	1.474.805
Rupiah	1.460.113	1.397.100	1.250.751	1.238.184	1.232.629	1.227.638	1.229.039	1.222.663	1.233.978	1.124.626	1.140.227	1.139.098	1.140.943	1.148.782	1.154.890
Valas / Foreign Exchange	368.599	337.081	360.475	373.359	376.240	371.556	345.220	332.167	329.113	297.838	312.091	320.325	313.652	318.010	319.915
- Kepada Bank Lain / Inter Bank Credit	22.429	22.160	19.315	19.153	19.382	20.259	21.445	20.539	19.244	15.133	14.918	14.796	14.568	14.360	15.383
Rupiah	11.890	15.359	13.204	13.192	12.939	14.416	14.729	14.164	12.971	10.778	10.526	10.259	9.981	9.818	9.284
Valas / Foreign Exchange	10.539	6.802	6.111	5.960	6.443	5.843	6.716	6.374	6.273	4.355	4.392	4.537	4.587	6.099	
b. Penempatan pada Bank Lain / Interbank Placement	73.333	92.469	89.802	84.231	82.355	90.816	89.914	88.988	95.986	86.407	92.355	89.807	91.534	95.321	76.375
- Giro / Demand Deposit	23.509	23.263	27.215	28.764	29.931	31.627	33.016	30.754	34.135	31.592	29.423	30.331	31.534	39.285	30.150
- Inter Bank Call Money / Inter Bank Call Money	40.225	54.826	47.895	44.598	43.769	51.755	51.086	54.518	56.615	49.947	57.532	52.005	50.699	49.429	41.498
- Deposito Berjangka / Time Deposits	5.672	5.926	7.788	4.326	2.506	2.366	1.749	853	3.054	3.052	3.951	5.996	7.821	5.345	4.040
- Lainnya / Others	3.927	8.455	6.905	6.544	6.149	5.068	4.064	2.862	2.181	1.816	1.449	1.475	1.480	1.262	687
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	281.859	228.570	204.109	229.440	228.785	273.983	234.657	250.178	273.398	227.728	238.353	264.417	240.994	259.862	317.937
- Giro / Demand Deposit	144.207	127.947	74.186	62.057	65.842	73.627	67.144	72.207	97.077	82.909	92.871	89.673	90.740	114.871	114.871
- Fine Tune Operation (FTO)	69.755	41.977	88.385	121.087	105.421	142.366	126.787	127.237	116.584	112.814	105.802	123.975	124.262	101.475	128.279
- Fasbi	65.212	57.132	37.902	41.697	51.659	51.591	34.438	45.507	54.017	29.352	37.055	45.413	23.536	40.948	53.521
- Lainnya / Others	2.685	1.513	3.635	4.599	5.864	6.398	6.289	5.227	5.719	2.652	2.625	5.356	2.456	4.827	21.266
d. Surat Berharga / Securities	288.868	281.706	302.345	317.212	336.802	358.235	373.035	383.853	387.254	378.951	411.368	407.834	431.739	416.620	435.192
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	16.781	24.346	2.438	1.376	148	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	19.093	11.512	11.405	11.093	11.249	14.199	18.956	23.219	22.165	17.891	20.434	21.744	22.853	22.566	26.426
- Obligasi / Bonds	191.701	203.294	248.612	260.894	284.422	303.287	312.615	317.684	317.110	317.281	347.329	342.512	368.237	355.655	367.560
- Lainnya / Others	61.294	42.555	39.890	43.848	40.983	40.749	41.464	42.949	47.978	43.779	43.605	43.578	40.649	38.399	41.207
e. Penyertaan / Equity Investment	16.884	14.608	4.788	4.792	4.852	4.852	4.851	4.848	5.185	5.011	5.025	5.022	5.021	5.014	5.050
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	41.907	39.402	53.161	54.641	55.057	56.348	56.444	56.854	61.192	53.733	54.495	55.847	56.342	56.923	57.141
- Kredit yang diberikan / Credit	41.390	38.770	52.577	54.102	54.528	55.895	56.012	56.357	60.375	53.020	53.677	54.653	55.135	55.818	55.756
- Surat Berharga / Securities	222	215	94	93	86	110	102	129	169	138	136	152	146	132	223
- Lainnya / Others	295	417	490	446	443	343	330	367	648	575	681	1.042	1.061	973	1.162
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	16.156	14.284	20.664	17.335	16.662	15.257	14.827	20.540	20.300	17.833	15.898	14.587	12.010	12.995	11.814
h. Tagihan Lainnya / Other claims	105.360	119.626	132.242	113.227	157.261	167.085	223.814	209.421	200.648	212.730	194.906	225.365	177.612	172.005	129.478
<b>Sumber Dana / Source of Funds</b>															
a. Dana Pihak Ketiga / Third Party Funds	1.769.026	1.672.217	1.611.651	1.628.614	1.682.147	1.757.983	1.774.148	1.779.632	1.783.049	1.644.050	1.684.714	1.736.288	1.713.710	1.712.704	1.750.123
Rupiah	1.449.683	1.385.590	1.295.809	1.306.669	1.347.934	1.412.187	1.441.992	1.445.694	1.456.778	1.343.542	1.376.260	1.404.134	1.401.652	1.397.446	1.424.456
Giro / Demand Deposit	295.261	302.536	318.529	315.468	321.919	340.611	339.376	347.610	346.273	312.131	330.100	349.904	329.522	338.360	345.514
Tabungan / Saving	301.384	291.165	249.512	242.466	242.328	243.447	240.333	244.078	256.125	216.324	217.545	221.712	227.364	231.632	238.163
Simpanan Berjangka / Time Deposits	853.038	791.889	727.768	748.735	783.687	828.128	862.283	854.005	854.380	815.087	828.615	832.518	844.766	827.454	840.779
Valas / Foreign Exchange	319.343	286.627	315.842	321.945	334.214	345.797	332.155	333.938	326.271	300.508	308.454	332.153	312.058	315.258	325.667
Giro / Demand Deposit	116.238	115.563	146.258	139.537	145.411	156.971	143.729	150.199	148.765	139.909	144.108	165.966	151.406	150.020	155.363
Tabungan / Saving	62.049	59.151	63.633	66.138	69.541	68.931	67.958	69.946	68.328	60.639	63.854	67.726	62.453	63.535	63.943
Simpanan Berjangka / Time Deposits	141.056	111.913	105.951	116.270	119.261	119.894	120.468	113.793	109.178	99.960	100.493	98.460	98.199	101.702	106.362
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	25	279	16	0	308	193	0	0	0	0	0	26	0	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	96.436	99.213	76.646	80.870	79.482	80.848	74.908	68.071	79.303	73.682	75.918	80.793	72.688	89.545	75.639
d. Surat Berharga yang diterbitkan / Issued Securities	45.154	38.588	31.078	26.780	27.820	27.821	26.773	26.775	25.766	25.417	25.419	25.421	24.887	24.085	21.786
e. Pinjaman yang Diterima / Loans received	146.979	147.387	137.595	137.100	138.054	139.448	135.334	130.343	124.464	117.144	123.550	121.115	117.144	118.348	115.468
Rupiah	40.310	51.773	52.973	54.287	55.773	55.831	54.525	59.828	58.831	54.525	55.207	54.525	54.761	56.158	58.315
Valas / Foreign Exchange	106.669	95.614	84.622	82.814	83.281	81.671	76.407	70.515	68.633	62.608	68.343	66.591	62.383	62.190	57.152
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	20.362	12.300	20.859	16.901	15.308	14.771	14.353	19.476	19.083	16.190	13.845	13.058	9.986	10.516	8.932
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	68.676	69.116	48.814	42.711	40.120	40.417	39.050	35.660	39.179	34.406	37.904	42.785	40.362	37.247	35.428
h. Setoran Jaminan / Guarantee Deposits	1.806	1.579	1.628	1.950	1.808	1.970	1.734	1.740	1.782	1.657	2.048	1.418	1.310	1.369	1.485
<b>Beberapa komponen modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	81.598	77.773	77.986	78.394	78.394	78.394	78.394	78.394	82.186	78.348	81.108	81.108	81.303	81.303	81.303
b. Cadangan / Reserves	37.682	19.809	19.274	18.156	18.156	18.156	18.156	18.164	18.167	18.957	19.222	19.222	18.555	19.311	19.532
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	133.579	148.138	128.792	128.219	128.237	127.668	127.455	129.032	129.066	154.117	153.558	148.322	149.533	147.885	146.151
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	38.329	34.478	16.577	19.079	20.721	21.250	22.760	24.512	24.489	2.666	4.256	6.374	8.361	10.557	13.552
e. Tambahan modal disetor / Additional Paid In Capital	54.610	67.768	65.764	68.885	69.452	72.110	73.595	75.341	85.573	57.386	55.864	52.238	53.296	53.973	53.934
f. Modal Pinjaman / Loan Capital	39.908	30.110	37.568	37.318	37.271	37.685	37.355	37.198	46.505	35.945	36.225	36.607	36.501	33.783	32.577

**Tabel 1.4.**  
**Kegiatan Usaha Bank Umum Konvensional - BUKU 4**  
**(Commercial Conventional Banks - Group of Business Activities 4)**  
**Miliar Rp (Billion Rp)**

Keterangan	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana / Distribution of Funds</b>															
a. Kredit Yang Diberikan / Credit	2.731.459	3.094.668	3.168.066	3.153.765	3.141.273	3.152.150	3.128.070	3.116.653	3.166.835	3.231.775	3.252.544	3.315.100	3.303.909	3.322.700	3.374.911
- Kepada Pihak Ketiga / To Third Party	2.699.854	3.058.379	3.127.375	3.110.391	3.096.965	3.105.953	3.081.042	3.070.383	3.185.600	3.207.086	3.270.866	3.258.760	3.277.425	3.328.819	
Rupiah	2.344.017	2.685.738	2.742.298	2.725.007	2.714.922	2.718.476	2.700.219	2.705.555	2.739.805	2.794.400	2.797.565	2.843.828	2.841.390	2.859.936	
Valas / Foreign Exchange	355.837	372.641	385.077	385.384	382.043	387.477	380.823	364.828	382.873	401.201	409.522	427.038	417.370	417.489	
- Kepada Bank Lain / Inter Bank Credit	31.604	36.289	40.691	43.374	44.308	46.197	47.028	46.270	44.157	46.175	45.458	44.234	45.149	45.275	
Rupiah	27.822	31.273	35.470	37.401	38.421	39.835	40.313	39.711	37.981	39.330	38.242	37.856	37.539	37.628	
Valas / Foreign Exchange	3.783	5.016	5.220	5.973	5.887	6.362	6.715	6.559	6.176	6.845	7.216	6.379	7.610	7.647	
b. Penempatan pada Bank Lain / Interbank Placement	89.646	96.986	83.836	100.901	93.597	85.487	111.718	89.622	108.429	103.186	110.457	114.606	111.940	121.865	
- Giro / Demand Deposit	45.904	49.597	60.456	73.747	73.923	65.426	68.762	69.777	75.658	68.777	72.715	80.111	65.206	67.754	
- Inter Bank Call Money / Inter Bank Call Money	19.128	33.761	15.420	19.448	13.844	14.418	17.302	15.960	30.868	21.561	33.122	29.585	38.622	39.380	
- Deposito Berjangka / Time Deposits	3.671	3.568	3.820	4.665	3.237	3.264	2.807	2.863	3.768	3.627	2.669	2.619	2.102	3.371	
- Lainnya / Others	20.943	10.060	4.140	3.041	2.593	2.379	2.775	2.036	4.016	2.341	1.951	2.291	6.010	11.089	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	337.215	394.014	401.643	431.045	432.842	434.325	329.304	346.424	385.414	327.026	370.164	399.315	409.075	421.084	
- Giro / Demand Deposit	211.347	212.815	151.547	121.049	124.977	147.374	126.100	125.304	167.337	123.899	132.350	130.721	118.058	156.939	
- Fine Tune Operation (FTO)	99.635	95.453	175.259	212.553	220.222	211.435	154.752	148.703	133.078	154.402	174.216	211.799	235.973	225.998	
- Fasbi	26.118	85.291	70.363	86.399	82.272	74.981	48.445	70.410	83.138	46.542	61.382	54.533	52.797	35.930	
- Lainnya / Others	115	455	4.474	11.044	5.371	536	8	2.008	1.860	2.183	2.216	2.262	2.247	2.217	
d. Surat Berharga / Securities	516.076	562.190	772.587	818.020	846.348	849.540	880.361	895.823	878.906	933.480	951.800	967.137	972.783	952.009	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	13.362	24.113	12.893	18.758	14.599	12.161	13.553	17.132	15.483	13.522	13.389	16.582	16.224	14.689	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	32.471	19.024	22.454	19.569	17.565	19.907	22.913	23.687	26.468	28.828	31.540	25.868	25.073	26.035	
- Obligasi / Bonds	336.920	407.503	640.277	675.804	718.459	726.075	742.688	758.520	745.142	798.173	816.454	831.026	835.600	813.621	
- Lainnya / Others	133.323	111.550	96.963	103.890	95.724	91.397	101.206	96.483	91.813	92.957	90.418	93.661	95.887	97.664	
e. Penyertaan / Equity Investment	26.185	34.704	45.425	45.483	45.479	46.203	46.469	48.011	48.528	48.813	55.969	54.201	54.336	54.520	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	99.869	109.484	197.458	201.492	201.206	208.259	214.336	220.182	223.863	237.370	241.839	245.596	248.456	255.086	
- Kredit yang diberikan / Credit	96.123	105.347	190.734	194.802	194.122	200.436	205.936	212.978	216.892	230.409	236.093	239.109	242.049	249.078	
- Surat Berharga / Securities	424	336	3.184	3.098	3.363	4.029	3.822	3.018	2.323	2.082	1.597	1.947	1.629	1.742	
- Lainnya / Others	3.322	3.800	3.540	3.592	3.721	3.795	4.577	4.187	4.649	4.880	4.149	4.540	4.778	4.459	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5.203	5.064	8.155	4.943	5.820	4.307	5.764	8.856	8.468	7.452	5.806	4.648	4.473	5.935	
h. Tagihan Lainnya / Other claims	158.611	167.113	233.097	197.692	260.838	325.835	344.555	361.787	387.073	395.984	381.793	378.646	334.715	354.910	
<b>Sumber Dana / Source of Funds</b>															
a. Dana Pihak Ketiga / Third Party Funds	3.003.015	3.373.744	3.698.197	3.730.745	3.807.660	3.864.390	3.800.092	3.821.521	3.897.941	3.929.168	3.964.323	4.065.190	4.064.636	4.099.477	
Rupiah	2.594.845	2.906.326	3.193.466	3.208.296	3.274.572	3.318.892	3.257.067	3.296.061	3.377.428	3.385.818	3.394.636	3.458.062	3.464.881	3.517.147	
Giro / Demand Deposit	581.628	641.664	680.939	680.839	731.944	782.455	730.833	744.166	765.174	757.482	776.329	803.273	775.040	790.879	
Tabungan / Saving	1.171.739	1.279.486	1.349.831	1.347.846	1.370.083	1.403.669	1.407.222	1.441.838	1.490.402	1.495.222	1.486.196	1.499.135	1.540.195	1.556.629	
Simpanan Berjangka / Time Deposits	841.478	985.176	1.162.696	1.179.611	1.172.546	1.132.769	1.119.012	1.110.057	1.121.852	1.133.114	1.132.111	1.155.654	1.149.646	1.169.639	
Valas / Foreign Exchange	408.170	467.418	524.504	504.732	533.088	545.498	543.025	525.460	520.513	543.350	569.686	607.128	599.755	582.330	
Giro / Demand Deposit	164.709	205.772	226.864	228.747	235.162	247.509	238.920	250.165	245.552	263.206	292.689	316.165	320.092	298.354	
Tabungan / Saving	68.407	66.483	75.497	76.972	81.310	82.338	82.750	83.803	84.852	87.581	87.599	88.549	85.573	87.078	
Simpanan Berjangka / Time Deposits	175.054	195.163	202.370	216.730	216.615	215.651	221.356	191.492	190.109	192.563	189.398	202.413	194.090	196.898	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.239	530	521	541	629	534	531	502	538	526	550	999	1.014	991	
c. Kewajiban kepada Bank lain / Interbank Liabilities	47.486	53.564	60.181	55.985	50.024	45.239	48.228	40.773	61.827	49.825	61.881	58.619	61.286	57.511	
d. Surat Berharga yang diterbitkan / Issued Securities	53.316	82.647	90.556	89.777	87.769	88.490	87.934	85.423	85.006	84.975	82.630	83.223	85.578	84.471	
e. Pinjaman yang Diterima / Loans received	132.544	130.726	121.039	120.169	120.091	117.510	126.063	115.060	118.806	114.993	117.145	116.644	116.994	116.263	
Rupiah	1.210	1.713	1.502	1.067	1.063	1.098	1.114	1.125	1.175	1.150	1.245	1.238	1.253	1.199	
Valas / Foreign Exchange	131.335	129.013	119.537	119.103	119.027	116.412	124.950	113.934	117.631	113.843	115.901	115.406	114.899	115.795	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2.864	2.210	4.321	5.114	4.379	4.994	3.654	3.769	3.357	3.188	4.915	3.216	2.672	3.442	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	125.956	107.615	51.981	55.334	47.664	46.180	44.023	41.033	88.364	49.296	60.841	53.039	52.229	44.500	
h. Setoran Jaminan / Guarantee Deposits	2.070	1.906	1.568	1.661	1.575	1.708	1.685	1.714	2.185	2.128	1.639	1.617	1.854	1.697	
<b>Beberapa komponen modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	27.373	30.095	36.455	36.456	36.456	36.454	36.454	36.454	36.454	40.292	40.293	40.297	40.299	40.299	
b. Cadangan / Reserves	10.183	33.455	34.632	34.632	34.632	34.632	34.632	34.632	34.632	35.006	35.048	35.982	36.142	36.142	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	400.463	457.905	478.878	478.823	481.144	481.102	481.102	481.146	478.738	547.340	547.243	513.807	511.375	511.375	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	98.998	108.356	40.276	45.746	53.287	55.848	60.570	63.772	68.110	8.820	16.629	23.122	31.450	37.931	
e. Tambahan modal disetor / Additional Paid In Capital	40.736	53.044	63.145	69.586	73.626	72.828	74.606	79.903	77.549	100.616	102.200	98.640	102.643	103.673	
f. Modal Pinjaman / Loan Capital	3.028	6.871	6.895	6.892	6.892	6.892	6.892	6.892	6.889	5.288	15.081	15.227	22.681	22.597	



**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana / Distribution of Funds</b>															
a. Pembiayaan Yang Diberikan / Financing	125.053	138.911	137.830	108.046	108.062	109.257	109.512	68.986	75.891	80.148	80.796	81.500	81.529	81.436	82.540
- Kepada Pihak Ketiga / To Third Party	124.766	138.602	137.528	107.802	107.817	109.007	109.275	68.823	75.728	79.992	80.647	81.348	81.385	81.324	82.431
Rupiah	121.498	135.798	134.564	104.954	104.917	106.070	106.395	66.051	72.877	77.153	77.776	78.460	78.581	78.595	79.686
Valas / Foreign Exchange	2.269	2.805	2.963	2.848	2.901	2.938	2.880	2.772	2.851	2.839	2.871	2.888	2.803	2.729	2.746
- Kepada Bank Lain / Inter Bank Financing	287	308	302	244	244	249	237	162	162	156	149	151	145	112	109
Rupiah	287	308	302	244	244	249	237	162	162	156	149	151	145	112	109
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	1.785	1.124	2.220	1.878	2.235	2.107	3.009	642	1.061	1.295	843	873	1.105	1.210	1.037
- Giro / Demand Deposit	1.407	971	2.167	1.825	2.182	2.105	2.713	330	588	595	438	569	701	605	583
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Deposito Berjangka / Time Deposits	376	100	50	50	50	0	294	310	472	697	402	302	402	602	452
- 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	18.035	9.361	15.775	16.690	14.214	13.926	10.444	11.679	11.216	10.398	13.383	13.072	13.367
- Giro / Demand Deposit	8.930	9.024	5.269	3.896	4.063	4.429	5.350	3.184	3.830	3.471	3.590	3.558	3.504	4.610	5.370
- Fine Tune Operation (FTO)	3.460	5.985	3.920	525	492	513	743	453	603	628	638	506	506	469	165
- Fasbi	13.240	10.529	5.467	3.899	10.735	9.209	4.332	8.160	3.792	5.562	4.464	3.147	4.045	4.418	5.431
- Lainnya / Others	404	1.548	3.380	1.040	485	2.539	3.789	2.127	2.219	2.017	2.523	3.187	5.327	3.575	2.402
d. Surat Berharga / Securities	37.084	40.382	41.085	28.942	29.088	32.346	38.469	28.047	33.176	34.330	36.824	38.025	36.443	35.982	37.810
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3.197	2.101	2.249	2.254	2.341	2.379	2.568	2.553	2.363	2.558	2.625	2.509	2.418	2.113	2.705
- Obligasi / Bonds	30.884	31.840	29.359	22.984	24.091	24.981	30.070	21.068	22.573	24.916	25.518	26.946	26.808	26.548	26.528
- Lainnya / Others	3.003	6.441	9.476	3.704	2.656	4.986	5.831	4.425	8.240	6.856	8.682	8.570	7.217	7.321	8.576
e. Penyertaan / Equity Investment	32	471	471	471	471	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	3.444	2.407	2.672	2.622	2.640	1.347	1.526	1.802	1.782	1.742	2.027	2.048	2.041
- Pembiayaan yang diberikan / Financing	2.926	3.235	3.371	2.349	2.614	2.565	2.584	1.291	1.470	1.670	1.650	1.605	1.888	1.904	1.897
- Surat Berharga / Securities	53	63	63	53	54	54	51	51	47	48	47	52	51	51	52
- Lainnya / Others	12	9	10	5	4	3	5	5	9	83	85	85	88	92	92
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3	5	4	14	11	34	7	18	24	21	22	11	7	8	10
h. Tagihan Lainnya / Other claims	1.227	417	178	180	179	192	193	118	102	111	148	157	179	167	170
<b>Sumber Dana / Source of Funds</b>															
a. Dana Pihak Ketiga / Third Party Funds	158.917	176.763	172.207	127.286	134.279	140.966	143.297	92.846	99.469	102.475	104.979	104.962	108.032	106.764	110.901
Rupiah	153.371	172.586	165.543	123.022	129.955	136.405	138.845	89.326	95.862	99.148	101.551	101.684	104.728	103.485	107.248
Giro / Demand Deposit	16.355	26.031	29.535	20.522	27.081	26.664	26.445	15.639	13.566	14.288	16.579	15.203	16.800	14.852	15.676
Tabungan / Saving	51.117	58.669	58.567	38.421	38.843	39.392	39.485	25.566	29.291	28.185	27.998	27.956	27.931	29.033	29.615
Simpanan Berjangka / Time Deposits	85.898	87.887	77.441	64.079	64.032	70.349	72.915	48.121	53.005	56.675	56.974	58.525	59.997	59.601	61.957
Valas / Foreign Exchange	5.547	4.177	6.664	4.264	4.324	4.561	4.452	3.520	3.607	3.327	3.428	3.278	3.304	3.278	3.653
Giro / Demand Deposit	904	750	1.863	1.387	1.371	1.451	1.343	429	475	464	478	414	455	460	507
Tabungan / Saving	240	467	408	215	207	209	218	207	204	217	226	219	213	207	229
Simpanan Berjangka / Time Deposits	4.403	2.960	4.393	2.662	2.745	2.901	2.891	2.884	2.928	2.646	2.724	2.646	2.636	2.611	2.918
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.566	1.352	2.275	2.583	2.589	2.009	2.431	5.442	5.344	5.078	5.471	5.690	4.777	4.776	3.858
c. Kewajiban kepada Bank lain / Interbank Liabilities	2.483	2.559	1.759	1.697	1.749	1.965	2.133	2.055	2.580	2.833	2.621	2.388	2.203	2.344	2.314
d. Surat Berharga yang diterbitkan / Issued Securities	5.559	2.795	4.981	4.786	3.475	2.593	3.675	4.021	3.597	3.981	3.565	4.696	4.771	4.516	4.240
e. Pinjaman yang Diterima / Loans received	1.272	496	462	468	1.476	1.523	1.438	566	2.110	2.481	2.475	2.376	2.256	2.389	2.443
Rupiah	1.272	468	462	468	1.476	1.523	1.438	566	2.110	2.481	2.475	2.376	2.256	2.389	2.443
Valas / Foreign Exchange	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	3	4	6	14	12	32	5	15	21	18	19	8	4	4	6
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	274	269	76	78	80	89	92	15	4	7	41	49	71	60	61
h. Setoran Jaminan / Guarantee Deposits	58	46	22	2	2	2	2	1	4	17	17	17	16	16	16
<b>Beberapa komponen modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	15.258	16.292	15.942	13.341	13.341	13.341	13.358	8.500	12.090	14.320	14.320	14.820	14.820	14.820	14.820
b. Cadangan / Reserves	3.247	3.706	3.426	3.233	3.248	3.248	3.248	3.169	3.203	3.214	3.214	3.214	3.216	3.216	3.250
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	873	2.229	1.444	(1.154)	(1.169)	(1.169)	(1.229)	(1.373)	(2.131)	(1.709)	(1.827)	(1.838)	(1.792)	(1.922)	(1.922)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	2.222	2.793	642	459	560	635	702	558	681	60	154	265	328	402	522
e. Tambahan modal disetor / Additional Paid In Capital	2.291	2.364	1.495	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	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana / Distribution of Funds</b>															
a. Pembiayaan Yang Diberikan / Financing	67.503	75.289	84.145	115.850	116.561	120.445	122.188	165.786	165.807	166.324	165.501	167.051	169.276	169.691	171.091
- Kepada Pihak Ketiga / To Third Party	67.326	75.138	84.010	115.659	116.364	120.248	121.997	165.516	165.545	166.095	165.279	166.833	169.069	169.499	170.900
Rupiah	64.050	72.471	81.151	112.657	113.560	117.115	118.898	162.572	162.394	162.818	162.104	163.654	165.706	165.634	167.138
Valas / Foreign Exchange	3.275	2.667	2.859	3.002	2.804	3.134	3.098	2.944	3.150	3.277	3.175	3.178	3.363	3.866	3.762
- Kepada Bank Lain / Inter Bank Financing	177	151	134	192	197	196	191	270	262	229	222	218	207	191	191
Rupiah	177	151	134	192	197	196	191	270	262	229	222	218	207	191	191
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	1.552	2.263	1.782	3.408	3.114	4.050	3.980	4.433	8.688	4.028	1.882	3.468	3.209	2.935	4.337
- Giro / Demand Deposit	1.551	2.261	1.780	3.407	3.098	4.033	3.948	4.324	8.657	4.026	1.881	3.061	3.206	2.902	4.311
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	1	1	2	2	16	17	32	109	31	1	2	407	3	33	26
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	9.658	11.011	15.935	16.986	19.641	27.721	22.640	29.482	24.507	27.953	27.337	24.682	24.861	26.558	21.259
- Giro / Demand Deposit	3.985	4.358	3.281	4.623	4.589	6.571	6.265	6.410	6.114	6.578	6.625	6.535	9.570	10.584	8.826
- Fine Tune Operation (FTO)	-	850	4.065	5.640	5.382	6.835	8.691	9.691	9.431	10.166	11.066	10.324	9.507	8.396	6.414
- Fasbi	4.667	3.582	3.956	2.416	5.447	9.628	3.223	8.721	3.763	5.808	2.740	3.466	2.895	4.580	5.728
- Lainnya / Others	1.007	2.221	4.633	4.307	4.223	4.687	4.461	4.660	5.199	5.402	6.906	4.358	2.889	2.999	290
d. Surat Berharga / Securities	16.262	21.121	24.933	38.600	34.601	32.264	37.197	45.096	52.020	51.111	53.262	51.036	51.884	54.840	62.770
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	1.176	300	149	247	530	251	20	20	20	71	172	272	273	274	294
- Obligasi / Bonds	12.466	9.663	11.870	19.054	18.637	17.566	18.492	30.220	31.136	31.889	32.490	34.635	35.839	30.941	35.505
- Lainnya / Others	2.620	11.158	12.914	19.299	15.434	14.448	18.685	14.855	20.864	19.150	20.600	16.129	15.772	23.625	26.972
e. Penyertaan / Equity Investment	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	2.253	1.988	3.258	4.647	4.795	5.115	5.223	6.678	6.973	7.176	7.489	7.533	7.818	7.843	7.953
- Pembiayaan yang diberikan / Financing	2.196	1.951	3.230	4.570	4.723	5.046	5.149	6.614	6.878	7.120	7.425	7.476	7.761	7.778	7.884
- Surat Berharga / Securities	28	33	24	42	40	27	33	36	25	28	37	25	28	27	23
- Lainnya / Others	29	4	4	35	32	42	40	28	70	28	27	33	28	38	46
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	142	140	132	142	116	221	220	315	309	337	387	339	326
<b>Sumber Dana / Source of Funds</b>															
a. Dana Pihak Ketiga / Third Party Funds	87.472	99.810	111.244	152.527	151.695	161.010	161.557	213.583	219.687	218.824	216.442	214.365	217.965	222.979	226.999
Rupiah	81.774	93.414	102.405	142.257	141.604	149.392	150.504	202.464	204.126	206.880	205.049	204.488	209.266	213.917	219.087
Giro / Demand Deposit	7.496	10.573	11.097	15.309	15.737	17.560	18.210	27.703	26.248	23.569	24.649	27.046	24.955	25.144	26.344
Tabungan / Saving	35.070	39.770	44.425	66.662	67.817	69.622	70.044	87.012	89.768	89.571	88.617	88.024	90.279	91.192	91.600
Simpanan Berjangka / Time Deposits	39.208	43.071	46.883	60.286	58.050	62.209	62.249	87.749	88.110	93.740	91.782	89.419	94.032	97.581	101.144
Valas / Foreign Exchange	5.698	6.395	8.839	10.269	10.090	11.618	11.053	11.120	15.561	11.943	11.393	9.877	8.699	9.062	7.911
Giro / Demand Deposit	1.891	3.907	5.370	5.660	5.745	7.127	5.877	6.484	9.974	6.303	5.415	4.184	2.995	3.410	2.667
Tabungan / Saving	-	30	20	242	241	251	278	267	272	272	277	256	266	259	250
Simpanan Berjangka / Time Deposits	3.807	2.459	3.448	4.367	4.104	4.241	4.898	4.368	5.316	5.368	5.701	5.437	5.437	5.392	4.995
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank Lain / Interbank Liabilities	556	568	535	906	894	935	1.194	1.151	1.222	1.346	1.268	1.044	976	1.258	1.403
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	585	-	200	-	200	855	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	249	236	142	140	132	142	116	221	220	315	309	337	387	339	326
h. Setoran Jaminan / Guarantee Deposits	21	23	14	35	40	37	38	39	43	37	36	37	39	41	38
<b>Beberapa komponen modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	2.989	2.989	3.759	6.680	6.680	6.680	6.680	11.783	11.784	11.784	21.286	21.286	21.286	21.333	21.335
b. Cadangan / Reserves	598	598	663	1.117	1.117	1.117	1.117	1.195	1.195	1.195	143	143	163	163	345
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	3.335	3.940	8.517	10.088	10.088	10.088	10.088	10.233	10.233	13.503	4.548	4.548	4.274	4.274	4.093
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	604	1.276	1.128	1.526	1.713	1.963	2.207	2.663	3.045	354	722	1.099	1.493	1.875	2.250
e. Tambahan modal disetor / Additional Paid In Capital	116	45	938	892	912	910	1.070	939	894	887	1.615	1.653	1.652	1.658	1.656
f. Modal Pinjaman / Loan Capital	375	375	375	375	375	375	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	742.327	828.197	398.679	463.817	529.172	596.355	660.802	725.282	794.091	72.385	133.073	201.760	263.229	327.248	391.272
a. Dari Bank Indonesia / From Bank Indonesia Placement	6.205	7.353	3.976	4.724	5.580	6.433	7.403	8.159	8.902	700	1.312	1.974	2.576	3.163	3.965
b. Dari Penempatan pada bank lain / From interbank placement	8.863	10.205	3.278	3.675	4.160	4.518	4.799	4.978	5.392	307	542	805	1.007	1.269	1.479
c. Dari surat berharga / From securities	61.380	64.336	34.370	41.001	47.484	54.326	61.210	68.057	75.630	6.723	13.330	20.858	28.118	35.781	42.668
d. Dari Kredit yang diberikan / From credit	511.575	552.425	261.456	302.537	344.007	385.590	425.863	466.057	508.294	46.342	84.662	127.016	166.427	206.414	247.088
- kepada pihak ketiga bukan bank / To Third Party non Bank	508.391	548.591	259.317	300.020	341.135	382.372	422.292	462.173	504.082	46.010	84.064	126.236	165.416	205.165	245.612
- kepada bank lain / To other Bank	3.184	3.834	2.139	2.517	2.873	3.219	3.572	3.884	4.212	332	598	779	1.011	1.249	1.476
e. Lainnya / Others	154.304	193.878	95.599	111.880	127.941	145.489	161.527	178.031	195.873	18.313	33.228	51.108	65.102	80.621	96.072
2. Beban Bunga / Interest Expenses	365.077	439.201	211.794	246.417	280.200	315.493	347.448	379.160	412.189	38.220	65.832	96.918	124.458	152.824	180.691
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	292	310	321	330	347	352	368	4	7	13	17	18	95
b. Kewajiban pada Bank lain / Interbank Liabilities	9.789	11.570	4.793	5.542	6.027	6.601	7.079	7.568	8.085	538	1.008	1.540	2.011	2.615	3.060
c. Kepada pihak ketiga bukan bank / Third Party non Bank	179.623	210.401	99.141	115.508	131.616	146.910	162.173	176.408	190.658	13.474	25.328	38.092	50.116	62.125	73.719
- Giro / Demand Deposit	20.397	24.188	13.472	15.869	18.123	20.435	22.821	25.006	27.192	2.178	4.048	6.168	8.161	10.085	12.024
- Tabungan / Saving	23.929	24.998	11.570	13.329	15.084	16.710	18.364	19.973	21.655	1.550	3.036	4.588	6.055	7.511	8.925
- Simpanan Berjangka / Time deposits	135.298	161.215	74.099	86.310	98.409	109.765	120.988	131.429	141.811	9.746	18.244	27.336	35.900	44.529	52.769
d. Surat Berharga / Securities	11.314	11.987	5.636	6.525	7.347	8.206	9.059	9.999	10.961	831	1.636	2.490	3.380	4.292	5.054
e. Pinjaman yang diterima / Loans received	11.572	13.655	5.601	6.284	7.508	8.300	9.142	9.969	10.340	2.129	2.625	2.980	3.361	3.766	
f. Lainnya / Others	150.931	189.109	92.952	108.755	123.869	141.326	155.686	171.087	187.804	15.364	30.087	45.491	59.974	74.583	89.309
g. Koreksi atas pendapatan bunga / Corrections	1.784	2.029	3.378	3.494	3.512	3.820	3.963	3.984	3.972	5.631	5.638	6.667	5.979	5.829	5.688
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>377.250</b>	<b>388.997</b>	<b>186.885</b>	<b>217.400</b>	<b>248.972</b>	<b>280.862</b>	<b>313.354</b>	<b>346.122</b>	<b>381.922</b>	<b>34.165</b>	<b>67.241</b>	<b>103.404</b>	<b>138.771</b>	<b>174.424</b>	<b>210.581</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261.214	318.252	224.311	254.433	280.269	311.071	343.700	361.728	407.621	46.904	90.793	140.363	180.460	220.304	249.090
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	8.442	12.839	10.033	12.118	14.291	15.821	17.365	19.768	22.342	2.874	4.550	5.726	7.169	8.720	11.492
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	19	38	3	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	140	142	145	148	149	150	239	2	70	163	151	9	27
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123.588	144.697	128.117	143.052	154.785	165.093	182.358	188.247	203.924	22.755	45.810	74.175	97.341	120.424	121.817
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	76.090	82.320	38.705	44.901	51.222	57.209	63.365	69.298	77.002	6.304	12.418	19.377	26.747	33.862	41.307
f. Lainnya / Others	53.043	78.298	47.313	54.216	59.826	72.799	80.462	84.146	104.114	14.969	27.945	40.923	49.051	57.289	74.448
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453.025	510.775	331.260	380.789	426.152	485.640	540.056	579.575	652.690	65.010	129.209	202.993	263.424	325.959	374.218
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	3.506	1.678	1.501	1.427	1.451	1.617	1.508	1.365	1.595	544	1.264	1.270	1.087	1.064	1.247
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	152	417	70	86	100	107	113	117	170	0	0	278	278	345	345
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	46	27	124	133	128	125	132	184	20	29	114	113	120	120
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113.865	130.660	116.778	130.437	142.478	153.394	167.735	169.276	183.116	21.341	44.203	72.255	93.003	113.582	115.196
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102.680	130.473	94.087	110.349	123.649	151.883	170.891	186.264	220.212	23.770	45.441	67.637	84.654	104.758	131.203
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.756	5.637	2.369	2.689	2.986	3.278	3.993	4.508	342	690	1.043	1.410	1.797	2.109	
g. Lainnya / Others	227.889	241.863	116.427	135.678	155.355	175.233	195.889	218.427	242.905	18.992	37.583	60.397	82.879	104.292	123.999
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	<b>185.439</b>	<b>196.474</b>	<b>79.936</b>	<b>91.044</b>	<b>103.090</b>	<b>106.293</b>	<b>116.998</b>	<b>128.275</b>	<b>136.833</b>	<b>16.059</b>	<b>28.825</b>	<b>42.212</b>	<b>55.806</b>	<b>68.768</b>	<b>85.454</b>
<b>E. Pendapatan non - operasional / Non Operational Income</b>	<b>24.927</b>	<b>27.176</b>	<b>14.917</b>	<b>17.447</b>	<b>21.334</b>	<b>24.471</b>	<b>24.368</b>	<b>24.361</b>	<b>26.831</b>	<b>2.155</b>	<b>4.465</b>	<b>7.213</b>	<b>8.468</b>	<b>8.861</b>	<b>11.512</b>
<b>F. Beban non - operasional / Non Operational Expenses</b>	<b>19.647</b>	<b>23.136</b>	<b>12.121</b>	<b>14.149</b>	<b>16.040</b>	<b>17.456</b>	<b>18.704</b>	<b>21.619</b>	<b>24.048</b>	<b>2.064</b>	<b>3.617</b>	<b>5.249</b>	<b>7.628</b>	<b>8.734</b>	<b>10.267</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>5.280</b>	<b>4.041</b>	<b>2.796</b>	<b>3.298</b>	<b>5.294</b>	<b>7.016</b>	<b>5.665</b>	<b>2.742</b>	<b>2.782</b>	<b>91</b>	<b>848</b>	<b>1.964</b>	<b>840</b>	<b>127</b>	<b>1.245</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	<b>190.719</b>	<b>200.514</b>	<b>82.732</b>	<b>94.342</b>	<b>108.384</b>	<b>113.308</b>	<b>122.662</b>	<b>131.017</b>	<b>139.616</b>	<b>16.151</b>	<b>29.673</b>	<b>42.738</b>	<b>56.646</b>	<b>68.895</b>	<b>86.698</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>95.580</b>	<b>105.391</b>	<b>(41)</b>	<b>(36)</b>	<b>(40)</b>	<b>(56)</b>	<b>(65)</b>	<b>(64)</b>	<b>67.531</b>	<b>(5)</b>	<b>(20)</b>	<b>(53)</b>	<b>(65)</b>	<b>(83)</b>	<b>(99)</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>95.682</b>	<b>105.669</b>	<b>295</b>	<b>413</b>	<b>346</b>	<b>331</b>	<b>334</b>	<b>340</b>	<b>67.820</b>	<b>(5)</b>	<b>(97)</b>	<b>(152)</b>	<b>(164)</b>	<b>(182)</b>	<b>(198)</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>150.013</b>	<b>156.487</b>	<b>62.572</b>	<b>71.268</b>	<b>81.417</b>	<b>85.123</b>	<b>92.645</b>	<b>98.914</b>	<b>104.718</b>	<b>12.500</b>	<b>23.078</b>	<b>33.026</b>	<b>44.119</b>	<b>53.702</b>	<b>67.527</b>

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	102.783	118.622	60.019	70.160	80.187	91.447	102.078	113.659	107.712	8.922	16.782	25.668	34.338	43.049	51.866
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.106	1.414	583	709	874	1.035	1.229	1.393	1.464	109	198	296	393	492	633
b. Dari Penempatan pada bank lain / From interbank placement	1.780	2.328	705	798	887	957	1.027	1.172	1.240	70	134	230	304	380	446
c. Dari surat berharga / From securities	6.517	7.383	3.721	4.382	5.009	5.683	6.427	7.202	7.882	721	1.409	2.152	2.951	3.764	4.535
d. Dari Kredit yang diberikan / From credit	55.914	60.566	29.391	34.178	38.930	44.023	48.908	54.683	58.475	4.752	8.868	13.537	17.936	22.493	27.093
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.438	60.071	29.185	33.944	38.668	43.744	48.612	54.370	58.147	4.743	8.852	13.515	17.909	22.459	27.054
- kepada bank lain / To other Bank	476	495	206	234	262	280	296	313	328	8	15	22	28	34	39
e. Lainnya / Others	37.466	46.931	25.619	30.093	34.487	39.749	44.487	49.208	38.652	3.271	6.173	9.452	12.753	15.921	19.159
2. Beban Bunga / Interest Expenses	64.251	78.581	40.647	47.555	54.462	62.350	69.651	77.201	68.413	5.690	10.642	16.194	21.593	26.905	32.188
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	19	16	2	2	2	2	2	2	2	-	-	0	0	1	2
b. Kewajiban pada Bank lain / Interbank Liabilities	1.672	2.307	836	945	1.047	1.140	1.212	1.321	1.387	95	127	198	246	305	360
c. Kepada pihak ketiga bukan bank / Third Party non Bank	23.945	28.039	13.536	15.756	18.055	20.539	22.983	25.685	27.373	2.273	4.229	6.392	8.413	10.450	12.391
- Giro / Demand Deposit	1.177	1.504	1.162	1.367	1.574	1.815	2.068	2.423	2.593	188	373	609	833	1.047	1.257
- Tabungan / Saving	2.452	2.638	1.348	1.560	1.777	1.986	2.211	2.459	2.672	221	417	630	835	1.049	1.255
- Simpanan Berjangka / Time deposits	19.317	22.897	11.027	12.829	14.704	16.739	18.704	20.804	22.108	1.864	3.438	5.153	6.745	8.354	9.879
d. Surat Berharga / Securities	1.043	1.171	583	663	735	818	896	1.030	1.123	90	177	264	354	453	551
e. Pinjaman yang diterima / Loans received	363	482	212	244	277	309	344	376	394	38	68	99	130	158	189
f. Lainnya / Others	37.207	46.562	25.472	29.927	34.330	39.525	44.197	48.771	38.118	3.190	6.039	9.235	12.447	15.536	18.693
g. Koreksi atas pendapatan bunga / Corrections	2	5	8	17	17	17	17	17	17	4	2	7	3	3	2
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>38.532</b>	<b>40.040</b>	<b>19.371</b>	<b>22.605</b>	<b>25.725</b>	<b>29.097</b>	<b>32.427</b>	<b>36.458</b>	<b>39.299</b>	<b>3.233</b>	<b>6.140</b>	<b>9.473</b>	<b>12.745</b>	<b>16.144</b>	<b>19.678</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	21.822	23.339	38.027	42.485	44.915	48.039	51.504	56.460	63.159	1.973	4.562	8.636	10.924	12.829	15.865
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.693	1.321	986	1.182	1.317	1.372	1.506	1.756	2.105	108	196	288	385	451	550
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	36	3	3	1	1	1	1	1	0	0	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	124	124	124	126	127	127	127	1	6	6	6	6	7
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	11.244	11.278	30.205	33.166	34.770	36.700	39.295	43.066	44.414	835	2.057	4.949	5.966	6.729	8.332
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	3.453	3.865	1.532	1.791	2.069	2.366	2.639	3.030	3.357	261	551	840	1.127	1.381	1.666
f. Lainnya / Others	5.399	6.800	5.178	6.219	6.635	7.473	7.937	8.481	13.155	768	1.752	2.573	3.440	4.262	5.311
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	48.262	52.186	51.998	58.833	63.534	69.545	75.195	82.418	91.427	4.371	9.056	15.440	20.477	25.053	30.865
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.348	545	366	374	384	407	406	441	493	82	175	196	185	184	217
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	70	86	100	107	113	117	117	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	3	31	12	85	99	99	100	103	154	2	-	1	2	3	4
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10.591	10.763	29.268	32.247	33.815	35.749	38.291	41.918	43.189	827	1.994	4.909	5.890	6.530	8.123
e. Penyusutan/Amortisasi / Depreciation/Amortizations	10.515	12.443	8.703	10.130	10.918	12.499	13.155	13.766	18.444	1.364	2.595	3.595	5.049	6.527	8.005
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	389	512	188	216	252	273	298	323	349	27	57	83	110	136	163
g. Lainnya / Others	25.279	27.756	13.391	15.695	17.966	20.412	22.831	25.750	28.680	2.068	4.235	6.655	9.240	11.673	14.353
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	<b>12.092</b>	<b>11.194</b>	<b>5.400</b>	<b>6.258</b>	<b>7.106</b>	<b>7.591</b>	<b>8.736</b>	<b>10.499</b>	<b>11.031</b>	<b>834</b>	<b>1.646</b>	<b>2.670</b>	<b>3.193</b>	<b>3.920</b>	<b>4.678</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>3.053</b>	<b>4.039</b>	<b>1.550</b>	<b>1.698</b>	<b>44.539</b>	<b>1.459</b>	<b>1.395</b>	<b>5.510</b>	<b>6.338</b>	<b>461</b>	<b>944</b>	<b>1.458</b>	<b>1.847</b>	<b>2.149</b>	<b>2.752</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>2.906</b>	<b>2.807</b>	<b>999</b>	<b>1.116</b>	<b>43.991</b>	<b>859</b>	<b>900</b>	<b>5.022</b>	<b>5.548</b>	<b>455</b>	<b>929</b>	<b>1.416</b>	<b>1.846</b>	<b>2.190</b>	<b>2.793</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>147</b>	<b>1.232</b>	<b>551</b>	<b>583</b>	<b>548</b>	<b>601</b>	<b>496</b>	<b>489</b>	<b>790</b>	<b>6</b>	<b>15</b>	<b>42</b>	<b>1</b>	<b>(42)</b>	<b>(41)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit</b>	<b>12.239</b>	<b>12.426</b>	<b>5.951</b>	<b>6.840</b>	<b>7.655</b>	<b>8.192</b>	<b>9.231</b>	<b>10.988</b>	<b>11.821</b>	<b>840</b>	<b>1.661</b>	<b>2.712</b>	<b>3.194</b>	<b>3.878</b>	<b>4.638</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>4.805</b>	<b>4.285</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4.476</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>4.908</b>	<b>4.562</b>	<b>336</b>	<b>449</b>	<b>385</b>	<b>387</b>	<b>399</b>	<b>404</b>	<b>4.764</b>	<b>-</b>	<b>(77)</b>	<b>(99)</b>	<b>(99)</b>	<b>(99)</b>	<b>(99)</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>9.180</b>	<b>9.001</b>	<b>4.159</b>	<b>4.647</b>	<b>5.331</b>	<b>5.639</b>	<b>6.483</b>	<b>7.886</b>	<b>8.403</b>	<b>600</b>	<b>1.317</b>	<b>2.156</b>	<b>2.488</b>	<b>2.937</b>	<b>3.448</b>

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	280.147	294.074	126.519	147.035	166.611	187.159	206.685	226.291	263.834	20.226	39.819	60.566	80.537	100.074	119.396
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.827	2.989	1.779	2.060	2.407	2.769	3.201	3.578	4.001	373	703	1.050	1.352	1.597	1.920
b. Dari Penempatan pada bank lain / From interbank placement	3.328	3.442	1.125	1.273	1.349	1.430	1.491	1.459	1.636	87	143	208	270	356	425
c. Dari surat berharga / From securities	20.730	20.663	9.256	11.042	12.806	14.598	16.514	18.484	20.533	1.869	3.705	5.849	7.886	9.926	11.846
d. Dari Kredit yang diberikan / From credit	166.041	163.281	70.050	81.083	91.338	101.759	112.208	122.309	134.757	9.509	18.900	28.528	37.808	47.400	56.270
- kepada pihak ketiga bukan bank / To Third Party non Bank	165.117	162.139	69.562	80.521	90.705	101.051	111.415	121.447	133.817	9.464	18.814	28.399	37.640	46.828	56.020
- kepada bank lain / To other Bank	924	1.142	487	562	633	707	792	862	941	45	85	129	168	211	250
e. Lainnya / Others	87.221	103.699	44.309	51.577	58.712	66.603	73.270	80.460	102.907	8.388	16.368	24.931	33.221	41.156	48.936
2. Beban Bunga / Interest Expenses	172.765	195.619	82.491	95.614	108.601	122.238	134.817	147.589	176.526	13.432	26.056	39.359	52.208	64.644	76.743
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	7	6	1	1	2	2	2	2	2	-	-	-	-	-	0
b. Kewajiban pada Bank lain / Interbank Liabilities	3.554	3.896	1.266	1.430	1.569	1.704	1.836	1.955	2.088	108	240	360	472	589	696
c. Kepada pihak ketiga bukan bank / Third Party non Bank	71.171	77.393	31.874	36.821	41.764	46.645	51.841	56.759	62.544	4.357	8.264	12.365	16.252	20.091	23.774
- Giro / Demand Deposit	6.873	7.196	3.539	4.160	4.760	5.381	6.012	6.622	7.288	574	1.037	1.579	2.067	2.534	2.991
- Tabungan / Saving	8.317	8.160	3.320	3.712	4.100	4.444	4.870	5.281	5.738	339	640	957	1.266	1.570	1.858
- Simpanan Berjangka / Time deposits	55.981	62.037	25.015	28.949	32.904	36.820	40.959	44.855	49.518	3.444	6.587	9.829	12.918	15.987	18.925
d. Surat Berharga / Securities	6.469	5.162	2.591	2.971	3.377	3.751	4.121	4.503	4.883	335	662	1.030	1.393	1.725	2.055
e. Pinjaman yang diterima / Loans received	5.594	7.212	3.290	3.745	4.215	4.685	5.174	5.640	6.097	427	857	1.242	1.638	2.036	2.412
f. Lainnya / Others	85.968	101.912	43.429	50.598	57.620	65.390	71.781	78.662	100.837	8.198	15.980	24.346	32.400	40.144	47.764
g. Koreksi atas pendapatan bunga / Corrections	2	37	40	48	54	60	64	69	76	6	53	15	54	59	42
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>107.383</b>	<b>98.455</b>	<b>44.028</b>	<b>51.421</b>	<b>58.010</b>	<b>64.921</b>	<b>71.868</b>	<b>78.701</b>	<b>87.308</b>	<b>6.794</b>	<b>13.762</b>	<b>21.207</b>	<b>28.329</b>	<b>35.430</b>	<b>42.653</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	133.190	132.098	99.625	110.404	119.411	128.362	133.430	147.063	165.298	21.123	40.313	68.315	79.902	96.300	97.960
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3.027	5.842	4.227	5.083	5.896	6.218	6.687	7.532	8.839	627	1.063	1.353	1.682	2.157	3.089
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	16	2	0	-	-	-	-	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
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	95.260	90.577	80.683	88.164	94.836	100.974	102.646	115.476	128.851	17.604	34.050	57.273	66.222	80.338	77.134
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	20.966	20.679	7.404	8.579	10.117	11.305	12.566	13.762	15.230	1.188	2.327	3.626	5.023	6.116	7.511
f. Lainnya / Others	13.921	14.998	7.310	8.578	8.563	9.865	11.531	10.174	12.289	1.704	2.810	5.906	6.830	7.687	10.206
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194.186	189.558	122.871	137.981	151.441	167.509	177.353	194.978	221.468	24.882	48.937	81.510	97.007	117.795	123.060
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.514	764	611	552	646	741	661	482	687	287	647	615	589	611	602
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
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	173	15	11	35	27	22	18	23	23	18	29	113	110	117	116
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	90.200	84.118	74.505	81.253	87.363	93.446	94.253	105.498	118.117	17.168	33.323	55.971	63.476	76.737	73.699
e. Penyusutan/Amortisasi / Depreciation/Amortizations	28.415	32.693	15.987	18.958	20.900	25.364	29.160	30.194	36.625	2.533	5.061	9.366	11.669	13.884	16.952
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	3.195	3.721	1.411	1.628	1.812	1.996	2.297	2.390	2.614	195	379	588	812	991	1.180
g. Lainnya / Others	70.678	68.205	30.346	35.555	40.693	45.940	50.964	56.392	63.349	4.681	9.498	14.579	20.073	25.110	30.165
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	<b>46.387</b>	<b>40.994</b>	<b>20.782</b>	<b>23.845</b>	<b>25.980</b>	<b>25.773</b>	<b>27.944</b>	<b>30.786</b>	<b>31.139</b>	<b>3.035</b>	<b>5.138</b>	<b>8.011</b>	<b>11.223</b>	<b>13.935</b>	<b>17.554</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>14.533</b>	<b>18.790</b>	<b>8.657</b>	<b>10.250</b>	<b>11.612</b>	<b>13.520</b>	<b>13.686</b>	<b>14.286</b>	<b>15.772</b>	<b>1.528</b>	<b>2.660</b>	<b>3.731</b>	<b>4.756</b>	<b>5.380</b>	<b>6.362</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>12.720</b>	<b>15.370</b>	<b>7.588</b>	<b>9.097</b>	<b>10.262</b>	<b>11.512</b>	<b>11.934</b>	<b>13.289</b>	<b>14.658</b>	<b>1.347</b>	<b>2.450</b>	<b>3.402</b>	<b>5.218</b>	<b>5.876</b>	<b>6.650</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>1.814</b>	<b>3.420</b>	<b>1.069</b>	<b>1.153</b>	<b>1.350</b>	<b>2.008</b>	<b>1.752</b>	<b>996</b>	<b>1.115</b>	<b>181</b>	<b>210</b>	<b>329</b>	<b>(461)</b>	<b>(496)</b>	<b>(288)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit</b>	<b>48.200</b>	<b>44.415</b>	<b>21.851</b>	<b>24.998</b>	<b>27.330</b>	<b>27.781</b>	<b>29.696</b>	<b>31.782</b>	<b>32.253</b>	<b>3.216</b>	<b>5.348</b>	<b>8.341</b>	<b>10.762</b>	<b>13.439</b>	<b>17.266</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>7.528</b>	<b>9.285</b>	<b>(41)</b>	<b>(36)</b>	<b>(40)</b>	<b>(56)</b>	<b>(65)</b>	<b>(64)</b>	<b>(64)</b>	<b>(5)</b>	<b>(20)</b>	<b>(53)</b>	<b>(65)</b>	<b>(83)</b>	<b>(99)</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>7.528</b>	<b>9.285</b>	<b>(41)</b>	<b>(36)</b>	<b>(40)</b>	<b>(56)</b>	<b>(65)</b>	<b>(64)</b>	<b>(64)</b>	<b>(5)</b>	<b>(20)</b>	<b>(53)</b>	<b>(65)</b>	<b>(83)</b>	<b>(99)</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>38.329</b>	<b>34.478</b>	<b>16.577</b>	<b>19.079</b>	<b>20.721</b>	<b>21.250</b>	<b>22.760</b>	<b>24.512</b>	<b>24.489</b>	<b>2.666</b>	<b>4.256</b>	<b>6.374</b>	<b>8.361</b>	<b>10.557</b>	<b>13.552</b>

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	313.316	368.651	189.800	220.500	252.487	284.708	315.325	346.223	379.822	39.721	69.610	105.205	134.707	167.121	199.384
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.359	1.873	1.211	1.493	1.779	2.051	2.329	2.498	2.693	173	322	490	653	844	1.138
b. Dari Penempatan pada bank lain / From interbank placement	3.467	4.160	1.377	1.520	1.832	2.026	2.166	2.319	2.498	148	260	361	427	526	600
c. Dari surat berharga / From securities	31.075	32.649	19.473	23.351	27.237	31.398	35.378	39.166	43.628	3.767	7.510	11.757	15.813	20.261	24.091
d. Dari Kredit yang diberikan / From credit	260.158	298.590	147.723	170.589	194.495	218.489	240.983	264.000	287.654	29.859	52.471	78.265	101.795	125.748	150.084
- kepada pihak ketiga bukan bank / To Third Party non Bank	258.456	296.443	146.306	168.902	192.556	216.303	238.540	261.332	284.754	29.583	51.980	77.645	100.992	124.757	148.912
- kepada bank lain / To other Bank	1.702	2.147	1.417	1.687	1.938	2.186	2.443	2.668	2.899	276	492	621	803	991	1.172
e. Lainnya / Others	17.258	31.379	20.016	23.547	27.143	30.744	34.469	38.240	43.348	5.774	9.047	14.332	16.019	19.743	23.471
2. Beban Bunga / Interest Expenses	102.562	139.710	76.921	89.524	101.484	113.686	123.893	133.947	145.076	17.393	25.972	36.657	44.514	53.706	62.797
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	261	267	267	267	277	287	287	0	0	3	4	5	5
b. Kewajiban pada bank lain / Interbank Liabilities	4.301	5.083	2.593	3.055	3.288	3.624	3.888	4.165	4.480	327	626	960	1.265	1.686	1.963
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	72.122	92.016	47.940	56.198	64.159	71.376	78.099	84.216	90.235	6.089	11.410	17.167	22.604	28.041	33.337
- Giro / Demand Deposit	10.573	13.548	8.200	9.681	11.049	12.413	13.822	15.080	16.379	1.367	2.548	3.847	5.085	6.290	7.526
- Tabungan / Saving	11.988	12.984	6.334	7.392	8.439	9.414	10.328	11.212	12.134	907	1.820	2.766	3.642	4.504	5.343
- Simpanan Berjangka / Time deposits	49.562	65.484	33.405	39.125	44.671	49.549	53.950	57.924	61.723	3.815	7.042	10.553	13.877	17.247	20.468
d. Surat Berharga / Securities	3.405	5.341	2.322	2.718	3.038	3.411	3.790	4.233	4.585	372	727	1.096	1.494	1.935	2.315
e. Pinjaman yang diterima / Loans received	5.559	5.930	2.271	2.990	3.272	3.582	3.699	3.820	3.994	1.904	1.190	1.262	1.183	1.131	1.122
f. Lainnya / Others	15.419	28.992	18.499	21.707	24.468	28.190	30.607	33.699	38.062	3.121	6.478	9.588	12.112	15.220	18.487
g. Koreksi atas pendapatan bunga / Corrections	1.723	1.935	3.230	3.308	3.274	3.547	3.651	3.658	3.609	5.580	5.541	6.581	5.852	5.689	5.568
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>210.754</b>	<b>228.941</b>	<b>112.878</b>	<b>130.976</b>	<b>151.002</b>	<b>171.021</b>	<b>191.432</b>	<b>212.277</b>	<b>234.746</b>	<b>22.328</b>	<b>43.638</b>	<b>67.110</b>	<b>90.193</b>	<b>113.415</b>	<b>136.587</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	97.170	155.324	83.841	98.221	112.059	130.391	154.123	153.104	173.474	22.425	44.104	61.055	86.722	107.267	129.597
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	3.641	5.547	4.771	5.787	7.014	8.060	8.995	10.269	11.231	2.135	3.276	4.087	5.064	6.068	7.801
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	17	19	22	22	23	23	23	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	16.996	42.755	17.182	21.667	25.119	27.352	40.348	29.630	30.585	4.313	9.695	11.939	25.133	33.333	36.322
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	49.844	55.785	28.742	33.351	37.703	42.024	46.460	50.680	56.331	4.708	9.258	14.441	19.963	25.558	31.150
f. Lainnya / Others	26.688	51.215	33.130	37.397	42.202	52.933	58.297	62.502	75.305	11.270	21.875	30.589	36.561	42.309	54.323
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	185.709	246.281	145.094	170.795	196.035	231.857	269.169	282.275	318.620	33.146	66.901	99.916	137.970	172.801	206.647
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	626	369	322	319	355	404	375	377	409	175	440	456	311	268	426
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	4	233	-	-	-	-	-	-	-	-	-	-	-	-	-
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	4	7	7	7	7	7	-	0	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	13.068	35.777	12.986	16.919	21.281	24.183	35.175	21.844	21.805	3.347	8.886	11.375	23.638	30.315	33.373
e. Penyusutan/Amortisasi / Depreciation/Amortizations	53.809	77.632	65.113	76.165	85.803	107.534	121.575	134.631	157.369	18.287	35.482	51.690	64.227	79.646	99.561
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1.104	1.326	727	796	867	948	1.132	1.205	1.465	113	240	351	459	633	720
g. Lainnya / Others	117.097	130.944	65.941	76.592	87.722	98.782	110.905	124.210	137.565	11.225	21.853	36.043	49.336	61.939	72.567
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	<b>122.214</b>	<b>137.983</b>	<b>51.625</b>	<b>58.402</b>	<b>67.027</b>	<b>69.555</b>	<b>76.386</b>	<b>83.105</b>	<b>89.600</b>	<b>11.607</b>	<b>20.842</b>	<b>29.687</b>	<b>38.945</b>	<b>47.881</b>	<b>59.537</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>4.001</b>	<b>1.187</b>	<b>2.330</b>	<b>2.723</b>	<b>4.795</b>	<b>5.914</b>	<b>5.299</b>	<b>4.364</b>	<b>4.524</b>	<b>141</b>	<b>818</b>	<b>1.926</b>	<b>1.752</b>	<b>1.202</b>	<b>2.233</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>730</b>	<b>1.780</b>	<b>1.247</b>	<b>1.243</b>	<b>1.420</b>	<b>1.545</b>	<b>1.909</b>	<b>3.113</b>	<b>3.597</b>	<b>244</b>	<b>202</b>	<b>322</b>	<b>418</b>	<b>511</b>	<b>677</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>3.270</b>	<b>(594)</b>	<b>1.083</b>	<b>1.480</b>	<b>3.375</b>	<b>4.369</b>	<b>3.391</b>	<b>1.251</b>	<b>927</b>	<b>(102)</b>	<b>617</b>	<b>1.604</b>	<b>1.334</b>	<b>691</b>	<b>1.556</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit</b>	<b>125.485</b>	<b>137.390</b>	<b>52.708</b>	<b>59.881</b>	<b>70.402</b>	<b>73.924</b>	<b>79.776</b>	<b>84.356</b>	<b>90.527</b>	<b>11.504</b>	<b>21.459</b>	<b>29.853</b>	<b>40.279</b>	<b>48.573</b>	<b>61.093</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>81.004</b>	<b>88.773</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>81.004</b>	<b>88.774</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>98.998</b>	<b>108.356</b>	<b>40.276</b>	<b>45.746</b>	<b>53.287</b>	<b>55.848</b>	<b>60.570</b>	<b>63.772</b>	<b>68.110</b>	<b>8.820</b>	<b>16.629</b>	<b>23.122</b>	<b>31.450</b>	<b>37.931</b>	<b>47.754</b>

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

Keterangan	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	25.998	27.802	11.238	10.936	12.456	13.954	15.563	12.341	15.091	1.372	2.660	4.045	5.335	6.608	7.911
a. Dari Bank Indonesia / From Bank Indonesia Placement	462	665	194	145	161	184	208	169	201	12	23	34	43	55	65
b. Dari Penempatan pada bank lain / From interbank placement	10	13	1	2	2	2	2	4	7	2	5	5	6	7	8
c. Dari surat berharga / From securities	1.792	2.280	1.090	873	882	910	1.002	714	880	135	256	403	539	677	814
d. Dari Kredit yang diberikan / From credit	15.206	16.635	6.350	5.628	6.536	7.368	8.262	5.547	6.743	569	1.112	1.719	2.279	2.838	3.416
- kepada pihak ketiga bukan bank / To Third Party non Bank	15.146	16.602	6.332	5.610	6.514	7.343	8.243	5.531	6.725	568	1.110	1.715	2.275	2.832	3.409
- kepada bank lain / To other Bank	60	33	18	18	21	24	19	16	18	1	2	3	4	5	6
e. Lainnya / Others	8.528	8.210	3.602	4.287	4.876	5.490	6.089	5.907	7.261	653	1.265	1.884	2.467	3.033	3.609
2. Beban Bunga / Interest Expenses	15.044	15.173	6.745	7.373	8.448	9.529	10.610	9.286	11.351	1.001	1.918	2.874	3.767	4.633	5.500
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	10	26	35	45	55	61	67	74	4	6	10	12	13	88
b. Kewajiban pada Bank lain / Interbank Liabilities	98	81	26	28	32	35	38	41	49	6	11	17	23	27	32
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	6.078	6.753	2.955	2.873	3.286	3.697	4.128	3.277	3.866	324	616	926	1.210	1.493	1.767
- Giro / Demand Deposit	301	444	354	308	349	394	438	199	229	22	45	69	90	110	129
- Tabungan / Saving	438	505	286	256	299	337	367	364	418	33	59	85	110	134	161
- Simpanan Berjangka / Time deposits	5.338	5.805	2.315	2.308	2.638	2.966	3.322	2.714	3.219	269	512	772	1.009	1.249	1.477
d. Surat Berharga / Securities	233	181	88	103	121	153	76	207	22	44	67	93	120	67	67
e. Pinjaman yang diterima / Loans received	1	5	1	2	3	12	20	24	28	7	14	22	29	36	44
f. Lainnya / Others	8.630	8.143	3.560	4.221	4.804	5.407	5.994	5.800	7.128	634	1.225	1.828	2.395	2.943	3.500
g. Koreksi atas pendapatan bunga / Corrections	-	-	90	111	157	187	216	-	-	2	1	3	5	2	2
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>10.954</b>	<b>12.629</b>	<b>4.493</b>	<b>3.563</b>	<b>4.008</b>	<b>4.425</b>	<b>4.953</b>	<b>3.055</b>	<b>3.740</b>	<b>371</b>	<b>742</b>	<b>1.171</b>	<b>1.568</b>	<b>1.975</b>	<b>2.412</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	3.268	3.712	1.419	1.543	1.824	2.151	2.367	2.103	2.636	525	779	1.000	1.249	1.463	1.574
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain	-	-	-	-	-	-	-	-	-	-	11	3	19	21	23
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	21	5	5	2	2	2	2	2	3	2	3	7	9	10	12
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	748	812	522	535	600	686	780	655	812	50	97	176	239	315	380
f. Lainnya / Others	2.456	2.814	862	995	1.221	1.367	1.485	1.444	1.814	473	668	814	983	1.117	1.159
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	11.244	12.571	5.014	4.430	4.999	5.651	6.301	4.402	5.457	814	1.337	1.884	2.455	2.996	3.419
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	200	176	60	60	59	-	-	0	0	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	4	2	4	1	1	0	0	0	0	0	0	0	0
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.071	4.089	1.574	1.545	1.879	2.083	2.290	1.364	1.602	502	713	877	1.089	1.258	1.330
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	37	43	21	23	25	27	29	31	32	2	4	6	8	10	12
g. Lainnya / Others	8.135	8.439	3.215	2.684	3.031	3.481	3.922	3.007	3.822	310	620	1.000	1.358	1.728	2.076
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	<b>2.978</b>	<b>3.770</b>	<b>898</b>	<b>677</b>	<b>833</b>	<b>925</b>	<b>1.019</b>	<b>755</b>	<b>919</b>	<b>81</b>	<b>184</b>	<b>288</b>	<b>363</b>	<b>442</b>	<b>567</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>132</b>	<b>140</b>	<b>43</b>	<b>46</b>	<b>37</b>	<b>42</b>	<b>44</b>	<b>27</b>	<b>50</b>	<b>6</b>	<b>31</b>	<b>65</b>	<b>81</b>	<b>101</b>	<b>134</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>131</b>	<b>155</b>	<b>51</b>	<b>62</b>	<b>79</b>	<b>76</b>	<b>82</b>	<b>36</b>	<b>61</b>	<b>3</b>	<b>6</b>	<b>9</b>	<b>13</b>	<b>16</b>	<b>19</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>1</b>	<b>(14)</b>	<b>(8)</b>	<b>(16)</b>	<b>(42)</b>	<b>(35)</b>	<b>(38)</b>	<b>(10)</b>	<b>(11)</b>	<b>3</b>	<b>25</b>	<b>55</b>	<b>69</b>	<b>85</b>	<b>115</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	<b>2.979</b>	<b>3.756</b>	<b>890</b>	<b>661</b>	<b>791</b>	<b>890</b>	<b>981</b>	<b>746</b>	<b>908</b>	<b>84</b>	<b>208</b>	<b>343</b>	<b>431</b>	<b>526</b>	<b>682</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>2.243</b>	<b>3.048</b>	-	-	-	-	-	-	<b>106</b>	-	-	-	-	-	-
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>2.243</b>	<b>3.048</b>	-	-	-	-	-	-	<b>106</b>	-	-	-	-	-	-
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>2.222</b>	<b>2.793</b>	<b>642</b>	<b>459</b>	<b>560</b>	<b>635</b>	<b>702</b>	<b>558</b>	<b>681</b>	<b>60</b>	<b>154</b>	<b>265</b>	<b>328</b>	<b>402</b>	<b>522</b>

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

Keterangan	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	8.764	9.870	7.229	10.717	12.348	13.884	15.470	21.998	24.259	2.144	4.202	6.276	8.312	10.395	12.713
a. Dari Bank Indonesia / From Bank Indonesia Placement	214	266	156	255	288	320	355	455	497	34	66	103	134	176	209
b. Dari Penempatan pada bank lain / From interbank placement	0	0	-	-	-	-	-	0	0	-	-	0	0	0	0
c. Dari surat berharga / From securities	841	1.000	680	1.178	1.350	1.522	1.683	2.293	2.528	231	450	697	928	1.155	1.382
d. Dari Kredit yang diberikan / From credit	6.904	7.554	5.732	8.511	9.825	11.034	12.311	17.180	18.943	1.653	3.311	4.967	6.608	8.295	10.225
- kepada pihak ketiga bukan bank / To Third Party non Bank	6.885	7.544	5.726	8.500	9.813	11.020	12.295	17.159	18.920	1.651	3.308	4.962	6.601	8.288	10.216
- kepada bank lain / To other Bank	19	10	6	10	12	14	15	21	23	1	3	5	7	8	8
e. Lainnya / Others	805	1.050	661	773	885	1.008	1.121	2.070	2.291	227	375	510	641	769	897
2. Beban Bunga / Interest Expenses	3.549	4.196	2.355	3.316	3.748	4.183	4.626	7.491	8.198	704	1.244	1.834	2.376	2.935	3.463
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	1	1	1	1	1	1	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	9	6	4	7	9	10	11	13	15	2	3	4	6	8	10
c. Kepada pihak ketiga bukan bank / Third Party non Bank	2.715	3.069	1.680	2.524	2.839	3.152	3.476	5.063	5.513	430	810	1.242	1.639	2.051	2.449
- Giro / Demand Deposit	139	140	103	220	239	259	281	584	617	27	46	65	86	104	122
- Tabungan / Saving	501	530	229	346	398	451	504	596	654	50	100	149	202	254	307
- Simpanan Berjangka / Time deposits	2.076	2.400	1.348	1.958	2.201	2.442	2.691	3.883	4.242	353	664	1.029	1.351	1.693	2.019
d. Surat Berharga / Securities	38	49	19	25	30	32	36	146	155	13	25	34	46	59	66
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Lainnya / Others	731	1.019	641	747	859	977	1.086	2.027	2.243	221	364	494	620	742	865
g. Koreksi atas pendapatan bunga / Corrections	57	52	11	10	10	10	16	240	270	38	42	60	65	76	73
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>5.215</b>	<b>5.675</b>	<b>4.874</b>	<b>7.401</b>	<b>8.600</b>	<b>9.701</b>	<b>10.844</b>	<b>14.508</b>	<b>16.061</b>	<b>1.440</b>	<b>2.959</b>	<b>4.442</b>	<b>5.935</b>	<b>7.460</b>	<b>9.250</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	4.582	2.238	892	1.210	1.402	1.482	1.595	2.385	2.540	859	1.036	1.358	1.662	2.445	4.095
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22	26	18	55	63	73	76	206	159	3	5	14	18	23	29
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	35	45	51	57	59	67	70	2	5	8	12	15	17
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	733	870	375	496	566	656	727	1.014	1.136	98	187	293	395	493	601
f. Lainnya / Others	3.770	1.261	464	614	723	696	733	1.098	1.174	755	840	1.042	1.237	1.914	3.448
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	8.981	6.147	4.284	6.534	7.667	8.539	9.476	13.219	14.372	1.797	2.978	4.244	5.515	7.314	10.228
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	0	0	0	5	5	5	5	63	5	0	2	1	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
e. Penyusutan/Amortisasi / Depreciation/Amortizations	5.570	2.294	1.990	2.799	3.352	3.617	3.903	5.442	5.791	1.083	1.590	2.108	2.621	3.443	5.354
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	26	34	19	23	27	31	36	41	47	5	9	15	21	28	34
g. Lainnya / Others	3.384	3.818	2.274	3.706	4.283	4.885	5.531	7.673	8.529	709	1.377	2.120	2.872	3.842	4.838
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)</b>	<b>816</b>	<b>1.766</b>	<b>1.483</b>	<b>2.077</b>	<b>2.335</b>	<b>2.644</b>	<b>2.963</b>	<b>3.674</b>	<b>4.229</b>	<b>502</b>	<b>1.016</b>	<b>1.556</b>	<b>2.083</b>	<b>2.590</b>	<b>3.117</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>38</b>	<b>19</b>	<b>14</b>	<b>29</b>	<b>29</b>	<b>31</b>	<b>29</b>	<b>46</b>	<b>58</b>	<b>19</b>	<b>12</b>	<b>33</b>	<b>31</b>	<b>29</b>	<b>31</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>42</b>	<b>69</b>	<b>18</b>	<b>36</b>	<b>53</b>	<b>42</b>	<b>47</b>	<b>109</b>	<b>163</b>	<b>15</b>	<b>30</b>	<b>100</b>	<b>133</b>	<b>140</b>	<b>128</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>(3)</b>	<b>(50)</b>	<b>(4)</b>	<b>(7)</b>	<b>(24)</b>	<b>(11)</b>	<b>(18)</b>	<b>(63)</b>	<b>(106)</b>	<b>4</b>	<b>(18)</b>	<b>(67)</b>	<b>(102)</b>	<b>(111)</b>	<b>(97)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	<b>813</b>	<b>1.716</b>	<b>1.478</b>	<b>2.070</b>	<b>2.311</b>	<b>2.633</b>	<b>2.946</b>	<b>3.611</b>	<b>4.123</b>	<b>506</b>	<b>998</b>	<b>1.489</b>	<b>1.980</b>	<b>2.479</b>	<b>3.020</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.978</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1.978</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>604</b>	<b>1.276</b>	<b>1.128</b>	<b>1.526</b>	<b>1.713</b>	<b>1.963</b>	<b>2.207</b>	<b>2.663</b>	<b>3.045</b>	<b>354</b>	<b>722</b>	<b>1.109</b>	<b>1.493</b>	<b>1.875</b>	<b>2.250</b>



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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>1.063.037</b>	<b>904.442</b>	<b>1.127.954</b>	<b>1.153.075</b>	<b>1.065.070</b>	<b>1.136.999</b>	<b>1.077.130</b>	<b>1.081.939</b>	<b>1.037.780</b>	<b>1.124.472</b>	<b>1.220.609</b>	<b>1.296.175</b>	<b>1.208.206</b>	<b>1.200.137</b>	<b>1.252.305</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.277	27.914	32.727	33.995	33.817	43.276	42.933	42.308	43.126	42.513	44.210	45.246	44.306	49.473
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.040.333	883.237	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	987.245	1.070.146	1.165.418	1.241.773	1.151.534	1.145.252	1.191.077
- Lainnya / <i>Others</i>	5.395	6.927	10.766	11.286	10.619	9.020	9.780	10.469	8.227	11.200	12.678	10.192	11.427	10.579	11.755
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>2.724.780</b>	<b>2.659.102</b>	<b>2.851.036</b>	<b>2.937.717</b>	<b>2.853.890</b>	<b>2.913.442</b>	<b>2.891.211</b>	<b>2.877.217</b>	<b>2.820.197</b>	<b>2.917.183</b>	<b>2.996.599</b>	<b>3.054.254</b>	<b>3.015.429</b>	<b>2.997.813</b>	<b>2.985.258</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.545.055	1.603.199	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	1.643.288	1.686.508	1.674.074	1.669.746	1.679.136	1.671.240	1.605.192
- <i>Committed</i>	367.108	371.281	397.200	398.403	405.673	408.119	411.083	415.988	405.603	417.078	411.394	401.785	417.360	414.804	411.945
- <i>Uncommitted</i>	1.177.948	1.231.918	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	1.237.685	1.269.430	1.262.680	1.267.960	1.261.777	1.256.437	1.193.247
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10.181	16.622	14.944	14.710	17.675	16.966	16.550	18.627	19.402	18.994	20.795	23.791	21.428	22.904	22.099
- <i>Committed</i>	1.897	5.138	3.348	4.072	5.007	4.506	3.824	4.173	4.843	3.653	4.077	5.776	4.257	4.121	4.296
- <i>Uncommitted</i>	8.284	11.484	11.596	10.638	12.668	12.460	12.726	14.454	14.559	15.342	16.719	18.015	17.171	18.783	17.802
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88.144	67.522	55.093	55.453	59.763	60.179	63.486	64.516	68.511	70.374	74.512	77.260	76.716	74.706	79.074
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.075.275	961.666	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	1.080.952	1.130.728	1.214.851	1.273.707	1.226.789	1.215.902	1.268.098
- Lainnya / <i>Others</i>	6.126	10.093	10.356	11.421	11.119	9.081	9.706	9.340	8.044	10.578	12.366	9.750	11.360	13.061	10.796
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>286.136</b>	<b>273.864</b>	<b>286.005</b>	<b>302.116</b>	<b>289.355</b>	<b>276.620</b>	<b>272.298</b>	<b>274.419</b>	<b>275.006</b>	<b>244.805</b>	<b>274.391</b>	<b>284.509</b>	<b>277.665</b>	<b>274.099</b>	<b>269.010</b>
- Garansi yang diterima / <i>Received guarantees</i>	248.740	226.961	236.688	248.208	233.046	224.395	218.591	221.226	222.265	190.769	219.075	226.010	220.155	215.460	209.539
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32.405	40.966	42.232	46.563	48.765	44.576	45.880	45.128	44.416	45.537	46.620	47.749	47.723	48.871	49.586
- Lainnya / <i>Others</i>	4.991	5.936	7.085	7.345	7.544	7.649	7.827	8.065	8.325	8.500	8.696	10.749	9.787	9.768	9.884
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>366.334</b>	<b>365.644</b>	<b>339.115</b>	<b>341.604</b>	<b>335.447</b>	<b>341.020</b>	<b>339.723</b>	<b>333.639</b>	<b>341.684</b>	<b>317.613</b>	<b>319.943</b>	<b>321.928</b>	<b>317.597</b>	<b>312.040</b>	<b>317.225</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	364.514	363.078	336.365	338.793	332.675	338.236	336.810	330.632	338.920	314.636	317.198	319.160	314.844	309.209	314.573
- Lainnya / <i>Others</i>	1.820	2.566	2.750	2.812	2.772	2.784	2.913	3.006	2.764	2.978	2.745	2.769	2.753	2.830	2.652
<b>Lainnya / Others</b>	<b>445.955</b>	<b>491.618</b>	<b>525.195</b>	<b>531.491</b>	<b>535.297</b>	<b>536.904</b>	<b>546.791</b>	<b>548.338</b>	<b>566.622</b>	<b>568.289</b>	<b>572.017</b>	<b>578.823</b>	<b>584.081</b>	<b>585.688</b>	<b>595.768</b>
- Penerusan Kredit / <i>Channelling</i>	12.072	14.246	13.494	13.189	13.109	12.980	12.982	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	392.081	430.741	463.348	469.631	473.256	474.350	483.831	485.071	500.846	501.055	504.631	512.285	515.446	516.446	526.679
- Kredit yang diberikan / <i>Credit disbursed</i>	383.718	421.711	454.155	460.328	463.942	464.235	473.621	474.790	490.473	490.717	494.270	501.898	504.862	505.886	516.064
- Lainnya / <i>Others</i>	8.363	9.030	9.194	9.302	9.313	10.115	10.210	10.281	10.373	10.338	10.361	10.386	10.584	10.560	10.616
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41.802	46.632	48.353	48.672	48.933	49.575	49.978	50.307	52.809	54.292	54.543	53.824	55.993	57.035	56.892
- Kredit yang diberikan / <i>Credit disbursed</i>	34.238	39.304	40.982	41.266	41.596	42.233	42.613	42.976	45.429	46.911	47.160	46.437	48.607	49.651	49.505
- Lainnya / <i>Others</i>	7.564	7.328	7.370	7.406	7.337	7.342	7.364	7.331	7.380	7.380	7.383	7.387	7.386	7.384	7.387

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>44.036</b>	<b>38.627</b>	<b>51.984</b>	<b>43.990</b>	<b>31.768</b>	<b>35.646</b>	<b>30.383</b>	<b>34.834</b>	<b>34.602</b>	<b>36.255</b>	<b>40.747</b>	<b>41.638</b>	<b>36.146</b>	<b>34.865</b>	<b>36.431</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	3.301	3.185	3.793	4.014	4.414	4.643	4.576	4.770	4.750	2.231	2.254	2.285	4.090	3.509	3.715
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	40.102	33.598	45.500	38.574	26.286	29.905	24.593	28.621	29.365	32.505	36.897	37.971	30.540	30.274	31.600
- Lainnya / <i>Others</i>	633	1.845	2.691	1.402	1.068	1.099	1.215	1.444	488	1.518	1.595	1.382	1.517	1.082	1.117
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>121.255</b>	<b>125.066</b>	<b>127.412</b>	<b>118.775</b>	<b>110.224</b>	<b>115.363</b>	<b>109.930</b>	<b>111.152</b>	<b>99.375</b>	<b>107.169</b>	<b>108.831</b>	<b>106.347</b>	<b>99.905</b>	<b>99.967</b>	<b>99.053</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	77.849	86.107	81.188	78.226	81.757	84.221	83.675	79.990	70.022	72.247	69.784	65.975	67.860	67.027	66.962
- <i>Committed</i>	31.541	35.988	27.795	28.478	28.619	29.605	29.841	27.831	19.380	20.526	20.452	20.551	20.747	20.743	21.413
- <i>Uncommitted</i>	46.308	50.119	53.392	49.748	53.137	54.616	53.834	52.159	50.643	51.721	49.332	45.424	47.113	46.284	45.549
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	142	72	114	127	129	138	179	165	143	189	174	140	174	235	190
- <i>Committed</i>	79	32	75	82	75	95	106	113	92	123	123	105	111	108	66
- <i>Uncommitted</i>	63	40	39	45	54	43	73	52	51	66	51	36	63	127	124
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2.741	2.386	1.318	1.780	1.973	1.922	1.916	1.632	1.295	1.465	1.276	1.323	1.248	1.359	1.550
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	39.764	32.610	42.543	36.666	24.216	27.146	22.542	27.620	26.800	30.832	35.334	36.819	28.729	28.798	28.605
- Lainnya / <i>Others</i>	759	3.891	2.249	1.976	2.150	1.936	1.618	1.745	1.115	2.437	2.262	2.090	1.894	2.549	1.745
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>35.613</b>	<b>31.218</b>	<b>17.431</b>	<b>18.091</b>	<b>18.834</b>	<b>16.080</b>	<b>15.355</b>	<b>15.025</b>	<b>11.588</b>	<b>13.412</b>	<b>13.443</b>	<b>13.657</b>	<b>13.702</b>	<b>13.400</b>	<b>13.515</b>
- Garansi yang diterima / <i>Received guarantees</i>	31.051	21.926	12.107	12.524	13.176	10.325	9.532	9.189	5.814	6.274	6.301	6.388	6.310	5.895	5.955
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4.280	8.916	4.698	4.919	5.000	5.171	5.221	5.217	5.100	6.099	6.089	6.200	6.297	6.398	6.453
- Lainnya / <i>Others</i>	281	376	626	648	659	584	602	618	674	1.039	1.054	1.069	1.095	1.107	1.107
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>23.885</b>	<b>21.276</b>	<b>8.585</b>	<b>8.593</b>	<b>8.989</b>	<b>8.494</b>	<b>8.578</b>	<b>8.933</b>	<b>7.671</b>	<b>6.993</b>	<b>6.827</b>	<b>6.638</b>	<b>6.864</b>	<b>7.010</b>	<b>7.633</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	23.451	20.897	8.224	8.215	8.611	8.120	8.196	8.558	7.298	6.487	6.337	6.155	6.386	6.297	7.184
- Lainnya / <i>Others</i>	434	379	361	378	378	374	383	375	373	506	490	483	477	713	449
<b>Lainnya / Others</b>	<b>28.582</b>	<b>31.073</b>	<b>35.308</b>	<b>35.739</b>	<b>36.457</b>	<b>37.174</b>	<b>37.716</b>	<b>37.341</b>	<b>39.381</b>	<b>40.429</b>	<b>40.100</b>	<b>41.144</b>	<b>41.331</b>	<b>41.350</b>	<b>41.623</b>
- Penerusan Kredit / <i>Channelling</i>	2.985	5.144	4.795	4.708	4.649	4.548	4.556	4.552	4.550	4.548	4.455	4.301	4.253	3.970	3.974
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22.730	23.830	28.107	28.601	29.359	30.145	30.563	30.198	32.117	33.157	32.820	33.990	34.195	34.306	34.496
- Kredit yang diberikan / <i>Credit disbursed</i>	22.349	23.430	27.711	28.205	28.965	29.750	30.168	29.803	31.695	32.765	32.548	33.719	33.909	34.032	34.221
- Lainnya / <i>Others</i>	381	400	395	396	395	395	395	395	422	392	271	271	286	274	276
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	2.867	2.099	2.407	2.430	2.449	2.481	2.597	2.590	2.714	2.724	2.825	2.853	2.883	3.074	3.153
- Kredit yang diberikan / <i>Credit disbursed</i>	2.636	2.099	2.382	2.430	2.449	2.481	2.571	2.590	2.714	2.724	2.825	2.853	2.883	3.074	3.153
- Lainnya / <i>Others</i>	231	0	24	0	0	0	26	0	0	0	0	-	-	-	-

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>622.617</b>	<b>621.178</b>	<b>807.362</b>	<b>831.336</b>	<b>758.088</b>	<b>807.888</b>	<b>762.506</b>	<b>760.901</b>	<b>730.359</b>	<b>768.581</b>	<b>845.191</b>	<b>899.249</b>	<b>835.966</b>	<b>817.913</b>	<b>876.553</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.009	11.092	23.123	27.968	27.906	28.430	38.334	36.328	37.559	39.895	40.045	40.824	40.605	40.797	45.758
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	604.424	605.182	776.547	794.927	722.446	771.925	717.371	717.159	685.359	721.225	796.429	850.055	786.513	769.763	822.695
- Lainnya / <i>Others</i>	4.184	4.903	7.693	8.440	7.735	7.533	6.800	7.414	7.442	7.460	8.717	8.370	8.848	7.353	8.100
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>1.486.720</b>	<b>1.450.575</b>	<b>1.531.907</b>	<b>1.587.101</b>	<b>1.530.615</b>	<b>1.569.196</b>	<b>1.548.182</b>	<b>1.547.274</b>	<b>1.525.368</b>	<b>1.496.215</b>	<b>1.562.426</b>	<b>1.602.912</b>	<b>1.541.959</b>	<b>1.518.587</b>	<b>1.559.228</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	849.546	812.605	765.187	794.235	794.733	804.334	816.806	808.420	823.985	770.374	783.742	784.917	760.998	746.210	749.519
- <i>Committed</i>	133.719	97.021	110.821	108.073	108.862	109.654	109.136	115.927	121.359	111.184	110.373	108.197	107.974	100.806	100.948
- <i>Uncommitted</i>	715.828	715.584	654.366	686.163	685.870	694.679	707.670	692.493	702.626	659.190	673.369	676.720	653.024	645.404	648.571
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	6.584	8.314	6.996	6.834	10.119	9.938	8.694	10.113	10.140	10.267	12.246	11.740	9.479	11.590	10.314
- <i>Committed</i>	506	368	44	1.031	1.985	1.518	327	327	279	293	262	262	262	263	168
- <i>Uncommitted</i>	6.077	7.946	6.952	5.803	8.134	8.419	8.367	9.787	9.861	9.975	11.984	11.479	9.217	11.328	10.146
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30.288	19.154	13.374	14.328	15.003	14.084	14.651	16.634	18.530	17.377	17.994	18.057	16.899	17.971	17.818
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	596.207	605.815	740.143	765.089	704.518	735.209	703.050	707.070	667.335	692.624	742.362	782.138	747.532	736.298	774.794
- Lainnya / <i>Others</i>	4.095	4.687	6.207	6.615	6.243	5.632	4.981	5.036	5.378	5.573	6.082	6.060	7.051	6.517	6.784
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>197.807</b>	<b>181.443</b>	<b>195.836</b>	<b>208.250</b>	<b>195.196</b>	<b>183.799</b>	<b>180.543</b>	<b>184.821</b>	<b>187.111</b>	<b>157.265</b>	<b>186.427</b>	<b>191.576</b>	<b>186.279</b>	<b>183.335</b>	<b>177.626</b>
- Garansi yang diterima / <i>Received guarantees</i>	180.763	161.443	173.021	183.211	167.590	160.463	157.286	161.907	164.320	134.568	163.144	165.586	161.159	157.694	151.405
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13.125	15.253	17.499	19.617	22.071	17.697	17.528	17.077	16.871	16.664	17.142	17.874	18.087	18.655	19.143
- Lainnya / <i>Others</i>	3.919	4.747	5.315	5.422	5.535	5.639	5.729	5.836	5.920	6.033	6.141	8.116	7.033	6.986	7.078
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>112.882</b>	<b>100.576</b>	<b>95.241</b>	<b>95.268</b>	<b>93.452</b>	<b>92.955</b>	<b>89.279</b>	<b>84.952</b>	<b>85.882</b>	<b>76.298</b>	<b>74.330</b>	<b>73.847</b>	<b>71.649</b>	<b>69.970</b>	<b>68.320</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	112.442	100.293	94.902	94.922	93.153	92.651	89.033	84.716	85.669	76.142	74.159	73.669	71.445	69.908	68.184
- Lainnya / <i>Others</i>	440	283	340	347	299	304	246	235	213	156	171	178	204	61	136
<b>Lainnya / Others</b>	<b>144.019</b>	<b>156.992</b>	<b>126.322</b>	<b>127.988</b>	<b>129.006</b>	<b>125.538</b>	<b>133.323</b>	<b>134.885</b>	<b>138.388</b>	<b>111.764</b>	<b>113.636</b>	<b>114.442</b>	<b>115.116</b>	<b>115.533</b>	<b>116.674</b>
- Penerusan Kredit / <i>Channelling</i>	3.906	3.883	3.528	3.527	3.526	3.526	3.525	3.525	3.531	3.529	3.528	3.579	3.578	3.575	3.575
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	104.579	114.212	97.848	99.381	100.329	96.782	104.427	105.774	107.057	91.393	93.194	93.785	94.166	94.597	95.423
- Kredit yang diberikan / <i>Credit disbursed</i>	100.375	109.607	93.323	94.768	95.702	91.366	98.904	100.159	101.377	85.727	87.394	87.969	88.203	88.639	89.419
- Lainnya / <i>Others</i>	4.204	4.605	4.524	4.614	4.627	5.416	5.523	5.615	5.680	5.666	5.800	5.816	5.963	5.958	6.004
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	35.534	38.897	24.947	25.080	25.152	25.230	25.370	25.585	27.800	16.841	16.914	17.077	17.373	17.361	17.676
- Kredit yang diberikan / <i>Credit disbursed</i>	28.201	31.775	18.707	18.785	18.925	19.004	19.143	19.359	21.523	16.791	16.864	17.027	17.322	17.310	17.625
- Lainnya / <i>Others</i>	7.333	7.122	6.240	6.295	6.227	6.227	6.227	6.227	6.277	50	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>395.192</b>	<b>243.326</b>	<b>266.810</b>	<b>276.037</b>	<b>273.418</b>	<b>291.954</b>	<b>282.707</b>	<b>284.702</b>	<b>271.236</b>	<b>318.062</b>	<b>333.086</b>	<b>353.802</b>	<b>334.678</b>	<b>345.904</b>	<b>337.695</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	998	745	1.675	744	366	1.836	-	1.000	214	1.100	550	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	394.616	243.149	265.431	273.850	269.929	290.823	280.578	281.257	270.940	314.841	330.506	352.262	333.065	343.760	335.157
- Lainnya / <i>Others</i>	576	178	381	1.442	1.814	387	1.763	1.610	296	2.221	2.367	440	1.063	2.144	2.538
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>1.108.474</b>	<b>1.074.680</b>	<b>1.183.927</b>	<b>1.223.660</b>	<b>1.204.327</b>	<b>1.220.660</b>	<b>1.224.855</b>	<b>1.210.523</b>	<b>1.187.029</b>	<b>1.305.493</b>	<b>1.316.908</b>	<b>1.337.583</b>	<b>1.365.321</b>	<b>1.371.107</b>	<b>1.318.504</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	612.318	698.827	756.811	777.366	755.563	762.280	788.182	788.375	744.291	839.117	815.574	814.726	845.423	853.098	783.693
- <i>Committed</i>	200.277	235.554	257.146	260.326	266.665	267.379	270.582	270.742	263.606	284.040	279.061	272.096	286.901	291.836	288.100
- <i>Uncommitted</i>	412.041	463.273	499.665	517.040	488.898	494.901	517.600	517.633	480.685	555.077	536.514	542.631	558.522	561.262	495.593
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	3.319	8.138	7.738	7.654	7.332	6.795	7.582	8.253	9.023	8.444	8.371	11.907	11.771	11.075	11.591
- <i>Committed</i>	1.280	4.736	3.228	2.959	2.947	2.892	3.391	3.733	4.472	3.237	3.692	5.409	3.884	3.750	4.063
- <i>Uncommitted</i>	2.039	3.402	4.510	4.695	4.385	3.902	4.191	4.519	4.552	5.207	4.679	6.498	7.888	7.325	7.528
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	54.708	45.781	40.316	39.275	42.672	44.075	46.811	46.190	48.583	51.342	55.018	57.702	58.484	55.298	59.634
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	438.025	321.791	378.632	398.019	397.525	407.505	380.703	366.686	385.127	405.578	435.492	453.242	448.864	449.312	463.041
- Lainnya / <i>Others</i>	104	143	431	1.346	1.235	5	1.578	1.019	4	1.012	2.452	5	779	2.324	546
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>50.401</b>	<b>58.964</b>	<b>70.428</b>	<b>73.509</b>	<b>73.071</b>	<b>74.500</b>	<b>74.144</b>	<b>72.351</b>	<b>74.089</b>	<b>73.153</b>	<b>73.531</b>	<b>78.265</b>	<b>76.661</b>	<b>76.448</b>	<b>76.917</b>
- Garansi yang diterima / <i>Received guarantees</i>	36.714	43.581	51.344	52.252	52.064	53.388	51.546	49.907	51.906	49.717	49.418	53.821	52.471	51.658	51.961
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	13.466	15.127	18.329	20.374	20.050	20.079	21.497	21.227	20.848	22.024	22.629	22.897	22.548	23.133	23.275
- Lainnya / <i>Others</i>	221	256	754	882	958	1.033	1.101	1.217	1.335	1.412	1.485	1.547	1.641	1.658	1.681
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>225.065</b>	<b>239.146</b>	<b>231.333</b>	<b>233.759</b>	<b>228.921</b>	<b>235.152</b>	<b>237.313</b>	<b>235.219</b>	<b>243.596</b>	<b>230.429</b>	<b>235.202</b>	<b>237.643</b>	<b>235.298</b>	<b>231.265</b>	<b>237.263</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	224.249	237.517	229.504	231.897	227.053	233.292	235.288	233.234	241.644	228.417	233.245	235.662	233.350	229.333	235.320
- Lainnya / <i>Others</i>	817	1.628	1.829	1.862	1.868	1.859	2.025	1.985	1.952	2.012	1.957	1.981	1.948	1.932	1.943
<b>Lainnya / Others</b>	<b>252.621</b>	<b>280.400</b>	<b>339.831</b>	<b>344.026</b>	<b>345.778</b>	<b>350.255</b>	<b>351.773</b>	<b>353.433</b>	<b>364.846</b>	<b>393.297</b>	<b>395.398</b>	<b>400.170</b>	<b>404.411</b>	<b>405.380</b>	<b>413.806</b>
- Penerusan Kredit / <i>Channelling</i>	5.114	5.159	5.115	4.898	4.879	4.850	4.846	4.835	4.838	4.818	4.814	4.788	4.765	4.616	4.602
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	244.106	269.653	313.717	317.966	319.568	323.543	324.917	326.467	337.712	353.753	355.780	361.488	363.909	364.164	373.141
- Kredit yang diberikan / <i>Credit disbursed</i>	240.500	265.857	309.672	313.902	315.504	319.466	320.853	322.424	333.670	349.701	351.719	357.418	359.802	360.065	369.034
- Lainnya / <i>Others</i>	3.605	3.796	4.046	4.064	4.063	4.076	4.064	4.043	4.042	4.052	4.061	4.071	4.106	4.099	4.107
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3.401	5.588	20.999	21.162	21.331	21.863	22.011	22.131	22.296	34.726	34.804	33.894	35.737	36.600	36.063
- Kredit yang diberikan / <i>Credit disbursed</i>	3.401	5.382	19.892	20.051	20.221	20.748	20.899	21.027	21.193	27.396	27.471	26.557	28.402	29.267	28.727
- Lainnya / <i>Others</i>	-	206	1.106	1.111	1.111	1.115	1.111	1.104	1.103	7.330	7.333	7.337	7.336	7.333	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>1.146</b>	<b>1.309</b>	<b>1.682</b>	<b>1.710</b>	<b>1.744</b>	<b>1.510</b>	<b>1.533</b>	<b>1.499</b>	<b>1.582</b>	<b>1.575</b>	<b>1.585</b>	<b>1.485</b>	<b>1.415</b>	<b>1.455</b>	<b>1.626</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.146	1.309	1.682	1.710	1.744	1.510	1.533	1.499	1.582	1.575	1.585	1.485	1.415	1.455	1.626
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>4.807</b>	<b>6.886</b>	<b>5.917</b>	<b>4.617</b>	<b>4.877</b>	<b>4.808</b>	<b>4.895</b>	<b>4.438</b>	<b>4.827</b>	<b>5.065</b>	<b>5.113</b>	<b>4.856</b>	<b>5.198</b>	<b>5.189</b>	<b>5.491</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.991	3.801	2.975	3.135	3.200	3.177	3.224	2.811	3.011	3.247	3.515	3.345	3.609	3.720	3.849
- <i>Committed</i>	504	1.984	1.006	1.072	1.050	1.094	1.118	560	481	628	834	780	1.088	1.016	1.099
- <i>Uncommitted</i>	1.487	1.817	1.969	2.064	2.151	2.084	2.107	2.251	2.530	2.619	2.681	2.565	2.522	2.704	2.750
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	94	93	93	93	93	93	93	93	94	94	4	4	4	4	4
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	94	93	93	93	93	93	93	93	94	94	4	4	4	4	4
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	331	170	24	24	37	25	34	14	60	55	18	24	8	14	9
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding</i>	1.235	1.451	1.355	1.364	1.546	1.513	1.543	1.520	1.663	1.669	1.576	1.483	1.577	1.452	1.629
- Lainnya / <i>Others</i>	1.156	1.371	1.470	-	-	-	-	-	-	-	-	-	-	-	-
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>344</b>	<b>450</b>	<b>612</b>	<b>441</b>	<b>445</b>	<b>459</b>	<b>447</b>	<b>298</b>	<b>335</b>	<b>418</b>	<b>419</b>	<b>421</b>	<b>412</b>	<b>308</b>	<b>315</b>
- Garansi yang diterima / <i>Received guarantees</i>	5	11	13	0	0	0	0	0	0	-	0	0	0	1	3
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	330	422	583	434	437	451	439	290	327	410	411	413	404	299	303
- Lainnya / <i>Others</i>	9	17	16	8	8	8	8	8	8	8	8	8	8	8	8
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>989</b>	<b>1.327</b>	<b>968</b>	<b>952</b>	<b>952</b>	<b>1.036</b>	<b>1.105</b>	<b>694</b>	<b>1.004</b>	<b>1.696</b>	<b>1.627</b>	<b>1.753</b>	<b>1.855</b>	<b>1.988</b>	<b>2.079</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	951	1.244	870	848	844	907	966	694	1.004	1.696	1.627	1.753	1.855	1.988	2.079
- Lainnya / <i>Others</i>	39	83	98	104	108	129	139	-	-	-	-	-	-	-	-
<b>Lainnya / Others</b>	<b>7.913</b>	<b>8.777</b>	<b>8.274</b>	<b>5.545</b>	<b>5.677</b>	<b>5.762</b>	<b>5.854</b>	<b>3.884</b>	<b>5.082</b>	<b>5.297</b>	<b>5.291</b>	<b>5.353</b>	<b>5.360</b>	<b>5.338</b>	<b>5.364</b>
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	46	46	46	46	46	46	46
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	7.913	8.777	8.274	5.545	5.677	5.762	5.854	3.884	5.036	5.251	5.245	5.307	5.314	5.291	5.317
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	7.878	8.739	8.238	5.544	5.676	5.761	5.852	3.883	5.035	5.249	5.243	5.306	5.313	5.290	5.316
- Lainnya / <i>Others</i>	35	38	36	1	1	1	1	1	1	1	1	1	1	1	1
- Aset produktif yang dihapusbukkan / <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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>45</b>	<b>-</b>	<b>114</b>	<b>-</b>	<b>51</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	45	-	114	-	51	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>739</b>	<b>451</b>	<b>827</b>	<b>2.318</b>	<b>2.302</b>	<b>2.202</b>	<b>2.326</b>	<b>2.869</b>	<b>3.060</b>	<b>3.240</b>	<b>3.321</b>	<b>2.556</b>	<b>3.047</b>	<b>2.962</b>	<b>2.983</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	619	420	752	721	687	586	668	1.251	1.442	1.523	1.458	782	1.246	1.186	1.169
- <i>Committed</i>	-	-	-	-	-	-	-	593	618	701	675	162	650	403	385
- <i>Uncommitted</i>	619	420	752	721	687	586	668	657	824	823	783	620	596	783	784
- 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	62	45	79	74	74	46	44	136	206	154	78	65	63
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	45	-	13	67	45	34	57	32	27	25	87	25	87	41	30
- 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
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>523</b>	<b>259</b>	<b>300</b>	<b>408</b>	<b>375</b>	<b>389</b>	<b>409</b>	<b>570</b>	<b>557</b>	<b>556</b>	<b>570</b>	<b>590</b>	<b>611</b>	<b>607</b>	<b>637</b>
- Garansi yang diterima / <i>Received guarantees</i>	207	-	202	220	216	219	227	223	225	208	211	215	215	212	215
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	317	259	98	179	151	160	173	338	325	340	350	366	388	385	412
- Lainnya / <i>Others</i>	-	-	-	9	9	9	9	9	8	8	9	9	9	10	10
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>1.163</b>	<b>1.595</b>	<b>1.618</b>	<b>1.726</b>	<b>1.799</b>	<b>1.866</b>	<b>1.862</b>	<b>2.454</b>	<b>2.139</b>	<b>2.197</b>	<b>1.957</b>	<b>2.048</b>	<b>1.932</b>	<b>1.807</b>	<b>1.931</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	1.163	1.595	1.618	1.726	1.799	1.866	1.862	2.161	2.013	1.893	1.829	1.921	1.808	1.683	1.806
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	294	126	304	127	127	124	124	124
<b>Lainnya / Others</b>	<b>9.133</b>	<b>10.864</b>	<b>12.116</b>	<b>14.928</b>	<b>15.049</b>	<b>15.084</b>	<b>15.133</b>	<b>16.018</b>	<b>17.435</b>	<b>17.502</b>	<b>17.592</b>	<b>17.714</b>	<b>17.863</b>	<b>18.088</b>	<b>18.301</b>
- Penerusan Pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	9.133	10.817	12.116	14.928	15.049	15.084	15.133	16.018	17.435	17.502	17.592	17.714	17.863	18.088	18.301
- Pembiayaan yang diberikan / <i>Financing disbursed</i>	8.996	10.627	11.924	14.701	14.822	14.857	14.906	15.791	17.208	17.275	17.365	17.487	17.636	17.860	18.074
- Lainnya / <i>Others</i>	137	190	192	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>22,97</b>	<b>23,40</b>	<b>22,55</b>	<b>23,03</b>	<b>23,50</b>	<b>23,52</b>	<b>23,83</b>	<b>24,25</b>	<b>23,89</b>	<b>24,50</b>	<b>24,53</b>	<b>24,04</b>	<b>24,21</b>	<b>24,27</b>	<b>24,30</b>
- Modal / Capital	1.269.616	1.377.558	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	1.360.376	1.382.814	1.390.028	1.366.971	1.375.479	1.382.507	1.400.516
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>21,29</b>	<b>21,86</b>	<b>20,89</b>	<b>21,36</b>	<b>21,76</b>	<b>21,83</b>	<b>22,06</b>	<b>22,48</b>	<b>22,24</b>	<b>22,85</b>	<b>22,85</b>	<b>22,24</b>	<b>22,43</b>	<b>22,55</b>	<b>22,54</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	1.176.700	1.286.968	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	1.266.316	1.289.360	1.294.822	1.264.765	1.274.290	1.284.448	1.298.775
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,55</b>	<b>2,47</b>	<b>1,94</b>	<b>1,90</b>	<b>1,90</b>	<b>1,76</b>	<b>1,70</b>	<b>1,64</b>	<b>1,59</b>	<b>2,17</b>	<b>1,97</b>	<b>1,87</b>	<b>1,86</b>	<b>1,80</b>	<b>1,88</b>
- Laba sebelum pajak / Profit	186.912	194.916	160.578	156.907	157.796	146.649	142.368	138.082	134.529	186.723	170.801	163.622	162.703	158.137	165.993
- Rata-rata total aset / Average total assets	7.329.250	7.880.981	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	8.440.183	8.611.498	8.669.166	8.740.538	8.761.188	8.782.870	8.819.009
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>77,86</b>	<b>79,39</b>	<b>84,94</b>	<b>85,09</b>	<b>84,97</b>	<b>86,15</b>	<b>86,27</b>	<b>86,04</b>	<b>86,58</b>	<b>84,55</b>	<b>85,24</b>	<b>86,44</b>	<b>85,61</b>	<b>85,61</b>	<b>84,59</b>
- Biaya Operasional / Operating Expenses	638.990	735.429	437.488	503.612	564.889	640.844	709.898	763.058	849.954	84.673	159.602	248.187	317.345	390.956	448.780
- Pendapatan Operasional / Operating Income	820.646	926.303	515.035	591.889	664.792	743.833	822.880	886.882	981.650	100.149	187.227	287.117	370.706	456.693	530.550
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,14</b>	<b>4,91</b>	<b>4,46</b>	<b>4,44</b>	<b>4,43</b>	<b>4,41</b>	<b>4,41</b>	<b>4,41</b>	<b>4,45</b>	<b>4,66</b>	<b>4,55</b>	<b>4,62</b>	<b>4,64</b>	<b>4,66</b>	<b>4,66</b>
- Pendapatan bunga bersih / Interest income net	360.412	370.095	354.497	353.357	354.022	355.126	356.551	357.911	361.932	388.250	381.243	391.160	393.802	395.974	397.839
- Rata-rata total aset produktif / Average total earning assets	7.016.192	7.538.955	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	8.136.641	8.326.281	8.387.937	8.465.132	8.482.892	8.504.956	8.545.378
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,78</b>	<b>94,43</b>	<b>89,10</b>	<b>88,09</b>	<b>85,38</b>	<b>83,46</b>	<b>83,07</b>	<b>82,33</b>	<b>82,54</b>	<b>82,44</b>	<b>81,80</b>	<b>80,93</b>	<b>80,83</b>	<b>80,89</b>	<b>80,39</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.092.584	5.391.846	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	5.235.027	5.151.035	5.173.219	5.248.238	5.231.717	5.263.579	5.328.457
- Total Dana Pihak Ketiga / Total Third Party Funds	5.372.841	5.709.670	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	6.342.538	6.248.385	6.324.490	6.485.237	6.472.494	6.507.221	6.628.449
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>14,96</b>	<b>15,51</b>	<b>17,66</b>	<b>19,80</b>	<b>19,41</b>	<b>19,45</b>	<b>18,69</b>	<b>18,89</b>	<b>18,91</b>	<b>18,64</b>	<b>19,51</b>	<b>19,76</b>	<b>20,53</b>	<b>19,67</b>	<b>21,67</b>
- Aset Likuid Primer / Primary Liquid Asset	899.937	902.889	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	1.009.045	942.998	1.008.211	1.069.942	1.093.931	1.062.914	1.234.363
- Aset Likuid Sekunder / Secondary Liquid assets	259.472	370.524	542.765	573.795	606.611	626.541	638.319	656.787	651.176	662.402	694.026	685.806	717.215	682.047	716.101
- Total Aset / Total Assets	7.751.621	8.212.586	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	8.780.681	8.611.498	8.726.834	8.883.280	8.823.139	8.869.600	8.999.703

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>26,28</b>	<b>25,44</b>	<b>25,10</b>	<b>25,85</b>	<b>25,95</b>	<b>26,27</b>	<b>26,62</b>	<b>27,21</b>	<b>24,57</b>	<b>25,05</b>	<b>25,06</b>	<b>26,04</b>	<b>25,80</b>	<b>26,66</b>	<b>26,60</b>
- Modal / Capital	147.821	152.816	145.141	149.408	150.023	153.087	155.508	159.118	136.889	141.471	135.376	140.296	139.824	141.851	143.925
- ATMR / Risk Weighted Assets	562.563	600.659	578.161	577.882	578.130	582.834	584.254	584.725	557.108	564.693	540.252	538.683	541.916	532.026	540.978
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>24,66</b>	<b>23,97</b>	<b>23,76</b>	<b>24,52</b>	<b>24,60</b>	<b>24,92</b>	<b>25,27</b>	<b>25,86</b>	<b>23,25</b>	<b>23,75</b>	<b>23,73</b>	<b>24,70</b>	<b>24,47</b>	<b>25,31</b>	<b>25,27</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	138.725	143.997	137.361	141.718	142.197	145.214	147.635	151.238	129.555	134.104	128.177	133.060	132.628	134.674	136.689
- ATMR / Risk Weighted Assets	562.563	600.659	578.161	577.882	578.130	582.834	584.254	584.725	557.108	564.693	540.252	538.683	541.916	532.026	540.978
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>1,54</b>	<b>1,42</b>	<b>1,35</b>	<b>1,33</b>	<b>1,30</b>	<b>1,26</b>	<b>1,23</b>	<b>1,30</b>	<b>1,31</b>	<b>1,10</b>	<b>1,12</b>	<b>1,21</b>	<b>1,06</b>	<b>1,03</b>	<b>1,02</b>
- Laba sebelum pajak / Profit	12.239	12.426	11.902	11.726	11.482	11.316	11.077	11.987	11.821	10.079	9.963	10.848	9.581	9.308	9.275
- Rata-rata total aset / Average total assets	797.174	874.411	879.509	880.043	885.240	895.210	903.046	922.915	903.129	915.511	886.097	893.560	900.334	904.539	911.229
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>86,21</b>	<b>88,32</b>	<b>92,58</b>	<b>92,45</b>	<b>92,19</b>	<b>92,16</b>	<b>92,04</b>	<b>91,37</b>	<b>91,71</b>	<b>89,21</b>	<b>89,29</b>	<b>89,38</b>	<b>90,30</b>	<b>90,31</b>	<b>90,49</b>
- Biaya Operasional / Operating Expenses	75.624	84.682	67.374	76.685	83.930	92.728	100.949	111.177	122.079	6.894	13.714	22.477	29.725	36.552	44.511
- Pendapatan Operasional / Operating Income	87.716	95.876	72.774	82.945	91.036	100.614	109.685	121.677	133.110	7.729	15.360	25.147	32.918	40.473	49.189
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,08</b>	<b>4,81</b>	<b>4,62</b>	<b>4,62</b>	<b>4,57</b>	<b>4,54</b>	<b>4,52</b>	<b>4,52</b>	<b>4,57</b>	<b>4,51</b>	<b>4,41</b>	<b>4,50</b>	<b>4,51</b>	<b>4,54</b>	<b>4,58</b>
- Pendapatan bunga bersih / Interest income net	38.532	40.040	38.742	38.752	38.587	38.796	38.912	39.772	39.299	38.793	36.839	37.893	38.236	38.745	39.357
- Rata-rata total aset produktif / Average total earning assets	758.958	832.151	839.155	839.393	844.234	853.767	861.118	880.321	860.354	860.932	834.969	842.367	848.707	852.938	859.517
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,03</b>	<b>90,38</b>	<b>88,06</b>	<b>87,95</b>	<b>82,77</b>	<b>81,75</b>	<b>79,73</b>	<b>80,06</b>	<b>82,73</b>	<b>80,42</b>	<b>76,07</b>	<b>75,75</b>	<b>74,68</b>	<b>74,72</b>	<b>73,79</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	517.132	561.326	550.326	552.393	553.268	560.426	558.560	562.500	536.810	542.971	513.815	517.949	518.361	519.361	524.834
- Total Dana Pihak Ketiga / Total Third Party Funds	549.986	621.089	624.973	628.057	668.448	685.575	700.579	702.620	648.871	675.166	675.454	683.759	694.148	695.041	711.284
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>18,92</b>	<b>17,61</b>	<b>17,13</b>	<b>20,16</b>	<b>18,97</b>	<b>20,26</b>	<b>19,03</b>	<b>18,98</b>	<b>17,65</b>	<b>17,93</b>	<b>19,22</b>	<b>17,62</b>	<b>18,66</b>	<b>18,10</b>	<b>20,70</b>
- Aset Likuid Primer / Primary Liquid Asset	138.530	134.144	115.471	142.042	137.654	149.400	139.944	136.470	111.721	114.714	121.320	108.282	113.019	111.759	139.881
- Aset Likuid Sekunder / Secondary Liquid assets	17.326	25.245	35.544	36.062	37.146	40.841	42.634	45.884	46.597	49.412	50.974	51.819	58.788	55.012	55.630
- Total Aset / Total Assets	823.832	905.190	881.696	883.250	921.615	938.777	959.393	960.853	897.206	915.511	896.343	908.486	920.654	921.358	944.680



**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>25,07</b>	<b>25,34</b>	<b>26,40</b>	<b>27,13</b>	<b>27,71</b>	<b>27,78</b>	<b>28,50</b>	<b>28,58</b>	<b>29,60</b>	<b>30,16</b>	<b>29,76</b>	<b>29,63</b>	<b>29,66</b>	<b>29,39</b>	<b>29,85</b>
- Modal / Capital	477.227	462.892	453.179	464.365	470.785	468.621	474.802	473.389	493.120	458.325	462.640	457.757	457.307	455.341	461.697
- ATMR / Risk Weighted Assets	1.903.629	1.826.680	1.716.661	1.711.632	1.699.128	1.686.632	1.665.939	1.656.416	1.666.185	1.519.578	1.554.477	1.545.001	1.541.675	1.549.388	1.546.762
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>22,42</b>	<b>23,05</b>	<b>23,67</b>	<b>24,31</b>	<b>24,74</b>	<b>24,98</b>	<b>25,44</b>	<b>25,51</b>	<b>26,83</b>	<b>27,20</b>	<b>26,80</b>	<b>26,65</b>	<b>26,74</b>	<b>26,68</b>	<b>26,95</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	426.769	420.993	406.354	416.084	420.310	421.383	423.756	422.613	447.006	413.356	416.620	411.762	412.185	413.451	416.862
- ATMR / Risk Weighted Assets	1.903.629	1.826.680	1.716.661	1.711.632	1.699.128	1.686.632	1.665.939	1.656.416	1.666.185	1.519.578	1.554.477	1.545.001	1.541.675	1.549.388	1.546.762
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>1,82</b>	<b>1,72</b>	<b>1,72</b>	<b>1,69</b>	<b>1,61</b>	<b>1,45</b>	<b>1,39</b>	<b>1,35</b>	<b>1,24</b>	<b>1,55</b>	<b>1,27</b>	<b>1,31</b>	<b>1,27</b>	<b>1,26</b>	<b>1,35</b>
- Laba sebelum pajak / Profit	48.200	44.415	43.703	42.853	40.995	37.041	35.635	34.671	32.253	38.594	32.086	33.363	32.286	32.254	34.532
- Rata-rata total aset / Average total assets	2.644.252	2.577.891	2.544.526	2.540.113	2.543.976	2.555.234	2.565.614	2.573.628	2.602.712	2.485.863	2.534.363	2.553.007	2.551.306	2.552.255	2.555.831
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>85,88</b>	<b>87,40</b>	<b>88,66</b>	<b>88,50</b>	<b>88,66</b>	<b>89,73</b>	<b>89,62</b>	<b>89,57</b>	<b>90,53</b>	<b>90,85</b>	<b>92,00</b>	<b>92,34</b>	<b>91,24</b>	<b>91,09</b>	<b>89,66</b>
- Biaya Operasional / Operating Expenses	282.031	284.354	162.452	183.586	203.053	225.085	241.179	264.487	297.760	30.153	59.054	96.586	116.897	142.393	152.153
- Pendapatan Operasional / Operating Income	328.418	325.349	183.234	207.431	229.032	250.858	269.123	295.273	328.898	33.188	64.192	104.597	128.121	156.328	169.707
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>4,22</b>	<b>3,98</b>	<b>3,62</b>	<b>3,63</b>	<b>3,57</b>	<b>3,54</b>	<b>3,51</b>	<b>3,49</b>	<b>3,51</b>	<b>3,44</b>	<b>3,41</b>	<b>3,48</b>	<b>3,49</b>	<b>3,48</b>	<b>3,49</b>
- Pendapatan bunga bersih / Interest income net	107.383	98.455	88.056	88.151	87.015	86.561	86.241	85.856	87.308	81.527	82.575	84.828	84.986	85.033	85.307
- Rata-rata total aset produktif / Average total earning assets	2.543.395	2.474.863	2.434.194	2.430.071	2.434.202	2.445.467	2.455.285	2.462.922	2.490.432	2.370.300	2.418.213	2.440.301	2.438.139	2.440.226	2.445.547
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>103,37</b>	<b>103,71</b>	<b>99,97</b>	<b>98,95</b>	<b>95,64</b>	<b>90,97</b>	<b>88,73</b>	<b>87,37</b>	<b>87,66</b>	<b>86,52</b>	<b>86,21</b>	<b>84,05</b>	<b>84,88</b>	<b>85,64</b>	<b>84,27</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.828.712	1.734.182	1.611.226	1.611.543	1.608.869	1.599.194	1.574.259	1.554.829	1.563.092	1.422.464	1.452.317	1.459.423	1.454.596	1.466.793	1.474.805
- Total Dana Pihak Ketiga / Total Third Party Funds	1.769.026	1.672.217	1.611.651	1.628.614	1.682.147	1.757.983	1.774.148	1.779.632	1.783.049	1.644.050	1.684.714	1.736.288	1.713.710	1.712.704	1.750.123
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>15,73</b>	<b>15,35</b>	<b>17,56</b>	<b>19,26</b>	<b>19,25</b>	<b>21,03</b>	<b>20,09</b>	<b>20,74</b>	<b>20,93</b>	<b>20,56</b>	<b>21,38</b>	<b>21,97</b>	<b>22,58</b>	<b>21,82</b>	<b>23,66</b>
- Aset Likuid Primer / Primary Liquid Asset	331.476	277.743	291.670	332.988	326.095	371.888	343.323	353.882	364.009	327.827	341.565	376.725	360.125	365.574	405.872
- Aset Likuid Sekunder / Secondary Liquid assets	99.705	124.022	147.947	151.039	168.913	184.375	190.751	196.602	197.727	183.330	202.240	192.374	214.747	192.056	203.051
- Total Aset / Total Assets	2.741.951	2.616.734	2.504.209	2.513.639	2.570.867	2.645.656	2.659.030	2.653.770	2.684.467	2.485.863	2.543.202	2.590.295	2.546.203	2.556.049	2.573.716

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>21,05</b>	<b>22,00</b>	<b>20,17</b>	<b>20,50</b>	<b>20,99</b>	<b>20,98</b>	<b>21,13</b>	<b>21,63</b>	<b>21,02</b>	<b>22,00</b>	<b>22,17</b>	<b>21,34</b>	<b>21,63</b>	<b>21,73</b>	<b>21,63</b>
- Modal / Capital	635.431	754.263	700.974	712.285	727.328	727.556	733.267	741.158	727.048	783.018	792.011	768.917	778.348	785.315	794.893
- ATMR / Risk Weighted Assets	3.019.255	3.428.536	3.474.992	3.475.264	3.464.381	3.468.007	3.470.615	3.427.117	3.459.277	3.559.314	3.572.660	3.603.381	3.598.479	3.614.725	3.674.818
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>19,96</b>	<b>20,85</b>	<b>18,99</b>	<b>19,34</b>	<b>19,79</b>	<b>19,76</b>	<b>19,91</b>	<b>20,41</b>	<b>19,85</b>	<b>20,84</b>	<b>20,99</b>	<b>19,98</b>	<b>20,27</b>	<b>20,37</b>	<b>20,28</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	602.527	714.741	660.009	672.049	685.607	685.307	691.059	699.419	686.522	741.900	750.025	719.942	729.477	736.323	745.224
- ATMR / Risk Weighted Assets	3.019.255	3.428.536	3.474.992	3.475.264	3.464.381	3.468.007	3.470.615	3.427.117	3.459.277	3.559.314	3.572.660	3.603.381	3.598.479	3.614.725	3.674.818
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>3,29</b>	<b>3,14</b>	<b>2,20</b>	<b>2,13</b>	<b>2,18</b>	<b>2,03</b>	<b>1,96</b>	<b>1,88</b>	<b>1,84</b>	<b>2,65</b>	<b>2,45</b>	<b>2,26</b>	<b>2,28</b>	<b>2,19</b>	<b>2,28</b>
- Laba sebelum pajak / Profit	125.485	137.390	105.417	102.654	105.603	98.566	95.731	92.025	90.527	138.050	128.751	119.412	120.836	116.574	122.186
- Rata-rata total aset / Average total assets	3.816.950	4.370.083	4.788.856	4.809.446	4.834.546	4.859.647	4.877.093	4.890.912	4.914.948	5.210.123	5.248.707	5.293.971	5.309.548	5.326.077	5.351.949
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>69,18</b>	<b>72,31</b>	<b>79,89</b>	<b>80,45</b>	<b>80,38</b>	<b>82,13</b>	<b>82,67</b>	<b>82,24</b>	<b>82,69</b>	<b>80,40</b>	<b>80,64</b>	<b>82,05</b>	<b>81,43</b>	<b>81,58</b>	<b>80,90</b>
- Biaya Operasional / Operating Expenses	274.338	360.362	205.038	240.402	274.619	319.779	364.436	384.777	428.159	47.626	86.834	129.124	170.723	212.010	252.117
- Pendapatan Operasional / Operating Income	396.553	498.345	256.663	298.804	341.645	389.334	440.821	467.882	517.759	59.232	107.675	157.373	209.667	259.892	311.654
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,78</b>	<b>5,48</b>	<b>4,88</b>	<b>4,82</b>	<b>4,84</b>	<b>4,84</b>	<b>4,86</b>	<b>4,88</b>	<b>4,92</b>	<b>5,26</b>	<b>5,10</b>	<b>5,18</b>	<b>5,21</b>	<b>5,22</b>	<b>5,21</b>
- Pendapatan bunga bersih / Interest income net	210.754	228.941	225.757	224.530	226.504	228.028	229.718	231.574	234.746	267.931	261.830	268.439	270.579	272.196	273.175
- Rata-rata total aset produktif / Average total earning assets	3.647.034	4.177.323	4.630.251	4.653.816	4.680.744	4.709.825	4.728.054	4.744.757	4.768.717	5.095.049	5.134.755	5.182.465	5.196.046	5.211.792	5.240.314
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>89,90</b>	<b>90,65</b>	<b>84,56</b>	<b>83,37</b>	<b>81,34</b>	<b>80,37</b>	<b>81,08</b>	<b>80,34</b>	<b>80,11</b>	<b>81,08</b>	<b>80,90</b>	<b>80,46</b>	<b>80,17</b>	<b>79,95</b>	<b>79,88</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.699.854	3.058.379	3.127.375	3.110.391	3.096.965	3.105.953	3.081.042	3.070.383	3.122.678	3.185.600	3.207.086	3.270.866	3.258.760	3.277.425	3.328.819
- Total Dana Pihak Ketiga / Total Third Party Funds	3.003.015	3.373.744	3.698.197	3.730.745	3.807.660	3.864.390	3.800.092	3.821.521	3.897.941	3.929.168	3.964.323	4.065.190	4.064.636	4.099.477	4.167.042
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>13,58</b>	<b>15,19</b>	<b>17,82</b>	<b>20,04</b>	<b>19,60</b>	<b>18,47</b>	<b>17,90</b>	<b>17,94</b>	<b>18,12</b>	<b>17,85</b>	<b>18,65</b>	<b>19,06</b>	<b>19,87</b>	<b>18,93</b>	<b>20,91</b>
- Aset Likuid Primer / Primary Liquid Asset	416.928	482.066	511.064	602.187	581.827	533.729	496.399	488.046	532.020	500.458	545.327	584.935	620.787	585.582	688.610
- Aset Likuid Sekunder / Secondary Liquid assets	141.821	221.208	359.050	386.426	400.275	401.177	404.818	414.043	406.616	429.660	440.813	441.613	443.680	434.978	457.421
- Total Aset / Total Assets	4.114.558	4.628.888	4.884.208	4.933.083	5.010.246	5.060.452	5.034.103	5.029.103	5.179.999	5.210.123	5.287.290	5.384.499	5.356.282	5.392.193	5.481.306

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Capital Adequacy Ratio (%)</b>	<b>22,12</b>	<b>22,65</b>	<b>20,81</b>	<b>20,24</b>	<b>19,04</b>	<b>19,13</b>	<b>19,07</b>	<b>21,03</b>	<b>21,52</b>	<b>23,00</b>	<b>24,25</b>	<b>22,61</b>	<b>22,78</b>	<b>22,68</b>	<b>22,53</b>
- Modal / Capital	25.827	28.751	24.515	18.917	19.295	18.986	19.207	14.542	16.266	18.633	18.657	18.444	18.626	18.564	18.689
- ATMR / Risk Weighted Assets	116.740	126.932	117.817	93.452	101.323	99.234	100.698	69.142	75.585	80.997	76.935	81.581	81.748	81.836	82.937
<b>Kualitas Aktiva Produktif / Earning Asset Quality</b>															
<b>APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)</b>	<b>3,19</b>	<b>3,35</b>	<b>3,91</b>	<b>4,31</b>	<b>4,13</b>	<b>4,06</b>	<b>3,90</b>	<b>3,88</b>	<b>3,79</b>	<b>4,28</b>	<b>3,81</b>	<b>4,03</b>	<b>4,34</b>	<b>4,56</b>	<b>4,23</b>
- APYD / Classified Earning Assets	5.872	6.821	7.654	6.314	6.318	6.425	6.300	4.326	4.540	5.475	4.803	5.296	5.790	6.008	5.671
- Total Aktiva Produktif / Total Earning assets	183.961	203.487	195.860	146.588	152.989	158.196	161.543	111.464	119.944	127.991	125.930	131.363	133.345	131.660	134.048
<b>Rentabilitas / Profitability</b>															
<b>Net Operating Margin (%)</b>	<b>1,78</b>	<b>2,05</b>	<b>0,88</b>	<b>0,78</b>	<b>0,84</b>	<b>0,82</b>	<b>0,81</b>	<b>0,80</b>	<b>0,83</b>	<b>0,79</b>	<b>0,93</b>	<b>0,92</b>	<b>0,86</b>	<b>0,84</b>	<b>0,89</b>
- Pendapatan / Net Operations Income	2.978	3.770	1.797	1.160	1.249	1.233	1.223	824	919	975	1.128	1.150	1.088	1.060	1.133
- Rata-rata Aktiva / Average Earning Assets	167.046	184.206	205.204	149.152	149.207	149.818	150.614	102.371	110.181	123.726	121.635	125.599	126.362	126.474	126.927
<b>Return On Assets Ratio (%)</b>	<b>1,58</b>	<b>1,83</b>	<b>0,87</b>	<b>0,73</b>	<b>0,76</b>	<b>0,75</b>	<b>0,74</b>	<b>0,73</b>	<b>0,75</b>	<b>0,72</b>	<b>0,94</b>	<b>0,97</b>	<b>0,91</b>	<b>0,88</b>	<b>0,95</b>
- Laba / Profit	2.979	3.756	1.781	1.133	1.186	1.187	1.177	813	908	1.013	1.283	1.372	1.294	1.263	1.363
- Rata-Rata total aset / Average Assets	188.885	205.778	204.072	154.338	155.809	157.591	159.553	111.977	120.717	139.850	137.043	141.536	142.425	142.722	143.394
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)</b>	<b>85,67</b>	<b>83,92</b>	<b>90,06</b>	<b>91,71</b>	<b>91,09</b>	<b>91,22</b>	<b>91,33</b>	<b>91,30</b>	<b>91,36</b>	<b>93,57</b>	<b>91,36</b>	<b>91,07</b>	<b>91,35</b>	<b>91,40</b>	<b>90,54</b>
- Biaya Operasional / Operations Expenses	17.807	19.682	8.141	7.490	8.508	9.614	10.734	7.925	9.721	1.182	1.987	2.934	3.831	4.692	5.425
- Pendapatan / Operations Income	20.785	23.452	9.039	8.167	9.341	10.539	11.753	8.680	10.640	1.263	2.175	3.222	4.194	5.134	5.992
<b>Likuiditas / Liquidity</b>															
<b>Short Term Mismatch (%)</b>	<b>28,32</b>	<b>29,04</b>	<b>27,83</b>	<b>20,54</b>	<b>23,35</b>	<b>23,53</b>	<b>24,80</b>	<b>27,91</b>	<b>30,78</b>	<b>31,15</b>	<b>33,79</b>	<b>30,35</b>	<b>31,77</b>	<b>30,71</b>	<b>32,60</b>
- Aktiva Jangka Pendek / Short-Term Assets	38.999	42.924	40.311	27.790	32.905	34.240	37.351	26.732	31.661	32.752	35.136	32.845	35.267	33.935	36.679
- Kewajiban Jangka Pendek / Short-Term Liabilities	137.713	147.805	144.829	135.271	140.933	145.493	150.591	95.766	102.849	105.146	103.993	108.239	110.992	110.490	112.508
<b>Finance to Deposit Ratio (%)</b>	<b>78,51</b>	<b>78,41</b>	<b>79,86</b>	<b>84,69</b>	<b>80,29</b>	<b>77,33</b>	<b>76,26</b>	<b>74,13</b>	<b>76,13</b>	<b>78,06</b>	<b>74,58</b>	<b>77,50</b>	<b>75,33</b>	<b>76,17</b>	<b>74,33</b>
- Pembiayaan / Financing	124.766	138.602	137.528	107.802	107.817	109.007	109.275	68.823	75.728	79.992	76.718	81.348	81.385	81.324	82.431
- Dana Pihak Ketiga / Third Party Funds	158.917	176.763	172.207	127.286	134.279	140.966	143.297	92.846	99.469	102.475	102.870	104.962	108.032	106.764	110.901

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Capital Adequacy Ratio (%)</b>	<b>16,24</b>	<b>16,17</b>	<b>21,71</b>	<b>21,40</b>	<b>21,50</b>	<b>21,45</b>	<b>21,49</b>	<b>21,12</b>	<b>21,23</b>	<b>21,22</b>	<b>25,37</b>	<b>25,77</b>	<b>25,57</b>	<b>25,67</b>	<b>25,45</b>
- Modal / Capital	8.580	9.612	15.589	20.995	21.151	21.386	21.774	28.466	28.665	29.419	29.083	29.330	29.456	29.774	30.334
- ATMR / Risk Weighted Assets	52.824	59.448	71.817	98.093	98.366	99.707	101.310	134.785	135.030	138.649	114.622	113.803	115.209	115.977	119.169
<b>Kualitas Aktiva Produktif / Earning Asset Quality</b>															
<b>APYD terhadap Aktiva Produktif (%) / Classified Earning assets to Earning assets (%)</b>	<b>2,50</b>	<b>1,46</b>	<b>1,64</b>	<b>1,91</b>	<b>1,90</b>	<b>1,84</b>	<b>1,84</b>	<b>2,07</b>	<b>1,94</b>	<b>2,07</b>	<b>2,21</b>	<b>2,11</b>	<b>2,27</b>	<b>2,20</b>	<b>2,23</b>
- APYD / Classified Earning Assets	2.307	1.532	2.036	3.233	3.204	3.240	3.282	4.908	4.638	5.019	5.361	5.055	5.439	5.360	5.561
- Total Aktiva Produktif / Total Earning assets	92.389	105.115	123.821	169.080	168.577	176.306	178.169	237.326	239.471	242.208	242.867	239.167	239.731	243.350	249.161
<b>Rentabilitas / Profitability</b>															
<b>Net Operating Margin (%)</b>	<b>0,97</b>	<b>1,88</b>	<b>2,17</b>	<b>1,89</b>	<b>1,89</b>	<b>1,92</b>	<b>1,94</b>	<b>1,72</b>	<b>1,82</b>	<b>2,52</b>	<b>3,28</b>	<b>3,07</b>	<b>2,95</b>	<b>2,86</b>	<b>2,80</b>
- Pendapatan / Net Operations Income	816	1.766	2.965	3.560	3.503	3.525	3.556	4.008	4.229	6.026	6.097	6.225	6.249	6.216	6.234
- Rata-rata Aktiva / Average Earning Assets	84.348	94.204	136.367	187.969	185.301	184.078	183.286	232.365	232.728	239.402	186.146	203.048	211.566	217.476	222.381
<b>Return On Assets Ratio (%)</b>	<b>0,88</b>	<b>1,69</b>	<b>2,29</b>	<b>1,98</b>	<b>1,93</b>	<b>1,95</b>	<b>1,95</b>	<b>1,70</b>	<b>1,77</b>	<b>2,38</b>	<b>3,05</b>	<b>2,78</b>	<b>2,65</b>	<b>2,56</b>	<b>2,54</b>
- Laba / Profit	813	1.716	2.957	3.549	3.467	3.511	3.535	3.939	4.123	6.075	5.989	5.958	5.941	5.949	6.040
- Rata-Rata total aset / Average Assets	92.771	101.461	129.304	179.602	179.306	180.193	181.038	231.410	233.461	255.626	196.426	214.400	224.499	231.963	237.420
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses to Operations Revenue (%)</b>	<b>93,50</b>	<b>84,00</b>	<b>80,15</b>	<b>81,40</b>	<b>81,87</b>	<b>81,61</b>	<b>81,44</b>	<b>83,39</b>	<b>82,59</b>	<b>81,70</b>	<b>78,97</b>	<b>78,02</b>	<b>77,58</b>	<b>78,45</b>	<b>80,36</b>
- Biaya Operasional / Operations Expenses	11.743	9.272	5.987	9.092	10.546	11.734	13.001	18.442	20.057	2.242	3.816	5.524	7.207	9.432	12.753
- Pendapatan / Operations Income	12.559	11.038	7.470	11.169	12.881	14.378	15.964	22.116	24.286	2.744	4.832	7.080	9.290	12.022	15.870
<b>Likuiditas / Liquidity</b>															
<b>Short Term Mismatch (%)</b>	<b>25,05</b>	<b>31,71</b>	<b>24,84</b>	<b>34,52</b>	<b>27,59</b>	<b>26,38</b>	<b>30,13</b>	<b>20,74</b>	<b>27,39</b>	<b>24,40</b>	<b>30,83</b>	<b>28,23</b>	<b>26,22</b>	<b>27,81</b>	<b>25,88</b>
- Aktiva Jangka Pendek / Short-Term Assets	21.180	29.334	25.912	38.480	30.353	30.749	34.646	36.133	49.717	44.020	3.066	2.929	47.675	50.116	54.252
- Kewajiban Jangka Pendek / Short-Term Liabilities	84.559	92.516	104.331	111.468	110.002	116.559	114.970	174.230	181.525	180.401	9.943	10.373	181.824	180.198	209.654
<b>Finance to Deposit Ratio (%)</b>	<b>76,97</b>	<b>75,28</b>	<b>75,52</b>	<b>75,83</b>	<b>76,71</b>	<b>74,68</b>	<b>75,51</b>	<b>77,49</b>	<b>75,35</b>	<b>75,90</b>	<b>76,36</b>	<b>77,83</b>	<b>77,57</b>	<b>76,02</b>	<b>75,29</b>
- Pembiayaan / Financing	67.326	75.138	84.010	115.659	116.364	120.248	121.997	165.516	165.545	166.095	165.279	166.833	169.069	169.499	170.900
- Dana Pihak Ketiga / Third Party Funds	87.472	99.810	111.244	152.527	151.695	161.010	161.557	213.583	219.687	218.824	216.442	214.365	217.965	222.979	226.999

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
- BUKU 1	71.280	61.798	43.969	43.118	45.386	41.822	40.106	22.237	19.009	-	-	-	-	-	-
- BUKU 2	823.832	905.190	881.696	883.250	921.615	938.777	959.393	960.853	897.206	915.511	896.343	908.486	920.654	921.358	944.680
- BUKU 3	2.741.984	2.616.734	2.504.209	2.513.639	2.570.867	2.645.656	2.659.030	2.653.770	2.684.606	2.485.863	2.543.202	2.590.295	2.546.203	2.556.049	2.573.716
- BUKU 4	4.114.559	4.628.888	4.884.208	4.933.083	5.010.246	5.060.452	5.034.103	5.029.103	5.179.999	5.210.123	5.287.290	5.384.499	5.356.282	5.392.193	5.481.306
- BUKU 1 SYARIAH / BUKU 1 SHARIA	15.896	17.479	15.731	15.498	15.512	16.019	15.995	16.130	8.241	-	-	-	-	-	-
- BUKU 2 SYARIAH / BUKU 2 SHARIA	202.212	220.588	210.987	159.123	166.103	171.849	177.209	122.570	132.812	139.850	141.939	142.819	145.092	143.909	146.754
- BUKU 3 SYARIAH / BUKU 3 SHARIA	98.583	112.297	129.613	178.201	177.236	187.288	188.642	248.782	256.019	255.626	252.923	250.349	254.794	260.444	264.707
<b>Total</b>	<b>7.997.067</b>	<b>8.501.176</b>	<b>8.626.443</b>	<b>8.682.796</b>	<b>8.861.579</b>	<b>9.020.042</b>	<b>9.034.372</b>	<b>9.031.209</b>	<b>9.158.885</b>	<b>9.006.974</b>	<b>9.121.696</b>	<b>9.276.449</b>	<b>9.223.025</b>	<b>9.273.954</b>	<b>9.411.164</b>

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

Kelompok Bank / Group of Bank	Desember 2018				Desember 2019				Juni 2020				Desember 2020				Juni 2021			
	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50	< Rp. 1	Rp. 1	Rp. 10	> Rp. 50
	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun	Triliun	s.d 10 Triliun	s.d 50 Triliun	Triliun
BUKU 1	3	15	-	-	1	11	1	-	2	9	-	-	-	4	-	-	-	-	-	-
BUKU 2	-	14	37	-	-	15	37	-	-	16	37	-	-	20	38	-	-	21	40	-
BUKU 3	-	-	4	23	-	-	4	21	-	-	6	19	-	-	6	20	-	-	7	19
BUKU 4	-	-	-	5	-	-	-	6	-	-	-	7	-	-	-	7	-	-	-	8
BUKU 1 SYARIAH / BUKU 1 SHARIA	1	3	-	-	1	3	-	-	1	3	-	-	1	2	-	-	-	-	-	-
BUKU 2 SYARIAH / BUKU 2 SHARIA	-	4	4	1	-	3	5	1	-	2	5	1	-	2	4	1	-	5	4	1
BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	-	1	-	-	-	1	-	-	1	1	-	-	1	3	-	-	1	1
<b>Total</b>	<b>1</b>	<b>21</b>	<b>45</b>	<b>30</b>	<b>1</b>	<b>21</b>	<b>46</b>	<b>29</b>	<b>1</b>	<b>21</b>	<b>49</b>	<b>28</b>	<b>1</b>	<b>24</b>	<b>49</b>	<b>31</b>	<b>-</b>	<b>26</b>	<b>52</b>	<b>29</b>

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>6.954.091</b>	<b>7.426.309</b>	<b>7.665.338</b>	<b>7.629.298</b>	<b>7.802.831</b>	<b>7.915.328</b>	<b>8.053.647</b>	<b>8.028.047</b>	<b>8.081.035</b>	<b>8.046.439</b>	<b>8.116.746</b>	<b>8.231.425</b>	<b>8.169.922</b>	<b>8.192.237</b>	<b>8.176.912</b>
a. Lancar / Current	6.583.893	6.990.890	7.180.250	7.170.811	7.344.109	7.465.300	7.602.519	7.582.398	7.660.496	7.574.974	7.632.021	7.776.736	7.681.278	7.690.060	7.683.084
b. Dalam Perhatian Khusus / Special Mention	238.955	287.507	307.768	275.367	275.735	270.712	273.331	267.819	247.751	295.592	306.371	275.864	307.407	311.682	307.084
c. Kurang Lancar / Sub-Standard	22.832	24.828	28.902	25.343	20.928	20.012	18.347	22.260	29.561	29.367	28.004	26.250	29.257	34.005	27.071
d. Diragukan / Doubtful	16.704	29.052	28.387	31.862	27.962	24.039	19.955	17.794	14.503	16.900	21.391	23.701	22.348	27.056	35.197
e. Macet / Loss	91.708	94.032	120.031	125.915	134.097	135.265	139.495	137.777	128.724	129.607	128.958	128.875	129.633	129.434	124.477
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>2.005.429</b>	<b>2.046.734</b>	<b>2.011.323</b>	<b>2.060.795</b>	<b>2.044.424</b>	<b>2.068.175</b>	<b>2.107.295</b>	<b>2.092.335</b>	<b>2.066.674</b>	<b>2.445.064</b>	<b>2.083.111</b>	<b>2.086.767</b>	<b>2.089.004</b>	<b>2.074.563</b>	<b>2.017.399</b>
a. Lancar / Current	1.975.960	2.017.643	1.976.499	2.027.050	2.009.515	2.029.702	2.073.469	2.056.422	2.034.344	2.408.615	2.045.278	2.054.185	2.055.333	2.037.716	1.984.556
b. Dalam Perhatian Khusus / Special Mention	26.383	25.974	30.811	29.767	30.723	35.009	30.328	31.833	27.934	33.423	34.860	28.907	29.952	32.705	28.582
c. Kurang Lancar / Sub-Standard	1.257	1.300	1.599	1.305	1.190	1.139	1.221	1.867	1.988	1.044	857	995	999	1.478	1.823
d. Diragukan / Doubtful	282	454	716	1.019	909	397	263	336	228	255	303	990	962	961	197
e. Macet / Loss	1.547	1.365	1.698	1.655	2.088	1.928	2.014	1.877	2.179	1.728	1.813	1.690	1.757	1.701	2.242
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>134.328</b>	<b>151.029</b>	<b>181.332</b>	<b>187.098</b>	<b>187.174</b>	<b>182.780</b>	<b>181.294</b>	<b>181.911</b>	<b>177.183</b>	<b>178.900</b>	<b>181.327</b>	<b>182.500</b>	<b>184.956</b>	<b>194.636</b>	<b>191.006</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>63.130</b>	<b>66.766</b>	<b>68.473</b>	<b>71.131</b>	<b>72.239</b>	<b>71.440</b>	<b>73.368</b>	<b>69.414</b>	<b>66.058</b>	<b>63.875</b>	<b>62.909</b>	<b>60.535</b>	<b>61.187</b>	<b>61.225</b>	<b>63.147</b>
a. Lancar / Current	63.029	66.697	68.376	71.060	72.178	71.349	73.276	69.324	65.963	63.764	62.734	60.448	61.152	61.192	63.088
b. Dalam Perhatian Khusus / Special Mention	9	6	36	6	6	35	36	31	35	42	105	23	19	21	46
c. Kurang Lancar / Sub-Standard	1	0	-	0	0	-	-	4	-	11	11	-	-	1	1
d. Diragukan / Doubtful	-	0	-	-	0	0	0	-	-	-	-	-	-	-	0
e. Macet / Loss	91	63	61	65	55	56	55	54	59	58	59	65	16	12	12
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>92</b>	<b>63</b>	<b>61</b>	<b>65</b>	<b>56</b>	<b>56</b>	<b>56</b>	<b>58</b>	<b>59</b>	<b>69</b>	<b>70</b>	<b>65</b>	<b>16</b>	<b>13</b>	<b>13</b>

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>679.820</b>	<b>758.375</b>	<b>758.046</b>	<b>730.849</b>	<b>765.625</b>	<b>768.713</b>	<b>801.501</b>	<b>798.710</b>	<b>760.527</b>	<b>772.717</b>	<b>756.083</b>	<b>768.895</b>	<b>785.781</b>	<b>776.005</b>	<b>771.555</b>
a. Lancar / Current	633.974	714.099	709.474	683.871	715.426	719.638	750.082	750.773	718.928	716.796	705.694	722.704	738.595	728.688	725.696
b. Dalam Perhatian Khusus / Special Mention	28.471	24.525	26.243	24.665	28.619	27.176	30.324	27.160	23.741	37.242	32.278	28.281	28.695	27.671	25.957
c. Kurang Lancar / Sub-Standard	1.664	2.211	2.284	2.273	1.550	1.850	1.277	1.130	1.248	2.002	1.856	1.394	2.256	3.503	2.108
d. Diragukan / Doubtful	1.481	3.474	2.398	2.159	2.285	2.783	2.232	2.088	1.374	1.310	1.468	1.677	1.535	1.559	3.776
e. Macet / Loss	14.229	14.066	17.647	17.880	17.745	17.267	17.587	17.559	15.236	15.367	14.787	14.840	14.702	14.583	14.019
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>104.184</b>	<b>109.462</b>	<b>90.844</b>	<b>88.348</b>	<b>92.469</b>	<b>94.401</b>	<b>93.965</b>	<b>90.345</b>	<b>78.758</b>	<b>80.388</b>	<b>77.572</b>	<b>73.593</b>	<b>75.669</b>	<b>74.917</b>	<b>75.887</b>
a. Lancar / Current	102.998	108.781	89.821	87.532	91.647	93.480	92.843	89.311	77.598	79.379	76.842	72.761	74.878	74.028	75.076
b. Dalam Perhatian Khusus / Special Mention	901	487	672	474	536	625	805	740	736	751	584	690	633	721	663
c. Kurang Lancar / Sub-Standard	8	12	12	8	1	2	4	0	3	2	2	1	20	20	14
d. Diragukan / Doubtful	5	2	25	14	20	6	1	3	2	0	2	2	0	10	16
e. Macet / Loss	272	181	313	320	265	287	311	290	420	256	141	139	137	137	118
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>17.659</b>	<b>19.945</b>	<b>22.679</b>	<b>22.655</b>	<b>21.866</b>	<b>22.195</b>	<b>21.413</b>	<b>21.070</b>	<b>18.283</b>	<b>18.937</b>	<b>18.256</b>	<b>18.053</b>	<b>18.650</b>	<b>19.812</b>	<b>20.050</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>8.582</b>	<b>7.820</b>	<b>7.993</b>	<b>8.132</b>	<b>8.072</b>	<b>4.487</b>	<b>4.431</b>	<b>2.138</b>	<b>2.200</b>	<b>2.183</b>	<b>2.163</b>	<b>1.135</b>	<b>1.119</b>	<b>1.287</b>	<b>1.292</b>
a. Lancar / Current	8.581	7.815	7.988	8.127	8.066	4.482	4.425	2.132	2.195	2.177	2.158	1.130	1.100	1.281	1.273
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	0	-	-	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
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>1</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>



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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>2.358.948</b>	<b>2.287.670</b>	<b>2.188.445</b>	<b>2.175.893</b>	<b>2.234.334</b>	<b>2.261.602</b>	<b>2.308.989</b>	<b>2.289.116</b>	<b>2.297.698</b>	<b>2.142.573</b>	<b>2.190.278</b>	<b>2.220.061</b>	<b>2.190.658</b>	<b>2.188.710</b>	<b>2.154.219</b>
a. Lancar / Current	2.215.904	2.114.570	2.028.103	2.022.463	2.085.712	2.120.860	2.170.235	2.153.799	2.163.889	2.013.558	2.054.608	2.094.087	2.056.899	2.052.890	2.013.147
b. Dalam Perhatian Khusus / Special Mention	100.352	126.529	110.939	101.287	95.995	91.720	90.696	87.068	87.843	85.750	91.469	80.773	88.234	87.865	92.840
c. Kurang Lancar / Sub-Standard	5.284	6.528	5.416	5.764	5.110	4.302	4.481	6.116	5.926	4.944	4.813	4.382	4.231	6.720	5.887
d. Diragukan / Doubtful	5.113	9.100	5.885	6.407	6.661	6.426	4.986	4.183	3.112	3.596	3.961	3.724	3.450	3.881	4.804
e. Macet / Loss	32.296	30.943	38.102	39.972	40.856	38.294	38.592	37.950	36.927	34.724	35.427	37.094	37.844	37.353	37.541
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>998.860</b>	<b>940.366</b>	<b>880.458</b>	<b>910.319</b>	<b>913.008</b>	<b>921.006</b>	<b>929.164</b>	<b>919.883</b>	<b>938.324</b>	<b>1.232.249</b>	<b>888.142</b>	<b>888.384</b>	<b>858.821</b>	<b>845.680</b>	<b>845.834</b>
a. Lancar / Current	978.081	921.160	861.247	890.990	893.948	901.989	908.964	900.108	917.997	1.210.614	865.895	869.593	839.681	826.845	827.271
b. Dalam Perhatian Khusus / Special Mention	18.913	16.892	17.409	17.572	17.120	17.175	18.331	18.014	18.443	19.883	20.464	17.005	17.339	17.092	16.556
c. Kurang Lancar / Sub-Standard	856	1.176	958	913	1.039	963	990	988	1.040	915	720	875	838	835	1.083
d. Diragukan / Doubtful	122	283	75	70	99	110	84	76	71	100	107	81	78	79	56
e. Macet / Loss	890	855	769	773	802	768	794	697	773	736	957	829	884	830	869
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>44.559</b>	<b>48.886</b>	<b>51.204</b>	<b>53.900</b>	<b>54.566</b>	<b>50.864</b>	<b>49.928</b>	<b>50.010</b>	<b>47.849</b>	<b>45.016</b>	<b>45.984</b>	<b>46.986</b>	<b>47.326</b>	<b>49.698</b>	<b>50.240</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>22.429</b>	<b>22.160</b>	<b>19.315</b>	<b>19.153</b>	<b>19.382</b>	<b>20.259</b>	<b>21.445</b>	<b>20.539</b>	<b>19.244</b>	<b>15.133</b>	<b>14.918</b>	<b>14.796</b>	<b>14.568</b>	<b>14.360</b>	<b>15.383</b>
a. Lancar / Current	22.414	22.159	19.304	19.151	19.380	20.246	21.432	20.526	19.217	15.120	14.905	14.781	14.564	14.357	15.381
b. Dalam Perhatian Khusus / Special Mention	0	-	11	2	2	13	13	13	27	2	2	15	3	-	-
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	0	2	2	2
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>15</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>3</b>

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>3.572.773</b>	<b>4.011.686</b>	<b>4.353.420</b>	<b>4.364.159</b>	<b>4.436.396</b>	<b>4.508.151</b>	<b>4.562.808</b>	<b>4.565.363</b>	<b>4.646.859</b>	<b>4.768.023</b>	<b>4.804.298</b>	<b>4.878.569</b>	<b>4.827.714</b>	<b>4.853.695</b>	<b>4.875.044</b>
a. Lancar / Current	3.415.924	3.817.012	4.105.800	4.133.403	4.203.322	4.274.602	4.328.164	4.327.420	4.424.501	4.504.512	4.528.794	4.617.892	4.545.048	4.560.662	4.592.909
b. Dalam Perhatian Khusus / Special Mention	94.037	121.468	150.753	130.826	132.954	133.715	134.403	137.651	121.593	157.469	167.317	153.012	173.720	178.417	171.782
c. Kurang Lancar / Sub-Standard	14.068	13.607	18.952	15.362	12.460	11.947	10.742	13.013	20.525	20.542	19.638	18.579	20.779	21.790	17.073
d. Diragukan / Doubtful	9.010	15.754	18.811	21.922	17.741	13.661	11.720	10.541	9.089	10.865	14.964	17.311	16.220	20.555	25.577
e. Macet / Loss	39.733	43.846	59.104	62.646	69.919	74.225	77.779	76.737	71.150	74.634	73.584	71.776	71.948	72.271	67.703
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>894.593</b>	<b>990.210</b>	<b>1.034.337</b>	<b>1.056.172</b>	<b>1.032.609</b>	<b>1.046.426</b>	<b>1.077.846</b>	<b>1.076.036</b>	<b>1.043.541</b>	<b>1.127.319</b>	<b>1.112.208</b>	<b>1.119.997</b>	<b>1.149.028</b>	<b>1.148.797</b>	<b>1.090.237</b>
a. Lancar / Current	887.230	981.132	1.019.826	1.042.636	1.017.651	1.027.952	1.065.400	1.061.000	1.032.762	1.113.568	1.097.542	1.107.109	1.135.347	1.131.757	1.076.948
b. Dalam Perhatian Khusus / Special Mention	6.556	8.539	12.709	11.703	13.044	17.197	11.179	13.059	8.748	12.779	13.665	11.184	11.969	14.866	11.349
c. Kurang Lancar / Sub-Standard	390	106	610	379	145	166	222	871	926	119	130	114	136	619	608
d. Diragukan / Doubtful	154	165	611	926	788	280	176	252	155	153	194	905	882	871	124
e. Macet / Loss	263	268	581	529	980	831	868	855	951	700	677	686	695	683	1.208
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>63.619</b>	<b>73.745</b>	<b>98.669</b>	<b>101.763</b>	<b>102.033</b>	<b>101.110</b>	<b>101.508</b>	<b>102.268</b>	<b>102.795</b>	<b>107.012</b>	<b>109.187</b>	<b>109.370</b>	<b>110.660</b>	<b>116.789</b>	<b>112.293</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>31.604</b>	<b>36.289</b>	<b>40.691</b>	<b>43.374</b>	<b>44.308</b>	<b>46.197</b>	<b>47.028</b>	<b>46.270</b>	<b>44.157</b>	<b>46.175</b>	<b>45.458</b>	<b>44.234</b>	<b>45.149</b>	<b>45.275</b>	<b>46.092</b>
a. Lancar / Current	31.519	36.228	40.611	43.310	44.254	46.125	46.957	46.200	44.100	46.089	45.306	44.172	45.141	45.254	46.059
b. Dalam Perhatian Khusus / Special Mention	9	6	25	4	4	22	22	17	3	33	98	3	3	16	29
c. Kurang Lancar / Sub-Standard	-	0	-	0	0	-	-	4	-	-	-	-	-	0	-
d. Diragukan / Doubtful	-	0	-	-	0	0	0	-	-	-	-	-	-	-	0
e. Macet / Loss	76	54	55	59	49	50	50	48	53	53	53	59	4	4	4
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>76</b>	<b>54</b>	<b>55</b>	<b>59</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>52</b>	<b>53</b>	<b>53</b>	<b>53</b>	<b>59</b>	<b>4</b>	<b>4</b>	<b>4</b>

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>180.891</b>	<b>198.374</b>	<b>192.400</b>	<b>143.181</b>	<b>149.595</b>	<b>154.708</b>	<b>157.775</b>	<b>108.655</b>	<b>116.704</b>	<b>123.726</b>	<b>126.025</b>	<b>127.047</b>	<b>128.649</b>	<b>126.923</b>	<b>129.191</b>
a. Lancar / Current	167.302	183.242	174.389	128.297	134.987	139.659	142.786	98.326	106.167	110.325	112.926	114.230	113.896	111.521	115.034
b. Dalam Perhatian Khusus / Special Mention	9.679	10.194	12.907	10.964	10.645	11.113	11.221	7.902	7.852	10.323	10.238	9.856	11.768	12.383	11.159
c. Kurang Lancar / Sub-Standard	854	1.244	1.143	552	455	436	419	117	206	239	212	254	193	204	216
d. Diragukan / Doubtful	378	413	570	416	456	439	395	198	145	397	205	172	319	230	210
e. Macet / Loss	2.677	3.280	3.390	2.953	3.052	3.062	2.953	2.112	2.334	2.441	2.444	2.536	2.472	2.584	2.572
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>1.786</b>	<b>3.358</b>	<b>1.900</b>	<b>1.944</b>	<b>1.931</b>	<b>2.025</b>	<b>2.118</b>	<b>1.268</b>	<b>1.545</b>	<b>2.379</b>	<b>2.479</b>	<b>2.557</b>	<b>2.951</b>	<b>3.018</b>	<b>3.187</b>
a. Lancar / Current	1.718	3.292	1.845	1.904	1.885	1.978	2.077	1.229	1.511	2.338	2.436	2.510	2.907	2.948	3.140
b. Dalam Perhatian Khusus / Special Mention	3	4	10	6	11	7	5	7	1	5	4	6	2	19	2
c. Kurang Lancar / Sub-Standard	3	4	18	4	5	8	5	2	4	2	2	4	4	4	3
d. Diragukan / Doubtful	1	4	2	4	0	1	0	0	0	2	0	1	1	2	0
e. Macet / Loss	61	55	25	26	30	32	31	28	29	32	36	36	37	45	41
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>3.975</b>	<b>4.999</b>	<b>5.148</b>	<b>3.954</b>	<b>3.998</b>	<b>3.977</b>	<b>3.804</b>	<b>2.459</b>	<b>2.718</b>	<b>3.114</b>	<b>2.900</b>	<b>3.002</b>	<b>3.026</b>	<b>3.070</b>	<b>3.042</b>
<b>Pembiayaan kepada Bank Lain / Interbank Financing</b>	<b>287</b>	<b>308</b>	<b>302</b>	<b>244</b>	<b>244</b>	<b>249</b>	<b>237</b>	<b>162</b>	<b>162</b>	<b>156</b>	<b>149</b>	<b>151</b>	<b>145</b>	<b>112</b>	<b>109</b>
a. Lancar / Current	287	308	302	244	244	249	236	161	157	151	144	147	140	108	104
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	1	1	5	4	4	4	-	4	4
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	-	-	-	-	-	-	-	-	-	-	-	4	-	-
<b>Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4</b>	<b>-</b>	<b>-</b>

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

Indikator / Indicator	2018	2019	2020							2021					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>91.150</b>	<b>103.490</b>	<b>122.141</b>	<b>167.232</b>	<b>166.624</b>	<b>174.292</b>	<b>176.158</b>	<b>234.448</b>	<b>236.718</b>	<b>239.402</b>	<b>240.063</b>	<b>236.853</b>	<b>237.119</b>	<b>246.903</b>	<b>246.903</b>
a. Lancar / Current	86.912	100.594	117.819	160.864	160.334	168.096	170.054	225.146	228.290	229.782	229.999	227.824	226.840	236.298	236.298
b. Dalam Perhatian Khusus / Special Mention	1.971	1.057	2.225	3.072	3.044	2.811	2.706	4.542	3.736	4.807	5.068	3.942	4.989	5.346	5.346
c. Kurang Lancar / Sub-Standard	715	1.090	960	1.278	1.262	1.399	1.312	1.658	1.649	1.640	1.485	1.642	1.798	1.787	1.787
d. Diragukan / Doubtful	385	108	551	769	691	593	548	667	716	731	794	817	824	830	830
e. Macet / Loss	1.167	641	586	1.250	1.293	1.393	1.538	2.435	2.328	2.441	2.717	2.629	2.667	2.642	2.642
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>1.239</b>	<b>1.626</b>	<b>1.680</b>	<b>1.772</b>	<b>1.877</b>	<b>1.940</b>	<b>1.936</b>	<b>2.800</b>	<b>2.675</b>	<b>2.730</b>	<b>2.710</b>	<b>2.237</b>	<b>2.535</b>	<b>2.151</b>	<b>2.254</b>
a. Lancar / Current	1.236	1.623	1.678	1.771	1.876	1.940	1.936	2.781	2.648	2.716	2.563	2.212	2.521	2.139	2.122
b. Dalam Perhatian Khusus / Special Mention	3	-	1	1	1	-	-	10	6	5	142	23	8	6	11
c. Kurang Lancar / Sub-Standard	-	2	-	-	-	-	-	5	16	5	2	1	1	1	115
d. Diragukan / Doubtful	-	-	-	-	-	-	-	0	0	0	0	1	2	0	0
e. Macet / Loss	-	0	-	-	-	-	-	3	5	4	3	-	3	5	6
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>2.267</b>	<b>1.841</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.769</b>	<b>4.714</b>	<b>4.821</b>	<b>5.001</b>	<b>5.090</b>	<b>5.295</b>	<b>5.266</b>	<b>5.380</b>
<b>Pembiayaan kepada Bank Lain / Interbank Financing</b>	<b>177</b>	<b>151</b>	<b>134</b>	<b>192</b>	<b>197</b>	<b>196</b>	<b>191</b>	<b>270</b>	<b>262</b>	<b>229</b>	<b>222</b>	<b>218</b>	<b>207</b>	<b>191</b>	<b>191</b>
a. Lancar / Current	177	151	134	192	197	196	191	270	262	226	222	218	207	191	191
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Financing (Nominal)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

Keterangan / Items	Desember 2018		Desember 2019		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>1.315.034</b>	<b>23,36</b>	<b>1.465.848</b>	<b>24,52</b>	<b>1.588.183</b>	<b>25,37</b>	<b>1.687.135</b>	<b>25,31</b>	<b>1.865.012</b>	<b>26,77</b>
Rupiah	997.007	17,71	1.100.040	18,72	1.185.729	18,94	1.262.734	18,94	1.366.270	19,61
Valas / Foreign Exchange	318.027	5,65	365.808	5,79	402.453	6,43	424.401	6,37	498.742	7,16
<b>Tabungan / Saving</b>	<b>1.825.259</b>	<b>32,42</b>	<b>1.945.185</b>	<b>31,38</b>	<b>1.982.993</b>	<b>31,67</b>	<b>2.173.501</b>	<b>32,61</b>	<b>2.242.114</b>	<b>32,18</b>
Rupiah	1.690.086	30,02	1.813.949	29,16	1.837.981	29,36	2.014.663	30,23	2.085.775	29,94
Valas / Foreign Exchange	135.173	2,40	131.236	2,22	145.013	2,32	158.837	2,38	156.339	2,24
<b>Simpanan Berjangka / Time Deposits</b>	<b>2.490.155</b>	<b>44,23</b>	<b>2.587.615</b>	<b>44,10</b>	<b>2.689.286</b>	<b>42,96</b>	<b>2.804.755</b>	<b>42,08</b>	<b>2.859.223</b>	<b>41,04</b>
Rupiah	2.138.035	37,97	2.250.784	38,34	2.354.287	37,61	2.478.610	37,19	2.536.858	36,42
Valas / Foreign Exchange	352.120	6,25	336.831	5,76	335.000	5,35	326.145	4,89	322.364	4,63
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.032.674	18,34	989.554	16,94	1.091.280	17,43	1.147.144	17,21	1.158.670	16,63
Valas / Foreign Exchange	169.841	3,02	163.018	2,77	176.975	2,83	157.535	2,36	160.725	2,31
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715.403	12,71	762.015	12,85	801.848	12,81	820.131	12,30	747.609	10,73
Valas / Foreign Exchange	79.879	1,42	82.261	1,34	71.353	1,14	69.582	1,04	60.040	0,86
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210.895	3,75	247.039	4,43	232.524	3,71	275.986	4,14	305.545	4,39
Valas / Foreign Exchange	57.066	1,01	43.932	0,75	44.218	0,71	59.675	0,90	63.554	0,91
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179.064	3,18	252.177	4,12	228.634	3,65	235.349	3,53	325.035	4,67
Valas / Foreign Exchange	45.334	0,81	47.620	0,90	42.454	0,68	39.353	0,59	38.046	0,55
<b>Total DPK / Total Third Party Funds</b>	<b>5.630.448</b>	<b>100,00</b>	<b>5.998.648</b>	<b>100,00</b>	<b>6.260.462</b>	<b>100,00</b>	<b>6.665.390</b>	<b>100,00</b>	<b>6.966.349</b>	<b>100,00</b>
Rupiah	4.825.128	85,70	5.164.773	86,22	5.377.997	85,90	5.756.007	86,36	5.988.904	85,97
Valas / Foreign Exchange	805.320	14,30	833.875	13,78	882.466	14,10	909.383	13,64	977.445	14,03

**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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>121.318</b>	<b>22,06</b>	<b>149.365</b>	<b>24,05</b>	<b>156.388</b>	<b>25,02</b>	<b>129.619</b>	<b>19,98</b>	<b>172.576</b>	<b>24,26</b>
Rupiah	87.037	15,83	109.549	17,64	134.291	21,49	109.985	16,95	151.717	21,33
Valas / Foreign Exchange	34.281	6,23	39.817	6,41	22.097	3,54	19.634	3,03	20.859	2,93
<b>Tabungan / Saving</b>	<b>123.880</b>	<b>22,52</b>	<b>140.198</b>	<b>22,57</b>	<b>134.470</b>	<b>21,52</b>	<b>151.796</b>	<b>23,39</b>	<b>152.041</b>	<b>21,38</b>
Rupiah	119.402	21,71	135.093	21,75	129.014	20,64	146.614	22,60	148.066	20,82
Valas / Foreign Exchange	4.478	0,81	5.106	0,82	5.455	0,87	5.182	0,80	3.975	0,56
<b>Simpanan Berjangka / Time Deposits</b>	<b>304.788</b>	<b>55,42</b>	<b>331.525</b>	<b>53,38</b>	<b>334.115</b>	<b>53,46</b>	<b>367.457</b>	<b>56,63</b>	<b>386.667</b>	<b>54,36</b>
Rupiah	276.992	50,36	307.189	49,46	315.278	50,45	348.843	53,76	369.226	51,91
Valas / Foreign Exchange	27.797	5,05	24.336	3,92	18.837	3,01	18.614	2,87	17.441	2,45
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	126.661	23,03	121.230	19,52	135.365	21,66	141.280	21,77	150.361	21,14
Valas / Foreign Exchange	15.770	2,87	10.903	1,76	9.267	1,48	8.544	1,32	7.881	1,11
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	75.207	13,67	78.172	12,59	81.772	13,08	95.817	14,77	93.750	13,18
Valas / Foreign Exchange	5.960	1,08	7.101	1,14	4.484	0,72	3.855	0,59	4.469	0,63
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36.689	6,67	53.197	8,57	49.342	7,90	58.069	8,95	57.238	8,05
Valas / Foreign Exchange	1.913	0,35	1.873	0,30	1.691	0,27	3.001	0,46	2.841	0,40
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38.434	6,99	54.589	8,79	48.799	7,81	53.677	8,27	67.876	9,54
Valas / Foreign Exchange	4.155	0,76	4.459	0,72	3.395	0,54	3.214	0,50	2.251	0,32
<b>Total DPK / Total Third Party Funds</b>	<b>549.986</b>	<b>100,00</b>	<b>621.089</b>	<b>100,00</b>	<b>624.973</b>	<b>100,00</b>	<b>648.871</b>	<b>100,00</b>	<b>711.284</b>	<b>100,00</b>
Rupiah	483.431	87,90	551.830	88,85	578.583	92,58	605.441	93,31	669.009	94,06
Valas / Foreign Exchange	66.555	12,10	69.258	11,15	46.390	7,42	43.430	6,69	42.275	5,94

**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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>411.499</b>	<b>23,26</b>	<b>418.100</b>	<b>25,00</b>	<b>464.787</b>	<b>28,84</b>	<b>495.038</b>	<b>27,76</b>	<b>500.876</b>	<b>28,62</b>
Rupiah	295.261	16,69	302.536	18,09	318.529	19,76	346.273	19,42	345.514	19,74
Valas / Foreign Exchange	116.238	6,57	115.563	6,91	146.258	9,08	148.765	8,34	155.363	8,88
<b>Tabungan / Saving</b>	<b>363.433</b>	<b>20,54</b>	<b>350.317</b>	<b>20,95</b>	<b>313.145</b>	<b>19,43</b>	<b>324.453</b>	<b>18,20</b>	<b>302.107</b>	<b>17,26</b>
Rupiah	301.384	17,04	291.165	17,41	249.512	15,48	256.125	14,36	238.163	13,61
Valas / Foreign Exchange	62.049	3,51	59.151	3,54	63.633	3,95	68.328	3,83	63.943	3,65
<b>Simpanan Berjangka / Time Deposits</b>	<b>994.094</b>	<b>56,19</b>	<b>903.801</b>	<b>54,05</b>	<b>833.719</b>	<b>51,73</b>	<b>963.558</b>	<b>54,04</b>	<b>947.140</b>	<b>54,12</b>
Rupiah	853.038	48,22	791.889	47,36	727.768	45,16	854.380	47,92	840.779	48,04
Valas / Foreign Exchange	141.056	7,97	111.913	6,69	105.951	6,57	109.178	6,12	106.362	6,08
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	437.842	24,75	384.802	23,01	389.562	24,17	431.280	24,19	371.659	21,24
Valas / Foreign Exchange	70.199	3,97	61.359	3,67	57.144	3,55	59.611	3,34	55.840	3,19
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	248.418	14,04	238.631	14,27	197.312	12,24	236.431	13,26	233.424	13,34
Valas / Foreign Exchange	33.720	1,91	29.836	1,78	27.601	1,71	24.942	1,40	25.343	1,45
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	108.174	6,11	98.552	5,89	83.792	5,20	112.129	6,29	124.192	7,10
Valas / Foreign Exchange	21.418	1,21	10.765	0,64	14.346	0,89	18.057	1,01	17.016	0,97
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	58.603	3,31	69.904	4,18	57.103	3,54	74.539	4,18	111.503	6,37
Valas / Foreign Exchange	15.719	0,89	9.953	0,60	6.861	0,43	6.569	0,37	8.162	0,47
<b>Total DPK / Total Third Party Funds</b>	<b>1.769.026</b>	<b>100,00</b>	<b>1.672.217</b>	<b>100,00</b>	<b>1.611.651</b>	<b>100,00</b>	<b>1.783.049</b>	<b>100,00</b>	<b>1.750.123</b>	<b>100,00</b>
Rupiah	1.449.683	81,95	1.385.590	82,86	1.295.809	80,40	1.456.778	81,70	1.424.456	81,39
Valas / Foreign Exchange	319.343	18,05	286.627	17,14	315.842	19,60	326.271	18,30	325.667	18,61

**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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>746.337</b>	<b>24,85</b>	<b>847.436</b>	<b>25,12</b>	<b>907.803</b>	<b>24,55</b>	<b>1.010.726</b>	<b>25,93</b>	<b>1.146.365</b>	<b>27,51</b>
Rupiah	581.628	19,37	641.664	19,02	680.939	18,41	765.174	19,63	827.019	19,85
Valas / Foreign Exchange	164.709	5,48	205.772	6,10	226.864	6,13	245.552	6,30	319.347	7,66
<b>Tabungan / Saving</b>	<b>1.240.146</b>	<b>41,30</b>	<b>1.345.969</b>	<b>39,90</b>	<b>1.425.328</b>	<b>38,54</b>	<b>1.575.254</b>	<b>40,41</b>	<b>1.666.274</b>	<b>39,99</b>
Rupiah	1.171.739	39,02	1.279.486	37,92	1.349.831	36,50	1.490.402	38,24	1.578.331	37,88
Valas / Foreign Exchange	68.407	2,28	66.483	1,97	75.497	2,04	84.852	2,18	87.942	2,11
<b>Simpanan Berjangka / Time Deposits</b>	<b>1.016.532</b>	<b>33,85</b>	<b>1.180.339</b>	<b>34,99</b>	<b>1.365.066</b>	<b>36,91</b>	<b>1.311.962</b>	<b>33,66</b>	<b>1.354.402</b>	<b>32,50</b>
Rupiah	841.478	28,02	985.176	29,20	1.162.696	31,44	1.121.852	28,78	1.163.753	27,93
Valas / Foreign Exchange	175.054	5,83	195.163	5,78	202.370	5,47	190.109	4,88	190.649	4,58
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	388.637	12,94	399.872	11,85	501.038	13,55	516.133	13,24	565.025	13,56
Valas / Foreign Exchange	78.921	2,63	87.545	2,59	104.617	2,83	84.354	2,16	92.868	2,23
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	361.459	12,04	413.138	12,25	485.622	13,13	454.510	11,66	390.283	9,37
Valas / Foreign Exchange	39.502	1,32	44.672	1,32	38.926	1,05	40.178	1,03	30.053	0,72
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	49.310	1,64	74.815	2,22	81.793	2,21	75.143	1,93	101.883	2,44
Valas / Foreign Exchange	32.272	1,07	30.956	0,92	27.475	0,74	36.834	0,94	42.004	1,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	42.073	1,40	97.350	2,89	94.243	2,55	76.066	1,95	106.563	2,56
Valas / Foreign Exchange	24.358	0,81	31.990	0,95	31.353	0,85	28.743	0,74	25.725	0,62
<b>Total DPK / Total Third Party Funds</b>	<b>3.003.015</b>	<b>100,00</b>	<b>3.373.744</b>	<b>100,00</b>	<b>3.698.197</b>	<b>100,00</b>	<b>3.897.941</b>	<b>100,00</b>	<b>4.167.042</b>	<b>100,00</b>
Rupiah	2.594.845	86,41	2.906.326	86,15	3.193.466	86,35	3.377.428	86,65	3.569.103	85,65
Valas / Foreign Exchange	408.170	13,59	467.418	13,85	504.732	13,65	520.513	13,35	597.938	14,35



**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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>17.259</b>	<b>10,86</b>	<b>26.781</b>	<b>15,15</b>	<b>31.398</b>	<b>18,23</b>	<b>14.042</b>	<b>14,12</b>	<b>16.183</b>	<b>14,59</b>
Rupiah	16.355	10,29	26.031	14,73	29.535	17,15	13.566	13,64	15.676	14,14
Valas / Foreign Exchange	904	0,57	750	0,42	1.863	1,08	475	0,48	507	0,46
<b>Tabungan / Saving</b>	<b>51.357</b>	<b>32,32</b>	<b>59.136</b>	<b>33,45</b>	<b>58.975</b>	<b>34,25</b>	<b>29.495</b>	<b>29,65</b>	<b>29.844</b>	<b>26,91</b>
Rupiah	51.117	32,17	58.669	33,19	58.567	34,01	29.291	29,45	29.615	26,70
Valas / Foreign Exchange	240	0,15	467	0,26	408	0,24	204	0,21	229	0,21
<b>Simpanan Berjangka / Time Deposits</b>	<b>90.301</b>	<b>56,82</b>	<b>90.847</b>	<b>51,39</b>	<b>81.834</b>	<b>47,52</b>	<b>55.933</b>	<b>56,23</b>	<b>64.875</b>	<b>58,50</b>
Rupiah	85.898	54,05	87.887	49,72	77.441	44,97	53.005	53,29	61.957	55,87
Valas / Foreign Exchange	4.403	2,77	2.960	1,67	4.393	2,55	2.928	2,94	2.918	2,63
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	27.479	17,29	33.742	19,09	21.074	12,24	11.745	11,81	17.745	16,00
Valas / Foreign Exchange	1.545	0,97	1.589	0,90	3.186	1,85	717	0,72	602	0,54
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	15.061	9,48	16.718	9,46	22.381	13,00	11.461	11,52	12.700	11,45
Valas / Foreign Exchange	501	0,32	260	0,15	107	0,06	129	0,13	77	0,07
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	10.219	6,43	12.909	7,30	11.015	6,40	16.205	16,29	8.540	7,70
Valas / Foreign Exchange	1.415	0,89	271	0,15	638	0,37	1.640	1,65	720	0,65
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	33.140	20,85	24.517	13,87	22.971	13,34	13.594	13,67	22.972	20,71
Valas / Foreign Exchange	942	0,59	840	0,48	463	0,27	443	0,45	1.519	1,37
<b>Total DPK / Total Third Party Funds</b>	<b>158.917</b>	<b>100,00</b>	<b>176.763</b>	<b>100,00</b>	<b>172.207</b>	<b>100,00</b>	<b>99.469</b>	<b>100,00</b>	<b>110.901</b>	<b>100,00</b>
Rupiah	153.371	96,51	172.586	97,64	165.543	96,13	95.862	96,37	107.248	96,71
Valas / Foreign Exchange	5.547	3,49	4.177	2,36	6.664	3,87	3.607	3,63	3.653	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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>9.386</b>	<b>10,73</b>	<b>14.480</b>	<b>14,51</b>	<b>16.468</b>	<b>14,80</b>	<b>36.221</b>	<b>16,49</b>	<b>29.011</b>	<b>12,78</b>
Rupiah	7.496	8,57	10.573	10,59	11.097	9,98	26.248	11,95	26.344	11,61
Valas / Foreign Exchange	1.891	2,16	3.907	3,91	5.370	4,83	9.974	4,54	2.667	1,17
<b>Tabungan / Saving</b>	<b>35.070</b>	<b>40,09</b>	<b>39.800</b>	<b>39,88</b>	<b>44.445</b>	<b>39,95</b>	<b>90.040</b>	<b>40,99</b>	<b>91.849</b>	<b>40,46</b>
Rupiah	35.070	40,09	39.770	39,85	44.425	39,94	89.768	40,86	91.600	40,35
Valas / Foreign Exchange	-	-	30	0,03	20	0,02	272	0,12	250	0,11
<b>Simpanan Berjangka / Time Deposits</b>	<b>43.015</b>	<b>49,18</b>	<b>45.529</b>	<b>45,62</b>	<b>50.331</b>	<b>45,24</b>	<b>93.425</b>	<b>42,53</b>	<b>106.139</b>	<b>46,76</b>
Rupiah	39.208	44,82	43.071	43,15	46.883	42,14	88.110	40,11	101.144	44,56
Valas / Foreign Exchange	3.807	4,35	2.459	2,46	3.448	3,10	5.316	2,42	4.995	2,20
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	30.094	34,40	30.550	30,61	31.737	28,53	38.756	17,64	53.880	23,74
Valas / Foreign Exchange	3.404	3,89	1.623	1,63	2.762	2,48	4.310	1,96	3.536	1,56
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	4.633	5,30	7.010	7,02	8.421	7,57	20.065	9,13	17.452	7,69
Valas / Foreign Exchange	195	0,22	391	0,39	235	0,21	478	0,22	97	0,04
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	1.641	1,88	1.920	1,92	2.745	2,47	12.930	5,89	13.691	6,03
Valas / Foreign Exchange	48	0,05	67	0,07	68	0,06	143	0,07	973	0,43
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.840	3,25	3.590	3,60	3.980	3,58	16.359	7,45	16.120	7,10
Valas / Foreign Exchange	160	0,18	377	0,38	382	0,34	384	0,17	389	0,17
<b>Total DPK / Total Third Party Funds</b>	<b>87.472</b>	<b>100,00</b>	<b>99.810</b>	<b>100,00</b>	<b>111.244</b>	<b>100,00</b>	<b>219.687</b>	<b>100,00</b>	<b>226.999</b>	<b>100,00</b>
Rupiah	81.774	93,49	93.414	93,59	102.405	92,05	204.126	92,92	219.087	96,51
Valas / Foreign Exchange	5.698	6,51	6.395	6,41	8.839	7,95	15.561	7,08	7.911	3,49

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	2,20	2,27	2,20	2,15	2,10	2,07	2,00	1,97	1,91	1,92	1,89	1,85	1,80	1,82	1,79
Valas / Foreign Exchange	0,50	0,78	0,54	0,63	0,57	0,57	0,50	0,44	0,42	0,39	0,38	0,35	0,35	0,33	0,31
<b>Tabungan / Saving</b>															
Rupiah	1,31	1,17	1,03	0,98	0,96	0,95	0,90	0,87	0,86	0,84	0,83	0,83	0,80	0,80	0,81
Valas / Foreign Exchange	0,45	0,43	0,39	0,37	0,36	0,36	0,30	0,28	0,28	0,26	0,26	0,23	0,22	0,21	0,21
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,92	6,02	5,49	5,36	5,17	4,90	4,66	4,45	4,22	4,05	3,88	3,74	3,68	3,55	3,47
Valas / Foreign Exchange	2,11	2,09	1,69	1,59	1,42	1,26	0,93	0,80	0,72	0,67	0,63	0,62	0,59	0,55	0,52
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,84	6,32	5,75	5,67	5,54	5,14	4,79	4,57	4,39	4,34	4,25	3,96	3,81	3,76	3,64
Valas / Foreign Exchange	2,61	2,44	2,04	1,99	1,85	1,61	1,35	1,17	1,00	0,91	0,73	0,65	0,63	0,68	0,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,00	6,79	6,13	6,07	5,95	5,57	5,41	5,31	5,12	4,92	4,82	4,55	4,41	4,30	4,09
Valas / Foreign Exchange	2,26	2,37	2,52	2,07	2,00	1,93	1,72	1,60	1,38	1,22	1,20	1,10	1,02	0,98	0,90
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	6,92	6,50	6,40	6,37	6,23	6,15	5,98	5,80	5,64	5,50	5,22	5,05	4,92	4,77
Valas / Foreign Exchange	1,75	2,17	2,04	1,92	1,85	1,81	1,72	1,59	1,44	1,34	1,27	1,21	1,18	1,13	0,95

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	2,25	2,15	2,20	2,18	2,16	2,09	2,09	2,13	2,11	2,12	2,06	2,05	2,04	2,03	2,03
Valas / Foreign Exchange	0,48	0,65	0,44	0,44	0,39	0,40	0,43	0,45	0,39	0,34	0,34	0,28	0,32	0,27	0,21
<b>Tabungan / Saving</b>															
Rupiah	2,00	2,01	1,82	1,78	1,79	1,77	1,78	1,74	1,71	1,71	1,73	1,72	1,68	1,64	1,65
Valas / Foreign Exchange	0,24	0,30	0,46	0,36	0,28	0,34	0,40	0,32	0,27	0,27	0,31	0,23	0,24	0,16	0,19
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,31	6,63	6,24	6,21	6,14	6,03	5,86	5,69	5,50	5,36	5,16	4,95	4,78	4,49	4,31
Valas / Foreign Exchange	2,29	1,87	1,57	1,47	1,50	1,39	1,27	1,27	1,10	0,98	0,93	0,85	0,77	0,69	0,69
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,77	7,32	6,92	6,92	6,91	6,85	6,73	6,58	6,40	6,28	6,07	5,37	5,14	5,08	4,86
Valas / Foreign Exchange	2,56	2,40	1,94	1,88	1,79	1,59	1,56	1,57	1,46	1,40	1,31	1,28	1,24	1,12	1,14
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,87	7,62	7,13	7,07	6,77	6,73	6,42	6,34	6,15	5,98	5,89	5,65	5,55	5,37	5,16
Valas / Foreign Exchange	2,33	2,39	2,10	1,99	2,05	2,25	2,15	2,12	2,11	1,99	1,82	1,34	1,27	1,21	1,18
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,40	7,51	7,07	7,02	7,01	6,97	6,86	6,74	6,65	6,53	6,42	6,15	6,01	5,85	5,69
Valas / Foreign Exchange	2,15	2,44	2,18	2,12	2,08	2,08	2,04	1,93	1,72	1,63	1,31	1,32	1,29	1,23	1,19

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	2,37	2,34	2,22	2,22	2,28	2,21	2,15	2,13	2,08	2,00	1,96	1,98	1,87	1,89	1,79
Valas / Foreign Exchange	0,66	0,92	0,45	0,49	0,48	0,50	0,45	0,44	0,42	0,33	0,28	0,26	0,22	0,20	0,18
<b>Tabungan / Saving</b>															
Rupiah	2,02	1,94	1,69	1,62	1,59	1,58	1,57	1,55	1,52	1,43	1,40	1,43	1,39	1,36	1,35
Valas / Foreign Exchange	0,51	0,52	0,42	0,40	0,39	0,39	0,35	0,31	0,30	0,25	0,24	0,22	0,20	0,19	0,19
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,24	6,34	5,77	5,70	5,63	5,37	5,14	4,89	4,61	4,42	4,22	4,06	3,97	3,85	3,70
Valas / Foreign Exchange	2,17	1,89	1,22	1,15	1,07	1,00	0,90	0,88	0,85	0,77	0,66	0,61	0,58	0,57	0,52
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,37	6,64	5,99	5,89	5,84	5,58	5,36	5,22	4,99	4,84	4,64	4,29	4,11	4,12	3,99
Valas / Foreign Exchange	2,39	1,96	1,72	1,83	1,78	1,55	1,28	1,16	0,92	0,87	0,73	0,66	0,64	0,71	0,70
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,21	6,93	6,04	5,98	5,98	5,46	5,37	5,31	5,16	4,95	4,99	4,76	4,59	4,51	4,21
Valas / Foreign Exchange	2,22	1,92	1,76	1,91	1,86	1,81	1,73	1,67	1,59	1,34	1,34	1,15	1,01	0,95	0,91
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,02	7,21	6,75	6,71	6,66	6,56	6,45	6,19	5,93	5,79	5,70	5,42	5,28	5,22	5,05
Valas / Foreign Exchange	1,46	2,22	2,21	1,81	1,71	1,66	1,59	1,52	1,49	1,47	1,43	1,28	1,24	1,21	1,06

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	2,13	2,26	2,22	2,15	2,06	2,04	1,96	1,91	1,86	1,89	1,87	1,80	1,76	1,77	1,76
Valas / Foreign Exchange	0,41	0,75	0,62	0,74	0,66	0,64	0,53	0,44	0,44	0,42	0,42	0,40	0,39	0,38	0,36
<b>Tabungan / Saving</b>															
Rupiah	1,04	0,91	0,83	0,79	0,76	0,76	0,70	0,66	0,66	0,67	0,66	0,65	0,63	0,64	0,65
Valas / Foreign Exchange	0,41	0,38	0,37	0,36	0,35	0,35	0,27	0,27	0,28	0,26	0,26	0,23	0,22	0,22	0,22
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,45	5,51	5,06	4,81	4,46	4,14	3,76	3,62	3,46	3,39	3,27	3,19	3,14	3,05	3,04
Valas / Foreign Exchange	2,03	2,25	1,98	1,86	1,61	1,32	0,91	0,68	0,58	0,59	0,57	0,60	0,58	0,52	0,50
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,27	5,92	5,43	5,36	5,15	4,86	4,07	3,77	3,61	3,60	3,52	3,37	3,23	3,19	3,12
Valas / Foreign Exchange	2,81	2,77	2,28	2,14	1,92	1,66	1,38	1,13	1,01	0,89	0,65	0,57	0,55	0,60	0,59
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,07	6,10	5,67	5,57	5,43	5,08	4,83	4,63	4,33	4,12	3,89	3,59	3,51	3,45	3,39
Valas / Foreign Exchange	2,29	2,53	2,27	2,17	2,08	1,98	1,69	1,53	1,23	1,09	1,08	1,07	0,97	0,96	0,89
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,25	6,75	6,42	6,36	6,23	5,98	5,91	5,70	5,49	5,30	5,03	4,61	4,42	4,22	4,08
Valas / Foreign Exchange	1,90	2,14	1,99	1,94	1,86	1,82	1,73	1,58	1,41	1,29	1,23	1,19	1,16	1,10	0,89

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	1,62	2,20	1,81	1,17	1,24	1,16	1,11	1,22	1,16	1,26	1,35	1,32	1,32	1,23	1,21
Valas / Foreign Exchange	0,64	0,51	0,65	0,99	0,99	0,99	0,99	0,43	0,59	0,33	0,36	0,33	0,44	0,22	0,22
<b>Tabungan / Saving</b>															
Rupiah	1,59	1,30	1,12	1,09	1,08	0,95	0,89	1,16	1,32	1,31	1,05	1,09	0,94	0,89	0,82
Valas / Foreign Exchange	0,21	0,22	0,14	0,23	0,24	0,24	0,24	0,25	0,25	0,26	0,23	0,25	0,25	0,25	0,25
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,49	6,04	5,02	5,59	5,60	5,51	5,14	4,27	4,76	4,28	4,32	3,93	4,06	3,71	3,48
Valas / Foreign Exchange	1,82	3,01	0,60	1,04	1,43	0,99	1,52	1,44	1,29	1,26	1,21	1,03	1,09	0,94	0,44
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,70	6,59	6,34	6,42	6,56	6,46	5,97	5,41	4,88	5,04	5,26	3,99	4,61	4,43	3,94
Valas / Foreign Exchange	2,58	0,71	1,66	1,10	0,93	1,01	1,13	1,19	1,44	1,24	1,17	1,01	1,43	1,82	1,25
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,19	6,13	5,29	5,93	5,85	5,78	5,39	5,66	4,85	5,13	4,73	4,61	4,70	4,57	4,06
Valas / Foreign Exchange	2,14	0,68	0,24	0,47	1,22	1,23	1,10	1,12	1,23	1,27	1,24	0,99	1,17	3,96	1,41
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,65	5,45	4,51	5,03	5,25	5,02	4,98	5,01	4,67	4,97	4,73	4,67	4,53	4,52	4,26
Valas / Foreign Exchange	0,98	0,71	0,69	0,69	0,51	0,49	0,42	0,99	0,98	1,29	0,99	0,99	1,27	1,18	1,14

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	0,70	1,70	1,61	1,26	1,51	1,26	1,57	1,36	0,86	0,88	0,77	0,72	0,86	1,45	1,44
Valas / Foreign Exchange	0,44	0,35	0,16	0,15	0,15	0,13	0,14	0,28	0,13	0,16	0,16	0,18	0,23	0,30	0,34
<b>Tabungan / Saving</b>															
Rupiah	1,90	1,42	1,32	1,25	1,31	1,31	1,29	1,16	1,19	0,96	1,09	1,21	1,09	1,09	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
<b>Simpanan Berjangka / Time Deposits</b>															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	6,39	5,81	5,33	5,15	4,88	5,03	4,85	4,88	4,80	4,42	4,39	4,22	4,20	4,14	4,00
Valas / Foreign Exchange	2,06	1,61	1,30	1,05	1,04	1,01	0,85	0,86	0,79	0,68	0,87	0,76	0,79	0,81	0,74
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	5,96	5,94	5,45	5,16	4,83	5,14	4,99	5,25	5,25	4,82	4,82	4,47	4,34	4,22	4,13
Valas / Foreign Exchange	1,54	2,38	0,72	0,72	0,57	0,53	0,45	0,46	0,48	0,45	0,44	0,79	0,83	0,74	0,31
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	5,02	4,78	5,15	4,91	4,95	3,90	4,08	4,75	4,68	4,62	4,32	4,58	3,98	3,94	3,81
Valas / Foreign Exchange	0,88	1,24	0,94	0,67	0,58	0,50	0,45	0,42	0,39	0,38	0,61	0,87	0,90	0,57	0,74
<i>- Simpanan Berjangka &gt;= 12 bln / 12 &gt;= Month Time Deposits</i>															
Rupiah	5,08	5,08	4,74	3,96	4,24	4,08	3,91	4,26	4,43	4,02	4,29	4,48	4,42	4,32	4,22
Valas / Foreign Exchange	0,99	2,11	2,07	1,72	1,75	1,73	0,62	0,48	0,46	0,46	0,53	0,70	0,69	0,64	0,58



**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>BUKU 1</b>															
Jumlah Bank / Total Banks	18	13	11	11	11	10	9	7	4	-	-	-	-	-	-
Jumlah Kantor / Total Bank Offices	495	392	298	296	296	264	261	164	144	-	-	-	-	-	-
<b>BUKU 2</b>															
Jumlah Bank / Total Banks	51	52	53	53	53	54	55	57	58	62	62	62	62	61	61
Jumlah Kantor / Total Bank Offices	4.033	4.107	4.141	4.130	4.140	4.165	4.178	4.286	4.227	4.231	4.229	4.243	4.231	4.074	4.069
<b>BUKU 3</b>															
Jumlah Bank / Total Banks	27	25	25	25	25	25	25	25	26	25	25	25	25	26	26
Jumlah Kantor / Total Bank Offices	9.498	8.666	8.111	8.097	8.074	8.016	7.967	7.941	8.030	7.690	7.985	7.959	7.920	7.753	7.735
<b>BUKU 4</b>															
Jumlah Bank / Total Banks	5	6	7	7	7	7	7	7	7	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	15.717	16.053	16.493	16.444	16.404	16.389	16.341	16.336	16.312	16.186	15.713	15.661	15.604	15.831	15.827
<b>BUKU 1 SYARIAH / BUKU 1 SHARIA</b>															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	3	-	-	-	-	-	-
Jumlah Kantor / Total Bank Offices	99	99	97	96	96	96	94	94	30	-	-	-	-	-	-
<b>BUKU 2 SYARIAH / BUKU 2 SHARIA</b>															
Jumlah Bank / Total Banks	9	9	8	7	7	7	7	6	7	10	10	10	10	10	10
Jumlah Kantor / Total Bank Offices	1.157	1.197	1.204	910	910	916	912	599	653	670	664	664	663	665	664
<b>BUKU 3 SYARIAH / BUKU 3 SHARIA</b>															
Jumlah Bank / Total Banks	1	1	2	3	3	3	3	4	4	4	2	2	2	2	2
Jumlah Kantor / Total Bank Offices	605	609	627	920	917	917	938	1.335	1.337	1.351	1.358	1.362	1.362	1.366	1.366
<b>Total</b>															
Jumlah Bank / Total Banks	115	110	110	110	110	110	110	110	109	109	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.604	31.123	30.971	30.893	30.837	30.763	30.691	30.755	30.733	30.128	29.949	29.889	29.780	29.689	29.661

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

Keterangan / Items	2018	2019	2020						2021							
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
<b>Penyaluran Dana / Distribution of Funds</b>																
a. Kredit Yang Diberikan / Credit	2.244.788	2.438.272	2.419.672	2.418.296	2.418.455	2.432.242	2.420.669	2.414.355	2.456.205	2.424.321	2.444.391	2.495.056	2.487.738	2.504.367	2.552.232	
- Kepada Pihak Ketiga / To Third Party	2.239.600	2.430.773	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	
Rupiah	1.937.593	2.118.483	2.095.126	2.093.131	2.094.146	2.105.842	2.101.568	2.106.887	2.130.279	2.104.041	2.117.726	2.154.990	2.155.668	2.171.357	2.203.439	
Valas / Foreign Exchange	302.007	312.289	317.130	315.993	315.208	317.076	309.375	298.018	315.686	310.608	316.172	329.529	321.894	322.675	338.316	
- Kepada Bank Lain / Inter Bank Credit	5.188	7.499	7.416	9.172	9.101	9.324	9.726	9.451	10.240	9.672	10.493	10.536	10.175	10.335	10.477	
Rupiah	4.332	4.737	4.515	5.574	5.584	5.532	5.537	5.105	6.266	6.207	6.708	6.149	6.125	6.206	6.370	
Valas / Foreign Exchange	856	2.762	2.901	3.598	3.517	3.792	4.189	4.346	3.974	3.465	3.786	4.387	4.051	4.129	4.107	
b. Penempatan pada Bank Lain / Interbank Placement	69.959	76.408	68.168	63.329	63.961	64.940	91.550	69.021	79.290	77.819	83.463	86.600	86.305	95.041	96.803	
- Giro / Demand Deposit	35.926	36.957	51.607	62.888	63.518	52.510	76.710	56.240	56.276	61.135	58.435	68.474	54.685	56.681	54.452	
- Inter Bank Call Money / Inter Bank Call Money	11.137	27.051	10.241	14.315	8.167	8.196	10.633	8.792	16.143	11.682	21.808	16.672	24.813	24.608	24.557	
- Deposito Berjangka / Time Deposits	3.671	3.568	3.820	4.665	3.237	3.264	2.807	3.768	3.627	3.627	1.957	1.893	1.379	2.929	2.646	
- Lainnya / Others	19.126	8.831	2.501	1.463	1.040	970	1.400	1.126	3.102	1.376	1.283	1.620	5.447	10.824	15.149	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	295.771	315.897	324.419	357.913	340.028	378.290	268.852	282.167	320.000	238.754	288.151	322.333	328.363	298.240	346.377	
- Giro / Demand Deposit	173.047	160.700	124.208	97.845	94.440	115.118	102.249	89.212	140.604	91.588	106.460	96.406	82.803	97.720	93.501	
- Fine Tune Operation (FTO)	94.935	70.898	131.328	177.897	166.578	188.746	130.739	128.768	97.477	103.463	126.644	175.888	197.439	168.269	172.080	
- Fasbi	27.674	84.270	68.876	82.170	78.981	74.394	35.864	64.186	81.918	43.701	55.043	50.035	48.117	32.247	80.792	
- Lainnya / Others	115	29	7	1	29	32	1	1	1	1	4	4	4	4	4	
d. Surat Berharga / Securities	376.256	394.525	491.821	516.181	559.561	592.532	616.467	630.058	615.448	633.300	651.261	657.176	653.555	638.622	668.256	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15.834	20.406	10.526	17.267	13.501	12.161	13.553	17.132	15.483	13.522	13.389	13.281	16.224	14.689	23.624	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	28.742	19.151	27.419	24.661	22.017	27.751	35.340	39.743	40.225	38.497	42.539	38.993	38.202	38.616	40.327	
- Obligasi / Bonds	241.308	297.188	394.053	409.829	461.555	491.349	509.626	509.626	499.825	520.610	537.368	543.077	541.555	528.135	544.156	
- Lainnya / Others	90.372	57.781	59.824	64.425	62.488	61.271	67.250	63.557	59.915	60.671	57.966	58.525	57.574	57.181	60.149	
e. Penyertaan / Equity Investment	21.360	25.139	25.591	25.940	25.593	25.995	25.745	25.940	26.197	26.219	33.307	33.307	31.624	31.728	31.833	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	82.445	90.486	163.440	167.623	166.812	172.913	178.476	182.948	186.006	190.660	193.771	194.887	196.792	201.508	205.788	
- Kredit yang diberikan / Credit	79.540	87.056	157.548	161.725	160.503	165.859	170.847	176.528	180.143	185.035	189.586	190.330	192.305	197.055	200.460	
- Surat Berharga / Securities	399	323	3.008	3.224	3.888	3.276	2.876	2.176	1.912	1.436	1.763	1.547	1.547	1.676	2.218	
- Lainnya / Others	2.506	3.106	2.884	2.941	3.085	3.166	3.952	3.545	3.687	3.712	2.748	2.794	2.940	2.778	3.109	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.858	2.117	4.784	3.248	3.752	2.867	3.894	6.143	5.696	4.542	3.181	2.594	2.422	3.514	2.192	
h. Tagihan Lainnya / Other claims	134.143	119.239	151.363	99.040	162.955	167.982	180.781	162.380	186.428	147.442	129.796	145.917	99.583	111.499	91.975	
<b>Sumber Dana / Source of Funds</b>																
a. Dana Pihak Ketiga / Third Party Funds	2.412.453	2.581.349	2.712.265	2.744.356	2.817.509	2.890.488	2.826.349	2.814.055	2.873.149	2.756.021	2.804.144	2.915.664	2.885.529	2.876.176	2.949.618	
Rupiah	2.088.035	2.208.733	2.307.959	2.317.678	2.383.228	2.445.065	2.382.984	2.391.570	2.459.829	2.371.667	2.447.699	2.428.032	2.436.985	2.500.467	2.500.467	
Giro / Demand Deposit	459.295	487.231	493.003	487.774	531.476	585.722	533.746	535.586	555.777	511.930	530.783	552.821	531.545	531.540	565.332	
Tabungan / Saving	864.259	910.783	897.223	889.735	911.163	941.693	938.848	968.592	1.005.489	972.587	961.106	978.103	997.155	1.003.087	1.021.389	
Simpanan Berjangka / Time Deposits	764.481	810.719	917.733	940.169	940.588	917.650	910.391	887.392	898.563	860.795	879.779	916.775	899.331	902.358	913.746	
Valas / Foreign Exchange	324.418	372.615	404.306	426.677	434.281	445.423	443.365	422.485	413.319	410.710	432.476	467.965	457.497	439.191	449.151	
Giro / Demand Deposit	132.385	168.535	185.798	188.378	192.558	204.041	195.781	208.595	204.899	210.355	238.506	259.752	261.998	243.560	256.795	
Tabungan / Saving	47.087	37.406	39.478	42.493	43.261	43.644	44.536	46.356	44.664	43.740	45.388	42.646	44.207	44.186	44.186	
Simpanan Berjangka / Time Deposits	144.946	166.674	178.894	198.821	199.229	198.121	203.940	169.353	162.065	155.690	150.230	162.825	152.853	151.424	148.171	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.051	529	520	541	534	502	530	502	537	525	549	598	1.013	991	976	
c. Kewajiban kepada Bank Lain / Interbank Liabilities	44.303	46.482	53.089	44.224	39.574	35.860	33.333	26.034	44.899	34.332	41.852	45.754	44.524	39.618	45.229	
d. Surat Berharga yang diterbitkan / Issued Securities	64.983	85.334	89.792	85.288	85.782	86.502	85.794	83.939	83.796	83.764	81.419	82.011	86.188	85.079	84.343	
e. Pinjaman yang Diterima / Loans received	146.342	153.693	147.744	148.847	148.207	145.649	153.382	140.592	141.994	137.532	139.679	138.915	138.571	140.485	141.844	
Rupiah	15.277	25.447	26.783	28.286	27.727	27.751	26.972	26.922	24.982	23.696	23.778	23.510	23.673	24.757	26.944	
Valas / Foreign Exchange	131.065	128.246	120.961	120.561	120.481	117.898	126.410	113.670	117.013	113.836	115.900	115.405	114.898	115.728	114.901	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.794	1.400	2.835	3.234	2.747	2.885	2.267	2.475	2.345	1.986	2.828	3.245	2.063	1.680	2.496	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	105.406	82.019	41.866	34.306	32.634	32.298	31.279	30.195	66.728	37.161	41.040	36.514	38.207	30.668	35.251	
h. Setoran Jaminan / Guarantee Deposits	1.698	1.227	928	867	875	909	911	914	1.383	1.381	1.027	846	902	924	1.349	
<b>Beberapa komponen modal / Several Components of Capital</b>																
a. Modal Disetor / Paid In Capital	29.765	30.078	30.446	30.446	30.446	30.446	30.446	30.446	30.446	30.446	30.447	30.451	30.451	30.451	30.451	
b. Cadangan / Reserves	11.994	11.994	11.994	11.994	11.994	11.994	11.994	11.994	13.596	11.994	13.596	13.596	13.596	13.596	13.596	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	276.332	317.719	296.873	296.817	299.138	299.096	299.097	300.640	300.631	337.442	337.510	313.511	312.691	312.691	312.691	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	74.134	74.699	25.145	27.276	32.079	32.079	32.850	34.833	37.301	4.881	10.127	14.649	19.711	24.019	29.657	
e. Tambahan modal disetor / Additional Paid In Capital	33.407	39.838	40.417	44.900	47.921	47.941	48.439	52.057	49.834	46.988	49.855	47.417	50.344	51.173	50.379	
f. Modal Pinjaman / Loan Capital	3.785	3.764	11.014	11.113	11.102	11.201	11.122	10.967	10.945	10.932	10.997	18.343	18.279	16.646	15.324	

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

Keterangan / Items	2018	2019	2020						2021							
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
<b>Penyaluran Dana / Distribution of Funds</b>																
a. Kredit Yang Diberikan / Credit	426.051	469.530	471.981	474.814	476.932	482.342	484.982	491.358	493.422	488.494	490.438	494.685	497.270	499.523	502.927	
- Kepada Pihak Ketiga / To Third Party	421.655	464.434	467.547	470.229	472.337	477.090	479.691	486.006	488.666	483.974	486.097	490.541	493.206	495.456	499.032	
Rupiah	421.089	464.099	467.231	469.906	472.014	476.785	479.392	485.718	488.402	483.711	485.830	489.261	491.933	494.195	497.778	
Valas / Foreign Exchange	565	335	316	323	323	305	299	299	264	263	267	1.281	1.274	1.261	1.254	
- Kepada Bank Lain / Inter Bank Credit	4.396	5.096	4.434	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	4.434	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	42.361	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	2.624	3.056	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	10.516	9.352	7.322	5.534	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	29.015	20.477	16.342	16.686	12.949	6.260	16.052	13.828	19.225	23.238	16.102	15.787		
- Lainnya / Others	1.469	1.364	206	354	920	613	919	966	838	770	639	520	602	626	529	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	80.487	71.441	53.102	69.659	89.206	110.619	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	21.234	20.704	23.869	24.980	19.995	26.710	29.527	20.161	22.357	25.006	22.871	30.896	31.751	
- Fine Tune Operation (FTO)	7.790	4.389	14.003	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	15.864	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	2.000	484	2.091	1.620	1.587	1.620	2.850	2.161	2.850	2.967	4.966	3.217	1.900	
d. Surat Berharga / Securities	59.567	67.915	79.316	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	5.339	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	4.820	5.417	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	35.306	54.389	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	14.768	15.383	13.734	18.368	21.042	15.756	20.098	17.202	18.792	19.403	19.779	20.294	22.475	
e. Penyertaan / Equity Investment	1.610	1.610	1.610	1.610	1.610	1.610	1.610	1.610	1.945	1.945	1.945	1.945	1.955	1.955	1.955	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	8.402	9.317	14.841	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	14.279	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	237	241	240	240	236	230	226	230	228	230	228	227	230	
- Lainnya / Others	274	276	326	324	320	321	324	330	333	335	341	340	328	327	321	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	0	-	4	7	20	4	16	30	11	24	8	8	50	28	5	
h. Tagihan Lainnya / Other claims	16.990	26.602	39.932	22.990	62.694	57.563	114.196	93.475	47.769	66.505	61.250	70.868	76.525	66.129	52.137	
<b>Sumber Dana / Source of Funds</b>																
a. Dana Pihak Ketiga / Third Party Funds	477.473	532.258	570.164	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	569.454	566.553	623.598	648.461	672.515	649.959	589.463	593.030	612.364	628.694	652.028	645.860	660.654	
Giro / Demand Deposit	116.439	141.049	180.687	165.852	196.580	206.860	205.519	189.072	131.204	141.406	161.775	175.585	173.250	157.927	176.834	
Tabungan / Saving	165.748	181.965	167.418	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	221.349	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	710	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	156	141	134	139	137	137	136	145	183	713	721	686	651	
Tabungan / Saving	80	66	75	78	76	76	79	101	110	108	108	108	108	118	113	
Simpanan Berjangka / Time Deposits	1.533	2.032	479	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	1	
c. Kewajiban kepada Bank Lain / Interbank Liabilities	31.409	31.967	17.035	14.985	11.827	12.079	12.690	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	8.912	8.792	8.703	8.863	8.834	9.634	9.537	8.143	8.163	8.144	8.174	7.965	7.150	
e. Pinjaman yang Diterima / Loans received	14.249	16.255	14.988	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	14.988	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	1	14	9	5	2	7	2	17	41	15	15	4	13	
g. Kewajiban Lainnya (mencajak Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	12.227	11.345	855	851	664	686	689	639	1.501	600	435	1.023	424	455	2.173	
h. Setoran Jaminan / Guarantee Deposits	483	443	153	152	157	178	204	197	323	222	190	189	181	168	156	
<b>Beberapa komponen modal / Several Components of Capital</b>																
a. Modal Disetor / Paid In Capital	39.513	42.047	43.230	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	23.670	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	4.823	3.457	3.450	3.450	3.046	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	6.545	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	1.171	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	2.435	2.934	2.934	2.934	2.934	2.934	2.934	2.934	2.934	



**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							
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
<b>Penyaluran Dana / Distribution of Funds</b>																
a. Kredit Yang Diberikan / Credit	258.593	241.450	239.727	244.887	244.328	237.258	226.546	208.707	182.060	172.275	174.838	178.418	173.934	175.732	176.762	
- Kepada Pihak Ketiga / To Third Party	244.994	230.266	230.391	234.934	233.897	230.881	219.966	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	
Rupiah	119.278	113.194	107.370	104.016	101.375	99.994	100.548	94.526	85.824	80.480	82.245	84.026	84.406	84.684	82.998	
Valas / Foreign Exchange	125.716	117.072	123.021	130.919	132.522	130.888	119.418	109.856	92.098	88.298	89.041	91.859	87.007	88.556	89.782	
- Kepada Bank Lain / Inter Bank Credit	13.598	11.184	9.336	9.952	10.431	6.376	6.580	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982	
Rupiah	-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	
Valas / Foreign Exchange	13.598	11.125	9.336	9.952	10.431	6.376	6.580	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982	
b. Penempatan pada Bank Lain / Interbank Placement	22.944	31.504	37.919	33.417	37.017	45.106	40.515	45.250	36.432	42.128	39.813	38.201	38.508	39.470	34.226	
- Giro / Demand Deposit	7.298	3.641	5.227	3.398	3.552	4.044	4.233	8.224	3.409	5.975	3.857	3.505	3.150	5.889	3.851	
- Inter Bank Call Money / Inter Bank Call Money	15.646	27.838	32.421	29.935	32.989	40.827	36.210	36.875	32.701	35.063	34.648	34.002	34.574	32.426	28.888	
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	500	500	500	500	500	500	
- Lainnya / Others	1	25	272	84	476	235	72	152	322	591	607	194	283	655	988	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	53.781	62.349	82.287	83.418	88.467	90.450	80.054	86.116	76.379	94.888	97.945	112.575	100.235	109.156	108.852	
- Giro / Demand Deposit	18.514	18.054	16.350	11.853	10.907	13.842	13.540	17.472	33.061	30.057	32.111	35.009	38.223	44.476	43.372	
- Fine Tune Operation (FTO)	17.293	25.751	44.521	45.160	49.049	54.734	53.498	43.620	23.316	44.516	39.909	55.941	50.598	44.014	45.813	
- Fasbi	17.935	18.543	21.415	26.405	28.107	21.873	13.015	24.879	17.410	20.047	25.719	21.420	11.414	19.837	16.808	
- Lainnya / Others	39	1	0	1	403	0	144	591	268	205	204	0	829	2.859		
d. Surat Berharga / Securities	61.323	66.633	70.517	72.536	71.762	72.507	75.404	81.455	83.944	76.467	80.158	74.598	79.423	76.656	81.068	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	957	2.637	556	557	283	202	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	9.494	6.974	5.074	5.015	4.501	4.680	2.268	2.275	2.498	1.776	1.931	1.343	1.541	1.545	2.338	
- Obligasi / Bonds	45.846	52.572	58.913	60.817	62.302	63.131	68.800	74.443	77.095	74.236	69.797	74.649	71.884	74.863		
- Lainnya / Others	5.026	4.451	5.973	6.147	4.676	4.494	4.336	4.350	3.387	3.991	3.459	3.234	3.226	3.867		
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	9.842	10.286	10.325	10.321	10.139	9.635	6.048	5.897	5.924	6.270	6.535	6.612	6.673	
- Kredit yang diberikan / Credit	6.083	5.798	9.460	9.798	10.030	10.013	9.819	9.273	5.732	5.595	5.617	6.171	6.438	6.521	6.537	
- Surat Berharga / Securities	8	11	15	15	13	24	27	24	12	11	11	13	13	6	6	
- Lainnya / Others	183	263	372	473	282	284	293	305	291	296	86	86	85	85	130	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.267	8.206	11.089	8.734	8.548	7.730	7.719	11.069	10.996	8.818	8.531	6.786	7.463	6.988		
h. Tagihan Lainnya / Other claims	27.039	21.903	26.437	19.871	22.712	21.468	20.508	21.951	21.775	27.374	30.280	25.974	21.156	21.257	18.373	
<b>Sumber Dana / Source of Funds</b>																
a. Dana Pihak Ketiga / Third Party Funds	176.261	182.088	197.502	191.382	201.879	208.106	193.821	200.845	185.513	197.882	206.092	212.205	202.254	205.774	207.429	
Rupiah	95.202	99.276	107.410	104.835	107.947	110.459	110.418	116.274	110.557	118.951	124.008	120.303	115.743	120.044	116.180	
Giro / Demand Deposit	50.880	60.009	62.472	60.610	64.534	66.400	67.056	71.550	68.725	73.746	81.320	75.494	74.184	80.391	75.870	
Tabungan / Saving	5.019	5.184	5.894	5.937	5.758	5.386	6.140	6.134	6.134	6.340	6.122	6.340	6.346	6.420	6.607	
Simpanan Berjangka / Time Deposits	39.304	34.084	39.044	38.289	37.655	38.673	37.817	38.584	35.698	38.865	36.257	38.687	35.214	33.233	33.704	
Valas / Foreign Exchange	81.059	82.812	90.092	86.546	93.932	97.647	83.403	84.571	74.956	78.932	82.085	91.902	86.511	85.730	91.249	
Giro / Demand Deposit	56.378	63.471	69.693	65.875	72.658	78.248	63.771	65.595	57.864	61.654	65.370	76.164	71.133	70.164	76.147	
Tabungan / Saving	7.308	7.815	8.524	9.328	9.945	9.299	9.772	9.678	9.279	9.022	8.677	8.243	7.983	7.727	7.940	
Simpanan Berjangka / Time Deposits	17.374	11.527	11.874	11.344	11.329	10.100	9.860	9.299	7.813	8.256	8.038	7.495	7.395	7.839	7.162	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	25	279	16	-	308	193	-	-	-	-	-	26	-	-	
c. Kewajiban kepada Bank lain / Interbank Liabilities	26.194	22.538	27.237	25.557	23.438	24.031	19.533	21.572	19.906	19.140	19.747	20.738	19.896	25.974	18.462	
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
e. Pinjaman yang Diterima / Loans received	-	2.000	2.976	3.047	3.056	3.054	3.031	3.051	3.036	2.054	2.039	2.039	1.070	1.070	1.069	
Rupiah	-	2.000	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	
Valas / Foreign Exchange	-	-	976	1.047	1.056	1.051	1.051	1.031	1.036	1.054	1.039	70	70	69		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13.515	6.427	11.187	7.841	6.536	6.058	5.908	8.760	8.428	6.621	5.466	5.165	4.438	5.020	3.917	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	7.207	6.381	3.553	2.746	2.477	2.474	2.314	2.528	3.608	3.372	3.828	2.138	1.984	1.800	1.699	
h. Setoran Jaminan / Guarantee Deposits	85	94	248	499	341	285	287	382	256	271	416	202	219	264	237	
<b>Beberapa komponen modal / Several Components of Capital</b>																
a. Modal Disetor / 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. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	30.209	32.371	35.976	35.397	35.399	34.796	34.796	34.796	35.190	42.591	41.971	42.008	42.127	42.133	41.513	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	8.618	10.517	5.494	6.122	6.734	7.172	7.637	8.477	7.488	6.85	1.031	1.085	1.177	1.657	1.936	
e. Tambahan modal disetor / Additional Paid In Capital	(273)	389	413	723	851	711	813	918	704	555	484	278	343	421	466	
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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	742.327	828.197	398.679	463.817	529.172	596.355	660.802	725.282	794.091	72.385	133.073	201.760	263.229	327.248	391.272
a. Dari Bank Indonesia / From Bank Indonesia Placement	6.205	7.353	3.976	4.724	5.580	6.433	7.403	8.159	8.902	700	1.312	1.974	2.576	3.163	3.965
b. Dari Penempatan pada bank lain / From interbank placement	8.863	10.205	3.278	3.675	4.160	4.518	4.799	4.978	5.392	307	542	805	1.007	1.269	1.479
c. Dari surat berharga / From securities	61.380	64.336	34.370	41.001	47.484	54.326	61.210	68.057	75.630	6.723	13.330	20.858	28.118	35.781	42.668
d. Dari Kredit yang diberikan / From credit	511.575	552.425	261.456	302.537	344.007	385.590	425.863	466.057	508.294	46.342	84.662	127.016	166.427	206.414	247.088
- kepada pihak ketiga bukan bank / To Third Party non Bank	508.391	548.591	259.317	300.020	341.135	382.372	422.292	462.173	504.082	46.010	84.064	126.236	165.416	205.165	245.612
- kepada bank lain / To other Bank	3.184	3.834	2.139	2.517	2.873	3.219	3.572	3.884	4.212	332	598	779	1.011	1.249	1.476
e. Lainnya / Others	154.304	193.878	95.599	111.880	127.941	145.489	161.527	178.031	195.873	18.313	33.228	51.108	65.102	80.621	96.072
2. Beban Bunga / Interest Expenses	365.077	439.201	211.794	246.417	280.200	315.493	347.448	379.160	412.189	38.220	65.832	96.918	124.458	152.824	180.691
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	292	310	321	330	347	352	368	4	7	13	17	18	95
b. Kewajiban pada Bank lain / Interbank Liabilities	9.789	11.570	4.793	5.542	6.027	6.601	7.079	7.568	8.085	538	1.008	1.540	2.011	2.615	3.060
c. Kepada pihak ketiga bukan bank / Third Party non Bank	179.623	210.401	99.141	115.508	131.616	146.910	162.173	176.408	190.658	13.474	25.328	38.092	50.116	62.125	73.719
- Giro / Demand Deposit	20.397	24.188	13.472	15.869	18.123	20.435	22.821	25.006	27.192	2.178	4.048	6.168	8.161	10.085	12.024
- Tabungan / Saving	23.929	24.998	11.570	13.329	15.084	16.710	18.364	19.973	21.655	1.550	3.036	4.588	6.055	7.511	8.925
- Simpanan Berjangka / Time deposits	135.298	161.215	74.099	86.310	98.409	109.765	120.988	131.429	141.811	9.746	18.244	27.336	35.900	44.529	52.769
d. Surat Berharga / Securities	11.314	11.987	5.636	6.525	7.347	8.206	9.059	9.999	10.961	831	1.636	2.490	3.380	4.292	5.054
e. Pinjaman yang diterima / Loans received	11.572	13.655	5.601	6.284	7.508	8.300	9.142	9.761	10.340	2.378	2.129	2.625	2.980	3.361	3.766
f. Lainnya / Others	150.931	189.109	92.952	108.755	123.869	141.326	155.686	171.087	187.804	15.364	30.087	45.491	59.974	74.583	89.309
g. Koreksi atas pendapatan bunga / Corrections	1.784	2.029	3.378	3.494	3.512	3.820	3.963	3.984	3.972	5.631	5.638	6.667	5.979	5.829	5.688
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>377.250</b>	<b>388.997</b>	<b>186.885</b>	<b>217.400</b>	<b>248.972</b>	<b>280.862</b>	<b>313.354</b>	<b>346.122</b>	<b>381.902</b>	<b>34.165</b>	<b>67.241</b>	<b>103.404</b>	<b>138.771</b>	<b>174.424</b>	<b>210.581</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261.214	318.252	224.311	254.433	280.269	311.071	343.700	361.728	407.621	46.904	90.793	140.363	180.460	220.304	249.090
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	8.442	12.839	10.033	12.118	14.291	15.821	17.365	19.768	22.342	2.874	4.550	5.726	7.169	8.720	11.492
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	19	38	3	3	1	1	1	1	1	0	0	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	31	59	140	142	145	148	149	150	239	2	70	163	151	9	27
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123.588	144.697	128.117	143.052	154.785	165.093	182.358	188.247	203.924	22.755	45.810	74.175	97.341	120.424	121.817
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	38.705	44.901	51.222	57.209	63.365	69.298	77.002	6.304	12.418	19.377	26.747	33.862	41.307
f. Lainnya / Others	53.043	78.298	47.313	54.216	59.826	72.799	80.462	84.146	104.114	14.969	27.945	40.923	49.051	57.289	74.448
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453.025	510.775	331.260	380.789	426.152	485.640	540.056	579.575	652.690	65.010	129.209	202.993	263.424	325.959	374.218
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	3.506	1.678	1.501	1.427	1.451	1.617	1.508	1.365	1.595	544	1.264	1.270	1.087	1.064	1.247
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	152	417	70	86	100	107	113	117	170	0	0	278	278	345	345
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	46	27	124	133	128	125	132	184	20	29	114	113	120	120
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113.865	130.660	116.778	130.437	142.478	153.394	167.735	169.276	183.116	21.341	44.203	72.255	93.003	113.582	115.196
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102.680	130.473	94.087	110.349	123.649	151.883	170.891	186.264	220.212	23.770	45.441	67.637	84.654	104.758	131.203
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.756	5.637	2.369	2.689	2.986	3.278	3.795	3.993	4.508	342	690	1.043	1.410	1.797	2.109
g. Lainnya / Others	227.889	241.863	116.427	135.678	155.355	175.233	195.889	218.427	242.905	18.992	37.583	60.397	82.879	104.292	123.999
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	<b>185.439</b>	<b>196.474</b>	<b>79.936</b>	<b>91.044</b>	<b>103.090</b>	<b>106.293</b>	<b>116.998</b>	<b>128.275</b>	<b>136.833</b>	<b>16.059</b>	<b>28.825</b>	<b>42.212</b>	<b>55.806</b>	<b>68.768</b>	<b>85.454</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>24.927</b>	<b>27.176</b>	<b>14.917</b>	<b>17.447</b>	<b>21.334</b>	<b>24.471</b>	<b>24.368</b>	<b>24.361</b>	<b>26.831</b>	<b>2.155</b>	<b>4.465</b>	<b>7.213</b>	<b>8.468</b>	<b>8.861</b>	<b>11.512</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>19.647</b>	<b>23.136</b>	<b>12.121</b>	<b>14.149</b>	<b>16.040</b>	<b>17.456</b>	<b>18.704</b>	<b>21.619</b>	<b>24.048</b>	<b>2.064</b>	<b>3.617</b>	<b>5.249</b>	<b>7.628</b>	<b>8.734</b>	<b>10.267</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>5.280</b>	<b>4.041</b>	<b>2.796</b>	<b>3.298</b>	<b>5.294</b>	<b>7.016</b>	<b>5.665</b>	<b>2.742</b>	<b>2.782</b>	<b>91</b>	<b>848</b>	<b>1.964</b>	<b>840</b>	<b>127</b>	<b>1.245</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	<b>190.719</b>	<b>200.514</b>	<b>82.732</b>	<b>94.342</b>	<b>108.384</b>	<b>113.308</b>	<b>122.662</b>	<b>131.017</b>	<b>139.616</b>	<b>16.151</b>	<b>29.673</b>	<b>42.738</b>	<b>56.646</b>	<b>68.895</b>	<b>86.698</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>95.580</b>	<b>105.391</b>	<b>(41)</b>	<b>(36)</b>	<b>(40)</b>	<b>(56)</b>	<b>(65)</b>	<b>(64)</b>	<b>67.531</b>	<b>(5)</b>	<b>(20)</b>	<b>(53)</b>	<b>(65)</b>	<b>(83)</b>	<b>(99)</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>95.682</b>	<b>105.669</b>	<b>295</b>	<b>413</b>	<b>346</b>	<b>331</b>	<b>334</b>	<b>340</b>	<b>67.820</b>	<b>(5)</b>	<b>(97)</b>	<b>(152)</b>	<b>(164)</b>	<b>(182)</b>	<b>(198)</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>150.013</b>	<b>156.487</b>	<b>62.572</b>	<b>71.268</b>	<b>81.417</b>	<b>85.123</b>	<b>92.645</b>	<b>98.914</b>	<b>104.718</b>	<b>12.500</b>	<b>23.078</b>	<b>33.026</b>	<b>44.119</b>	<b>53.702</b>	<b>67.527</b>



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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	266.868	289.368	138.379	160.542	184.013	207.954	230.195	253.078	277.235	30.157	51.451	77.667	97.979	121.067	143.912
a. Dari Bank Indonesia / From Bank Indonesia Placement	872	1.150	822	1.039	1.246	1.456	1.665	1.822	1.963	108	194	309	423	526	653
b. Dari Penempatan pada bank lain / From interbank placement	2.855	3.354	1.186	1.313	1.609	1.789	1.915	2.049	2.210	124	222	305	357	461	548
c. Dari surat berharga / From securities	22.313	22.511	12.141	14.426	16.641	19.288	21.802	24.291	27.102	2.168	4.406	6.988	9.400	12.176	14.376
d. Dari Kredit yang diberikan / From credit	221.679	242.146	115.070	133.007	152.138	171.423	189.034	207.388	226.686	24.293	42.127	62.460	80.727	99.450	118.530
- kepada pihak ketiga bukan bank / To Third Party non Bank	221.449	242.018	114.623	132.472	151.523	170.733	188.271	206.577	225.811	24.191	41.964	62.333	80.576	99.274	118.327
- kepada bank lain / To other Bank	230	128	448	534	615	690	763	811	874	102	163	127	151	176	203
e. Lainnya / Others	19.150	20.207	9.160	10.757	12.378	13.998	15.780	17.529	19.276	3.464	4.502	7.605	7.072	8.453	9.804
2. Beban Bunga / Interest Expenses	100.552	119.880	60.877	70.797	80.095	89.908	97.951	105.879	113.490	14.752	20.957	29.241	34.722	41.253	47.610
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	261	267	267	267	277	277	285	0	0	3	3	3	4
b. Kewajiban pada Bank lain / Interbank Liabilities	4.586	5.361	2.585	3.043	3.260	3.586	3.840	4.104	4.406	302	581	894	1.178	1.585	1.846
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	64.743	79.400	40.322	47.363	54.205	60.432	66.250	71.507	76.575	4.871	9.167	13.891	18.316	22.631	26.838
- Giro / Demand Deposit	9.035	11.576	6.664	7.901	9.006	10.125	11.278	12.296	13.332	1.078	1.980	2.986	3.933	4.843	5.778
- Tabungan / Saving	9.888	10.652	5.014	5.846	6.687	7.476	8.205	8.907	9.647	697	1.409	2.164	2.838	3.482	4.116
- Simpanan Berjangka / Time deposits	45.820	57.173	28.643	33.616	38.512	42.832	46.767	50.303	53.597	3.096	5.778	8.741	11.544	14.306	16.945
d. Surat Berharga / Securities	4.369	4.780	2.112	2.439	2.677	2.992	3.309	3.710	4.018	314	616	920	1.274	1.677	2.027
e. Pinjaman yang diterima / Loans received	6.306	7.340	3.146	3.547	4.498	5.000	5.528	5.853	6.168	2.094	1.604	1.857	1.973	2.119	2.293
f. Lainnya / Others	18.793	20.651	9.221	10.830	11.914	14.084	15.097	16.770	18.430	1.591	3.406	5.096	6.126	7.550	9.035
g. Koreksi atas pendapatan bunga / Corrections	1.723	1.935	3.230	3.308	3.274	3.547	3.651	3.658	3.609	5.580	5.583	6.581	5.852	5.688	5.567
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>166.316</b>	<b>169.488</b>	<b>77.503</b>	<b>89.745</b>	<b>103.918</b>	<b>118.046</b>	<b>132.243</b>	<b>147.199</b>	<b>163.746</b>	<b>15.405</b>	<b>30.494</b>	<b>46.988</b>	<b>63.257</b>	<b>79.814</b>	<b>96.302</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	75.120	129.470	64.090	74.895	82.787	98.865	120.393	117.152	134.785	17.802	36.125	49.007	71.439	89.469	108.125
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.969	4.603	3.142	3.950	4.326	4.856	5.580	6.482	7.199	1.688	2.627	3.322	4.083	4.909	6.326
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	11.808	14.813	15.011	16.388	29.233	17.940	18.348	3.018	7.331	8.061	21.101	29.017	31.508
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	35.904	39.652	19.215	22.149	25.094	28.395	31.473	34.465	38.267	3.188	6.199	9.767	13.260	17.235	20.829
f. Lainnya / Others	24.276	47.537	29.925	33.984	38.357	49.227	54.107	58.265	70.970	9.908	19.968	27.856	32.994	38.308	49.462
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	148.001	204.182	107.188	127.389	143.966	173.138	207.203	215.255	245.562	26.606	53.584	77.373	109.574	138.353	166.326
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	330	247	207	242	273	334	315	304	323	56	173	134	156	153	242
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	8.251	10.918	10.571	11.786	23.697	11.101	10.982	2.512	6.762	7.682	20.141	27.159	29.432
e. Penyusutan/Amortisasi / Depreciation/Amortizations	45.830	69.472	51.187	60.525	69.083	88.165	100.541	110.972	130.834	15.751	30.691	42.504	52.123	63.958	81.988
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	722	893	418	446	471	505	614	619	810	55	142	197	246	380	414
g. Lainnya / Others	93.047	99.535	47.125	55.260	63.569	72.348	82.035	92.258	102.614	8.230	15.816	26.856	36.908	46.704	54.251
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	<b>93.435</b>	<b>94.776</b>	<b>34.406</b>	<b>37.250</b>	<b>42.739</b>	<b>43.774</b>	<b>45.434</b>	<b>49.096</b>	<b>52.968</b>	<b>6.601</b>	<b>13.034</b>	<b>20.060</b>	<b>25.122</b>	<b>30.930</b>	<b>38.101</b>
<b>E. Pendapatan non-operasional / Non Operational Income</b>	<b>1.168</b>	<b>485</b>	<b>223</b>	<b>462</b>	<b>583</b>	<b>785</b>	<b>548</b>	<b>612</b>	<b>846</b>	<b>36</b>	<b>347</b>	<b>793</b>	<b>691</b>	<b>412</b>	<b>855</b>
<b>F. Beban non-operasional / Non Operational Expenses</b>	<b>500</b>	<b>772</b>	<b>497</b>	<b>516</b>	<b>682</b>	<b>727</b>	<b>686</b>	<b>1.581</b>	<b>1.840</b>	<b>53</b>	<b>47</b>	<b>97</b>	<b>135</b>	<b>164</b>	<b>327</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>668</b>	<b>(287)</b>	<b>(274)</b>	<b>(54)</b>	<b>(98)</b>	<b>58</b>	<b>(138)</b>	<b>(969)</b>	<b>(993)</b>	<b>(17)</b>	<b>300</b>	<b>697</b>	<b>556</b>	<b>249</b>	<b>528</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	<b>94.103</b>	<b>94.489</b>	<b>34.132</b>	<b>37.197</b>	<b>42.641</b>	<b>43.832</b>	<b>45.296</b>	<b>48.127</b>	<b>51.975</b>	<b>6.584</b>	<b>13.334</b>	<b>19.319</b>	<b>25.678</b>	<b>31.178</b>	<b>38.628</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>49.213</b>	<b>51.349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.973</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>49.213</b>	<b>51.349</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19.973</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>74.134</b>	<b>74.699</b>	<b>25.145</b>	<b>27.276</b>	<b>30.726</b>	<b>32.079</b>	<b>32.850</b>	<b>34.833</b>	<b>37.301</b>	<b>4.881</b>	<b>10.127</b>	<b>14.649</b>	<b>19.711</b>	<b>24.019</b>	<b>29.657</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	81.890	97.447	49.047	57.456	65.721	74.871	83.773	92.563	101.078	8.303	16.207	24.848	33.281	41.681	50.232
a. Dari Bank Indonesia / From Bank Indonesia Placement	766	696	312	400	553	711	914	1.040	1.166	93	158	236	312	383	487
b. Dari Penempatan pada bank lain / From interbank placement	2.177	2.753	826	946	1.039	1.122	1.190	1.232	1.284	63	136	248	327	408	474
c. Dari surat berharga / From securities	4.897	5.603	2.782	3.301	3.792	4.350	4.967	5.588	6.155	461	957	1.511	2.109	2.706	3.279
d. Dari Kredit yang diberikan / From credit	52.115	54.701	27.591	32.269	36.853	41.489	46.181	50.852	55.543	4.604	8.996	13.757	18.347	22.970	27.765
- kepada pihak ketiga bukan bank / To Third Party non Bank	52.039	54.512	27.507	32.172	36.742	41.365	46.042	50.698	55.377	4.593	8.976	13.725	18.308	22.921	27.706
- kepada bank lain / To other Bank	76	189	84	97	111	124	139	154	166	11	21	31	39	50	59
e. Lainnya / Others	21.934	33.695	17.537	20.540	23.485	27.199	30.521	33.850	36.930	3.084	5.959	9.096	12.186	15.213	18.227
2. Beban Bunga / Interest Expenses	43.254	57.593	29.080	34.011	38.943	44.651	50.062	55.310	60.267	4.895	9.462	14.397	19.201	23.955	28.582
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	1	4	1	1	2	2	2	2	2	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	898	1.024	475	535	593	648	682	725	756	41	73	120	142	173	204
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	19.177	21.999	10.396	12.140	13.937	15.804	17.846	19.762	21.595	1.730	3.302	4.978	6.617	8.262	9.815
- Giro / Demand Deposit	2.683	2.949	1.274	1.498	1.723	1.987	2.290	2.547	2.764	203	393	630	860	1.069	1.274
- Tabungan / Saving	2.213	2.401	1.183	1.369	1.558	1.733	1.919	2.099	2.325	181	336	502	665	831	992
- Simpanan Berjangka / Time deposits	14.281	16.650	7.939	9.272	10.657	12.084	13.637	15.116	16.506	1.346	2.573	3.847	5.092	6.361	7.548
d. Surat Berharga / Securities	1.177	1.266	574	668	758	855	948	1.044	1.147	92	189	285	382	477	573
e. Pinjaman yang diterima / Loans received	760	851	460	515	583	665	753	831	913	82	159	239	316	394	466
f. Lainnya / Others	21.236	32.412	17.134	20.103	23.016	26.617	29.767	32.877	35.778	2.941	5.727	8.753	11.718	14.618	17.481
g. Koreksi atas pendapatan bunga / Corrections	5	38	40	48	54	60	64	69	76	9	11	22	26	31	43
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	<b>38.636</b>	<b>39.854</b>	<b>19.967</b>	<b>23.446</b>	<b>26.777</b>	<b>30.220</b>	<b>33.711</b>	<b>37.253</b>	<b>40.811</b>	<b>3.408</b>	<b>6.745</b>	<b>10.452</b>	<b>14.080</b>	<b>17.726</b>	<b>21.650</b>
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	8.163	9.028	5.900	6.737	7.633	8.516	9.212	10.056	12.166	980	1.944	3.051	4.190	5.205	6.729
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	703	455	252	323	456	473	518	580	900	21	50	87	122	163	240
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	3	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	516	578	640	687	725	804	843	107	217	290	405	521	584
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	1.951	2.159	1.041	1.231	1.783	2.050	2.268	2.584	2.920	237	489	781	1.035	1.283	1.564
f. Lainnya / Others	5.366	6.253	4.087	4.602	4.754	5.305	5.700	6.087	7.502	615	1.187	1.893	2.628	3.238	4.340
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	31.601	33.786	18.053	21.292	24.075	27.436	30.117	33.526	37.977	3.080	6.170	9.160	13.041	16.304	19.866
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	403	137	85	85	102	108	107	107	108	12	35	52	40	37	44
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	478	547	594	625	657	730	757	108	215	288	392	492	556
e. Penyusutan/Amortisasi / Depreciation/Amortizations	6.106	7.155	4.795	5.619	6.124	7.157	7.538	8.593	9.569	1.087	1.942	2.539	3.639	4.474	5.515
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	73	85	31	38	43	47	51	56	62	7	10	13	18	23	28
g. Lainnya / Others	24.895	26.265	12.663	15.003	17.212	19.499	21.764	24.041	27.480	1.866	3.968	6.268	8.952	11.278	13.723
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	<b>15.198</b>	<b>15.097</b>	<b>7.814</b>	<b>8.891</b>	<b>10.335</b>	<b>11.300</b>	<b>12.806</b>	<b>13.783</b>	<b>15.001</b>	<b>1.308</b>	<b>2.520</b>	<b>4.342</b>	<b>5.229</b>	<b>6.627</b>	<b>8.514</b>
<b>E. Pendapatan non - operasional / Non Operational Income</b>	<b>5.488</b>	<b>5.263</b>	<b>2.936</b>	<b>3.384</b>	<b>3.869</b>	<b>3.853</b>	<b>4.275</b>	<b>4.680</b>	<b>5.200</b>	<b>433</b>	<b>858</b>	<b>1.232</b>	<b>1.646</b>	<b>2.043</b>	<b>2.500</b>
<b>F. Beban non - operasional / Non Operational Expenses</b>	<b>5.529</b>	<b>5.325</b>	<b>2.889</b>	<b>3.328</b>	<b>3.817</b>	<b>3.818</b>	<b>4.260</b>	<b>4.676</b>	<b>5.164</b>	<b>426</b>	<b>847</b>	<b>1.232</b>	<b>1.664</b>	<b>2.094</b>	<b>2.565</b>
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	<b>(41)</b>	<b>(63)</b>	<b>47</b>	<b>56</b>	<b>52</b>	<b>35</b>	<b>15</b>	<b>4</b>	<b>36</b>	<b>7</b>	<b>11</b>	<b>1</b>	<b>(19)</b>	<b>(50)</b>	<b>(65)</b>
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	<b>15.157</b>	<b>15.034</b>	<b>7.861</b>	<b>8.947</b>	<b>10.387</b>	<b>11.335</b>	<b>12.821</b>	<b>13.787</b>	<b>15.037</b>	<b>1.315</b>	<b>2.530</b>	<b>4.342</b>	<b>5.211</b>	<b>6.576</b>	<b>8.449</b>
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	<b>4.097</b>	<b>4.016</b>	-	-	-	-	-	-	<b>4.242</b>	-	-	-	-	-	-
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	<b>4.000</b>	<b>3.961</b>	-	-	-	-	-	-	<b>4.076</b>	-	-	-	-	-	-
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	<b>13.090</b>	<b>12.307</b>	<b>6.545</b>	<b>7.403</b>	<b>8.582</b>	<b>9.422</b>	<b>10.686</b>	<b>11.489</b>	<b>13.002</b>	<b>1.108</b>	<b>2.105</b>	<b>3.620</b>	<b>4.352</b>	<b>5.475</b>	<b>7.019</b>

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	372.258	417.368	201.343	234.372	266.611	299.352	331.363	363.024	397.993	32.794	63.290	96.007	127.725	159.241	190.918
a. Dari Bank Indonesia / From Bank Indonesia Placement	3.647	4.097	2.079	2.436	2.853	3.243	3.720	4.136	4.546	400	741	1.086	1.388	1.713	2.210
b. Dari Penempatan pada bank lain / From interbank placement	2.672	3.185	1.000	1.107	1.195	1.280	1.358	1.440	1.529	81	137	196	256	313	364
c. Dari surat berharga / From securities	30.214	31.893	17.610	21.114	24.577	27.909	31.364	34.763	38.774	3.783	7.374	11.420	15.399	19.377	23.199
d. Dari Kredit yang diberikan / From credit	222.810	238.681	111.957	129.374	146.180	162.926	180.028	196.404	213.903	16.779	32.299	48.943	64.909	80.960	97.193
- kepada pihak ketiga bukan bank / To Third Party non Bank	220.465	235.716	110.545	127.710	144.279	160.784	177.631	193.762	211.020	16.564	31.892	48.331	64.101	79.953	95.996
- kepada bank lain / To other Bank	2.344	2.966	1.412	1.665	1.901	2.142	2.397	2.642	2.883	215	407	611	808	1.008	1.197
e. Lainnya / Others	112.915	139.511	68.697	80.341	91.807	103.993	114.893	126.281	139.241	11.751	22.739	34.362	45.773	56.878	67.952
2. Beban Bunga / Interest Expenses	215.825	255.469	119.253	138.646	157.856	177.304	195.489	213.727	233.876	18.312	34.929	52.571	69.618	86.502	103.192
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	25	30	29	41	51	61	68	74	82	4	6	10	14	15	91
b. Kewajiban pada Bank lain / Interbank Liabilities	3.420	3.956	1.250	1.417	1.577	1.725	1.875	2.025	2.178	171	314	471	623	772	911
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	92.186	104.955	46.724	54.043	61.273	68.242	75.416	82.257	89.387	6.662	12.452	18.610	24.389	30.262	35.922
- Giro / Demand Deposit	7.829	8.507	4.951	5.796	6.638	7.487	8.339	9.171	10.017	812	1.511	2.301	3.042	3.773	4.489
- Tabungan / Saving	11.721	11.867	5.328	6.062	6.780	7.435	8.167	8.887	9.595	664	1.275	1.898	2.520	3.158	3.770
- Simpanan Berjangka / Time deposits	72.636	84.581	36.446	42.185	47.855	53.321	58.910	64.199	69.775	5.185	9.666	14.410	18.826	23.331	27.662
d. Surat Berharga / Securities	5.743	5.938	2.928	3.395	3.886	4.334	4.776	5.219	5.771	420	825	1.286	1.724	2.138	2.455
e. Pinjaman yang diterima / Loans received	4.397	5.328	1.931	2.147	2.342	2.541	2.757	2.964	3.138	188	346	506	663	817	972
f. Lainnya / Others	109.997	135.205	66.283	77.466	88.543	100.186	110.348	120.931	133.033	10.827	20.942	31.625	42.106	52.389	62.765
g. Koreksi atas pendapatan bunga / Corrections	57	56	108	138	184	214	248	257	287	42	43	64	101	109	77
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	156.433	161.899	82.090	95.725	108.755	122.048	135.874	149.298	164.117	14.482	28.361	43.435	58.107	72.739	87.725
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	103.815	116.408	67.221	76.594	85.918	92.360	99.375	106.694	119.025	13.913	22.792	33.380	42.736	50.269	62.423
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.615	5.452	5.006	6.066	7.582	8.472	9.177	10.480	11.873	915	1.396	1.721	2.281	2.901	4.180
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	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	17	19	22	22	23	23	23	0	3	2	2	2	20
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	45.352	50.513	32.952	36.174	40.405	42.319	43.851	48.437	50.141	6.262	9.702	14.230	16.679	18.657	21.707
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	33.863	36.378	16.703	19.516	22.024	24.209	26.796	29.137	32.382	2.595	5.197	8.020	11.348	14.020	17.302
f. Lainnya / Others	21.967	24.006	12.543	14.819	15.885	17.338	19.528	18.616	24.605	4.141	6.495	9.406	12.425	14.688	19.214
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194.464	205.787	118.995	135.510	153.770	172.260	186.182	201.564	224.577	21.051	39.066	60.180	76.483	93.336	113.173
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.289	524	717	662	626	682	594	543	544	249	665	706	512	479	569
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	3	52	-	-	-	-	-	-
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	10	14	15	17	18	68	2	0	0	0	1	1
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	41.966	43.246	28.558	30.888	36.195	39.022	38.901	41.187	42.138	5.607	9.025	13.257	13.991	15.001	18.659
e. Penyusutan/Amortisasi / Depreciation/Amortizations	46.810	50.700	35.839	41.804	46.274	53.798	59.644	63.436	75.389	6.759	12.516	20.494	27.068	34.232	41.258
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	3.149	3.928	1.582	1.794	2.025	2.219	2.563	2.684	2.949	232	443	672	916	1.122	1.332
g. Lainnya / Others	101.235	107.102	52.286	60.348	68.634	76.519	84.461	93.694	103.437	8.203	16.417	25.051	33.997	42.502	51.355
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	65.784	72.520	30.315	36.810	40.903	42.148	49.066	54.427	58.565	7.344	12.087	16.635	24.360	29.671	36.975
<b>E. Pendapatan non-operasional / Non Operational Income</b>	17.310	20.491	11.090	12.619	15.763	18.477	18.215	17.935	19.459	1.612	3.119	4.943	5.622	5.885	7.521
<b>F. Beban non-operasional / Non Operational Expenses</b>	13.473	17.008	8.725	10.295	11.531	12.898	13.747	15.351	17.017	1.564	2.721	3.917	5.825	6.474	7.372
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	3.838	3.483	2.365	2.324	4.233	5.579	4.467	2.584	2.443	48	397	1.026	(204)	(589)	149
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit</b>	69.622	76.002	32.680	39.134	45.136	47.727	53.533	57.011	61.008	7.392	12.484	17.661	24.156	29.082	37.124
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	42.218	50.110	-	-	-	-	-	-	43.405	-	-	-	-	-	-
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	42.218	50.110	-	-	-	-	-	-	43.405	-	-	-	-	-	-
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	54.171	58.964	25.388	30.468	35.022	36.451	41.473	44.115	46.927	5.826	9.815	13.672	18.880	22.550	28.915

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses</b>															
1. Pendapatan bunga / Interest Income	21.311	24.014	9.910	11.447	12.827	14.179	15.471	16.617	17.785	1.131	2.126	3.238	4.244	5.259	6.210
a. Dari Bank Indonesia / From Bank Indonesia Placement	919	1.410	763	849	928	1.023	1.104	1.162	1.227	99	218	342	453	541	615
b. Dari Penempatan pada bank lain / From interbank placement	1.159	913	266	309	317	327	336	256	369	39	47	56	66	86	93
c. Dari surat berharga / From securities	3.956	4.329	1.837	2.160	2.475	2.779	3.077	3.415	3.599	311	593	938	1.210	1.523	1.814
d. Dari Kredit yang diberikan / From credit	14.971	16.897	6.838	7.887	8.837	9.752	10.621	11.413	12.163	666	1.239	1.857	2.443	3.033	3.600
- kepada pihak ketiga bukan bank / To Third Party non Bank	14.437	16.346	6.642	7.666	8.590	9.491	10.348	11.136	11.874	662	1.232	1.847	2.431	3.018	3.583
- kepada bank lain / To other Bank	534	551	195	221	246	261	273	277	289	4	7	10	13	16	18
e. Lainnya / Others	305	466	205	242	270	298	333	371	427	15	28	45	71	76	88
2. Beban Bunga / Interest Expenses	5.446	6.259	2.584	2.963	3.305	3.631	3.946	4.245	4.557	260	485	709	917	1.113	1.307
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	6	3	0	0	0	0	0	0	0	-	-	-	-	-	0
b. Kewajiban pada Bank lain / Interbank Liabilities	886	1.229	483	547	597	641	682	714	745	24	40	55	70	84	99
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.517	4.047	1.699	1.962	2.201	2.431	2.660	2.882	3.101	211	408	613	795	970	1.144
- Giro / Demand Deposit	849	1.158	583	673	756	837	913	992	1.079	85	165	251	325	400	483
- Tabungan / Saving	107	79	46	53	60	66	72	79	88	8	16	24	31	39	47
- Simpanan Berjangka / Time deposits	2.561	2.810	1.071	1.237	1.385	1.529	1.675	1.811	1.934	118	227	338	439	532	614
d. Surat Berharga / Securities	24	3	23	23	25	25	25	25	25	5	5	-	-	-	0
e. Pinjaman yang diterima / Loans received	109	136	64	75	84	94	104	113	122	14	20	24	28	32	35
f. Lainnya / Others	904	841	314	355	397	439	474	509	563	6	11	17	24	27	28
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)</b>	15.864	17.756	7.326	8.484	9.522	10.548	11.525	12.372	13.228	870	1.641	2.529	3.327	4.145	4.904
<b>C. Pendapatan dan Beban Operasional Lain / Other Operating Income and</b>															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	74.116	63.346	87.100	96.206	103.931	111.329	114.721	127.826	141.646	14.209	29.933	54.925	62.095	75.361	71.814
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.156	2.329	1.633	1.779	1.927	2.020	2.091	2.225	2.370	251	478	595	683	747	746
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	-	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	124	126	127	127	215	2	68	160	149	6	7
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	66.122	56.347	82.841	91.487	98.729	105.698	108.548	121.066	134.591	13.368	28.560	51.594	59.156	72.229	68.018
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	4.371	4.131	1.744	2.005	2.321	2.556	2.828	3.112	3.432	284	534	808	1.103	1.323	1.612
f. Lainnya / Others	1.435	502	758	811	831	928	1.127	1.177	1.038	304	294	1.768	1.004	1.055	1.431
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	78.958	67.020	87.025	96.598	104.757	112.806	116.554	129.229	144.575	14.273	30.389	56.280	64.327	77.965	74.853
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.484	770	492	437	451	493	492	411	621	226	390	379	380	396	392
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	67	82	97	104	110	114	118	0	0	278	278	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	17	114	119	112	108	115	117	18	28	114	112	120	119
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	63.702	53.236	79.491	88.084	95.118	101.961	104.479	116.259	129.238	13.114	28.202	51.027	58.478	70.930	66.549
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.934	3.147	2.267	2.401	2.584	2.762	3.168	3.262	4.421	173	292	2.100	1.825	2.095	2.442
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	812	730	338	411	448	506	567	634	686	48	94	159	231	272	335
g. Lainnya / Others	8.712	8.962	4.353	5.068	5.940	6.867	7.630	8.434	9.374	693	1.383	2.222	3.023	3.808	4.670
<b>D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)</b>	11.022	14.082	7.401	8.093	8.697	9.070	9.692	10.969	10.299	806	1.185	1.174	1.095	1.541	1.865
<b>E. Pendapatan non-operasional / Non Operational Income</b>	960	938	668	982	1.118	1.356	1.331	1.134	1.325	74	141	244	510	520	635
<b>F. Beban non-operasional / Non Operational Expenses</b>	146	30	11	11	10	13	10	10	28	21	1	3	3	2	2
<b>G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)</b>	814	908	657	971	1.108	1.343	1.321	1.123	1.297	53	140	241	507	518	633
<b>H. Laba/Rugi tahun berjalan sebelum pajak / Current Year Profit</b>	11.837	14.989	8.058	9.064	9.804	10.414	11.012	12.092	11.596	859	1.325	1.415	1.601	2.058	2.497
<b>I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received</b>	52	(84)	(41)	(36)	(40)	(56)	(65)	(64)	(89)	(5)	(20)	(53)	(65)	(83)	(99)
<b>J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office</b>	252	248	295	413	346	331	334	340	365	(5)	(97)	(152)	(164)	(182)	(198)
<b>K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax</b>	8.618	10.517	5.494	6.122	6.734	7.172	7.637	8.477	7.488	685	1.031	1.085	1.177	1.657	1.936

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>1.063.037</b>	<b>904.442</b>	<b>1.127.954</b>	<b>1.153.075</b>	<b>1.065.070</b>	<b>1.136.999</b>	<b>1.077.130</b>	<b>1.081.939</b>	<b>1.037.780</b>	<b>1.124.472</b>	<b>1.220.609</b>	<b>1.296.175</b>	<b>1.208.206</b>	<b>1.200.137</b>	<b>1.252.305</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.277	27.914	32.727	33.995	33.817	43.276	42.933	42.308	43.126	42.513	44.210	45.246	44.306	49.473
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1.040.333	883.237	1.089.275	1.109.062	1.020.456	1.094.163	1.024.075	1.028.536	987.245	1.070.146	1.165.418	1.241.773	1.151.534	1.145.252	1.191.077
- Lainnya / <i>Others</i>	5.395	6.927	10.766	11.286	10.619	9.020	9.780	10.469	8.227	11.200	12.678	10.192	11.427	10.579	11.755
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>2.724.780</b>	<b>2.659.102</b>	<b>2.851.036</b>	<b>2.937.717</b>	<b>2.853.890</b>	<b>2.913.442</b>	<b>2.891.211</b>	<b>2.877.217</b>	<b>2.820.197</b>	<b>2.917.183</b>	<b>2.996.599</b>	<b>3.054.254</b>	<b>3.015.429</b>	<b>2.997.813</b>	<b>2.985.258</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.545.055	1.603.199	1.607.955	1.654.927	1.637.483	1.655.809	1.693.574	1.681.806	1.643.288	1.686.508	1.674.074	1.669.746	1.679.136	1.671.240	1.605.192
- <i>Committed</i>	367.108	371.281	397.200	398.403	405.673	408.119	411.083	415.988	405.603	417.078	411.394	401.785	417.360	414.804	411.945
- <i>Uncommitted</i>	1.177.948	1.231.918	1.210.755	1.256.524	1.231.810	1.247.690	1.282.491	1.265.818	1.237.685	1.269.430	1.262.680	1.267.960	1.261.777	1.256.437	1.193.247
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	10.181	16.622	14.944	14.710	17.675	16.966	16.550	18.627	19.402	18.994	20.795	23.791	21.428	22.904	22.099
- <i>Committed</i>	1.897	5.138	3.348	4.072	5.007	4.506	3.824	4.173	4.843	3.653	4.077	5.776	4.257	4.121	4.296
- <i>Uncommitted</i>	8.284	11.484	11.596	10.638	12.668	12.460	12.726	14.454	14.559	15.342	16.719	18.015	17.171	18.783	17.802
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	88.144	67.522	55.093	55.453	59.763	60.179	63.486	64.516	68.511	70.374	74.512	77.260	76.716	74.706	79.074
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1.075.275	961.666	1.162.686	1.201.206	1.127.850	1.171.407	1.107.896	1.102.929	1.080.952	1.130.728	1.214.851	1.273.707	1.226.789	1.215.902	1.268.098
- Lainnya / <i>Others</i>	6.126	10.093	10.356	11.421	11.119	9.081	9.706	9.340	8.044	10.578	12.366	9.750	11.360	13.061	10.796
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>286.136</b>	<b>273.864</b>	<b>286.005</b>	<b>302.116</b>	<b>289.355</b>	<b>276.620</b>	<b>272.298</b>	<b>274.419</b>	<b>275.006</b>	<b>244.805</b>	<b>274.391</b>	<b>284.509</b>	<b>277.665</b>	<b>274.099</b>	<b>269.010</b>
- Garansi yang diterima / <i>Received guarantees</i>	248.740	226.961	236.688	248.208	233.046	224.395	218.591	221.226	222.265	190.769	219.075	226.010	220.155	215.460	209.539
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	32.405	40.966	42.232	46.563	48.765	44.576	45.880	45.128	44.416	45.537	46.620	47.749	47.723	48.871	49.586
- Lainnya / <i>Others</i>	4.991	5.936	7.085	7.345	7.544	7.649	7.827	8.065	8.325	8.500	8.696	10.749	9.787	9.768	9.884
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>366.334</b>	<b>365.644</b>	<b>339.115</b>	<b>341.604</b>	<b>335.447</b>	<b>341.020</b>	<b>339.723</b>	<b>333.639</b>	<b>341.684</b>	<b>317.613</b>	<b>319.943</b>	<b>321.928</b>	<b>317.597</b>	<b>312.040</b>	<b>317.225</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	364.514	363.078	336.365	338.793	332.675	338.236	336.810	330.632	338.920	314.636	317.198	319.160	314.844	309.209	314.573
- Lainnya / <i>Others</i>	1.820	2.566	2.750	2.812	2.772	2.784	2.913	3.006	2.764	2.978	2.745	2.769	2.753	2.830	2.652
<b>Lainnya / Others</b>	<b>445.955</b>	<b>491.618</b>	<b>525.195</b>	<b>531.491</b>	<b>535.297</b>	<b>536.904</b>	<b>546.791</b>	<b>548.338</b>	<b>566.622</b>	<b>568.289</b>	<b>572.017</b>	<b>578.823</b>	<b>584.081</b>	<b>585.688</b>	<b>595.768</b>
- Penerusan Kredit / <i>Channelling</i>	12.072	14.246	13.494	13.189	13.109	12.980	12.982	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	392.081	430.741	463.348	469.631	473.256	474.350	483.831	485.071	500.846	501.055	504.631	512.285	515.446	516.446	526.679
- Kredit yang diberikan / <i>Credit disbursed</i>	383.718	421.711	454.155	460.328	463.942	464.235	473.621	474.790	490.473	490.717	494.270	501.898	504.862	505.886	516.064
- Lainnya / <i>Others</i>	8.363	9.030	9.194	9.302	9.313	10.115	10.210	10.281	10.373	10.338	10.361	10.386	10.584	10.560	10.616
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	41.802	46.632	48.353	48.672	48.933	49.575	49.978	50.307	52.809	54.292	54.543	53.824	55.993	57.035	56.892
- Kredit yang diberikan / <i>Credit disbursed</i>	34.238	39.304	40.982	41.266	41.596	42.233	42.613	42.976	45.429	46.911	47.160	46.437	48.607	49.651	49.505
- Lainnya / <i>Others</i>	7.564	7.328	7.370	7.406	7.337	7.342	7.364	7.331	7.380	7.380	7.383	7.387	7.386	7.384	7.387

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>348.931</b>	<b>178.892</b>	<b>203.604</b>	<b>212.127</b>	<b>207.322</b>	<b>229.763</b>	<b>222.230</b>	<b>214.743</b>	<b>212.808</b>	<b>225.882</b>	<b>236.841</b>	<b>261.241</b>	<b>245.999</b>	<b>253.214</b>	<b>255.753</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	348.421	178.714	203.223	211.748	206.899	229.376	221.867	214.452	212.512	225.560	236.493	260.801	245.638	252.856	255.418
- Lainnya / <i>Others</i>	510	178	381	379	423	387	363	291	296	322	347	440	361	358	334
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>760.781</b>	<b>630.918</b>	<b>640.129</b>	<b>676.715</b>	<b>650.832</b>	<b>680.354</b>	<b>682.519</b>	<b>673.592</b>	<b>653.065</b>	<b>668.256</b>	<b>680.551</b>	<b>719.874</b>	<b>717.671</b>	<b>716.257</b>	<b>680.749</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	363.852	384.510	367.736	378.829	353.454	361.713	379.689	381.935	350.189	367.250	359.070	364.080	371.952	374.079	312.064
- <i>Committed</i>	38.083	37.746	41.716	41.731	41.333	42.859	43.388	42.112	40.703	42.633	41.703	40.587	50.658	52.619	50.522
- <i>Uncommitted</i>	325.769	346.764	326.019	337.098	312.121	318.854	336.301	339.824	309.486	324.617	317.367	323.494	321.295	321.459	261.542
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	220	4.358	4.126	4.292	4.084	4.032	4.005	4.345	4.251	4.205	3.671	4.105	4.067	4.044	4.343
- <i>Committed</i>	-	2.262	2.052	2.023	2.016	1.965	2.281	2.231	2.181	2.181	1.647	2.081	2.043	2.025	2.024
- <i>Uncommitted</i>	220	2.097	2.074	2.269	2.069	2.068	2.072	2.064	2.020	2.024	2.024	2.024	2.024	2.019	2.319
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.819	34.403	32.048	30.315	32.516	32.607	34.065	33.867	34.576	35.407	38.755	41.043	41.240	38.089	40.790
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	355.888	207.633	236.208	263.266	260.764	281.988	264.749	253.432	264.037	261.383	279.044	310.634	300.400	300.033	323.540
- Lainnya / <i>Others</i>	2	14	13	13	13	13	12	12	12	12	12	12	12	12	12
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>59.370</b>	<b>67.408</b>	<b>79.381</b>	<b>82.771</b>	<b>82.550</b>	<b>84.212</b>	<b>84.246</b>	<b>82.661</b>	<b>84.460</b>	<b>83.042</b>	<b>83.729</b>	<b>90.041</b>	<b>87.205</b>	<b>87.352</b>	<b>88.184</b>
- Garansi yang diterima / <i>Received guarantees</i>	39.077	44.596	51.374	52.206	51.991	53.267	51.447	49.912	51.866	49.571	49.425	53.799	52.341	51.507	51.819
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	16.189	17.846	22.445	24.879	24.760	25.035	26.793	26.627	26.379	27.140	27.861	28.300	28.168	29.020	29.399
- Lainnya / <i>Others</i>	4.105	4.966	5.561	5.686	5.798	5.909	6.006	6.122	6.215	6.331	6.443	7.941	6.696	6.825	6.966
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>209.293</b>	<b>219.994</b>	<b>208.758</b>	<b>210.333</b>	<b>205.681</b>	<b>211.842</b>	<b>213.599</b>	<b>211.438</b>	<b>218.809</b>	<b>201.718</b>	<b>205.956</b>	<b>208.209</b>	<b>205.460</b>	<b>200.967</b>	<b>206.518</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	208.451	218.787	207.321	208.878	204.218	210.396	212.127	209.966	217.325	200.229	204.453	206.702	203.951	199.456	205.000
- Lainnya / <i>Others</i>	842	1.207	1.436	1.455	1.463	1.446	1.472	1.473	1.484	1.489	1.503	1.506	1.509	1.511	1.518
<b>Lainnya / Others</b>	<b>232.267</b>	<b>253.628</b>	<b>269.952</b>	<b>272.432</b>	<b>273.456</b>	<b>276.090</b>	<b>277.489</b>	<b>278.958</b>	<b>284.230</b>	<b>284.352</b>	<b>286.123</b>	<b>290.656</b>	<b>293.926</b>	<b>293.263</b>	<b>300.331</b>
- Penerusan Kredit / <i>Channelling</i>	5.115	5.160	4.765	4.548	4.529	4.500	4.495	4.485	4.488	4.468	4.464	4.438	4.415	4.266	4.252
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	227.010	248.332	265.048	267.742	268.785	271.445	272.851	274.333	279.604	279.748	281.522	286.078	289.371	288.858	295.938
- Kredit yang diberikan / <i>Credit disbursed</i>	224.154	245.610	262.319	265.002	266.045	268.700	270.112	271.603	276.873	277.019	278.788	283.341	286.585	286.075	293.152
- Lainnya / <i>Others</i>	2.857	2.722	2.730	2.740	2.740	2.745	2.739	2.730	2.731	2.730	2.734	2.736	2.786	2.783	2.785
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	142	136	138	142	142	145	143	139	139	136	138	141	141	139	141
- Kredit yang diberikan / <i>Credit disbursed</i>	142	136	138	142	142	145	143	139	139	136	138	141	141	139	141
- Lainnya / <i>Others</i>	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>5.262</b>	<b>5.439</b>	<b>7.150</b>	<b>8.808</b>	<b>9.796</b>	<b>8.668</b>	<b>8.937</b>	<b>11.240</b>	<b>7.324</b>	<b>14.780</b>	<b>14.594</b>	<b>11.570</b>	<b>16.752</b>	<b>11.719</b>	<b>10.112</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	0	138	138	138	138	138	138	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	988	365	1.179	2.552	3.289	2.038	2.082	4.078	885	7.155	6.440	3.934	9.087	4.600	2.633
- Lainnya / <i>Others</i>	4.273	4.936	5.833	6.117	6.369	6.491	6.717	7.054	6.330	7.516	8.046	7.528	7.557	7.012	7.372
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>26.074</b>	<b>31.921</b>	<b>32.713</b>	<b>33.957</b>	<b>34.800</b>	<b>31.007</b>	<b>30.369</b>	<b>32.491</b>	<b>28.035</b>	<b>37.568</b>	<b>36.148</b>	<b>33.616</b>	<b>37.979</b>	<b>33.275</b>	<b>31.127</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	20.832	26.403	25.255	25.163	25.110	23.262	22.223	21.940	21.200	23.066	22.944	22.605	20.913	20.565	20.781
- <i>Committed</i>	7.549	8.648	5.958	6.049	5.847	5.609	5.358	5.339	4.826	4.878	4.776	4.642	4.585	4.594	4.898
- <i>Uncommitted</i>	13.283	17.755	19.298	19.114	19.262	17.652	16.865	16.600	16.374	18.187	18.169	17.962	16.328	15.971	15.883
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	317	299	312	559	568	642	705	918	826	874	889	888	896	873	745
- <i>Committed</i>	53	25	52	115	121	151	160	166	117	142	145	132	137	135	87
- <i>Uncommitted</i>	264	274	260	443	447	491	544	752	709	732	744	756	759	738	657
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	321	98	101	134	119	127	114	134	116	74	124	106	123	79	126
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	106	157	1.146	2.326	3.045	1.282	1.746	3.830	651	6.881	5.666	3.585	8.700	4.179	2.278
- Lainnya / <i>Others</i>	4.498	4.964	5.899	5.775	5.958	5.695	5.582	5.670	5.242	6.673	6.525	6.432	7.348	7.579	7.198
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>6.846</b>	<b>7.671</b>	<b>8.014</b>	<b>8.158</b>	<b>8.269</b>	<b>8.450</b>	<b>8.519</b>	<b>8.483</b>	<b>8.406</b>	<b>8.468</b>	<b>8.620</b>	<b>8.807</b>	<b>8.832</b>	<b>8.921</b>	<b>8.958</b>
- Garansi yang diterima / <i>Received guarantees</i>	1.801	1.779	1.794	1.801	1.779	1.824	1.818	1.786	1.807	1.780	1.790	1.820	1.814	1.806	1.820
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	4.287	5.063	5.314	5.440	5.565	5.692	5.756	5.743	5.607	5.693	5.825	5.969	5.983	6.074	6.092
- Lainnya / <i>Others</i>	759	829	906	917	925	934	946	955	992	995	1.005	1.018	1.035	1.041	1.046
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>10.938</b>	<b>9.375</b>	<b>4.882</b>	<b>4.990</b>	<b>5.159</b>	<b>5.722</b>	<b>5.930</b>	<b>5.983</b>	<b>6.066</b>	<b>4.429</b>	<b>4.180</b>	<b>4.114</b>	<b>4.390</b>	<b>4.708</b>	<b>4.667</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	10.936	9.254	4.766	4.874	5.044	5.610	5.818	5.873	5.960	4.323	4.073	4.010	4.283	4.357	4.563
- Lainnya / <i>Others</i>	3	121	117	116	114	112	112	110	107	106	107	105	106	351	104
<b>Lainnya / Others</b>	<b>22.919</b>	<b>24.980</b>	<b>25.805</b>	<b>26.473</b>	<b>26.578</b>	<b>26.649</b>	<b>26.693</b>	<b>26.814</b>	<b>27.679</b>	<b>27.608</b>	<b>27.801</b>	<b>28.885</b>	<b>28.991</b>	<b>29.045</b>	<b>29.114</b>
- Penerusan Kredit / <i>Channelling</i>	1.914	1.841	1.820	1.818	1.816	1.815	1.821	1.810	1.815	1.812	1.809	1.807	1.816	1.806	1.810
- Aset produktif yang dihapusbukan / <i>Written off earning assets</i>	20.843	22.977	23.810	24.425	24.601	24.673	24.709	24.842	25.702	25.706	25.830	26.917	27.010	27.073	27.139
- Kredit yang diberikan / <i>Credit disbursed</i>	20.211	22.227	23.066	23.709	23.867	23.936	23.973	24.105	24.965	24.970	25.095	26.181	26.275	26.337	26.403
- Lainnya / <i>Others</i>	632	750	743	716	734	736	736	736	737	736	736	736	736	735	736
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	162	175	230	162	162	162	162	161	91	162	162	165	165	165
- Kredit yang diberikan / <i>Credit disbursed</i>	162	162	162	162	162	162	162	162	161	91	162	162	165	165	165
- Lainnya / <i>Others</i>	-	-	13	68	-	-	-	-	-	-	0	-	-	-	-

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>383.527</b>	<b>372.476</b>	<b>429.265</b>	<b>441.891</b>	<b>425.152</b>	<b>442.493</b>	<b>438.655</b>	<b>455.132</b>	<b>422.255</b>	<b>456.037</b>	<b>491.455</b>	<b>500.685</b>	<b>485.344</b>	<b>478.446</b>	<b>470.221</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	17.310	14.139	27.776	32.589	33.857	33.679	43.138	42.825	42.200	43.018	42.405	44.102	45.138	44.198	49.365
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	365.623	356.524	396.937	404.513	387.469	406.672	392.817	409.182	378.455	409.658	444.765	454.360	436.698	431.039	416.807
- Lainnya / <i>Others</i>	594	1.813	4.552	4.789	3.827	2.142	2.700	3.125	1.600	3.361	4.285	2.224	3.509	3.210	4.049
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>1.347.495</b>	<b>1.356.751</b>	<b>1.466.090</b>	<b>1.507.243</b>	<b>1.499.876</b>	<b>1.510.621</b>	<b>1.512.653</b>	<b>1.502.328</b>	<b>1.480.366</b>	<b>1.519.095</b>	<b>1.544.058</b>	<b>1.544.790</b>	<b>1.550.575</b>	<b>1.539.824</b>	<b>1.523.171</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	895.509	907.865	938.564	965.817	980.597	987.216	1.001.629	995.244	990.205	1.011.540	1.004.175	1.006.036	1.007.846	1.005.656	997.171
- <i>Committed</i>	261.417	264.313	286.532	288.126	295.796	298.365	301.289	309.509	306.028	315.307	309.493	300.748	305.044	304.396	301.907
- <i>Uncommitted</i>	634.092	643.552	652.033	677.691	684.801	688.851	700.340	685.734	684.176	696.234	694.682	705.288	702.801	701.259	695.264
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	8.944	9.125	6.085	6.831	7.535	7.008	7.083	8.444	9.616	9.083	9.471	12.626	12.593	12.024	12.188
- <i>Committed</i>	1.762	2.852	1.244	1.934	2.433	2.019	1.730	1.726	2.495	1.330	2.285	3.563	2.076	1.961	2.185
- <i>Uncommitted</i>	7.183	6.273	4.841	4.897	5.102	4.989	5.353	6.718	7.122	7.754	7.187	9.063	10.517	10.063	10.004
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	40.902	30.167	20.819	21.941	24.056	24.532	26.472	27.725	31.550	31.719	31.898	32.982	32.448	31.918	34.292
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	400.542	404.490	496.177	507.021	482.544	488.491	473.356	467.262	446.205	462.858	492.684	490.146	493.688	484.757	476.184
- Lainnya / <i>Others</i>	1.597	5.104	4.445	5.633	5.142	3.373	4.112	3.653	2.790	3.894	5.829	3.001	4.000	5.470	3.336
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>177.132</b>	<b>166.396</b>	<b>167.063</b>	<b>173.372</b>	<b>170.406</b>	<b>159.897</b>	<b>156.742</b>	<b>153.670</b>	<b>153.744</b>	<b>125.290</b>	<b>153.745</b>	<b>157.114</b>	<b>152.956</b>	<b>153.038</b>	<b>146.931</b>
- Garansi yang diterima / <i>Received guarantees</i>	165.746	148.732	152.606	157.061	155.263	145.968	143.198	140.574	140.667	111.890	140.054	142.339	137.803	137.872	131.508
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	11.274	17.540	13.858	15.591	14.347	13.143	12.686	12.122	11.971	12.238	12.454	12.995	13.106	13.273	13.560
- Lainnya / <i>Others</i>	112	124	599	720	797	786	858	973	1.106	1.162	1.237	1.780	2.047	1.893	1.862
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>111.557</b>	<b>103.901</b>	<b>95.662</b>	<b>96.191</b>	<b>94.351</b>	<b>92.578</b>	<b>91.056</b>	<b>88.876</b>	<b>89.493</b>	<b>85.548</b>	<b>86.034</b>	<b>85.370</b>	<b>83.790</b>	<b>82.788</b>	<b>82.096</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	110.581	102.663	94.465	94.951	93.156	91.352	89.728	87.452	88.320	84.166	84.898	84.212	82.652	81.820	81.066
- Lainnya / <i>Others</i>	976	1.238	1.197	1.240	1.195	1.226	1.329	1.423	1.173	1.382	1.136	1.157	1.138	968	1.030
<b>Lainnya / Others</b>	<b>174.882</b>	<b>197.442</b>	<b>213.045</b>	<b>216.100</b>	<b>218.693</b>	<b>217.338</b>	<b>225.597</b>	<b>225.301</b>	<b>236.336</b>	<b>237.887</b>	<b>239.565</b>	<b>240.681</b>	<b>242.495</b>	<b>244.623</b>	<b>247.528</b>
- Penerusan Kredit / <i>Channelling</i>	5.043	7.245	6.909	6.823	6.764	6.665	6.665	6.664	6.663	6.662	6.570	6.469	6.412	6.135	6.135
- Aset produktif yang dihapusbukan / <i>Written off earning assets</i>	132.216	146.669	160.928	163.815	166.139	164.252	172.105	171.709	181.268	181.265	182.875	184.833	184.538	185.894	188.960
- Kredit yang diberikan / <i>Credit disbursed</i>	127.493	141.263	155.358	158.120	160.451	157.769	165.522	165.046	174.514	174.544	176.135	178.070	177.626	179.004	182.017
- Lainnya / <i>Others</i>	4.724	5.407	5.569	5.695	5.688	6.483	6.583	6.664	6.754	6.722	6.740	6.763	6.912	6.890	6.943
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	37.623	43.528	45.208	45.462	45.790	46.422	46.827	46.928	48.406	49.960	50.121	49.379	51.545	52.594	52.433
- Kredit yang diberikan / <i>Credit disbursed</i>	30.151	36.200	37.851	38.125	38.452	39.080	39.463	39.597	41.076	42.630	42.788	42.042	44.210	45.261	45.097
- Lainnya / <i>Others</i>	7.472	7.328	7.357	7.338	7.337	7.342	7.364	7.331	7.330	7.330	7.333	7.337	7.336	7.333	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Tagihan Komitmen / Committed Claims</b>	<b>325.317</b>	<b>347.635</b>	<b>487.936</b>	<b>490.249</b>	<b>422.800</b>	<b>456.076</b>	<b>407.309</b>	<b>400.825</b>	<b>395.393</b>	<b>427.773</b>	<b>477.720</b>	<b>522.679</b>	<b>460.111</b>	<b>456.757</b>	<b>516.220</b>
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot</i>	325.300	347.635	487.936	490.249	422.800	456.076	407.309	400.825	395.393	427.773	477.720	522.679	460.111	456.757	516.220
- Lainnya / <i>Others</i>	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Kewajiban Komitmen / Committed Liabilities</b>	<b>590.431</b>	<b>639.512</b>	<b>712.103</b>	<b>719.802</b>	<b>668.382</b>	<b>691.460</b>	<b>665.670</b>	<b>668.806</b>	<b>658.731</b>	<b>692.264</b>	<b>735.841</b>	<b>755.974</b>	<b>709.205</b>	<b>708.456</b>	<b>750.210</b>
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	264.862	284.421	276.400	285.118	278.322	283.618	290.033	282.687	281.694	284.653	287.884	277.025	278.425	270.941	275.177
- <i>Committed</i>	60.058	60.574	62.995	62.497	62.696	61.286	61.048	59.028	54.046	54.260	55.422	55.808	57.073	53.194	54.618
- <i>Uncommitted</i>	204.804	223.847	213.405	222.621	215.625	222.332	228.985	223.659	227.649	230.392	232.462	221.217	221.353	217.747	220.559
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	701	2.840	4.422	3.028	5.487	5.284	4.757	4.919	4.708	4.832	6.764	6.173	3.872	5.963	4.822
- <i>Committed</i>	83	-	-	-	437	372	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	618	2.840	4.422	3.028	5.050	4.912	4.757	4.919	4.708	4.832	6.764	6.173	3.872	5.963	4.822
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	6.102	2.855	2.126	3.062	3.072	2.913	2.835	2.789	2.269	3.174	3.735	3.128	2.906	4.620	3.866
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	318.739	349.386	429.156	428.593	381.497	399.646	368.045	378.405	370.059	399.606	437.458	469.343	424.001	426.932	466.095
- Lainnya / <i>Others</i>	28	10	-	-	5	-	-	5	-	-	-	306	-	-	250
<b>Tagihan Kontinjensi / Contingent Claims</b>	<b>42.788</b>	<b>32.390</b>	<b>31.548</b>	<b>37.815</b>	<b>24.730</b>	<b>24.061</b>	<b>22.791</b>	<b>29.605</b>	<b>28.396</b>	<b>28.005</b>	<b>28.297</b>	<b>28.547</b>	<b>28.672</b>	<b>24.789</b>	<b>24.938</b>
- Garansi yang diterima / <i>Received guarantees</i>	42.117	31.854	30.913	37.139	24.013	23.336	22.129	28.954	27.925	27.528	27.806	28.052	28.196	24.275	24.393
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	656	518	615	654	693	705	644	636	459	466	480	485	466	504	536
- Lainnya / <i>Others</i>	16	17	20	22	24	20	17	15	13	12	11	10	10	10	9
<b>Kewajiban Kontinjensi / Contingent Liabilities</b>	<b>34.546</b>	<b>32.374</b>	<b>29.813</b>	<b>30.090</b>	<b>30.257</b>	<b>30.878</b>	<b>29.137</b>	<b>27.342</b>	<b>27.316</b>	<b>25.918</b>	<b>23.773</b>	<b>24.235</b>	<b>23.958</b>	<b>23.576</b>	<b>23.943</b>
- Garansi yang diberikan / <i>Issued guarantees</i>	34.546	32.374	29.813	30.090	30.257	30.878	29.137	27.342	27.316	25.918	23.773	24.235	23.958	23.576	23.943
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Lainnya / Others</b>	<b>15.887</b>	<b>15.568</b>	<b>16.394</b>	<b>16.487</b>	<b>16.570</b>	<b>16.827</b>	<b>17.012</b>	<b>17.265</b>	<b>18.376</b>	<b>18.441</b>	<b>18.526</b>	<b>18.600</b>	<b>18.669</b>	<b>18.757</b>	<b>18.795</b>
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukkan / <i>Written off earning assets</i>	12.012	12.762	13.562	13.649	13.731	13.981	14.165	14.186	14.273	14.336	14.404	14.457	14.527	14.621	14.643
- Kredit yang diberikan / <i>Credit disbursed</i>	11.860	12.611	13.411	13.498	13.579	13.829	14.014	14.035	14.122	14.185	14.253	14.306	14.376	14.470	14.492
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	3.875	2.806	2.831	2.838	2.839	2.846	2.846	3.079	4.103	4.105	4.123	4.143	4.142	4.136	4.152
- Kredit yang diberikan / <i>Credit disbursed</i>	3.783	2.806	2.831	2.838	2.839	2.846	2.846	3.079	4.053	4.055	4.072	4.092	4.091	4.085	4.101
- Lainnya / <i>Others</i>	92	-	-	-	-	-	-	-	50	50	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>22,97</b>	<b>23,40</b>	<b>22,55</b>	<b>23,03</b>	<b>23,50</b>	<b>23,52</b>	<b>23,83</b>	<b>24,25</b>	<b>23,89</b>	<b>24,50</b>	<b>24,53</b>	<b>24,04</b>	<b>24,21</b>	<b>24,27</b>	<b>24,30</b>
- Modal / Capital	1.269.616	1.377.558	1.306.117	1.332.881	1.355.083	1.355.177	1.368.315	1.377.782	1.360.376	1.382.814	1.390.028	1.366.971	1.375.479	1.382.507	1.400.516
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>21,29</b>	<b>21,86</b>	<b>20,89</b>	<b>21,36</b>	<b>21,76</b>	<b>21,83</b>	<b>22,06</b>	<b>22,48</b>	<b>22,24</b>	<b>22,85</b>	<b>22,85</b>	<b>22,24</b>	<b>22,43</b>	<b>22,55</b>	<b>22,54</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	1.176.700	1.286.968	1.210.353	1.236.481	1.254.842	1.257.632	1.267.029	1.277.284	1.266.316	1.289.360	1.294.822	1.264.765	1.274.290	1.284.448	1.298.775
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.792.994	5.787.754	5.767.447	5.760.782	5.743.068	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,55</b>	<b>2,47</b>	<b>1,94</b>	<b>1,90</b>	<b>1,90</b>	<b>1,76</b>	<b>1,70</b>	<b>1,64</b>	<b>1,59</b>	<b>2,17</b>	<b>1,97</b>	<b>1,87</b>	<b>1,86</b>	<b>1,80</b>	<b>1,88</b>
- Laba sebelum pajak / Profit	186.912	194.916	160.578	156.907	157.796	146.649	142.368	138.082	134.529	186.723	170.801	163.622	162.703	158.137	165.993
- Rata-rata total aset / Average total assets	7.329.250	7.880.981	8.257.688	8.274.161	8.308.424	8.350.416	8.384.637	8.410.213	8.440.183	8.611.498	8.669.166	8.740.538	8.761.188	8.782.870	8.819.009
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>77,86</b>	<b>79,39</b>	<b>84,94</b>	<b>85,09</b>	<b>84,97</b>	<b>86,15</b>	<b>86,27</b>	<b>86,04</b>	<b>86,58</b>	<b>84,55</b>	<b>85,24</b>	<b>86,44</b>	<b>85,61</b>	<b>85,61</b>	<b>84,59</b>
- Biaya Operasional / Operating Expenses	638.990	735.429	437.488	503.612	564.889	640.844	709.898	763.058	849.954	84.673	159.602	248.187	317.345	390.956	448.780
- Pendapatan Operasional / Operating Income	820.646	926.303	515.035	591.889	664.792	743.833	822.880	886.882	981.650	100.149	187.227	287.117	370.706	456.693	530.550
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,14</b>	<b>4,91</b>	<b>4,46</b>	<b>4,44</b>	<b>4,43</b>	<b>4,41</b>	<b>4,41</b>	<b>4,41</b>	<b>4,45</b>	<b>4,66</b>	<b>4,55</b>	<b>4,62</b>	<b>4,64</b>	<b>4,66</b>	<b>4,66</b>
- Pendapatan bunga bersih / Interest income net	360.412	370.095	354.497	353.357	354.022	355.126	356.551	357.911	361.932	388.250	381.243	391.160	393.802	395.974	397.839
- Rata-rata total aset produktif / Average total earning assets	7.016.192	7.538.955	7.945.045	7.964.420	8.000.338	8.046.171	8.080.307	8.108.233	8.136.641	8.326.281	8.387.937	8.465.132	8.482.892	8.504.956	8.545.378
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,78</b>	<b>94,43</b>	<b>89,10</b>	<b>88,09</b>	<b>85,38</b>	<b>83,46</b>	<b>83,07</b>	<b>82,33</b>	<b>82,54</b>	<b>82,44</b>	<b>81,80</b>	<b>80,93</b>	<b>80,83</b>	<b>80,89</b>	<b>80,39</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.092.584	5.391.846	5.316.379	5.301.453	5.286.411	5.290.086	5.237.755	5.201.894	5.235.027	5.151.035	5.173.219	5.248.238	5.231.717	5.263.579	5.328.457
- Total Dana Pihak Ketiga / Total Third Party Funds	5.372.841	5.709.670	5.967.088	6.018.481	6.191.910	6.338.774	6.305.140	6.318.538	6.342.538	6.248.385	6.324.490	6.485.237	6.472.494	6.507.221	6.628.449
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>14,96</b>	<b>15,51</b>	<b>17,66</b>	<b>19,80</b>	<b>19,41</b>	<b>19,45</b>	<b>18,69</b>	<b>18,89</b>	<b>18,91</b>	<b>18,64</b>	<b>19,51</b>	<b>19,76</b>	<b>20,53</b>	<b>19,67</b>	<b>21,67</b>
- Aset Likuid Primer / Primary Liquid Asset	899.937	902.889	925.093	1.084.439	1.052.921	1.062.867	986.758	980.630	1.009.045	942.998	1.008.211	1.069.942	1.093.931	1.062.914	1.234.363
- Aset Likuid Sekunder / Secondary Liquid assets	259.472	370.524	542.765	573.795	606.611	626.541	638.319	656.787	651.176	662.402	694.026	685.806	717.215	682.047	716.101
- Total Aset / Total Assets	7.751.621	8.212.586	8.313.961	8.372.998	8.548.115	8.686.707	8.692.631	8.665.964	8.780.681	8.611.498	8.726.834	8.883.280	8.823.139	8.869.600	8.999.703

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>20,88</b>	<b>21,18</b>	<b>18,65</b>	<b>18,84</b>	<b>19,31</b>	<b>19,10</b>	<b>19,21</b>	<b>19,67</b>	<b>18,82</b>	<b>19,27</b>	<b>19,56</b>	<b>18,86</b>	<b>19,18</b>	<b>19,28</b>	<b>19,14</b>
- Modal / Capital	472.797	526.961	454.010	460.433	472.209	468.902	473.285	478.697	462.629	471.945	481.487	468.757	475.208	479.814	486.762
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	2.458.280	2.448.960	2.462.199	2.484.982	2.477.204	2.488.321	2.543.720
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>19,67</b>	<b>20,09</b>	<b>17,31</b>	<b>17,50</b>	<b>17,84</b>	<b>17,77</b>	<b>17,74</b>	<b>18,21</b>	<b>17,52</b>	<b>18,00</b>	<b>18,28</b>	<b>17,30</b>	<b>17,63</b>	<b>17,75</b>	<b>17,52</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	445.335	499.910	421.337	427.811	436.234	436.325	437.114	443.069	430.786	440.718	450.150	429.994	436.760	441.668	445.653
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.433.762	2.444.461	2.445.499	2.455.261	2.464.012	2.433.081	2.458.280	2.448.960	2.462.199	2.484.982	2.477.204	2.488.321	2.543.720
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>3,08</b>	<b>2,81</b>	<b>1,94</b>	<b>1,80</b>	<b>1,80</b>	<b>1,63</b>	<b>1,51</b>	<b>1,45</b>	<b>1,43</b>	<b>2,16</b>	<b>2,16</b>	<b>2,06</b>	<b>2,05</b>	<b>1,99</b>	<b>2,04</b>
- Laba sebelum pajak / Profit	94.103	94.489	68.264	63.766	63.961	58.443	54.355	52.502	51.975	79.013	80.003	77.276	77.033	74.828	77.257
- Rata-rata total aset / Average total assets	3.052.601	3.364.528	3.526.239	3.541.414	3.562.473	3.585.963	3.601.076	3.609.619	3.626.978	3.661.356	3.699.955	3.748.457	3.762.396	3.767.840	3.786.876
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>71,24</b>	<b>76,39</b>	<b>82,33</b>	<b>83,54</b>	<b>83,33</b>	<b>85,16</b>	<b>86,53</b>	<b>86,19</b>	<b>86,62</b>	<b>85,82</b>	<b>84,59</b>	<b>84,77</b>	<b>84,64</b>	<b>84,81</b>	<b>84,39</b>
- Biaya Operasional / Operating Expenses	231.407	306.618	160.255	189.050	213.575	251.238	291.883	306.453	342.975	39.965	71.555	103.633	138.483	172.737	206.011
- Pendapatan Operasional / Operating Income	324.842	401.394	194.661	226.300	256.314	295.012	337.317	355.549	395.943	46.566	84.589	122.256	163.605	203.667	244.111
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>5,70</b>	<b>5,26</b>	<b>4,52</b>	<b>4,47</b>	<b>4,49</b>	<b>4,50</b>	<b>4,52</b>	<b>4,56</b>	<b>4,63</b>	<b>5,14</b>	<b>5,03</b>	<b>5,10</b>	<b>5,13</b>	<b>5,17</b>	<b>5,17</b>
- Pendapatan bunga bersih / Interest income net	166.316	169.488	155.006	153.848	155.877	157.395	158.692	160.580	163.746	184.859	182.962	187.952	189.772	191.553	192.603
- Rata-rata total aset produktif / Average total earning assets	2.919.454	3.224.071	3.427.589	3.444.773	3.467.988	3.494.688	3.510.451	3.521.685	3.539.589	3.596.926	3.636.294	3.685.860	3.697.571	3.702.623	3.723.825
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>92,83</b>	<b>94,17</b>	<b>88,94</b>	<b>87,78</b>	<b>85,51</b>	<b>83,82</b>	<b>85,30</b>	<b>85,46</b>	<b>85,13</b>	<b>87,61</b>	<b>86,80</b>	<b>85,21</b>	<b>85,86</b>	<b>86,71</b>	<b>86,17</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.239.600	2.430.773	2.412.256	2.409.124	2.409.354	2.422.918	2.410.943	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755
- Total Dana Pihak Ketiga / Total Third Party Funds	2.412.453	2.581.349	2.712.265	2.744.356	2.817.509	2.890.488	2.826.349	2.814.055	2.873.149	2.756.021	2.804.144	2.915.664	2.885.529	2.876.176	2.949.618
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>13,08</b>	<b>14,48</b>	<b>16,39</b>	<b>18,88</b>	<b>18,39</b>	<b>18,70</b>	<b>17,55</b>	<b>18,04</b>	<b>17,53</b>	<b>17,10</b>	<b>18,20</b>	<b>19,01</b>	<b>19,80</b>	<b>18,40</b>	<b>19,56</b>
- Aset Likuid Primer / Primary Liquid Asset	329.235	363.560	388.552	469.809	440.656	447.628	398.447	402.997	414.449	358.706	400.942	453.885	477.456	426.767	480.438
- Aset Likuid Sekunder / Secondary Liquid assets	107.960	153.929	202.547	216.009	241.732	257.918	257.346	263.435	254.901	267.269	279.313	277.162	275.739	270.358	278.894
- Total Aset / Total Assets	3.342.995	3.574.105	3.606.799	3.632.466	3.709.883	3.773.886	3.737.095	3.695.044	3.818.584	3.661.356	3.738.553	3.845.461	3.804.214	3.789.619	3.882.056

**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					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>22,05</b>	<b>21,19</b>	<b>20,64</b>	<b>20,64</b>	<b>20,67</b>	<b>20,93</b>	<b>20,94</b>	<b>21,83</b>	<b>22,11</b>	<b>22,56</b>	<b>22,01</b>	<b>21,74</b>	<b>21,26</b>	<b>21,36</b>	<b>21,36</b>
- Modal / Capital	77.296	81.327	80.310	81.167	82.008	83.101	83.626	87.688	89.468	91.008	90.278	88.955	87.675	87.842	88.674
- ATMR / Risk Weighted Assets	350.627	383.759	389.080	393.224	396.722	397.082	399.444	401.771	404.641	403.371	410.077	409.157	412.371	411.231	415.049
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>20,51</b>	<b>19,71</b>	<b>19,05</b>	<b>19,06</b>	<b>19,09</b>	<b>19,35</b>	<b>19,39</b>	<b>20,17</b>	<b>20,43</b>	<b>20,89</b>	<b>20,34</b>	<b>20,08</b>	<b>19,60</b>	<b>19,69</b>	<b>19,79</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	71.899	75.623	74.106	74.929	75.733	76.838	77.439	81.028	82.670	84.269	83.408	82.156	80.843	80.959	82.147
- ATMR / Risk Weighted Assets	350.627	383.759	389.080	393.224	396.722	397.082	399.444	401.771	404.641	403.371	410.077	409.157	412.371	411.231	415.049
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,38</b>	<b>2,15</b>	<b>2,27</b>	<b>2,21</b>	<b>2,21</b>	<b>2,17</b>	<b>2,12</b>	<b>2,05</b>	<b>2,04</b>	<b>2,08</b>	<b>1,98</b>	<b>2,26</b>	<b>2,01</b>	<b>2,03</b>	<b>2,16</b>
- Laba sebelum pajak / Profit	14.564	14.267	15.168	14.778	14.979	14.920	14.822	14.475	14.433	14.963	14.431	16.666	15.025	15.228	16.290
- Rata-rata total aset / Average total assets	612.053	663.919	667.260	669.337	677.633	687.309	697.919	705.013	706.917	717.888	728.741	736.373	745.720	749.811	755.374
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>77,88</b>	<b>79,56</b>	<b>79,25</b>	<b>79,77</b>	<b>79,45</b>	<b>79,66</b>	<b>79,66</b>	<b>80,17</b>	<b>80,60</b>	<b>79,37</b>	<b>79,68</b>	<b>77,10</b>	<b>79,49</b>	<b>79,19</b>	<b>78,19</b>
- Biaya Operasional / Operating Expenses	51.514	55.777	28.776	33.787	38.403	43.690	48.320	53.621	59.823	4.774	9.393	14.030	19.485	24.344	29.445
- Pendapatan Operasional / Operating Income	66.142	70.109	36.312	42.354	48.337	54.847	60.658	66.886	74.224	6.014	11.788	18.197	24.514	30.741	37.658
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>6,32</b>	<b>5,95</b>	<b>5,94</b>	<b>5,97</b>	<b>5,89</b>	<b>5,81</b>	<b>5,74</b>	<b>5,71</b>	<b>5,72</b>	<b>5,64</b>	<b>5,49</b>	<b>5,61</b>	<b>5,61</b>	<b>5,61</b>	<b>5,67</b>
- Pendapatan bunga bersih / Interest income net	36.880	37.730	38.053	38.321	38.280	38.370	38.513	38.682	38.826	38.778	38.386	39.691	40.137	40.419	41.155
- Rata-rata total aset produktif / Average total earning assets	583.671	634.080	640.243	642.309	650.378	660.049	670.604	677.664	678.925	687.938	698.843	707.299	715.727	719.910	725.828
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>88,86</b>	<b>88,10</b>	<b>82,61</b>	<b>83,20</b>	<b>75,99</b>	<b>73,64</b>	<b>71,17</b>	<b>74,72</b>	<b>83,15</b>	<b>81,68</b>	<b>79,32</b>	<b>77,70</b>	<b>75,56</b>	<b>76,66</b>	<b>75,38</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	403.549	444.489	447.193	449.616	451.597	456.059	458.490	464.622	466.977	462.462	464.325	468.499	470.983	473.248	476.400
- Total Dana Pihak Ketiga / Total Third Party Funds	454.162	504.517	541.317	540.430	594.297	619.336	644.220	621.815	561.619	566.170	585.361	602.948	623.363	617.322	632.007
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>17,79</b>	<b>16,16</b>	<b>16,84</b>	<b>18,38</b>	<b>17,85</b>	<b>20,71</b>	<b>16,35</b>	<b>16,17</b>	<b>16,12</b>	<b>14,11</b>	<b>16,24</b>	<b>15,37</b>	<b>16,33</b>	<b>15,60</b>	<b>18,46</b>
- Aset Likuid Primer / Primary Liquid Asset	99.854	95.947	95.995	95.983	100.344	123.128	93.337	90.347	92.289	71.107	85.369	78.332	84.778	77.244	102.486
- Aset Likuid Sekunder / Secondary Liquid assets	11.424	14.558	19.073	29.319	30.955	35.225	36.407	35.145	25.053	30.180	34.730	37.223	41.571	42.279	42.072
- Total Aset / Total Assets	625.658	683.617	683.240	681.793	735.561	764.717	793.408	775.957	727.860	717.888	739.593	751.637	773.761	766.175	783.192

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>21,28</b>	<b>22,12</b>	<b>22,53</b>	<b>23,20</b>	<b>23,67</b>	<b>23,93</b>	<b>24,47</b>	<b>24,92</b>	<b>25,48</b>	<b>26,03</b>	<b>25,85</b>	<b>25,54</b>	<b>25,72</b>	<b>25,74</b>	<b>25,97</b>
- Modal / Capital	532.831	579.652	590.543	604.051	610.233	614.962	624.050	628.856	644.848	651.711	647.262	639.040	644.021	646.819	654.903
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.621.423	2.604.045	2.578.069	2.569.376	2.550.387	2.523.386	2.531.202	2.503.923	2.503.842	2.502.082	2.504.100	2.512.820	2.522.151
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>19,03</b>	<b>20,05</b>	<b>20,48</b>	<b>21,11</b>	<b>21,54</b>	<b>21,78</b>	<b>22,28</b>	<b>22,73</b>	<b>23,39</b>	<b>23,91</b>	<b>23,68</b>	<b>23,38</b>	<b>23,59</b>	<b>23,73</b>	<b>23,92</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	476.443	525.392	536.851	549.650	555.434	559.482	568.150	573.607	591.966	598.811	592.909	585.000	590.596	596.329	603.255
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.621.423	2.604.045	2.578.069	2.569.376	2.550.387	2.523.386	2.531.202	2.503.923	2.503.842	2.502.082	2.504.100	2.512.820	2.522.151
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,08</b>	<b>2,11</b>	<b>1,71</b>	<b>1,76</b>	<b>1,80</b>	<b>1,66</b>	<b>1,67</b>	<b>1,61</b>	<b>1,56</b>	<b>2,18</b>	<b>1,80</b>	<b>1,68</b>	<b>1,73</b>	<b>1,65</b>	<b>1,76</b>
- Laba sebelum pajak / Profit	65.594	70.316	61.029	62.826	64.150	59.401	59.976	57.914	56.525	82.433	68.417	64.019	65.841	63.141	67.451
- Rata-rata total aset / Average total assets	3.161.126	3.325.506	3.558.990	3.561.587	3.567.883	3.577.456	3.588.505	3.600.301	3.615.981	3.789.349	3.793.302	3.804.876	3.804.829	3.816.993	3.829.180
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>81,12</b>	<b>81,39</b>	<b>84,93</b>	<b>84,07</b>	<b>84,18</b>	<b>85,49</b>	<b>84,56</b>	<b>84,23</b>	<b>84,66</b>	<b>78,81</b>	<b>81,27</b>	<b>83,09</b>	<b>80,98</b>	<b>81,03</b>	<b>80,33</b>
- Biaya Operasional / Operating Expenses	265.373	292.003	158.944	181.329	204.984	229.632	249.369	269.703	298.258	25.402	47.780	73.535	94.132	114.796	137.164
- Pendapatan Operasional / Operating Income	327.126	358.791	187.148	215.697	243.517	268.620	294.888	320.197	352.287	32.229	58.791	88.501	116.248	141.666	170.757
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>4,55</b>	<b>4,45</b>	<b>4,32</b>	<b>4,32</b>	<b>4,28</b>	<b>4,26</b>	<b>4,25</b>	<b>4,23</b>	<b>4,24</b>	<b>4,26</b>	<b>4,14</b>	<b>4,21</b>	<b>4,23</b>	<b>4,22</b>	<b>4,21</b>
- Pendapatan bunga bersih / Interest income net	137.897	141.370	146.787	146.643	145.582	145.297	145.515	145.151	146.132	154.168	150.047	153.403	153.912	154.053	154.273
- Rata-rata total aset produktif / Average total earning assets	3.032.983	3.180.038	3.395.501	3.398.289	3.403.681	3.413.541	3.424.027	3.435.513	3.449.883	3.618.158	3.624.784	3.640.439	3.640.879	3.653.434	3.667.138
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>94,60</b>	<b>93,68</b>	<b>88,50</b>	<b>86,84</b>	<b>85,00</b>	<b>83,19</b>	<b>81,35</b>	<b>79,35</b>	<b>78,76</b>	<b>77,16</b>	<b>77,09</b>	<b>76,94</b>	<b>76,48</b>	<b>75,61</b>	<b>75,28</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.158.798	2.235.355	2.226.539	2.207.778	2.191.563	2.180.228	2.148.356	2.127.985	2.144.164	2.105.146	2.103.710	2.119.335	2.111.758	2.123.060	2.137.522
- Total Dana Pihak Ketiga / Total Third Party Funds	2.281.929	2.386.043	2.516.004	2.542.314	2.578.225	2.620.844	2.640.749	2.681.822	2.722.257	2.728.311	2.728.893	2.754.420	2.761.347	2.807.949	2.839.395
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>14,88</b>	<b>14,71</b>	<b>16,99</b>	<b>19,06</b>	<b>18,60</b>	<b>17,63</b>	<b>18,19</b>	<b>17,89</b>	<b>19,08</b>	<b>18,69</b>	<b>19,21</b>	<b>19,15</b>	<b>20,09</b>	<b>19,65</b>	<b>22,63</b>
- Aset Likuid Primer / Primary Liquid Asset	381.483	342.842	320.445	394.387	380.847	355.580	373.112	358.515	406.531	387.827	393.829	402.376	410.253	434.862	532.630
- Aset Likuid Sekunder / Secondary Liquid assets	104.447	160.777	280.144	287.394	291.124	288.784	297.656	306.569	318.331	320.438	335.592	330.702	354.293	324.841	347.636
- Total Aset / Total Assets	3.264.610	3.423.793	3.534.810	3.577.171	3.611.954	3.654.390	3.687.949	3.718.258	3.798.635	3.789.349	3.797.254	3.828.025	3.804.687	3.865.647	3.890.115

**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					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)</b>	<b>47,87</b>	<b>50,38</b>	<b>51,98</b>	<b>54,11</b>	<b>54,91</b>	<b>55,51</b>	<b>56,91</b>	<b>56,29</b>	<b>54,61</b>	<b>58,52</b>	<b>58,71</b>	<b>58,53</b>	<b>58,45</b>	<b>59,21</b>	<b>60,42</b>
- Modal / Capital	175.308	175.942	181.254	187.230	190.633	188.213	187.355	182.541	163.432	168.150	171.001	170.219	168.575	168.033	170.177
- ATMR / Risk Weighted Assets	366.229	349.253	348.729	346.025	347.157	339.064	329.225	324.266	299.293	287.331	291.271	290.845	288.394	283.768	281.637
<b>Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)</b>	<b>47,00</b>	<b>49,50</b>	<b>51,06</b>	<b>53,20</b>	<b>53,99</b>	<b>54,56</b>	<b>55,99</b>	<b>55,38</b>	<b>53,76</b>	<b>57,62</b>	<b>57,80</b>	<b>57,63</b>	<b>57,59</b>	<b>58,32</b>	<b>59,55</b>
- Modal Inti (Tier I) / Core Capital (Tier I)	172.123	172.885	178.059	184.091	187.442	184.987	184.325	179.580	160.894	165.563	168.355	167.615	166.091	165.493	167.720
- ATMR / Risk Weighted Assets	366.229	349.253	348.729	346.025	347.157	339.064	329.225	324.266	299.293	287.331	291.271	290.845	288.394	283.768	281.637
<b>Return On Assets Ratio (%) / Return On Assets Ratio (%)</b>	<b>2,67</b>	<b>3,27</b>	<b>3,19</b>	<b>3,10</b>	<b>2,94</b>	<b>2,78</b>	<b>2,66</b>	<b>2,66</b>	<b>2,37</b>	<b>2,33</b>	<b>1,78</b>	<b>1,26</b>	<b>1,07</b>	<b>1,10</b>	<b>1,12</b>
- Laba sebelum pajak / Profit	11.837	14.989	16.117	15.538	14.707	13.885	13.215	13.191	11.596	10.314	7.949	5.660	4.804	4.940	4.995
- Rata-rata total aset / Average total assets	442.694	457.719	505.199	501.823	500.435	499.688	497.138	495.280	490.307	442.905	447.169	450.832	448.243	448.226	447.579
<b>Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)</b>	<b>88,43</b>	<b>83,86</b>	<b>92,36</b>	<b>92,47</b>	<b>92,54</b>	<b>92,76</b>	<b>92,55</b>	<b>92,40</b>	<b>93,53</b>	<b>94,74</b>	<b>96,30</b>	<b>97,98</b>	<b>98,35</b>	<b>98,09</b>	<b>97,61</b>
- Biaya Operasional / Operating Expenses	84.285	73.162	89.513	99.445	107.927	116.283	120.325	133.280	148.897	14.533	30.874	56.989	65.244	79.079	76.159
- Pendapatan Operasional / Operating Income	95.307	87.243	96.914	107.538	116.624	125.354	130.017	144.249	159.196	15.339	32.059	58.163	66.339	80.619	78.024
<b>Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)</b>	<b>3,76</b>	<b>4,09</b>	<b>3,04</b>	<b>3,04</b>	<b>2,99</b>	<b>2,94</b>	<b>2,91</b>	<b>2,85</b>	<b>2,83</b>	<b>2,47</b>	<b>2,30</b>	<b>2,34</b>	<b>2,33</b>	<b>2,32</b>	<b>2,29</b>
- Pendapatan bunga bersih / Interest income net	15.864	17.756	14.651	14.545	14.284	14.063	13.830	13.497	13.228	10.445	9.848	10.114	9.981	9.948	9.807
- Rata-rata total aset produktif / Average total earning assets	421.973	434.478	481.712	479.048	478.292	477.893	475.225	473.371	468.244	423.258	428.017	431.535	428.715	428.989	428.586
<b>Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)</b>	<b>138,99</b>	<b>126,46</b>	<b>116,65</b>	<b>122,76</b>	<b>115,86</b>	<b>110,94</b>	<b>113,49</b>	<b>101,76</b>	<b>95,91</b>	<b>85,29</b>	<b>83,11</b>	<b>82,88</b>	<b>84,75</b>	<b>84,19</b>	<b>83,30</b>
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	244.994	230.266	230.391	234.934	233.897	230.881	219.966	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781
- Total Dana Pihak Ketiga / Total Third Party Funds	176.261	182.088	197.502	191.382	201.879	208.106	193.821	200.845	185.513	197.882	206.092	212.205	202.254	205.774	207.429
<b>Rasio Aset Likuid (%) / Liquid Assets Ratio (%)</b>	<b>25,24</b>	<b>29,01</b>	<b>32,94</b>	<b>34,33</b>	<b>35,43</b>	<b>36,69</b>	<b>35,59</b>	<b>37,84</b>	<b>34,13</b>	<b>38,35</b>	<b>38,20</b>	<b>38,43</b>	<b>37,93</b>	<b>37,62</b>	<b>37,43</b>
- Aset Likuid Primer / Primary Liquid Asset	79.021	90.845	120.101	124.261	131.074	136.531	121.861	128.771	95.776	125.358	128.071	135.350	121.444	124.042	118.810
- Aset Likuid Sekunder / Secondary Liquid assets	34.966	40.128	41.001	41.073	42.800	44.614	46.909	51.637	52.892	44.515	44.391	40.719	45.612	44.569	47.500
- Total Aset / Total Assets	451.661	451.514	489.112	481.568	490.717	493.715	474.180	476.705	435.602	442.905	451.433	458.157	440.477	448.159	444.340

<b>Tabel 1.21.a.</b>															
<b>Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank</b>															
<i>(Growth of Commercial Banks Assets Based Group Bank)</i>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Kelompok Bank / Group of Banks</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>						<b>2021</b>						
			<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>	<b>Jun</b>
- Bank Persero / State Owned Banks	3.342.996	3.574.130	3.606.921	3.632.558	3.710.001	3.773.886	3.737.095	3.695.044	3.818.584	3.661.356	3.738.553	3.845.461	3.804.214	3.789.790	3.882.056
- BPD / Regional Development Banks	655.963	717.518	717.621	714.268	772.582	802.423	831.622	813.135	763.879	753.071	776.004	787.736	812.592	804.139	821.902
- Bank Swasta Nasional / Domestic Private Banks	3.617.727	3.819.813	3.856.759	3.897.519	3.933.665	3.991.840	4.031.581	4.068.563	4.159.829	4.149.642	4.155.705	4.185.095	4.165.742	4.231.866	4.262.866
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.661	451.514	489.112	481.568	490.717	493.715	474.180	476.705	435.602	442.905	451.433	458.157	440.477	448.159	444.340
<b>Total</b>	<b>8.068.346</b>	<b>8.562.974</b>	<b>8.670.413</b>	<b>8.725.913</b>	<b>8.906.965</b>	<b>9.061.864</b>	<b>9.074.478</b>	<b>9.053.446</b>	<b>9.177.894</b>	<b>9.006.974</b>	<b>9.121.696</b>	<b>9.276.449</b>	<b>9.223.025</b>	<b>9.273.954</b>	<b>9.411.164</b>

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

Kelompok Bank / Group of Banks	Desember 2018				Desember 2019				Juni 2020				Desember 2020				Juni 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	-	6	18	3	-	5	18	4	-	4	19	4
Bank Swasta Nasional / Domestic Private Banks	4	27	25	19	2	25	26	18	3	24	26	18	1	22	27	20	-	21	29	18
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	5	3	-	-	5	3	-	-	5	3	-	1	4	3	-	1	4	3
<b>Total</b>	<b>4</b>	<b>36</b>	<b>45</b>	<b>30</b>	<b>2</b>	<b>32</b>	<b>47</b>	<b>29</b>	<b>3</b>	<b>30</b>	<b>49</b>	<b>28</b>	<b>1</b>	<b>28</b>	<b>49</b>	<b>31</b>	<b>-</b>	<b>26</b>	<b>52</b>	<b>29</b>



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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>6.668.813</b>	<b>7.109.042</b>	<b>7.336.597</b>	<b>7.304.998</b>	<b>7.472.773</b>	<b>7.571.936</b>	<b>7.705.343</b>	<b>7.670.590</b>	<b>7.720.284</b>	<b>7.683.312</b>	<b>7.750.658</b>	<b>7.867.525</b>	<b>7.804.154</b>	<b>7.818.411</b>	<b>7.800.818</b>
a. Lancar / Current	6.317.761	6.692.948	6.876.104	6.870.007	7.037.159	7.145.198	7.277.077	7.246.313	7.319.912	7.234.866	7.289.096	7.434.682	7.340.542	7.342.241	7.331.752
b. Dalam Perhatian Khusus / Special Mention	226.493	275.482	290.977	259.686	260.427	255.337	258.222	254.382	235.325	280.461	291.065	262.066	290.649	293.954	290.579
c. Kurang Lancar / Sub-Standard	21.216	22.411	26.715	23.453	19.161	18.130	16.530	20.299	27.704	27.488	26.307	24.355	27.266	32.014	25.068
d. Diragukan / Doubtful	15.858	28.481	27.246	30.640	26.775	22.926	18.991	16.894	13.637	15.771	20.393	22.712	21.204	25.995	34.156
e. Macet / Loss	87.486	89.719	115.555	121.211	129.250	130.345	134.524	132.701	123.706	124.725	123.798	123.710	124.493	124.207	119.263
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>2.001.032</b>	<b>2.041.716</b>	<b>2.006.670</b>	<b>2.056.069</b>	<b>2.039.590</b>	<b>2.063.005</b>	<b>2.101.969</b>	<b>2.086.955</b>	<b>2.061.121</b>	<b>2.439.955</b>	<b>2.077.922</b>	<b>2.081.974</b>	<b>2.083.518</b>	<b>2.069.394</b>	<b>2.011.958</b>
a. Lancar / Current	1.971.636	2.012.694	1.971.903	2.022.366	2.004.729	2.024.579	2.068.185	2.051.101	2.028.854	2.403.561	2.040.279	2.049.463	2.049.905	2.032.629	1.979.294
b. Dalam Perhatian Khusus / Special Mention	26.377	25.970	30.800	29.760	30.711	35.003	30.323	31.816	27.927	33.413	34.713	28.879	29.941	32.680	28.568
c. Kurang Lancar / Sub-Standard	1.254	1.294	1.581	1.300	1.185	1.131	1.216	1.860	1.968	1.036	853	990	994	1.474	1.705
d. Diragukan / Doubtful	281	450	714	1.015	908	397	262	335	228	253	303	988	960	960	196
e. Macet / Loss	1.485	1.309	1.672	1.628	2.057	1.896	1.982	1.843	2.144	1.692	1.774	1.654	1.717	1.651	2.194
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>127.579</b>	<b>143.664</b>	<b>173.483</b>	<b>179.248</b>	<b>179.337</b>	<b>174.824</b>	<b>173.505</b>	<b>173.933</b>	<b>169.387</b>	<b>170.965</b>	<b>173.427</b>	<b>174.409</b>	<b>176.635</b>	<b>186.300</b>	<b>182.583</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>63.130</b>	<b>66.766</b>	<b>68.473</b>	<b>71.131</b>	<b>72.239</b>	<b>71.440</b>	<b>73.368</b>	<b>69.414</b>	<b>66.058</b>	<b>63.875</b>	<b>62.909</b>	<b>60.535</b>	<b>61.187</b>	<b>61.225</b>	<b>63.147</b>
a. Lancar / Current	63.029	66.697	68.376	71.060	72.178	71.349	73.276	69.324	65.963	63.764	62.734	60.448	61.152	61.192	63.088
b. Dalam Perhatian Khusus / Special Mention	9	6	36	6	6	35	36	31	35	42	105	23	19	21	46
c. Kurang Lancar / Sub-Standard	1	0	-	0	0	-	-	4	-	11	11	-	-	1	1
d. Diragukan / Doubtful	-	0	-	-	0	0	0	-	-	-	-	-	-	-	0
e. Macet / Loss	91	63	61	65	55	56	55	54	59	58	59	65	16	12	12
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>92</b>	<b>63</b>	<b>61</b>	<b>65</b>	<b>56</b>	<b>56</b>	<b>56</b>	<b>58</b>	<b>59</b>	<b>69</b>	<b>70</b>	<b>65</b>	<b>16</b>	<b>13</b>	<b>13</b>

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>2.893.140</b>	<b>3.107.085</b>	<b>3.204.382</b>	<b>3.189.964</b>	<b>3.290.462</b>	<b>3.330.005</b>	<b>3.383.463</b>	<b>3.351.855</b>	<b>3.416.538</b>	<b>3.358.173</b>	<b>3.387.510</b>	<b>3.462.659</b>	<b>3.404.341</b>	<b>3.424.593</b>	<b>3.483.460</b>
a. Lancar / Current	2.740.308	2.917.689	2.979.515	2.980.983	3.080.331	3.120.231	3.175.570	3.140.759	3.220.311	3.130.640	3.152.764	3.246.520	3.169.789	3.181.586	3.249.333
b. Dalam Perhatian Khusus / Special Mention	98.144	122.566	144.130	125.998	126.322	124.269	121.270	124.361	108.285	137.761	143.821	125.777	143.008	150.451	143.710
c. Kurang Lancar / Sub-Standard	12.039	14.108	14.658	12.142	10.998	10.708	9.778	11.220	16.956	16.557	15.288	14.842	17.007	13.812	13.097
d. Diragukan / Doubtful	7.669	14.914	14.878	16.062	13.330	10.641	9.951	9.001	7.277	8.576	12.343	14.236	13.358	17.425	18.157
e. Macet / Loss	34.980	37.808	51.201	54.778	59.481	64.156	66.894	66.513	63.709	64.639	63.295	61.284	61.179	61.319	59.162
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>613.343</b>	<b>642.058</b>	<b>611.230</b>	<b>622.314</b>	<b>594.272</b>	<b>608.748</b>	<b>629.886</b>	<b>630.113</b>	<b>606.341</b>	<b>965.179</b>	<b>605.949</b>	<b>615.930</b>	<b>621.210</b>	<b>615.667</b>	<b>562.196</b>
a. Lancar / Current	605.260	631.493	595.241	607.187	578.197	589.123	616.910	614.202	595.211	951.182	591.373	602.959	607.827	599.116	549.551
b. Dalam Perhatian Khusus / Special Mention	7.237	9.566	14.147	13.066	13.987	18.176	11.553	13.753	8.859	12.764	13.502	11.201	11.610	14.351	10.625
c. Kurang Lancar / Sub-Standard	391	346	685	556	249	261	298	964	965	159	138	136	147	632	628
d. Diragukan / Doubtful	172	292	515	922	798	288	186	261	177	165	205	909	880	875	130
e. Macet / Loss	282	361	642	582	1.041	899	938	933	1.129	909	731	725	746	692	1.263
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>55.533</b>	<b>67.830</b>	<b>82.579</b>	<b>85.042</b>	<b>85.897</b>	<b>86.953</b>	<b>88.045</b>	<b>88.892</b>	<b>90.213</b>	<b>91.005</b>	<b>91.998</b>	<b>92.132</b>	<b>93.317</b>	<b>94.756</b>	<b>92.437</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>5.188</b>	<b>7.499</b>	<b>7.416</b>	<b>9.172</b>	<b>9.101</b>	<b>9.324</b>	<b>9.726</b>	<b>9.451</b>	<b>10.240</b>	<b>9.672</b>	<b>10.493</b>	<b>10.536</b>	<b>10.175</b>	<b>10.335</b>	<b>10.477</b>
a. Lancar / Current	5.112	7.444	7.361	9.113	9.051	9.270	9.672	9.398	10.187	9.619	10.440	10.477	10.171	10.331	10.473
b. Dalam Perhatian Khusus / Special Mention	0	0	0	0	-	4	4	-	-	-	0	0	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	0	0	-	-	4	-	-	-	-	-	0	-
d. Diragukan / Doubtful	-	0	-	-	-	0	0	-	-	-	-	-	-	-	0
e. Macet / Loss	76	54	55	59	49	50	49	48	53	52	53	59	4	4	4
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>76</b>	<b>54</b>	<b>55</b>	<b>59</b>	<b>49</b>	<b>50</b>	<b>49</b>	<b>52</b>	<b>53</b>	<b>52</b>	<b>53</b>	<b>59</b>	<b>4</b>	<b>4</b>	<b>4</b>

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

Indikator / Indicator	2018	2019	2020							2021					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>516.071</b>	<b>581.246</b>	<b>609.930</b>	<b>589.571</b>	<b>627.532</b>	<b>634.993</b>	<b>695.631</b>	<b>666.293</b>	<b>624.946</b>	<b>638.236</b>	<b>656.653</b>	<b>671.032</b>	<b>693.072</b>	<b>678.200</b>	<b>672.547</b>
a. Lancar / Current	493.329	557.420	580.561	561.988	600.944	608.887	668.600	639.981	601.918	605.562	626.439	645.725	666.988	652.089	646.350
b. Dalam Perhatian Khusus / Special Mention	11.213	11.559	14.018	12.451	11.605	10.763	12.272	11.454	9.539	18.783	16.321	11.125	11.611	11.417	11.594
c. Kurang Lancar / Sub-Standard	754	690	1.466	1.317	806	1.177	564	617	373	690	530	529	833	758	745
d. Diragukan / Doubtful	793	918	1.424	1.492	1.658	1.276	715	804	675	804	851	908	823	1.053	1.050
e. Macet / Loss	9.981	10.659	12.462	12.323	12.519	12.890	13.479	13.438	12.442	12.396	12.511	12.746	12.817	12.884	12.807
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>31.458</b>	<b>33.298</b>	<b>29.504</b>	<b>29.746</b>	<b>29.824</b>	<b>28.564</b>	<b>27.671</b>	<b>27.601</b>	<b>26.782</b>	<b>27.177</b>	<b>26.907</b>	<b>26.465</b>	<b>24.959</b>	<b>24.587</b>	<b>24.907</b>
a. Lancar / Current	30.880	32.762	28.829	29.080	29.185	27.904	26.953	26.929	26.051	26.467	26.247	25.835	24.320	23.906	24.281
b. Dalam Perhatian Khusus / Special Mention	194	136	103	98	83	96	156	109	71	174	121	86	81	120	91
c. Kurang Lancar / Sub-Standard	8	1	13	26	3	5	2	5	4	0	0	2	10	8	24
d. Diragukan / Doubtful	4	1	7	18	40	26	7	3	2	22	22	22	25	33	15
e. Macet / Loss	371	399	551	524	512	533	554	555	653	513	516	520	523	520	495
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>11.912</b>	<b>12.667</b>	<b>15.922</b>	<b>15.700</b>	<b>15.538</b>	<b>15.907</b>	<b>15.321</b>	<b>15.421</b>	<b>14.149</b>	<b>14.426</b>	<b>14.431</b>	<b>14.726</b>	<b>15.030</b>	<b>15.255</b>	<b>15.137</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>4.396</b>	<b>5.096</b>	<b>4.434</b>	<b>4.585</b>	<b>4.595</b>	<b>5.252</b>	<b>5.291</b>	<b>5.352</b>	<b>4.756</b>	<b>4.521</b>	<b>4.341</b>	<b>4.144</b>	<b>4.064</b>	<b>4.067</b>	<b>3.895</b>
a. Lancar / Current	4.381	5.094	4.423	4.583	4.593	5.239	5.278	5.339	4.743	4.508	4.327	4.128	4.046	4.064	3.879
b. Dalam Perhatian Khusus / Special Mention	-	-	11	2	2	13	13	13	13	2	2	15	16	-	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	0	2	2	2
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>15</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>3</b>

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset Produktif Neraca / Earning Assets</b>	<b>2.880.930</b>	<b>3.050.485</b>	<b>3.136.450</b>	<b>3.145.815</b>	<b>3.170.252</b>	<b>3.222.685</b>	<b>3.255.089</b>	<b>3.283.729</b>	<b>3.343.329</b>	<b>3.358.532</b>	<b>3.372.525</b>	<b>3.407.837</b>	<b>3.386.723</b>	<b>3.394.687</b>	<b>3.327.092</b>
a. Lancar / Current	2.718.599	2.861.593	2.944.005	2.960.989	2.984.662	3.045.261	3.075.249	3.109.768	3.173.789	3.182.193	3.187.676	3.227.127	3.195.556	3.200.169	3.131.199
b. Dalam Perhatian Khusus / Special Mention	108.208	131.270	122.888	111.680	113.317	110.890	115.156	109.310	108.345	114.403	121.534	117.772	127.486	124.286	127.542
c. Kurang Lancar / Sub-Standard	7.901	7.100	9.960	9.284	6.689	5.607	5.629	7.936	9.807	9.722	9.965	8.562	8.814	15.323	9.420
d. Diragukan / Doubtful	7.071	11.608	10.749	12.821	11.411	10.656	7.865	6.782	5.504	6.186	7.016	7.225	6.862	7.372	14.094
e. Macet / Loss	39.151	38.913	48.847	51.041	54.174	50.271	51.191	49.934	45.885	46.029	46.333	47.150	48.006	47.536	44.837
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>1.050.022</b>	<b>1.043.870</b>	<b>1.053.176</b>	<b>1.082.711</b>	<b>1.098.356</b>	<b>1.103.001</b>	<b>1.117.650</b>	<b>1.111.503</b>	<b>1.112.010</b>	<b>1.129.022</b>	<b>1.122.909</b>	<b>1.129.016</b>	<b>1.128.187</b>	<b>1.124.039</b>	<b>1.117.046</b>
a. Lancar / Current	1.039.016	1.035.262	1.044.035	1.073.598	1.089.170	1.093.167	1.106.924	1.101.289	1.100.809	1.117.169	1.110.170	1.118.543	1.116.262	1.111.999	1.105.694
b. Dalam Perhatian Khusus / Special Mention	9.670	7.404	8.342	8.356	8.493	9.228	10.062	9.706	10.639	11.432	12.062	9.897	11.268	11.392	10.677
c. Kurang Lancar / Sub-Standard	437	571	168	199	166	114	153	139	206	141	127	162	204	209	243
d. Diragukan / Doubtful	92	108	175	57	46	56	50	48	30	46	59	42	41	36	33
e. Macet / Loss	806	525	457	501	481	437	462	323	326	235	492	372	412	403	400
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>55.458</b>	<b>58.825</b>	<b>70.357</b>	<b>73.903</b>	<b>72.967</b>	<b>67.140</b>	<b>65.349</b>	<b>65.161</b>	<b>61.758</b>	<b>62.358</b>	<b>63.992</b>	<b>63.513</b>	<b>64.340</b>	<b>70.879</b>	<b>69.026</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>39.947</b>	<b>42.987</b>	<b>47.287</b>	<b>47.422</b>	<b>48.113</b>	<b>50.488</b>	<b>51.771</b>	<b>50.287</b>	<b>46.923</b>	<b>46.185</b>	<b>44.523</b>	<b>43.322</b>	<b>44.428</b>	<b>44.330</b>	<b>44.793</b>
a. Lancar / Current	39.937	42.975	47.257	47.412	48.103	50.464	51.746	50.263	46.894	46.139	44.414	43.309	44.415	44.304	44.754
b. Dalam Perhatian Khusus / Special Mention	9	6	24	4	4	18	19	19	23	41	103	7	3	21	33
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	6	10	6	6
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>1</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>10</b>	<b>6</b>	<b>6</b>

<b>Tabel 1.27.a.</b>															
<b>Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain</b>															
<b>(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)</b>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Indikator / Indicator</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>						<b>2021</b>						
			<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>	<b>Jun</b>
<b>Aset Produktif Neraca / Earning Assets</b>	<b>378.671</b>	<b>370.226</b>	<b>385.836</b>	<b>379.648</b>	<b>384.527</b>	<b>384.253</b>	<b>371.161</b>	<b>368.713</b>	<b>335.470</b>	<b>328.371</b>	<b>333.971</b>	<b>325.996</b>	<b>320.018</b>	<b>320.931</b>	<b>317.720</b>
a. Lancar / Current	365.524	356.246	372.023	366.046	371.223	370.820	357.658	355.805	323.894	316.471	322.217	315.310	308.209	308.396	304.869
b. Dalam Perhatian Khusus / Special Mention	8.928	10.086	9.942	9.556	9.183	9.414	9.525	9.257	9.156	9.515	9.389	7.392	8.544	7.800	7.733
c. Kurang Lancar / Sub-Standard	522	514	631	710	669	638	559	526	569	519	524	422	613	2.122	1.806
d. Diragukan / Doubtful	324	1.041	195	266	375	353	459	308	182	205	183	343	162	145	855
e. Macet / Loss	3.373	2.339	3.045	3.069	3.077	3.028	2.960	2.817	1.670	1.661	1.658	2.530	2.491	2.469	2.457
<b>Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions</b>	<b>306.210</b>	<b>322.489</b>	<b>312.760</b>	<b>321.298</b>	<b>317.137</b>	<b>322.692</b>	<b>326.762</b>	<b>317.738</b>	<b>315.988</b>	<b>318.577</b>	<b>322.157</b>	<b>310.562</b>	<b>309.161</b>	<b>305.100</b>	<b>307.808</b>
a. Lancar / Current	296.479	313.177	303.799	312.501	308.177	314.386	317.398	308.682	306.784	308.743	312.489	302.125	301.496	297.608	299.768
b. Dalam Perhatian Khusus / Special Mention	9.275	8.863	8.207	8.240	8.148	7.503	8.552	8.248	8.358	9.043	9.028	7.694	6.982	6.817	7.176
c. Kurang Lancar / Sub-Standard	418	376	714	519	767	750	763	752	793	736	588	690	633	624	810
d. Diragukan / Doubtful	13	49	18	18	23	27	20	24	19	19	16	15	14	16	19
e. Macet / Loss	25	23	22	21	22	27	29	33	35	35	36	37	36	35	35
<b>Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)</b>	<b>4.675</b>	<b>4.342</b>	<b>4.625</b>	<b>4.603</b>	<b>4.933</b>	<b>4.823</b>	<b>4.789</b>	<b>4.459</b>	<b>3.267</b>	<b>3.175</b>	<b>3.006</b>	<b>4.037</b>	<b>3.948</b>	<b>5.410</b>	<b>5.983</b>
<b>Kredit kepada Bank Lain / Interbank Loans</b>	<b>13.598</b>	<b>11.184</b>	<b>9.336</b>	<b>9.952</b>	<b>10.431</b>	<b>6.376</b>	<b>6.580</b>	<b>4.325</b>	<b>4.139</b>	<b>3.498</b>	<b>3.552</b>	<b>2.534</b>	<b>2.520</b>	<b>2.492</b>	<b>3.982</b>
a. Lancar / Current	13.598	11.184	9.336	9.952	10.431	6.376	6.580	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

Keterangan	Desember 2018		Desember 2019		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>1.315.034</b>	<b>23,36</b>	<b>1.465.848</b>	<b>24,44</b>	<b>1.588.183</b>	<b>25,37</b>	<b>1.687.135</b>	<b>25,31</b>	<b>1.865.012</b>	<b>26,77</b>
Rupiah	997.007	17,71	1.100.040	18,34	1.185.729	18,94	1.262.734	18,94	1.366.270	19,61
Valas / Foreign Exchange	318.027	5,65	365.808	6,10	402.453	6,43	424.401	6,37	498.742	7,16
<b>Tabungan / Saving</b>	<b>1.825.259</b>	<b>32,42</b>	<b>1.945.185</b>	<b>32,43</b>	<b>1.982.993</b>	<b>31,67</b>	<b>2.173.501</b>	<b>32,61</b>	<b>2.242.114</b>	<b>32,18</b>
Rupiah	1.690.086	30,02	1.813.949	30,24	1.837.981	29,36	2.014.663	30,23	2.085.775	29,94
Valas / Foreign Exchange	135.173	2,40	131.236	2,19	145.013	2,32	158.837	2,38	156.339	2,24
<b>Simpanan Berjangka / Time Deposits</b>	<b>2.490.155</b>	<b>44,23</b>	<b>2.587.615</b>	<b>43,14</b>	<b>2.689.286</b>	<b>42,96</b>	<b>2.804.755</b>	<b>42,08</b>	<b>2.859.223</b>	<b>41,04</b>
Rupiah	2.138.035	37,97	2.250.784	37,52	2.354.287	37,61	2.478.610	37,19	2.536.858	36,42
Valas / Foreign Exchange	352.120	6,25	336.831	5,62	335.000	5,35	326.145	4,89	322.364	4,63
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.032.674	18,34	989.554	16,50	1.091.280	17,43	1.147.144	17,21	1.158.670	16,63
Valas / Foreign Exchange	169.841	3,02	163.018	2,72	176.975	2,83	157.535	2,36	160.725	2,31
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715.403	12,71	762.015	12,70	801.848	12,81	820.131	12,30	747.609	10,73
Valas / Foreign Exchange	79.879	1,42	82.261	1,37	71.353	1,14	69.582	1,04	60.040	0,86
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210.895	3,75	247.039	4,12	232.524	3,71	275.986	4,14	305.545	4,39
Valas / Foreign Exchange	57.066	1,01	43.932	0,73	44.218	0,71	59.675	0,90	63.554	0,91
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179.064	3,18	252.177	4,20	228.634	3,65	235.349	3,53	325.035	4,67
Valas / Foreign Exchange	45.334	0,81	47.620	0,79	42.454	0,68	39.353	0,59	38.046	0,55
<b>Total DPK / Total Third Party Funds</b>	<b>5.630.448</b>	<b>100,00</b>	<b>5.998.648</b>	<b>100,00</b>	<b>6.260.462</b>	<b>100,00</b>	<b>6.665.390</b>	<b>100,00</b>	<b>6.966.349</b>	<b>100,00</b>
Rupiah	4.825.128	85,70	5.164.773	86,10	5.377.997	85,90	5.756.007	86,36	5.988.904	85,97
Valas / Foreign Exchange	805.320	14,30	833.875	13,90	882.466	14,10	909.383	13,64	977.445	14,03

**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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>591.681</b>	<b>24,53</b>	<b>655.766</b>	<b>25,40</b>	<b>678.801</b>	<b>25,03</b>	<b>760.676</b>	<b>26,48</b>	<b>822.127</b>	<b>27,87</b>
Rupiah	459.295	19,04	487.231	18,88	493.003	18,18	555.777	19,34	565.332	19,17
Valas / Foreign Exchange	132.385	5,49	168.535	6,53	185.798	6,85	204.899	7,13	256.795	8,71
<b>Tabungan / Saving</b>	<b>911.346</b>	<b>37,78</b>	<b>948.189</b>	<b>36,73</b>	<b>936.838</b>	<b>34,54</b>	<b>1.051.845</b>	<b>36,61</b>	<b>1.065.575</b>	<b>36,13</b>
Rupiah	864.259	35,82	910.783	35,28	897.223	33,08	1.005.489	35,00	1.021.389	34,63
Valas / Foreign Exchange	47.087	1,95	37.406	1,45	39.614	1,46	46.356	1,61	44.186	1,50
<b>Simpanan Berjangka / Time Deposits</b>	<b>909.427</b>	<b>37,70</b>	<b>977.393</b>	<b>37,86</b>	<b>1.096.627</b>	<b>40,43</b>	<b>1.060.628</b>	<b>36,92</b>	<b>1.061.916</b>	<b>36,00</b>
Rupiah	764.481	31,69	810.719	31,41	917.733	33,84	898.563	31,27	913.746	30,98
Valas / Foreign Exchange	144.946	6,01	166.674	6,46	178.894	6,60	162.065	5,64	148.171	5,02
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	342.753	14,21	308.147	11,94	354.284	13,06	361.895	12,60	366.259	12,42
Valas / Foreign Exchange	60.130	2,49	71.814	2,78	89.359	3,29	65.756	2,29	67.808	2,30
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	346.798	14,38	365.210	14,15	434.827	16,03	420.599	14,64	347.334	11,78
Valas / Foreign Exchange	35.595	1,48	39.825	1,54	38.852	1,43	35.652	1,24	22.189	0,75
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36.315	1,51	52.783	2,04	53.924	1,99	58.915	2,05	95.560	3,24
Valas / Foreign Exchange	30.475	1,26	27.968	1,08	23.572	0,87	35.154	1,22	37.121	1,26
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38.615	1,60	84.579	3,28	74.698	2,75	57.154	1,99	104.592	3,55
Valas / Foreign Exchange	18.745	0,78	27.068	1,05	27.111	1,00	25.503	0,89	21.054	0,71
<b>Total DPK / Total Third Party Funds</b>	<b>2.412.453</b>	<b>100,00</b>	<b>2.581.349</b>	<b>100,00</b>	<b>2.712.265</b>	<b>100,00</b>	<b>2.873.149</b>	<b>100,00</b>	<b>2.949.618</b>	<b>100,00</b>
Rupiah	2.088.035	86,55	2.208.733	85,57	2.307.959	85,09	2.459.829	85,61	2.500.467	84,77
Valas / Foreign Exchange	324.418	13,45	372.615	14,43	404.306	14,91	413.319	14,39	449.151	15,23

**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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>116.814</b>	<b>24,47</b>	<b>141.388</b>	<b>26,56</b>	<b>180.843</b>	<b>31,72</b>	<b>131.340</b>	<b>22,24</b>	<b>177.485</b>	<b>26,74</b>
Rupiah	116.439	24,39	141.049	26,50	180.687	31,69	131.204	22,22	176.834	26,65
Valas / Foreign Exchange	375	0,08	339	0,06	156	0,03	136	0,02	651	0,10
<b>Tabungan / Saving</b>	<b>165.828</b>	<b>34,73</b>	<b>182.031</b>	<b>34,20</b>	<b>167.493</b>	<b>29,38</b>	<b>188.222</b>	<b>31,87</b>	<b>182.075</b>	<b>27,43</b>
Rupiah	165.748	34,71	181.965	34,19	167.418	29,36	188.112	31,85	181.962	27,42
Valas / Foreign Exchange	80	0,02	66	0,01	75	0,01	110	0,02	113	0,02
<b>Simpanan Berjangka / Time Deposits</b>	<b>194.831</b>	<b>40,80</b>	<b>208.839</b>	<b>39,24</b>	<b>221.828</b>	<b>38,91</b>	<b>271.040</b>	<b>45,89</b>	<b>304.104</b>	<b>45,82</b>
Rupiah	193.298	40,48	206.808	38,85	221.349	38,82	270.147	45,74	301.858	45,48
Valas / Foreign Exchange	1.533	0,32	2.032	0,38	479	0,08	892	0,15	2.246	0,34
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	84.649	17,73	87.105	16,37	104.449	18,32	106.916	18,10	111.451	16,79
Valas / Foreign Exchange	1.346	0,28	1.794	0,34	236	0,04	485	0,08	1.029	0,15
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	44.550	9,33	46.047	8,65	46.391	8,14	48.671	8,24	59.654	8,99
Valas / Foreign Exchange	17	0,00	42	0,01	18	0,00	284	0,05	297	0,04
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	26.733	5,60	29.906	5,62	31.019	5,44	52.552	8,90	41.995	6,33
Valas / Foreign Exchange	71	0,01	108	0,02	70	0,01	19	0,00	346	0,05
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	37.366	7,83	43.750	8,22	39.490	6,93	62.008	10,50	88.758	13,37
Valas / Foreign Exchange	100	0,02	88	0,02	155	0,03	105	0,02	575	0,09
<b>Total DPK / Total Third Party Funds</b>	<b>477.473</b>	<b>100,00</b>	<b>532.258</b>	<b>100,00</b>	<b>570.164</b>	<b>100,00</b>	<b>590.602</b>	<b>100,00</b>	<b>663.663</b>	<b>100,00</b>
Rupiah	475.485	99,58	529.822	99,54	569.454	99,88	589.463	99,81	660.654	99,55
Valas / Foreign Exchange	1.988	0,42	2.436	0,46	710	0,12	1.139	0,19	3.009	0,45



**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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
<b>Giro / Demand Deposits</b>	<b>499.282</b>	<b>19,47</b>	<b>545.216</b>	<b>20,17</b>	<b>596.374</b>	<b>21,45</b>	<b>668.529</b>	<b>22,17</b>	<b>713.384</b>	<b>22,68</b>
Rupiah	370.394	14,44	411.752	15,23	449.567	16,17	507.027	16,81	548.234	17,43
Valas / Foreign Exchange	128.888	5,03	133.464	4,94	146.807	5,28	161.502	5,35	165.150	5,25
<b>Tabungan / Saving</b>	<b>735.759</b>	<b>28,69</b>	<b>801.966</b>	<b>29,67</b>	<b>864.244</b>	<b>31,08</b>	<b>918.021</b>	<b>30,44</b>	<b>979.918</b>	<b>31,15</b>
Rupiah	655.060	25,55	716.016	26,49	767.445	27,60	814.929	27,02	875.818	27,84
Valas / Foreign Exchange	80.699	3,15	85.950	3,18	96.799	3,48	103.092	3,42	104.100	3,31
<b>Simpanan Berjangka / Time Deposits</b>	<b>1.329.219</b>	<b>51,84</b>	<b>1.355.772</b>	<b>50,16</b>	<b>1.319.914</b>	<b>47,47</b>	<b>1.429.576</b>	<b>47,40</b>	<b>1.452.337</b>	<b>46,17</b>
Rupiah	1.140.952	44,49	1.199.174	44,37	1.176.161	42,30	1.274.202	42,25	1.287.551	40,93
Valas / Foreign Exchange	188.267	7,34	156.598	5,79	143.753	5,17	155.375	5,15	164.786	5,24
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	587.533	22,91	578.501	21,40	610.259	21,95	659.713	21,87	661.687	21,04
Valas / Foreign Exchange	97.828	3,82	83.116	3,07	80.958	2,91	87.429	2,90	88.180	2,80
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	316.570	12,35	343.694	12,72	314.151	11,30	343.028	11,37	335.422	10,66
Valas / Foreign Exchange	41.138	1,60	39.830	1,47	29.513	1,06	31.408	1,04	35.632	1,13
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	135.634	5,29	155.731	5,76	139.692	5,02	157.125	5,21	160.965	5,12
Valas / Foreign Exchange	24.277	0,95	14.223	0,53	19.026	0,68	23.788	0,79	25.405	0,81
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	101.216	3,95	121.248	4,49	112.059	4,03	114.335	3,79	129.477	4,12
Valas / Foreign Exchange	25.024	0,98	19.429	0,72	14.255	0,51	12.749	0,42	15.569	0,49
<b>Total DPK / Total Third Party Funds</b>	<b>2.564.260</b>	<b>100,00</b>	<b>2.702.953</b>	<b>100,00</b>	<b>2.780.531</b>	<b>100,00</b>	<b>3.016.126</b>	<b>100,00</b>	<b>3.145.638</b>	<b>100,00</b>
Rupiah	2.166.406	84,48	2.326.941	86,09	2.393.173	86,07	2.596.157	86,08	2.711.602	86,20
Valas / Foreign Exchange	397.854	15,52	376.012	13,91	387.358	13,93	419.969	13,92	434.036	13,80

**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		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
<b>Giro / Demand Deposits</b>	<b>107.257</b>	<b>60,85</b>	<b>123.479</b>	<b>67,81</b>	<b>132.166</b>	<b>66,92</b>	<b>126.589</b>	<b>68,24</b>	<b>152.017</b>	<b>73,29</b>
Rupiah	50.880	28,87	60.009	32,96	62.472	31,63	68.725	37,05	75.870	36,58
Valas / Foreign Exchange	56.378	31,99	63.471	34,86	69.693	35,29	57.864	31,19	76.147	36,71
<b>Tabungan / Saving</b>	<b>12.326</b>	<b>6,99</b>	<b>12.999</b>	<b>7,14</b>	<b>14.418</b>	<b>7,30</b>	<b>15.413</b>	<b>8,31</b>	<b>14.547</b>	<b>7,01</b>
Rupiah	5.019	2,85	5.184	2,85	5.894	2,98	6.134	3,31	6.607	3,19
Valas / Foreign Exchange	7.308	4,15	7.815	4,29	8.524	4,32	9.279	5,00	7.940	3,83
<b>Simpanan Berjangka / Time Deposits</b>	<b>56.678</b>	<b>32,16</b>	<b>45.610</b>	<b>25,05</b>	<b>50.918</b>	<b>25,78</b>	<b>43.511</b>	<b>23,45</b>	<b>40.865</b>	<b>19,70</b>
Rupiah	39.304	22,30	34.084	18,72	39.044	19,77	35.698	19,24	33.704	16,25
Valas / Foreign Exchange	17.374	9,86	11.527	6,33	11.874	6,01	7.813	4,21	7.162	3,45
- Jangka Waktu 1 bulan / <i>Period 1 Month</i>										
Rupiah	17.739	10,06	15.801	8,68	22.289	11,29	18.620	10,04	19.273	9,29
Valas / Foreign Exchange	10.537	5,98	6.295	3,46	6.422	3,25	3.865	2,08	3.709	1,79
- Jangka Waktu 3 bulan / <i>Period 3 Month</i>										
Rupiah	7.485	4,25	7.064	3,88	6.479	3,28	7.834	4,22	5.199	2,51
Valas / Foreign Exchange	3.129	1,78	2.564	1,41	2.970	1,50	2.238	1,21	1.922	0,93
- Jangka Waktu 6 bulan / <i>Period 6 Month</i>										
Rupiah	12.213	6,93	8.618	4,73	7.888	3,99	7.393	3,99	7.025	3,39
Valas / Foreign Exchange	2.242	1,27	1.633	0,90	1.549	0,78	714	0,38	682	0,33
- Jangka Waktu >= 12 bulan / <i>Period &gt;= 12 Month</i>										
Rupiah	1.867	1,06	2.601	1,43	2.387	1,21	1.852	1,00	2.207	1,06
Valas / Foreign Exchange	1.465	0,83	1.035	0,57	933	0,47	996	0,54	848	0,41
<b>Total DPK / Total Third Party Funds</b>	<b>176.261</b>	<b>100,00</b>	<b>182.088</b>	<b>100,00</b>	<b>197.502</b>	<b>100,00</b>	<b>185.513</b>	<b>100,00</b>	<b>207.429</b>	<b>100,00</b>
Rupiah	95.202	54,01	99.276	54,52	107.410	54,38	110.557	59,60	116.180	56,01
Valas / Foreign Exchange	81.059	45,99	82.812	45,48	90.092	45,62	74.956	40,40	91.249	43,99

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	Valas		Valas		Valas		Valas		Total	
	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)	Rupiah	(Foreign Exchange)		
1. Jawa Barat	105.011	14.084	250.279	11.418	197.383	16.106	552.673	41.608	594.281	8,53
2. Banten	50.502	8.850	81.306	4.206	80.158	3.657	211.966	16.714	228.679	3,28
3. DKI Jakarta	804.550	411.004	517.333	94.154	1.474.111	243.793	2.795.994	748.950	3.544.944	50,89
4. D.I Yogyakarta	9.752	430	40.941	863	20.041	440	70.735	1.733	72.468	1,04
5. Jawa Tengah	43.136	5.103	188.840	5.111	106.157	6.097	338.133	16.311	354.444	5,09
6. Jawa Timur	103.361	17.832	273.643	13.213	229.906	22.164	606.910	53.209	660.119	9,48
7. Bengkulu	2.599	124	9.411	35	3.133	6	15.143	165	15.308	0,22
8. Jambi	6.092	130	20.840	360	13.801	114	40.733	604	41.337	0,59
9. Aceh	7.777	211	19.292	47	11.570	29	38.639	288	38.927	0,56
10. Sumatera Utara	40.932	6.428	113.225	6.179	98.011	15.129	252.168	27.736	279.903	4,02
11. Sumatera Barat	8.241	404	27.164	315	13.831	289	49.236	1.008	50.245	0,72
12. Riau	16.931	1.172	51.118	1.078	27.647	1.332	95.697	3.582	99.279	1,43
14. Sumatera Selatan	14.314	925	44.760	1.209	29.664	1.085	88.738	3.218	91.955	1,32
15. Bangka Belitung	2.971	859	11.251	441	6.854	326	21.076	1.626	22.702	0,33
13. Kepulauan Riau	14.651	5.047	24.375	3.536	13.867	1.982	52.893	10.564	63.458	0,91
16. Lampung	9.454	262	28.796	591	10.641	243	48.892	1.096	49.988	0,72
17. Kalimantan Selatan	10.880	508	31.281	505	14.919	518	57.080	1.531	58.611	0,84
18. Kalimantan Barat	9.298	612	37.639	865	19.054	371	65.991	1.849	67.839	0,97
19. Kalimantan Timur	23.682	4.347	54.576	2.136	34.862	2.856	113.120	9.340	122.460	1,76
20. Kalimantan Tengah	6.522	445	17.188	62	7.476	386	31.185	893	32.078	0,46
21. Sulawesi Tengah	4.934	457	14.784	146	6.527	48	26.245	651	26.896	0,39
22. Sulawesi Selatan	15.781	655	63.336	1.238	26.755	687	105.872	2.580	108.452	1,56
23. Sulawesi Utara	4.991	453	14.350	643	8.817	166	28.158	1.262	29.420	0,42
24. Gorontalo	1.139	98	3.456	42	1.258	4	5.854	143	5.998	0,09
25. Sulawesi Barat	1.295	1	4.074	2	524	0	5.893	4	5.897	0,08
26. Sulawesi Tenggara	5.044	356	14.696	88	6.566	31	26.306	475	26.781	0,38
27. Nusa Tenggara Barat	4.088	4.579	18.022	217	9.190	35	31.299	4.832	36.131	0,52
28. Bali	12.301	1.853	47.478	3.871	35.716	525	95.496	6.249	101.745	1,46
29. Nusa Tenggara Timur	5.466	23	17.341	139	9.554	38	32.361	201	32.561	0,47
30. Maluku	2.131	14	8.390	90	3.610	28	14.131	132	14.263	0,20
31. Papua	11.714	643	23.163	346	10.437	170	45.314	1.159	46.474	0,67
32. Maluku Utara	1.648	4	5.399	23	1.754	31	8.801	58	8.859	0,13
33. Papua Barat	5.068	23	8.005	48	3.055	20	16.128	91	16.219	0,23
34. Lainnya	13	10.808	22	3.121	9	3.656	45	17.585	17.630	0,25
<b>Total</b>	<b>1.366.270</b>	<b>498.742</b>	<b>2.085.775</b>	<b>156.339</b>	<b>2.536.858</b>	<b>322.364</b>	<b>5.988.904</b>	<b>977.445</b>	<b>6.966.349</b>	<b>100</b>

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

Lokasi / Location	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	464.519	502.909	533.438	521.807	532.873	542.214	546.205	556.772	561.231	557.881	554.764	561.560	574.690	582.544	594.281
2. Banten	181.261	197.033	198.486	198.969	207.349	210.718	212.633	214.704	221.887	218.493	219.000	223.297	225.737	227.501	228.679
3. DKI Jakarta	2.853.010	3.006.175	3.140.192	3.200.244	3.282.926	3.384.732	3.344.117	3.342.082	3.392.262	3.333.615	3.401.477	3.511.293	3.461.519	3.483.224	3.544.944
4. D.I Yogyakarta	58.946	62.794	65.405	64.851	68.108	68.963	68.513	70.146	69.846	69.965	69.645	70.380	71.011	70.537	72.468
5. Jawa Tengah	285.670	305.631	324.086	324.580	333.741	343.888	344.576	344.105	341.042	337.489	338.269	345.439	351.639	350.620	354.444
6. Jawa Timur	542.050	581.975	606.741	606.857	617.265	625.698	629.348	635.460	633.322	626.943	628.725	641.074	639.654	647.607	660.119
7. Bengkulu	12.639	12.429	13.463	13.412	14.131	14.607	14.514	14.505	13.729	13.709	14.206	14.120	14.890	14.864	15.308
8. Jambi	31.129	33.506	34.954	34.814	36.213	36.790	37.467	38.090	38.203	37.684	38.131	39.187	39.428	40.357	41.337
9. Aceh	39.673	42.244	40.231	39.126	43.704	43.394	43.298	41.987	41.793	39.563	39.177	38.400	40.619	39.205	38.927
10. Sumatera Utara	220.694	235.436	248.995	250.883	256.597	262.278	262.511	264.040	261.975	258.504	263.278	268.103	268.865	273.199	279.903
11. Sumatera Barat	41.291	44.096	46.301	45.747	46.988	48.032	47.777	47.962	46.928	45.852	46.183	46.695	47.824	48.491	50.245
12. Riau	76.706	82.430	86.554	85.476	89.024	90.916	91.672	92.503	91.590	89.760	90.606	94.905	94.838	95.108	99.279
13. Sumatera Selatan	80.113	85.621	88.698	86.332	89.149	91.984	93.148	90.583	89.085	87.205	87.826	89.622	90.650	90.529	91.955
14. Bangka Belitung	18.407	18.774	19.536	19.608	20.129	20.136	20.009	19.742	19.196	19.549	20.376	20.510	21.434	21.732	22.702
15. Kepulauan Riau	48.796	52.739	58.407	58.304	59.474	61.225	60.938	61.441	61.254	60.916	61.324	62.105	62.012	62.407	63.458
16. Lampung	41.433	43.425	45.810	45.235	46.626	47.600	48.109	48.254	46.781	46.308	46.681	47.289	48.758	49.010	49.988
17. Kalimantan Selatan	50.654	51.761	54.905	55.245	55.986	56.810	56.506	55.892	55.405	56.063	56.137	57.351	57.816	57.344	58.611
18. Kalimantan Barat	55.092	59.759	63.145	63.184	65.183	66.558	66.224	66.247	65.138	64.152	64.671	65.269	65.660	66.670	67.839
19. Kalimantan Timur	99.916	107.776	112.531	112.655	118.064	119.151	120.375	119.827	117.244	115.092	114.572	116.629	119.971	118.516	122.460
20. Kalimantan Tengah	25.374	26.743	29.304	29.493	30.220	30.761	31.055	30.775	29.982	30.273	30.669	30.713	31.624	31.701	32.078
21. Sulawesi Tengah	20.234	24.041	24.699	24.258	25.474	26.150	26.009	25.736	25.803	25.256	25.038	25.061	25.899	26.410	26.896
22. Sulawesi Selatan	93.605	98.138	101.271	100.762	103.612	106.439	104.986	106.835	105.535	103.844	104.031	104.786	106.040	106.460	108.452
23. Sulawesi Utara	24.180	25.405	27.002	27.031	29.130	30.117	29.926	29.477	28.621	28.040	27.789	28.074	27.960	27.857	29.420
24. Gorontalo	5.177	5.296	5.638	5.538	6.066	6.355	6.159	5.988	5.312	5.322	5.501	5.670	5.829	5.840	5.998
25. Sulawesi Barat	4.412	4.707	5.244	5.333	6.063	6.265	6.139	6.004	5.207	5.373	5.421	5.531	5.746	5.809	5.897
26. Sulawesi Tenggara	19.170	21.914	22.891	23.005	25.102	25.880	26.363	24.875	25.940	25.728	26.271	25.483	26.759	26.598	26.781
27. Nusa Tenggara Barat	28.874	31.111	30.893	30.267	29.648	32.361	31.971	33.298	33.364	34.416	33.962	34.668	35.012	35.614	36.131
28. Bali	93.605	101.758	98.583	98.011	98.816	98.764	98.540	99.102	100.217	99.821	99.613	99.308	100.192	98.905	101.745
29. Nusa Tenggara Timur	25.098	29.497	31.154	31.125	32.416	33.605	32.920	32.038	30.085	29.662	29.788	30.739	31.519	31.664	32.561
30. Maluku	12.684	13.538	14.097	14.171	15.044	15.543	15.292	15.076	13.977	13.832	14.336	14.240	14.377	14.313	14.263
31. Papua	41.179	46.654	43.439	43.837	49.536	50.441	50.980	51.299	46.639	45.126	46.198	44.509	46.058	45.039	46.474
32. Maluku Utara	7.141	8.215	8.496	8.460	9.350	9.274	9.222	8.999	8.190	8.066	8.477	8.332	8.389	8.625	8.859
33. Papua Barat	14.852	18.866	17.555	18.378	21.861	21.494	21.806	20.512	18.068	16.802	16.164	16.047	15.154	15.809	16.219
34. Lainnya / Others	12.865	16.251	18.317	21.127	21.982	21.738	20.573	20.640	20.541	19.378	17.603	18.175	20.921	16.853	17.630
<b>Total</b>	<b>5.630.448</b>	<b>5.998.648</b>	<b>6.260.462</b>	<b>6.308.128</b>	<b>6.487.846</b>	<b>6.650.876</b>	<b>6.619.881</b>	<b>6.634.998</b>	<b>6.665.390</b>	<b>6.569.684</b>	<b>6.645.911</b>	<b>6.804.564</b>	<b>6.798.491</b>	<b>6.836.964</b>	<b>6.966.349</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	2,20	2,27	2,20	2,15	2,10	2,07	2,00	1,97	1,91	1,92	1,89	1,85	1,80	1,82	1,79
Valas / Foreign Exchange	0,50	0,78	0,54	0,63	0,57	0,57	0,50	0,44	0,42	0,39	0,38	0,35	0,35	0,33	0,31
<b>Tabungan / Saving</b>															
Rupiah	1,31	1,17	1,03	0,98	0,96	0,95	0,90	0,87	0,86	0,84	0,83	0,83	0,80	0,80	0,81
Valas / Foreign Exchange	0,45	0,43	0,39	0,37	0,36	0,36	0,30	0,28	0,28	0,26	0,26	0,23	0,22	0,21	0,21
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,92	6,02	5,49	5,36	5,17	4,90	4,66	4,45	4,22	4,05	3,88	3,74	3,68	3,55	3,47
Valas / Foreign Exchange	2,11	2,09	1,69	1,59	1,42	1,26	0,93	0,80	0,72	0,67	0,63	0,62	0,59	0,55	0,52
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,84	6,32	5,75	5,67	5,54	5,14	4,79	4,57	4,39	4,34	4,25	3,96	3,81	3,76	3,64
Valas / Foreign Exchange	2,61	2,44	2,04	1,99	1,85	1,61	1,35	1,17	1,00	0,91	0,73	0,65	0,63	0,68	0,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,00	6,79	6,13	6,07	5,95	5,57	5,41	5,31	5,12	4,92	4,82	4,55	4,41	4,30	4,09
Valas / Foreign Exchange	2,26	2,37	2,52	2,07	2,00	1,93	1,72	1,60	1,38	1,22	1,20	1,10	1,02	0,98	0,90
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	6,92	6,50	6,40	6,37	6,23	6,15	5,98	5,80	5,64	5,50	5,22	5,05	4,92	4,77
Valas / Foreign Exchange	1,75	2,17	2,04	1,92	1,85	1,81	1,72	1,59	1,44	1,34	1,27	1,21	1,18	1,13	0,95

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	2,40	2,55	2,45	2,37	2,27	2,23	2,11	2,05	2,06	2,09	2,08	2,05	2,01	2,02	1,99
Valas / Foreign Exchange	0,43	0,80	0,70	0,84	0,75	0,72	0,60	0,49	0,49	0,46	0,46	0,43	0,43	0,43	0,40
<b>Tabungan / Saving</b>															
Rupiah	1,21	1,11	1,03	0,99	0,97	0,98	0,90	0,86	0,85	0,85	0,84	0,83	0,81	0,82	0,83
Valas / Foreign Exchange	0,45	0,43	0,43	0,43	0,44	0,44	0,29	0,30	0,31	0,29	0,29	0,24	0,24	0,24	0,24
<b>Simpanan Berjangka / Time Deposits</b>															
<i>- Simpanan Berjangka 1 bln / 1 Month Time Deposits</i>															
Rupiah	6,82	6,01	5,57	5,36	4,97	4,48	4,16	3,94	3,74	3,63	3,50	3,37	3,30	3,14	3,13
Valas / Foreign Exchange	2,12	2,54	2,31	2,14	1,84	1,59	1,02	0,76	0,65	0,64	0,62	0,67	0,63	0,57	0,56
<i>- Simpanan Berjangka 3 bln / 3 Month Time Deposits</i>															
Rupiah	6,45	6,20	5,62	5,57	5,37	4,86	4,24	3,96	3,77	3,75	3,71	3,55	3,37	3,32	3,21
Valas / Foreign Exchange	2,83	2,87	2,59	2,54	2,35	1,99	1,55	1,28	1,06	0,93	0,67	0,59	0,56	0,60	0,60
<i>- Simpanan Berjangka 6 bln / 6 Month Time Deposits</i>															
Rupiah	6,36	6,44	5,97	5,88	5,76	5,32	5,07	4,96	4,52	4,22	4,12	3,82	3,66	3,61	3,47
Valas / Foreign Exchange	2,29	2,64	2,46	2,35	2,30	2,17	1,80	1,67	1,36	1,18	1,16	1,13	1,02	1,01	0,93
<i>- Simpanan Berjangka &gt;= 12 bln / 12 &gt;= Month Time Deposits</i>															
Rupiah	6,65	7,07	6,87	6,84	6,81	6,66	6,56	6,15	5,85	5,66	5,39	4,82	4,61	4,43	4,27
Valas / Foreign Exchange	1,80	2,12	2,02	1,98	1,91	1,88	1,80	1,66	1,49	1,35	1,30	1,27	1,24	1,17	0,90

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	2,02	2,03	2,06	2,03	2,04	2,04	2,00	2,01	1,93	2,04	2,02	2,04	2,01	1,95	1,98
Valas / Foreign Exchange	0,37	0,28	0,28	0,29	0,29	0,30	0,30	0,29	0,29	0,28	0,27	0,26	0,26	0,26	0,26
<b>Tabungan / Saving</b>															
Rupiah	1,69	1,62	1,41	1,35	1,31	1,28	1,27	1,28	1,28	1,26	1,21	1,20	1,17	1,13	1,08
Valas / Foreign Exchange	0,22	0,21	0,22	0,22	0,22	0,22	0,22	0,21	0,21	0,20	0,20	0,20	0,20	0,21	0,21
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,29	6,89	6,48	6,49	6,41	6,19	5,92	5,65	5,37	5,00	4,80	4,65	4,43	4,31	4,03
Valas / Foreign Exchange	3,17	2,84	1,31	1,96	2,00	1,87	1,78	1,48	1,16	1,27	1,14	1,20	0,96	0,80	0,90
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,58	7,10	6,87	6,82	6,85	6,68	6,49	6,13	5,85	5,99	5,54	4,41	4,44	4,38	4,02
Valas / Foreign Exchange	1,04	1,38	0,86	0,94	1,20	0,66	0,55	1,09	1,23	1,17	0,74	0,63	0,75	0,81	0,83
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,80	7,45	6,86	6,91	5,80	5,77	5,54	5,52	5,30	5,16	5,31	5,11	5,01	4,77	4,42
Valas / Foreign Exchange	1,27	0,99	1,64	1,59	1,31	1,55	1,08	0,93	0,56	0,55	0,77	0,81	0,90	0,78	0,77
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,33	7,29	6,82	6,70	6,78	6,66	6,60	6,52	6,42	6,29	6,17	5,85	5,72	5,61	5,46
Valas / Foreign Exchange	1,54	1,13	1,33	0,88	1,32	1,04	1,01	0,98	0,99	0,97	0,92	0,35	0,30	0,29	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Giro / Demand Deposits</b>															
Rupiah	1,97	2,01	2,02	1,98	1,96	1,93	1,92	1,86	1,77	1,73	1,66	1,60	1,55	1,60	1,57
Valas / Foreign Exchange	0,58	0,75	0,39	0,44	0,44	0,47	0,43	0,43	0,38	0,35	0,32	0,29	0,28	0,24	0,23
<b>Tabungan / Saving</b>															
Rupiah	1,37	1,15	0,94	0,89	0,87	0,85	0,82	0,79	0,78	0,74	0,74	0,75	0,72	0,71	0,72
Valas / Foreign Exchange	0,46	0,45	0,37	0,35	0,33	0,33	0,30	0,28	0,27	0,25	0,24	0,22	0,21	0,20	0,20
<b>Simpanan Berjangka / Time Deposits</b>															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,95	5,94	5,33	5,20	5,09	4,91	4,69	4,53	4,35	4,16	4,02	3,89	3,82	3,70	3,61
Valas / Foreign Exchange	2,10	1,72	1,09	1,05	1,01	0,92	0,84	0,84	0,79	0,72	0,64	0,58	0,58	0,55	0,50
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,16	6,34	5,77	5,68	5,60	5,47	5,28	5,11	4,97	4,77	4,59	4,29	4,13	4,13	4,03
Valas / Foreign Exchange	2,47	2,08	1,38	1,23	1,16	1,10	1,08	1,05	0,98	0,93	0,80	0,72	0,71	0,75	0,75
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,81	6,07	5,97	6,12	5,65	5,53	5,41	5,32	5,15	4,98	4,81	4,63	4,53	4,40
Valas / Foreign Exchange	2,24	1,94	2,70	1,72	1,68	1,69	1,61	1,51	1,45	1,30	1,26	1,08	1,02	0,95	0,88
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,40	6,68	6,11	5,99	5,91	5,79	5,68	5,58	5,44	5,28	5,19	5,09	4,93	4,83	4,71
Valas / Foreign Exchange	1,69	2,26	2,12	1,86	1,79	1,72	1,61	1,50	1,40	1,35	1,24	1,18	1,16	1,12	1,06



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

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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin</b>															
1. Pertanian, perburuan dan Kehutanan / <i>Agricultures, hunting and forestry</i>															
Rupiah	9,92	9,94	9,58	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 / Foreign Exchange	4,32	4,32	3,48	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. Penaknan / <i>Fisheries</i>															
Rupiah	10,79	10,43	10,55	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 / Foreign Exchange	4,64	4,87	4,37	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 Pencahangan / <i>Mining and Quarrying</i>															
Rupiah	10,68	10,24	9,49	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 / Foreign Exchange	5,19	5,40	4,57	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 Pencahangan / <i>Processing industry</i>															
Rupiah	9,77	9,10	8,66	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 / Foreign Exchange	4,44	4,29	3,59	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	8,05	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 / Foreign Exchange	5,21	4,82	4,33	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	9,29	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 / Foreign Exchange	5,12	4,29	3,48	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	10,41	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 / Foreign Exchange	4,72	4,99	4,45	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 accommodation and food supply drinking</i>															
Rupiah	10,74	10,46	8,82	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 / Foreign Exchange	6,46	5,34	4,46	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	8,75	8,59	8,55	8,43	8,33	8,23	8,10	8,07	8,02	7,85	7,74	7,64	7,64
Valas / Foreign Exchange	5,43	5,02	4,48	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	8,65	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 / Foreign Exchange	3,52	3,02	2,22	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	9,29	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 / Foreign Exchange	5,73	5,43	4,52	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	7,55	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 / Foreign Exchange	5,36	4,14	3,03	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	10,58	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 / Foreign Exchange	8,80	5,44	5,02	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 Kegiatan Sosial / <i>Health and social services</i>															
Rupiah	10,94	9,96	9,84	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 / Foreign Exchange	5,76	4,50	3,53	3,28	3,26	3,23	3,23	3,24	3,14	3,16	3,15	3,11	3,08	3,08	3,18
15. Jasa Komunitas, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>															
Rupiah	11,01	10,59	9,99	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 / Foreign Exchange	5,59	5,91	5,18	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	18,90	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 / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>Extra agency international agency and other international</i>															
Rupiah	12,86	11,38	12,94	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 / Foreign Exchange	3,98	3,97	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	11,19	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 / Foreign Exchange	5,26	4,98	3,39	3,39	3,38	3,30	3,28	3,29	3,30	3,30	3,30	3,28	3,32	1,90	3,18
<b>Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tangga / <i>For House Ownership</i>															
Rupiah	9,19	8,68	8,54	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 / Foreign Exchange	3,56	2,40	3,83	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 Apartement Ownership</i>															
Rupiah	9,15	8,67	8,51	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 / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	1,25	1,25
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>															
Rupiah	9,92	9,49	9,32	9,27	9,24	9,23	9,20	9,21	9,19	9,17	9,14	9,23	9,24	9,27	9,29
Valas / Foreign Exchange	6,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>															
Rupiah	10,30	10,53	10,44	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 / Foreign Exchange	2,50	2,76	2,80	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 multinasional) / <i>Others</i>															
Rupiah	12,92	12,62	12,46	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 / Foreign Exchange	2,32	7,46	8,20	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 Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
Rupiah	15,00	16,01	14,19	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 / Foreign Exchange	4,57	4,70	3,51	3,62	3,01	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>1. Jenis Penggunaan / Type of Use</b>															
- <b>Modal Kerja / Working Capital</b>															
Rupiah	10,37	10,09	9,48	9,47	9,44	9,44	9,38	9,32	9,21	9,27	9,23	9,12	9,08	9,02	9,02
Valas / Foreign Exchange	4,34	4,35	3,70	3,52	3,41	3,40	3,40	3,39	3,45	3,42	3,39	3,32	3,31	3,28	3,24
- <b>Investasi / Investments</b>															
Rupiah	10,38	9,90	9,30	9,21	9,16	9,06	9,01	8,96	8,88	8,83	8,77	8,73	8,68	8,64	8,70
Valas / Foreign Exchange	5,30	4,85	4,08	3,95	3,83	3,78	3,75	3,71	3,74	3,73	3,71	3,75	3,74	3,67	3,72
- <b>Konsumsi / Consumption</b>															
Rupiah	11,73	11,62	11,20	11,16	11,13	11,10	11,05	11,00	10,97	10,95	10,94	10,90	10,87	10,87	10,81
Valas / Foreign Exchange	3,59	6,36	5,61	5,57	5,26	4,34	4,40	6,42	4,06	4,04	4,05	3,98	4,12	4,10	3,95
<b>2. Orientasi Penggunaan / User Orientation</b>															
- <b>Ekspor / Export</b>															
Rupiah	9,88	8,99	8,47	8,40	8,29	8,32	8,24	8,30	8,34	8,34	8,44	8,60	8,64	8,76	8,88
Valas / Foreign Exchange	4,44	4,16	3,18	3,05	2,92	2,84	2,88	2,83	2,70	2,73	2,73	2,83	2,78	2,76	2,73
- <b>Impor / Import</b>															
Rupiah	9,50	9,72	9,38	9,26	9,26	9,20	9,07	9,06	9,03	9,05	9,17	8,84	9,06	9,01	8,98
Valas / Foreign Exchange	5,01	4,67	4,07	3,91	3,83	3,67	3,82	4,03	3,87	3,98	3,85	3,61	3,82	3,74	3,71
- <b>Lainnya / Other</b>															
Rupiah	10,84	10,56	10,01	9,98	9,95	9,91	9,87	9,81	9,73	9,74	9,70	9,63	9,60	9,55	9,54
Valas / Foreign Exchange	4,72	4,60	3,91	3,78	3,66	3,65	3,62	3,61	3,67	3,65	3,62	3,58	3,58	3,53	3,53

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

Kelompok Bank / Group of Bank	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Bank Persero / State Owned Banks</b>															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.853	17.621	17.564	17.526	17.502	17.434	17.356	17.331	17.307	16.971	16.799	16.772	16.722	16.648	16.630
<b>BPD / Regional Development Banks</b>															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.288	4.396	4.403	4.396	4.399	4.397	4.398	4.405	4.421	4.349	4.355	4.371	4.367	4.365	4.364
<b>Bank Swasta Nasional / Domestic Private Banks</b>															
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	8.968	8.935	8.900	8.896	8.901	8.983	8.969	8.776	8.765	8.716	8.661	8.646	8.637
<b>Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks</b>															
Jumlah Bank / Total Banks	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	38	36	36	36	36	36	36	36	36	32	30	30	30	30	30
<b>Total</b>															
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	30.971	30.893	30.837	30.763	30.691	30.755	30.733	30.128	29.949	29.889	29.780	29.689	29.661

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

## Data Bank Perkreditan Rakyat (BPR)

### Sumber Data:

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

### Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana / Fund Disbursements</b>															
a. Kredit / Credits	98.220	108.784	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822
b. Antar Bank Aktiva / Inter-Bank Assets	32.504	35.052	30.375	31.375	32.422	33.307	34.536	36.021	37.938	37.926	38.099	38.299	36.174	37.687	38.930
<b>Sumber Dana / Source of Funds</b>															
a. DPK / Third Party Funds	91.956	102.538	100.063	100.908	101.245	102.113	102.986	104.519	106.151	106.653	107.589	107.988	107.737	109.437	110.410
Deposito / Time Deposits	62.465	70.406	69.686	70.232	70.309	70.946	71.573	72.500	73.389	74.424	75.285	75.536	76.240	77.427	78.014
Tabungan / Savings Deposits	29.491	32.132	30.376	30.677	30.936	31.167	31.413	32.019	32.763	32.229	32.305	32.452	31.497	32.010	32.396
b. Antar Bank Pasiva / Inter-Bank Liabilities	5.111	6.386	5.901	5.913	6.075	6.130	6.273	6.400	6.656	13.133	7.060	7.376	7.464	7.642	7.844
c. Pinjaman yang Diterima / Loans received	13.809	13.412	13.795	13.981	13.948	13.853	13.738	13.746	13.707	6.844	12.741	13.030	12.562	12.333	12.654
d. Kewajiban Segera / Immediate Liabilities	802	892	1.109	1.115	1.056	944	960	945	1.008	989	1.069	1.036	1.113	1.138	1.121
<b>Beberapa Komponen Modal / Several Components of Capital</b>															
a. Modal Disetor / Paid In Capital	12.921	13.989	14.435	14.518	14.630	14.707	14.769	14.912	15.008	15.058	15.101	15.162	15.227	15.348	15.445
b. Cadangan / Reserves	3.015	3.435	3.662	3.672	3.668	3.634	3.648	3.635	3.629	3.657	3.699	3.754	3.807	3.878	3.894
c. L/R Tahun Berjalan / Current Earnings	3.371	3.456	1.452	1.682	1.920	2.187	2.400	2.650	2.901	244	431	732	851	1.068	1.362
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2.467	2.905	4.043	3.847	3.815	3.690	3.619	3.567	3.495	6.192	5.970	5.530	5.031	4.293	4.112

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>LDR (%)</b>	<b>76,54</b>	<b>79,09</b>	<b>79,09</b>	<b>78,45</b>	<b>77,89</b>	<b>77,72</b>	<b>76,92</b>	<b>76,29</b>	<b>75,44</b>	<b>74,43</b>	<b>81,60</b>	<b>79,81</b>	<b>83,20</b>	<b>81,46</b>	<b>75,31</b>
- Total Kredit / Total Credit	98.220	108.784	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822
- Penghimpunan Dana / Funds collected	108.627	115.912	117.281	118.523	118.890	119.234	120.539	122.214	123.745	123.967	112.088	116.487	112.535	115.915	128.034
- Modal Inti / Core Capital	19.696	21.636	22.394	22.384	22.558	22.697	22.822	22.911	23.079	24.864	24.593	24.307	23.794	23.236	23.110
<b>NPL (%)</b>	<b>6,37</b>	<b>6,81</b>	<b>8,44</b>	<b>8,34</b>	<b>8,29</b>	<b>8,09</b>	<b>8,07</b>	<b>7,81</b>	<b>7,22</b>	<b>7,41</b>	<b>7,44</b>	<b>7,29</b>	<b>7,42</b>	<b>7,65</b>	<b>7,46</b>
- Kredit Non Lancar / Non Current Credits	6.261	7.405	9.319	9.218	9.135	8.921	8.894	8.649	7.995	8.206	8.293	8.197	8.420	8.668	8.497
- Total Kredit / Total Credit	98.220	108.784	110.468	110.545	110.172	110.305	110.270	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822
<b>ROA (%)</b>	<b>2,48</b>	<b>2,31</b>	<b>1,98</b>	<b>1,95</b>	<b>1,94</b>	<b>1,95</b>	<b>1,91</b>	<b>1,89</b>	<b>1,87</b>	<b>1,89</b>	<b>1,66</b>	<b>1,87</b>	<b>1,64</b>	<b>1,63</b>	<b>1,71</b>
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.371	3.456	1.452	1.682	1.920	2.187	2.400	2.650	2.901	244	431	732	851	1.068	1.362
- Total Aktiva / Total Aktiva	135.693	149.623	146.866	148.048	148.771	149.814	151.064	153.315	155.075	154.967	155.874	156.905	156.020	157.399	159.113
<b>ROE (%)</b>	<b>22,24</b>	<b>21,00</b>	<b>16,94</b>	<b>16,77</b>	<b>16,64</b>	<b>16,77</b>	<b>16,49</b>	<b>16,43</b>	<b>16,40</b>	<b>16,44</b>	<b>14,51</b>	<b>16,33</b>	<b>14,16</b>	<b>14,07</b>	<b>14,87</b>
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.371	3.456	1.452	1.682	1.920	2.187	2.400	2.650	2.901	244	431	732	851	1.068	1.362
- Modal Disetor / Paid In Capital	12.921	13.989	14.435	14.518	14.630	14.707	14.769	14.912	15.008	15.058	15.101	15.162	15.227	15.348	15.445
- Cadangan Umum / General Reserve	2.241	2.473	2.705	2.683	2.682	2.687	2.696	2.690	2.686	2.720	2.748	2.779	2.808	2.859	2.870



**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					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	18.593	20.474	19.323	19.414	19.401	19.561	19.643	19.893	20.370	20.446	20.260	20.436	20.303	20.504	20.605
2. Banten	4.383	5.328	4.877	4.911	4.887	4.906	4.937	5.020	5.152	5.001	5.207	5.320	5.362	5.451	5.483
3. DKI Jakarta	2.737	3.118	3.059	3.137	3.134	3.176	3.250	3.481	3.459	3.498	3.531	3.609	3.658	3.701	3.733
4. D.I Yogyakarta	6.389	7.135	7.194	7.280	7.278	7.354	7.426	7.448	7.607	8.988	8.231	8.094	8.226	8.198	8.491
5. Jawa Tengah	31.269	35.523	35.782	36.090	36.450	36.822	36.979	37.410	37.675	36.405	37.408	37.712	37.215	37.752	37.894
6. Jawa Timur	14.002	15.467	15.147	15.235	15.365	15.558	15.644	15.835	16.242	16.223	16.413	16.649	16.387	16.518	16.738
7. Bengkulu	91	106	100	104	105	102	111	105	106	111	107	105	108	107	107
8. Jambi	909	1.047	1.026	1.044	1.045	1.062	1.073	1.086	1.091	1.110	1.113	1.111	1.128	1.130	1.151
9. Aceh	262	297	241	239	242	243	242	241	242	242	244	243	241	239	241
10. Sumatera Utara	1.642	1.798	1.791	1.816	1.831	1.852	1.883	1.902	1.901	1.999	2.012	1.999	1.988	2.000	2.018
11. Sumatera Barat	1.768	1.835	1.774	1.777	1.797	1.818	1.836	1.855	1.902	1.878	1.871	1.858	1.821	1.851	1.888
12. Riau	1.340	1.401	1.365	1.362	1.377	1.405	1.425	1.456	1.473	1.462	1.496	1.510	1.507	1.551	1.606
13. Kepulauan Riau	6.926	7.407	7.090	7.182	7.246	7.352	7.410	7.432	7.453	7.476	7.493	7.521	7.525	7.597	7.643
14. Sumatera Selatan	1.526	1.706	1.819	1.826	1.810	1.812	1.817	1.839	1.826	1.846	1.858	1.871	1.869	1.892	1.888
15. Bangka Belitung	158	176	179	179	183	185	184	190	190	190	192	191	193	191	194
16. Lampung	11.890	12.251	12.141	12.321	12.398	12.410	12.418	12.525	12.851	12.779	12.780	12.789	12.831	12.893	13.224
17. Kalimantan Selatan	609	705	661	656	661	666	696	695	761	738	736	727	723	730	731
18. Kalimantan Barat	1.266	1.284	1.353	1.391	1.430	1.458	1.481	1.518	1.470	1.549	1.577	1.585	1.581	1.597	1.614
19. Kalimantan Timur	455	396	382	384	382	385	394	394	400	400	401	407	399	402	409
20. Kalimantan Tengah	615	627	732	721	682	645	626	664	694	675	694	677	684	674	692
21. Kalimantan Utara	-	87	83	83	84	86	86	85	86	87	87	86	86	86	86
22. Sulawesi Tengah	2.559	2.621	2.622	2.632	2.617	2.584	2.668	2.693	2.677	2.621	2.658	2.776	2.762	2.705	2.747
23. Sulawesi Selatan	2.622	2.854	2.762	2.771	2.770	2.800	2.854	2.840	2.843	2.774	2.810	2.822	2.843	2.874	2.891
24. Sulawesi Utara	1.286	1.670	1.643	1.667	1.665	1.694	1.733	1.749	1.798	1.813	1.817	1.839	1.807	1.821	1.836
25. Sulawesi Tenggara	290	333	296	295	317	303	306	310	334	326	323	320	329	336	336
26. Sulawesi Barat	7	8	9	9	9	9	9	9	9	111	111	112	134	107	118
27. Gorontalo	33	34	31	33	34	34	38	43	54	26	26	27	25	26	30
28. Nusa Tenggara Barat	1.466	1.583	1.536	1.564	1.570	1.596	1.609	1.624	1.617	1.608	1.593	1.587	1.583	1.645	1.649
29. Bali	15.571	17.130	16.767	16.811	16.876	16.839	17.023	17.312	17.074	17.156	17.260	17.352	17.153	17.294	17.472
30. Nusa Tenggara Timur	727	800	796	806	827	852	854	859	867	879	888	883	891	898	904
31. Maluku	1.987	2.123	2.070	2.077	2.086	2.042	2.133	2.154	2.177	2.161	2.177	2.270	2.215	2.175	2.205
32. Papua	1.394	1.353	1.335	1.338	1.333	1.321	1.381	1.418	1.429	1.436	1.458	1.464	1.486	1.490	1.514
33. Maluku Utara	165	219	232	235	239	246	252	252	252	254	255	259	259	260	267
34. Papua Barat	753	727	649	656	641	637	643	978	993	699	699	696	698	705	707
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>135.693</b>	<b>149.623</b>	<b>146.866</b>	<b>148.048</b>	<b>148.771</b>	<b>149.814</b>	<b>151.064</b>	<b>153.315</b>	<b>155.075</b>	<b>154.967</b>	<b>155.784</b>	<b>156.905</b>	<b>156.020</b>	<b>157.399</b>	<b>159.113</b>

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

Total Aset / Total Asset	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Total Aset BPR / Total Asset Rural bank < 1 Miliar / < 1 Billion	10	9	7	7	7	8	8	8	8	8	7	7	6	7	6
Total Aset BPR / Total Asset Rural bank 1 s.d 5 Miliar / 1 up to 5 Billion	90	66	54	55	55	54	52	53	49	50	50	48	48	46	45
Total Aset BPR / Total Asset Rural bank 5 s.d 10 Miliar / 5 up to 10 Billion	173	146	140	134	130	127	121	122	123	110	106	109	114	115	106
Total Aset BPR / Total Asset Rural bank > 10 Miliar / > 10 Billion	1.324	1.325	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
<b>Total</b>	<b>1.597</b>	<b>1.546</b>	<b>1.526</b>	<b>1.520</b>	<b>1.517</b>	<b>1.512</b>	<b>1.511</b>	<b>1.509</b>	<b>1.506</b>	<b>1.503</b>	<b>1.500</b>	<b>1.498</b>	<b>1.497</b>	<b>1.496</b>	<b>1.492</b>

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

Kolektibilitas / <i>Collectibility</i>	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Kredit / <i>Credit</i></b>	<b>98.220</b>	<b>108.784</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>110.770</b>	<b>111.529</b>	<b>112.364</b>	<b>113.425</b>	<b>113.349</b>	<b>113.822</b>
a. Lancar / <i>Current</i>	91.959	101.379	101.149	101.327	101.037	101.384	101.375	102.069	102.775	92.664	92.954	93.626	95.188	94.478	95.602
b. Dalam Perhatian Khusus / <i>Spesial Mention</i>			-	-	-	-	-	-	-	9.900	10.282	10.541	9.817	10.203	9.723
c. Kurang Lancar / <i>Sub-Standard</i>	1.137	1.373	1.948	1.757	1.610	1.385	1.319	1.160	923	1.127	1.187	1.144	1.239	1.409	1.287
d. Diragukan / <i>Doubtful</i>	1.287	1.512	1.839	1.846	1.837	1.778	1.692	1.528	1.292	1.164	1.084	978	1.042	1.017	981
e. Macet / <i>Lost</i>	3.837	4.520	5.531	5.614	5.687	5.758	5.883	5.962	5.780	5.915	6.022	6.075	6.139	6.242	6.228
<b>Non Performing Loan (Nominal) / Non Performing Loan (Nominal)</b>	<b>6.261</b>	<b>7.405</b>	<b>9.319</b>	<b>9.218</b>	<b>9.135</b>	<b>8.921</b>	<b>8.894</b>	<b>8.649</b>	<b>7.995</b>	<b>8.206</b>	<b>8.293</b>	<b>8.197</b>	<b>8.420</b>	<b>8.668</b>	<b>8.497</b>
<b>Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)</b>	<b>6,37</b>	<b>6,81</b>	<b>8,44</b>	<b>8,34</b>	<b>8,29</b>	<b>8,09</b>	<b>8,07</b>	<b>7,81</b>	<b>7,22</b>	<b>7,41</b>	<b>7,44</b>	<b>7,29</b>	<b>7,42</b>	<b>7,65</b>	<b>7,46</b>

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

Lokasi / Location	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	1.004	1.153	1.475	1.503	1.488	1.446	1.445	1.397	1.316	1.332	1.347	1.325	1.338	1.382	1.355
2. Banten	170	221	302	286	291	290	298	281	266	272	275	270	277	283	270
3. DKI Jakarta	91	108	157	148	149	145	133	126	116	130	133	155	154	154	146
4. D.I Yogyakarta	228	252	333	326	313	326	325	317	292	421	401	351	362	369	385
5. Jawa Tengah	1.611	1.917	2.378	2.319	2.286	2.248	2.257	2.200	2.035	1.988	2.045	2.081	2.173	2.253	2.267
6. Jawa Timur	722	827	1.027	1.020	1.015	1.005	1.002	1.004	936	962	983	989	992	1.031	1.010
7. Bengkulu	5	5	6	6	7	7	7	7	6	6	7	7	7	7	7
8. Jambi	69	93	120	116	113	113	112	111	106	106	106	107	107	109	103
9. Aceh	19	21	25	24	25	24	24	24	22	22	22	21	23	23	22
10. Sumatera Utara	80	91	134	135	131	116	116	107	100	106	107	103	102	102	100
11. Sumatera Barat	89	94	140	139	139	133	135	128	105	110	111	109	111	113	108
12. Riau	100	127	165	161	162	152	148	146	128	131	131	129	129	130	124
13. Kepulauan Riau	303	397	528	544	527	495	488	459	383	390	387	364	373	375	359
14. Sumatera Selatan	102	93	128	130	125	123	120	115	103	109	109	105	106	109	105
15. Bangka Belitung	5	8	9	9	9	10	10	10	9	10	10	10	10	10	10
16. Lampung	115	170	235	228	234	223	227	217	201	201	201	198	221	246	232
17. Kalimantan Selatan	39	40	51	53	56	53	53	52	43	45	48	49	49	51	48
18. Kalimantan Barat	84	90	93	95	94	93	92	91	76	79	79	78	81	83	82
19. Kalimantan Timur	23	22	31	31	33	31	30	30	29	27	27	26	27	28	28
20. Kalimantan Tengah	18	43	47	50	71	55	50	46	39	43	39	39	44	46	49
21. Kalimantan Utara	-	1	3	3	3	2	2	2	2	3	3	2	2	2	3
22. Sulawesi Tengah	44	39	44	44	44	39	42	41	34	37	33	32	34	36	35
23. Sulawesi Selatan	39	46	71	71	65	66	73	71	62	58	56	56	57	55	54
24. Sulawesi Utara	90	94	127	109	104	100	102	103	100	102	117	100	122	126	107
25. Sulawesi Tenggara	42	36	45	45	44	43	43	40	35	36	36	35	36	36	34
26. Sulawesi Barat	0	0	1	1	1	1	1	1	1	2	2	1	2	2	2
27. Gorontalo	5	4	2	2	2	2	2	2	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	162	149	173	175	175	172	170	168	159	159	159	161	173	175	172
29. Bali	846	856	992	961	949	947	932	906	863	874	867	852	878	898	863
30. Nusa Tenggara Timur	20	21	37	39	37	30	35	31	28	36	42	40	47	51	46
31. Maluku	4	3	6	7	6	7	6	6	5	5	6	6	8	9	11
32. Papua	38	49	53	53	50	47	43	40	36	37	37	37	37	39	37
33. Maluku Utara	1	2	3	4	4	4	4	4	4	5	5	5	5	4	4
34. Papua Barat	92	332	378	381	383	372	368	364	355	360	359	355	335	329	318
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>6.261</b>	<b>7.405</b>	<b>9.319</b>	<b>9.218</b>	<b>9.135</b>	<b>8.921</b>	<b>8.894</b>	<b>8.649</b>	<b>7.995</b>	<b>8.206</b>	<b>8.293</b>	<b>8.197</b>	<b>8.420</b>	<b>8.668</b>	<b>8.497</b>

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

Indikator / Indicator	Desember 2018		Desember 2019		Juni 2020		Desember 2020		Juni 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	62.465	67,93	70.406	68,66	69.686	69,64	73.389	69,14	78.014	70,66
Tabungan / Saving	29.491	32,07	32.132	31,34	30.376	30,36	32.763	30,86	32.396	29,34
<b>Total DPK / Total Third Party Funds</b>	<b>91.956</b>	<b>100,00</b>	<b>102.538</b>	<b>100,00</b>	<b>100.063</b>	<b>100,00</b>	<b>106.151</b>	<b>100,00</b>	<b>110.410</b>	<b>100,00</b>

**Tabel 2.8**  
**Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Juni 2021**  
**(Composition of Third Party Funds of Rural Banks Based on Location - June 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	4.148	9.909	14.057	12,73%
2. Banten	667	2.573	3.240	2,93%
3. DKI Jakarta	149	2.718	2.867	2,60%
4. D.I Yogyakarta	2.152	4.455	6.608	5,98%
5. Jawa Tengah	11.956	16.625	28.581	25,89%
6. Jawa Timur	3.419	7.852	11.272	10,21%
7. Bengkulu	27	32	59	0,05%
8. Jambi	134	704	838	0,76%
9. Aceh	55	86	140	0,13%
10. Sumatera Utara	788	795	1.583	1,43%
11. Sumatera Barat	866	595	1.460	1,32%
12. Riau	450	708	1.158	1,05%
13. Kepulauan Riau	672	5.619	6.291	5,70%
14. Sumatera Selatan	286	914	1.199	1,09%
15. Bangka Belitung	33	115	148	0,13%
16. Lampung	994	5.847	6.842	6,20%
17. Kalimantan Selatan	171	247	418	0,38%
18. Kalimantan Barat	356	925	1.281	1,16%
19. Kalimantan Timur	88	124	212	0,19%
20. Kalimantan Tengah	238	192	431	0,39%
21. Kalimantan Utara	15	21	36	0,03%
22. Sulawesi Tengah	113	948	1.061	0,96%
23. Sulawesi Selatan	274	1.741	2.015	1,82%
24. Sulawesi Utara	246	1.198	1.444	1,31%
25. Sulawesi Tenggara	72	71	143	0,13%
26. Sulawesi Barat	63	14	77	0,07%
27. Gorontalo	4	8	12	0,01%
28. Nusa Tenggara Barat	593	543	1.137	1,03%
29. Bali	2.716	9.959	12.675	11,48%
30. Nusa Tenggara Timur	186	490	676	0,61%
31. Maluku	162	828	991	0,90%
32. Papua	172	635	806	0,73%
33. Maluku Utara	20	82	102	0,09%
34. Papua Barat	108	444	551	0,50%
35. Lainnya / Others	-	-	-	0,00%
<b>Total</b>	<b>32.396</b>	<b>78.014</b>	<b>110.410</b>	<b>100,00%</b>

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

Lokasi / Location	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	12.472	13.665	12.824	12.977	12.977	13.099	13.205	13.504	13.847	13.918	13.861	13.876	13.805	14.026	14.057
2. Banten	2.763	3.377	2.956	3.000	2.993	2.985	3.023	3.067	3.161	2.961	3.068	3.099	3.138	3.196	3.240
3. DKI Jakarta	1.910	2.159	2.153	2.211	2.229	2.251	2.309	2.533	2.495	2.584	2.627	2.699	2.769	2.831	2.867
4. D.I Yogyakarta	4.883	5.453	5.433	5.489	5.418	5.524	5.593	5.610	5.732	6.939	6.522	6.412	6.498	6.469	6.608
5. Jawa Tengah	23.726	26.738	26.784	27.029	27.313	27.632	27.789	28.144	28.422	27.354	28.078	28.309	27.788	28.427	28.581
6. Jawa Timur	9.304	10.144	9.913	10.037	10.118	10.248	10.342	10.509	10.787	10.907	11.043	11.243	10.991	11.129	11.272
7. Bengkulu	47	54	52	56	58	55	64	58	58	63	59	56	60	60	59
8. Jambi	654	766	738	751	751	766	773	783	788	804	806	802	821	822	838
9. Aceh	149	149	134	133	135	137	135	135	138	138	141	140	140	138	140
10. Sumatera Utara	1.254	1.361	1.386	1.407	1.418	1.431	1.455	1.469	1.476	1.557	1.563	1.567	1.556	1.567	1.583
11. Sumatera Barat	1.391	1.425	1.363	1.369	1.389	1.405	1.418	1.434	1.475	1.452	1.448	1.436	1.402	1.428	1.460
12. Riau	979	1.012	984	979	987	1.003	1.011	1.036	1.045	1.040	1.066	1.070	1.070	1.114	1.158
13. Kepulauan Riau	5.521	5.980	5.713	5.780	5.845	5.931	5.996	6.013	6.006	6.084	6.119	6.164	6.218	6.274	6.291
14. Sumatera Selatan	916	1.021	1.122	1.136	1.125	1.116	1.121	1.145	1.143	1.159	1.173	1.177	1.181	1.206	1.199
15. Bangka Belitung	123	136	143	143	145	143	141	145	146	145	145	142	147	147	148
16. Lampung	5.704	6.205	6.177	6.215	6.242	6.289	6.313	6.367	6.539	6.519	6.557	6.597	6.638	6.744	6.842
17. Kalimantan Selatan	362	424	367	362	369	373	400	398	461	440	433	420	417	425	418
18. Kalimantan Barat	1.009	1.001	1.062	1.094	1.125	1.147	1.164	1.197	1.151	1.225	1.251	1.258	1.258	1.265	1.281
19. Kalimantan Timur	228	211	202	204	202	205	206	209	209	203	204	210	206	207	212
20. Kalimantan Tengah	460	426	506	487	440	405	384	420	448	414	418	402	417	427	431
21. Kalimantan Utara	-	31	28	28	30	31	30	30	31	37	37	36	36	36	36
22. Sulawesi Tengah	905	959	1.027	959	936	951	958	983	985	953	963	983	999	1.051	1.061
23. Sulawesi Selatan	1.607	1.858	1.787	1.801	1.813	1.846	1.903	1.904	1.879	1.887	1.928	1.936	1.970	2.001	2.015
24. Sulawesi Utara	1.076	1.331	1.303	1.317	1.310	1.329	1.334	1.353	1.395	1.419	1.417	1.417	1.430	1.440	1.444
25. Sulawesi Tenggara	119	155	124	124	140	126	127	132	151	133	129	125	139	141	143
26. Sulawesi Barat	13	11	19	20	12	19	18	14	20	71	71	71	93	65	77
27. Gorontalo	18	17	14	16	17	17	21	25	37	13	13	12	13	13	12
28. Nusa Tenggara Barat	1.003	1.100	1.035	1.055	1.059	1.083	1.099	1.113	1.114	1.102	1.087	1.077	1.079	1.134	1.137
29. Bali	10.921	12.568	11.740	11.705	11.655	11.567	11.664	11.749	11.920	12.045	12.249	12.253	12.410	12.541	12.675
30. Nusa Tenggara Timur	555	591	591	600	615	630	628	630	640	646	652	647	658	665	676
31. Maluku	773	834	966	990	987	965	962	985	936	912	928	955	969	986	991
32. Papua	496	688	740	748	711	736	727	754	844	835	831	762	780	814	806
33. Maluku Utara	94	107	133	133	136	141	138	112	103	108	111	93	96	97	102
34. Papua Barat	521	581	545	554	545	527	537	559	567	589	590	544	545	550	551
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>91.956</b>	<b>102.538</b>	<b>100.063</b>	<b>100.908</b>	<b>101.245</b>	<b>102.113</b>	<b>102.986</b>	<b>104.519</b>	<b>106.151</b>	<b>106.653</b>	<b>107.589</b>	<b>107.988</b>	<b>107.737</b>	<b>109.437</b>	<b>110.410</b>

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

Indikator / Indicator	2018	2019	2020							2021					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tabungan / Saving	3,44	3,33	3,21	3,17	3,15	3,14	3,11	3,09	3,08	3,03	3,03	2,87	2,83	2,82	2,74
Deposito / Time Deposits	8,14	8,16	7,86	7,80	7,68	7,67	7,51	7,41	7,16	7,07	6,98	6,83	6,68	6,60	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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	29,48	28,78	27,82	27,62	27,87	27,80	27,70	27,75	27,60	27,66	27,62	27,47	27,44	27,69	27,66
2 Perikanan / <i>Fisheries</i>	26,13	25,45	24,70	24,51	24,97	24,27	23,99	24,11	23,93	24,10	23,99	24,30	24,22	24,56	24,46
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	24,76	21,13	23,64	22,91	22,56	22,41	22,44	22,72	22,79	22,50	21,88	22,32	22,08	22,23	22,06
4 Industri Pengolahan / <i>Processing industry</i>	23,26	21,55	21,48	21,51	21,41	21,46	21,54	21,45	21,40	21,28	21,26	21,45	21,45	21,36	21,54
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	24,06	22,14	21,90	22,13	22,08	21,01	21,05	21,48	21,31	21,79	22,52	21,99	21,72	22,16	22,03
6 Konstruksi / <i>Construction</i>	24,31	23,33	22,17	22,31	22,41	22,50	22,66	22,53	22,43	22,46	22,32	22,50	22,52	22,62	22,61
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25,84	25,36	24,81	24,80	24,65	24,58	24,50	24,48	24,41	24,39	24,37	24,47	24,45	24,43	24,43
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	22,00	20,84	20,46	20,45	20,67	20,56	20,70	20,75	20,70	20,70	20,64	20,66	20,59	20,61	20,61
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	23,54	22,17	22,12	22,12	22,12	21,94	21,96	22,01	21,85	21,87	21,69	21,81	21,73	22,23	22,34
10 Perantara Keuangan / <i>Transitional finance</i>	17,12	17,53	16,76	16,63	17,16	16,45	16,81	16,65	16,99	16,42	16,28	16,14	16,09	15,74	15,64
11 Real Estate / <i>Real estate, rental business, and services company</i>	20,05	18,44	17,20	17,15	17,28	17,20	17,34	17,28	17,30	17,28	17,34	17,37	17,24	17,23	17,25
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	25,75	23,63	23,68	22,74	22,88	22,92	22,84	23,09	23,00	23,02	22,95	22,89	22,85	23,72	24,12
13 Jasa Pendidikan / <i>Education services</i>	23,90	23,34	22,39	22,07	21,73	21,85	21,47	21,48	21,51	21,53	21,33	21,42	21,72	21,68	21,74
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	24,40	23,53	22,42	22,27	22,20	22,29	21,98	22,11	22,07	22,13	22,04	22,12	22,36	22,17	21,91
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	25,15	23,20	23,28	23,23	23,25	23,19	23,18	23,25	23,14	23,15	23,09	23,09	23,14	23,17	23,24
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	26,90	25,73	24,81	24,47	24,72	24,90	25,18	25,15	25,21	25,33	25,49	25,23	25,69	25,22	25,71
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25,29	25,85	26,28	26,04	25,73	25,65	25,43	24,99	25,34	25,26	25,29	25,27	25,08	24,95	24,71
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	23,32	19,72	20,04	19,97	19,87	19,80	19,55	18,95	18,52	18,40	18,36	18,29	18,23	18,67	18,64
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	23,21	22,86	21,97	21,96	21,92	21,92	21,89	22,02	22,02	22,05	22,07	22,04	22,05	21,97	21,97

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

Jenis Penggunaan / <i>Type of Use</i>	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Modal Kerja / <i>Working Capital</i>	25,73	24,65	24,10	24,04	24,00	23,95	23,90	23,85	23,79	23,77	23,73	23,77	23,75	23,79	23,78
Investasi / <i>Investment</i>	23,58	22,67	21,83	21,80	21,67	21,61	21,63	21,61	21,57	21,60	21,57	21,70	21,70	21,62	21,66
Konsumsi / <i>Consumption</i>	23,22	22,38	21,56	21,53	21,47	21,45	21,37	21,28	21,13	21,11	21,11	21,05	21,04	21,09	21,07

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

Keterangan / Information	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jumlah BPR / Total Rural Banks	1.597	1.545	1.526	1.520	1.517	1.512	1.511	1.509	1.506	1.503	1.500	1.498	1.497	1.496	1.492
Jumlah Kantor / Total Bank Offices	6.273	5.939	5.955	5.942	5.936	5.933	5.935	5.933	5.913	5.885	5.894	5.880	5.880	5.877	5.869

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	235	392	337	964
2. Banten	56	59	46	161
3. DKI Jakarta	24	14	5	43
4. D.I Yogyakarta	65	70	165	300
5. Jawa Tengah	234	537	714	1.485
6. Jawa Timur	278	275	835	1.388
7. Bengkulu	5	5	2	12
8. Jambi	19	8	5	32
9. Aceh	5	14	19	38
10. Sumatera Utara	53	49	43	145
11. Sumatera Barat	84	41	85	210
12. Riau	27	12	15	54
13. Kepulauan Riau	44	29	13	86
14. Sumatera Selatan	24	15	12	51
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	16	73
17. Kalimantan Selatan	14	20	3	37
18. Kalimantan Barat	20	5	4	29
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	21	13	7	41
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	112	304
30. Nusa Tenggara Timur	12	4	11	27
31. Maluku	1	9	8	18
32. Papua	8	16	4	28
33. Maluku Utara	3	6	-	9
34. Papua Barat	5	3	1	9
35. Lainnya / Others	-	-	-	-
<b>Total</b>	<b>1.492</b>	<b>1.813</b>	<b>2.564</b>	<b>5.869</b>

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

Indikator / Indicator	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penyaluran Dana iB / Disbursement of Fund iB</b>	<b>11.766</b>	<b>12.807</b>	<b>12.728</b>	<b>12.898</b>	<b>12.888</b>	<b>13.098</b>	<b>13.245</b>	<b>13.631</b>	<b>14.025</b>	<b>14.007</b>	<b>14.021</b>	<b>13.960</b>	<b>13.885</b>	<b>14.111</b>	<b>14.329</b>
Pembiayaan iB / Financing iB	9.084	9.943	10.503	10.536	10.526	10.601	10.605	10.690	10.681	10.659	10.765	10.934	11.105	11.085	11.162
Antar Bank Aktiva iB / Interbank Assets iB	2.682	2.864	2.225	2.363	2.362	2.498	2.640	2.941	3.343	3.348	3.257	3.026	2.780	3.026	3.168
<b>Sumber Dana iB / Source of Funds iB</b>	<b>10.538</b>	<b>11.535</b>	<b>11.614</b>	<b>11.816</b>	<b>11.831</b>	<b>11.995</b>	<b>12.140</b>	<b>12.460</b>	<b>12.862</b>	<b>12.851</b>	<b>12.911</b>	<b>12.839</b>	<b>12.823</b>	<b>13.019</b>	<b>13.274</b>
Dana Pihak Ketiga / Third Party Funds	8.135	8.732	8.890	9.005	9.005	9.119	9.265	9.517	9.819	9.845	-	9.821	9.817	10.071	10.294
Tabungan iB Wadiah / Wadiah Savings iB	1.739	1.874	1.646	1.776	1.737	1.749	1.782	1.864	1.993	1.904	1.841	1.775	1.749	1.881	1.947
Tabungan iB Mudharabah / Mudharabah Savings iB	1.260	1.329	1.228	1.210	1.229	1.250	1.268	1.290	1.379	1.359	1.333	1.329	1.311	1.331	1.399
Deposito iB Mudharabah / Deposit Mudharabah iB	5.137	5.529	6.016	6.020	6.039	6.121	6.216	6.363	6.447	6.582	6.684	6.717	6.756	6.859	6.948
Antar Bank Passiva / Interbank Liabilities	2.160	2.423	2.225	2.363	2.362	2.398	2.416	2.419	2.513	2.491	2.666	2.637	2.623	2.590	2.623
Pinjaman yang Diterima / Loan received	124	291	200	200	202	203	197	212	187	182	176	182	177	166	162
Kewajiban Lainnya / Other Liabilities	119	89	299	248	262	275	262	312	342	334	211	199	205	192	195
<b>Beberapa Komponen Modal / Some Components of Capital</b>	<b>1.508</b>	<b>1.671</b>	<b>1.749</b>	<b>1.785</b>	<b>1.804</b>	<b>1.877</b>	<b>1.881</b>	<b>1.913</b>	<b>1.972</b>	<b>1.979</b>	<b>1.950</b>	<b>1.926</b>	<b>1.926</b>	<b>1.939</b>	<b>1.961</b>
Modal Disetor / Paid-In Capital	1.177	1.183	1.327	1.353	1.360	1.410	1.420	1.434	1.457	1.460	1.462	1.484	1.503	1.511	1.573
Cadangan / Reserves	200	206	246	248	248	248	247	248	249	251	258	267	275	272	271
L/R Tahun berjalan / Current Earnings (Profit/Loss)	174	262	110	124	140	162	166	187	224	16	30	50	66	85	102
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	(43)	20	65	59	55	56	48	45	42	251	201	124	82	70	14

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Aset / Assets</b>	<b>12.362</b>	<b>13.758</b>	<b>13.608</b>	<b>13.767</b>	<b>13.802</b>	<b>14.007</b>	<b>14.160</b>	<b>14.554</b>	<b>14.950</b>	<b>14.950</b>	<b>14.988</b>	<b>14.936</b>	<b>14.907</b>	<b>15.115</b>	<b>15.115</b>
<b>Pembiayaan iB / Financing iB</b>	<b>9.084</b>	<b>9.943</b>	<b>10.503</b>	<b>10.536</b>	<b>10.526</b>	<b>10.601</b>	<b>10.605</b>	<b>10.690</b>	<b>10.681</b>	<b>10.659</b>	<b>10.765</b>	<b>10.934</b>	<b>11.105</b>	<b>11.085</b>	<b>11.162</b>
<i>Lancar / Current</i>	8.239	9.243	9.543	9.559	9.552	9.688	9.685	9.810	9.908	9.838	9.919	10.052	10.204	10.156	10.245
<i>Kurang Lancar / Sub Standard</i>	148	141	246	229	213	186	192	166	125	160	185	201	176	179	178
<i>Diragukan / Doubtful</i>	146	124	190	215	222	194	172	155	126	114	110	124	116	124	116
<i>Macet / Lost</i>	551	135	525	533	538	532	556	558	522	547	551	557	609	626	623
<b>Non Performing Financing (Nominal) / Non Performing Financing (Nominal)</b>	<b>845</b>	<b>700</b>	<b>960</b>	<b>977</b>	<b>973</b>	<b>912</b>	<b>920</b>	<b>879</b>	<b>773</b>	<b>821</b>	<b>846</b>	<b>882</b>	<b>901</b>	<b>929</b>	<b>917</b>
<b>Non Performing Financing (%) / Non Performing Financing (%)</b>	<b>9,30</b>	<b>7,04</b>	<b>9,14</b>	<b>9,27</b>	<b>9,25</b>	<b>8,60</b>	<b>8,67</b>	<b>8,23</b>	<b>7,24</b>	<b>7,70</b>	<b>7,86</b>	<b>8,07</b>	<b>8,11</b>	<b>8,38</b>	<b>8,21</b>

## Data Perkreditan

### Sumber Data:

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

### Tambahan Informasi:

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

### Keterangan symbol/tanda pada tabel:

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

**Tabel 3.1.**  
**Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan 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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354.878	369.903	378.182	375.091	378.779	386.281	383.139	382.421	385.586	381.697	386.046	390.498	390.736	393.922	399.890
NPL	4.672	5.642	6.706	6.832	7.084	7.785	7.668	7.682	7.480	6.974	6.838	6.940	7.099	8.188	8.502
2. Perikanan / <i>Fishery</i>	12.137	14.115	14.268	14.707	15.030	15.346	15.546	15.812	16.032	16.046	16.203	16.502	16.612	16.834	17.100
NPL	221	750	790	768	770	756	751	784	886	936	941	912	945	1.015	998
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137.912	134.315	147.051	152.018	156.036	149.080	141.326	129.583	124.618	124.309	124.414	125.409	124.805	128.864	138.023
NPL	6.423	4.808	7.292	8.857	8.537	8.142	8.058	9.213	9.049	9.115	9.323	9.423	9.559	8.597	8.011
4. Industri Pengolahan / <i>Processing Industry</i>	899.088	931.727	913.107	916.574	910.487	916.260	897.899	881.020	893.642	865.303	871.568	893.584	885.147	891.004	898.559
NPL	22.724	36.191	41.727	42.378	42.424	41.537	40.959	40.982	40.898	41.410	42.515	42.229	41.713	47.776	47.864
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170.190	198.255	212.884	203.495	197.115	192.246	172.241	170.049	168.881	165.766	165.385	170.345	166.847	167.528	172.240
NPL	2.259	1.770	1.720	1.749	1.787	2.035	1.901	1.893	2.091	2.140	2.147	2.148	2.140	2.110	2.049
6. Konstruksi / <i>Construction</i>	316.097	362.271	363.687	365.045	365.665	370.879	374.226	373.621	376.473	370.737	370.590	373.467	370.429	373.947	381.404
NPL	9.919	12.863	13.949	14.225	13.815	13.704	13.846	13.510	12.973	13.385	13.655	13.015	13.321	13.458	13.440
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975.995	1.006.069	947.590	939.542	938.110	940.905	941.240	936.117	942.188	920.781	924.307	940.703	941.945	941.555	953.558
NPL	35.285	34.739	43.509	44.423	44.612	43.065	43.154	42.731	41.784	43.081	43.510	42.484	43.167	43.646	41.343
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	99.751	109.842	112.153	113.646	114.990	116.436	116.973	117.471	116.183	116.233	117.171	118.748	118.188	118.209	118.892
NPL	5.516	6.111	6.601	7.146	7.328	7.361	7.438	7.341	6.258	6.303	6.950	7.118	7.138	7.097	6.877
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217.323	246.935	255.643	258.299	256.134	258.541	261.913	261.514	266.189	262.371	266.255	277.333	275.990	283.407	289.327
NPL	5.825	4.047	5.229	5.189	5.203	5.334	5.259	5.484	5.739	5.927	5.366	6.896	7.054	7.029	7.011
10. Perantara Keuangan / <i>Financial intermediaries</i>	244.486	249.782	241.269	237.528	231.089	220.049	215.133	214.928	216.297	207.929	205.614	209.749	206.185	210.944	215.268
NPL	2.863	1.247	1.164	1.196	1.197	1.168	1.228	1.368	1.089	1.053	2.200	2.246	2.100	2.003	2.003
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248.218	269.360	263.607	264.511	263.302	264.874	262.135	260.732	259.978	256.045	256.034	258.015	256.780	257.749	257.040
NPL	4.606	6.190	6.456	7.325	6.987	6.820	7.779	8.497	8.048	8.309	8.407	8.549	8.922	9.314	9.074
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.068	28.901	29.627	31.558	31.772	29.703	28.431	28.082	30.887	31.610	31.715	31.394	31.179	31.328	30.576
NPL	3	7	10	10	13	3	4	4	4	8	4	4	4	4	4
13. Jasa Pendidikan / <i>Education Services</i>	12.322	14.194	13.932	13.930	13.899	13.378	13.437	13.485	13.594	13.499	13.514	13.533	13.541	13.575	13.706
NPL	100	119	172	261	257	254	255	246	244	250	259	242	246	238	230
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22.698	33.576	28.970	28.463	28.874	28.870	28.940	28.632	28.262	28.276	28.093	28.278	26.949	27.263	27.491
NPL	381	413	434	418	419	415	399	400	382	265	265	255	251	258	244
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79.914	82.543	83.798	84.993	84.644	83.506	85.192	87.608	89.457	88.990	91.955	92.303	92.902	93.329	96.010
NPL	1.474	1.839	2.346	2.309	2.393	2.363	2.780	2.921	2.902	3.012	3.133	2.822	2.969	3.007	2.921
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.715	3.415	3.155	3.134	3.167	3.192	3.157	3.134	2.989	2.965	2.962	2.998	3.059	3.071	3.121
NPL	59	64	69	67	69	69	68	65	55	61	67	68	72	70	73
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	317	442	327	335	331	321	358	357	364	371	371	367	373
NPL	0	-	0	0	0	-	0	0	0	-	0	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.257	1.976	2.492	2.550	2.621	2.540	2.479	2.537	2.490	2.399	2.262	2.164	2.076	2.949	1.619
NPL	282	130	270	268	255	158	134	147	138	150	172	143	146	139	204
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445.196	479.928	482.032	484.657	487.134	485.013	488.760	493.302	496.603	496.135	498.591	503.012	508.363	511.791	516.828
NPL	10.274	12.120	15.421	15.391	15.123	14.409	14.045	13.599	12.760	13.046	13.223	12.976	13.080	13.272	13.068
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	19.913	22.309	22.257	22.386	22.434	22.413	22.490	22.667	22.826	22.907	22.957	23.138	23.403	23.658	23.962
NPL	364	348	636	616	619	585	558	548	507	576	554	576	584	637	647
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25.548	24.340	22.888	22.742	22.598	22.435	22.300	22.101	22.004	21.788	21.618	21.499	21.412	21.294	21.234
NPL	1.227	1.353	1.449	1.459	1.403	1.352	1.250	1.190	1.073	1.106	1.145	1.100	1.086	1.096	1.087
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.449	140.399	128.111	124.271	119.814	115.021	110.602	108.077	105.772	105.297	103.689	101.735	100.614	100.081	98.405
NPL	1.919	1.904	3.694	3.715	3.391	2.966	2.551	2.313	2.167	2.194	2.184	2.072	2.285	2.760	2.680
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606.712	652.364	655.149	649.013	649.245	662.551	663.745	666.035	673.005	670.025	672.869	675.472	677.615	676.136	681.627
NPL	5.856	6.490	9.172	9.583	9.685	9.453	9.045	8.770	8.229	8.690	9.117	9.100	9.542	9.842	9.644
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	235.841	240.193	227.068	227.571	228.600	230.738	228.635	228.241	227.246	225.655	224.967	226.171	227.022	225.797	225.536
NPL	3.011	2.690	3.738	4.213	4.364	4.163	3.697	3.285	2.949	2.907	2.946	2.891	2.912	2.893	2.748



**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	27.120	30.380	30.185	30.387	30.709	31.018	30.856	31.000	29.938	30.608	30.225	30.445	30.609	30.721	30.933
NPL	865	1.593	1.842	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. Perikanan / <i>Fishery</i>	1.702	2.018	1.476	1.476	1.498	1.505	1.492	1.516	1.461	1.536	1.349	1.234	1.248	1.259	1.262
NPL	34	55	64	62	63	61	56	56	51	52	56	98	100	100	97
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	8.116	11.500	9.178	9.382	9.776	9.939	9.794	7.372	4.742	4.739	4.341	4.347	4.179	4.552	4.538
NPL	261	220	496	415	405	395	378	377	300	327	326	327	332	293	297
4. Industri Pengolahan / <i>Processing Industry</i>	86.056	83.469	81.538	80.789	82.412	83.470	80.852	78.686	68.153	68.385	58.307	60.657	60.487	60.599	60.967
NPL	2.964	3.560	3.132	3.107	3.039	2.847	2.638	2.533	2.403	2.435	2.258	2.199	2.027	3.216	3.180
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	8.579	10.501	6.984	6.747	6.591	6.597	6.531	6.393	4.477	4.535	4.272	4.292	4.227	4.198	4.205
NPL	54	46	101	100	100	110	109	108	106	106	108	109	109	108	109
6. Konstruksi / <i>Construction</i>	26.289	33.404	31.724	31.677	31.776	32.281	32.765	33.283	31.027	30.123	29.212	28.954	28.853	28.793	30.092
NPL	1.862	2.251	3.097	2.959	2.969	3.023	3.070	3.174	2.447	2.692	2.668	2.317	2.456	2.447	2.429
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	81.999	85.648	80.524	81.525	80.836	82.456	82.272	81.226	79.993	80.064	76.665	77.579	77.643	77.493	78.849
NPL	4.130	5.038	4.453	4.610	4.531	4.528	4.470	4.129	3.798	4.027	3.901	3.839	3.988	3.925	3.928
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	18.260	20.477	20.690	20.902	20.835	21.140	21.309	21.230	19.320	19.663	19.051	19.172	19.263	19.334	19.511
NPL	1.302	1.339	1.567	1.631	1.622	1.551	1.582	1.406	1.163	1.181	1.187	1.318	1.345	1.369	1.338
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	15.409	18.642	16.141	16.453	16.267	16.545	16.432	15.687	14.094	14.286	13.727	13.440	12.735	12.841	12.865
NPL	456	354	556	560	552	552	553	506	375	456	429	439	502	513	532
10. Perantara Keuangan / <i>Financial intermediaries</i>	23.015	24.486	19.975	20.374	19.875	19.782	20.172	19.533	19.134	18.617	18.832	19.127	19.232	18.970	19.945
NPL	394	464	432	455	495	481	524	522	195	202	208	201	224	204	172
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	29.683	30.296	31.421	31.489	30.785	31.504	30.945	30.225	27.713	27.117	25.008	24.401	24.579	24.970	24.850
NPL	1.162	1.393	2.013	1.994	1.723	1.703	1.711	1.961	1.362	1.298	1.309	1.319	1.371	1.316	1.295
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1.547	1.793	1.333	1.220	1.180	1.088	1.120	1.195	2.036	1.898	1.842	1.625	1.584	1.518	1.447
NPL	-	0	0	0	0	0	0	0	0	5	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.067	1.004	1.041	1.077	1.061	1.028	1.026	1.003	1.076	1.097	1.063	1.059	1.054	1.031	1.065
NPL	18	28	64	66	64	61	61	60	51	51	51	50	50	50	57
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.760	2.800	2.934	2.927	2.917	2.909	2.883	2.703	2.243	2.257	1.991	1.940	1.939	2.072	2.087
NPL	25	72	34	33	32	29	35	28	28	25	24	24	23	27	25
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	13.317	12.323	12.271	12.578	12.608	11.956	11.924	12.267	11.703	11.852	11.145	11.212	11.147	11.258	10.990
NPL	307	380	477	512	495	474	477	449	352	399	432	414	423	418	403
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	355	580	674	688	697	712	728	738	753	793	814	841	898	932	973
NPL	13	7	10	10	9	9	9	8	7	8	9	9	8	7	9
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	336	341	382	307	257	298	298	293	178	119	119	119	115
NPL	35	25	103	101	101	26	25	25	25	25	13	13	13	13	81
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	14.589	15.204	16.001	16.057	16.305	16.517	16.789	17.007	16.521	16.593	16.804	17.184	17.539	17.827	18.219
NPL	1.004	978	1.105	1.089	1.044	997	991	958	825	856	840	828	835	846	819
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	2.245	2.294	2.068	2.074	2.074	2.076	2.073	2.073	1.851	1.846	1.861	1.873	1.886	1.892	1.903
NPL	17	24	34	38	35	37	38	37	27	30	32	28	29	30	30
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.023	1.025	980	968	958	967	980	969	786	797	805	805	797	796	802
NPL	98	118	129	128	127	129	123	125	84	84	78	75	77	83	79
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	8.531	9.107	8.270	7.945	7.656	7.352	7.137	6.895	6.658	6.531	6.239	6.051	5.923	5.649	5.550
NPL	257	193	313	236	236	239	229	222	219	230	194	193	248	276	251
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	97.086	108.830	117.973	118.579	118.747	121.170	121.859	126.807	129.074	130.222	129.606	130.432	130.625	131.152	132.012
NPL	786	832	1.213	1.216	1.195	1.224	1.195	1.199	1.156	1.247	1.223	1.317	1.526	1.498	1.454
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
	47.469	55.192	56.610	56.737	57.323	58.104	58.365	64.396	63.760	69.121	60.476	61.159	61.795	61.386	61.654
NPL	380	379	466	473	472	477	474	525	495	544	416	421	419	427	420

**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							
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55.650	46.591	43.621	41.421	40.664	44.892	41.748	41.166	40.267	36.283	35.951	37.153	38.056	38.010	40.640
NPL	919	616	617	596	610	592	593	588	446	444	451	427	430	860	833
2. Perikanan / <i>Fishery</i>	2.145	2.389	2.139	2.275	2.337	2.302	2.277	2.289	2.374	2.141	2.291	2.325	2.264	2.294	2.295
NPL	76	51	57	61	59	37	34	57	169	203	190	96	54	99	114
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	62.483	51.312	59.320	64.558	68.291	61.855	54.340	48.503	42.240	36.110	36.703	35.196	36.185	39.084	43.805
NPL	2.580	2.023	1.874	3.120	2.818	1.842	1.789	1.753	1.752	1.604	1.617	1.647	1.669	813	821
4. Industri Pengolahan / <i>Processing Industry</i>	327.804	318.840	304.559	309.668	309.393	307.004	298.738	292.277	293.775	255.894	268.587	269.256	266.175	271.041	269.777
NPL	6.808	9.093	8.878	8.994	8.822	7.796	7.673	8.322	6.824	5.854	6.248	6.592	6.855	8.454	8.816
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	40.958	42.871	51.203	50.255	50.904	49.755	46.199	44.752	46.248	44.563	44.772	45.149	45.025	44.323	42.195
NPL	328	290	357	356	357	355	242	244	240	238	238	233	236	236	231
6. Konstruksi / <i>Construction</i>	145.610	148.575	136.218	136.883	138.958	140.807	140.016	139.056	140.981	132.230	132.879	132.902	133.298	134.311	135.009
NPL	3.672	7.579	7.744	8.136	7.967	7.898	7.750	7.525	7.381	7.573	7.756	7.650	7.762	7.942	7.726
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	263.634	239.627	188.848	182.689	180.736	179.832	179.869	174.927	174.758	154.206	157.629	161.078	160.437	160.993	161.627
NPL	11.921	10.857	11.449	11.405	11.560	10.926	11.184	11.052	10.903	10.119	9.698	10.060	10.003	10.093	10.041
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	27.539	21.468	20.128	20.099	20.031	20.167	20.037	19.850	20.804	18.846	19.657	19.828	19.679	19.451	19.547
NPL	1.776	1.154	925	1.290	1.304	1.356	1.347	1.355	1.269	1.261	1.876	1.820	1.820	1.819	1.822
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	76.449	77.672	74.240	75.476	72.511	72.942	75.672	75.048	76.593	68.467	67.591	70.365	68.990	68.865	70.495
NPL	1.565	1.049	1.134	1.119	1.224	1.467	1.424	1.571	1.644	1.557	1.514	1.480	1.447	1.426	1.563
10. Perantara Keuangan / <i>Financial intermediaries</i>	145.714	123.152	116.684	115.502	113.585	106.832	103.906	104.768	105.087	96.056	93.977	93.459	91.019	94.385	95.634
NPL	597	381	291	283	263	267	277	319	415	392	404	1.467	1.473	1.482	1.511
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	105.670	86.364	80.061	80.142	80.014	81.183	80.303	79.532	82.887	75.708	76.922	76.533	76.378	76.105	75.397
NPL	1.696	1.430	1.946	2.027	2.194	1.895	1.860	2.269	2.478	2.285	2.281	2.224	2.226	2.439	2.297
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	1.292	1.084	653	651	651	607	508	417	538	663	637	615	483	593	573
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	3.086	3.202	3.228	3.187	3.197	3.210	3.252	3.239	3.259	3.043	3.049	3.044	3.002	3.008	2.922
NPL	42	53	52	152	153	151	149	145	145	144	144	146	142	143	144
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	5.512	4.370	4.651	4.512	4.499	4.453	4.389	4.351	4.656	4.420	4.441	4.404	4.373	4.283	4.297
NPL	66	48	45	43	45	43	42	38	27	29	27	22	22	22	21
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	11.827	9.507	7.890	7.361	7.248	7.464	7.819	7.911	9.328	8.593	9.319	9.067	9.284	9.429	9.729
NPL	429	437	358	352	609	604	609	610	595	596	589	323	331	333	315
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	112	242	167	157	143	134	125	108	110	107	105	114	120	118	135
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	0	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	942	950	949	973	982	1.006	967	853	837	828	765	1.756	565
NPL	22	36	29	29	29	29	30	31	32	28	40	33	32	32	28
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	242.140	247.874	243.690	244.879	246.130	247.476	249.807	252.620	255.073	238.898	240.349	242.495	244.470	245.590	247.344
NPL	5.241	6.262	7.503	7.570	7.517	7.301	7.143	6.946	6.637	6.234	6.123	6.070	6.031	6.011	5.890
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8.338	8.846	8.606	8.631	8.658	8.752	8.814	8.889	9.210	7.153	7.186	7.208	7.245	7.279	7.309
NPL	193	194	325	312	318	295	281	270	238	223	222	224	221	236	238
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	11.098	7.764	6.666	6.582	6.569	6.548	6.552	6.537	6.725	4.740	4.686	4.643	4.625	4.613	4.635
NPL	502	429	488	523	505	485	451	426	417	377	366	367	360	370	379
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	48.363	42.716	21.394	20.581	19.395	17.573	16.359	15.694	14.814	9.196	9.452	9.186	8.256	7.997	7.099
NPL	663	626	535	619	570	554	487	425	390	264	258	265	275	278	263
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	137.423	152.466	147.363	146.682	146.161	146.527	146.672	147.115	148.181	141.799	144.987	144.802	144.939	144.496	145.314
NPL	2.258	2.432	3.030	3.245	3.421	3.344	3.106	3.051	2.855	2.775	3.013	2.919	2.923	3.019	3.067
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	1.116	1.008	1.343	1.606	1.712	1.590	1.307	1.054	953	887	966	890	890	910	891

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	263.317	283.218	293.841	292.507	295.178	298.544	298.756	298.600	303.708	303.868	308.597	311.930	311.113	314.021	317.196
NPL	2.695	3.011	3.874	4.007	4.298	4.870	4.820	4.816	5.003	4.499	4.631	4.643	4.761	5.399	5.415
2. Perikanan / <i>Fishery</i>	7.123	8.405	8.898	9.136	9.357	9.673	9.869	10.090	10.263	10.520	10.781	11.139	11.290	11.491	11.749
NPL	79	615	622	607	603	611	612	612	616	627	643	658	723	743	715
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	64.060	68.491	74.364	73.717	73.583	72.871	72.864	69.565	73.751	79.509	79.443	81.864	80.345	81.018	85.909
NPL	3.548	2.495	4.904	5.304	5.277	5.825	5.816	6.982	6.901	7.110	7.302	7.370	7.462	7.396	6.796
4. Industri Pengolahan / <i>Processing Industry</i>	465.498	509.827	507.655	506.857	499.435	506.118	498.746	490.144	511.553	522.209	526.973	545.081	539.853	540.672	549.230
NPL	11.988	21.457	27.865	28.425	28.660	29.001	28.884	28.396	29.940	31.417	32.290	31.476	30.845	34.157	33.926
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	112.395	137.631	146.993	138.768	132.985	128.990	112.577	111.855	111.210	109.776	109.527	114.095	110.806	112.070	119.023
NPL	1.049	899	810	841	871	1.102	1.090	1.062	1.269	1.321	1.322	1.325	1.318	1.296	1.254
6. Konstruksi / <i>Construction</i>	127.393	161.638	177.390	178.081	176.316	178.115	181.092	181.144	183.988	189.282	190.060	193.513	190.493	193.190	197.510
NPL	3.833	2.419	2.399	2.351	2.097	2.048	2.291	2.095	2.532	2.681	2.812	2.705	2.749	2.677	2.839
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	597.682	648.318	645.301	642.382	643.535	647.107	647.392	648.303	655.557	656.693	659.785	671.088	672.803	671.833	681.702
NPL	17.071	17.196	25.769	26.800	26.822	25.923	25.801	25.807	25.448	27.282	28.105	26.850	27.425	27.827	25.527
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	50.491	64.198	67.613	68.899	70.226	71.234	71.764	72.565	72.343	74.312	75.047	76.343	75.835	75.976	76.312
NPL	2.343	3.440	3.919	4.031	4.209	4.268	4.327	4.402	3.658	3.695	3.718	3.807	3.798	3.735	3.530
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	117.179	143.119	157.324	158.403	158.583	160.212	161.045	162.058	166.709	171.096	176.482	184.849	185.734	193.215	197.664
NPL	3.463	2.513	3.312	3.287	3.205	3.104	3.066	3.077	3.468	3.674	3.209	4.751	4.880	4.873	4.688
10. Perantara Keuangan / <i>Financial intermediaries</i>	62.095	88.790	93.190	90.584	88.139	83.532	81.949	81.505	83.321	84.882	84.290	88.284	87.412	89.226	91.258
NPL	1.700	239	269	264	236	230	234	362	247	246	256	369	358	219	214
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	102.866	143.219	142.576	143.306	142.900	142.707	141.529	141.649	140.514	144.698	145.609	148.729	147.550	148.827	148.697
NPL	1.512	3.210	2.356	3.163	2.933	3.093	4.077	4.087	4.037	4.566	4.657	4.836	5.151	5.350	5.299
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22.199	25.978	27.625	29.672	29.924	27.991	26.785	26.451	28.294	29.034	29.221	29.140	29.098	29.205	28.544
NPL	3	7	10	9	12	3	3	3	3	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	3.436	4.164	4.093	4.072	4.064	3.509	3.524	3.508	3.518	3.687	3.667	3.707	3.681	3.706	3.735
NPL	14	17	23	14	14	9	13	13	14	18	20	21	29	27	18
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	9.982	19.688	15.638	15.474	15.977	15.950	16.038	15.783	16.265	16.399	16.323	16.631	15.245	15.407	15.491
NPL	209	247	258	243	246	243	223	219	218	104	105	102	97	100	94
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	49.684	54.863	59.088	60.542	61.157	60.515	61.853	63.857	64.957	65.344	68.278	68.695	69.182	69.372	71.957
NPL	517	705	1.281	1.208	1.068	1.093	1.500	1.653	1.802	1.891	1.977	1.902	2.042	2.090	2.047
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.857	1.687	1.591	1.597	1.647	1.682	1.645	1.636	1.485	1.450	1.428	1.420	1.403	1.375	1.361
NPL	33	42	31	29	33	31	31	31	23	29	33	36	41	40	42
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	315	439	324	333	327	317	355	356	361	368	368	364	370
NPL	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	138	73	130	134	135	134	134	118	121	159	154	129	125	98	88
NPL	2	2	8	8	8	5	3	1	0	16	18	17	20	17	15
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	154.921	180.181	184.926	186.128	186.623	182.206	182.838	183.924	185.517	201.133	201.832	203.689	205.790	207.581	210.123
NPL	3.146	3.966	5.639	5.608	5.485	5.056	4.875	4.685	4.317	4.915	5.215	5.031	5.125	5.310	5.250
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	8.416	10.338	10.831	10.931	10.948	10.830	10.848	10.943	10.983	13.123	13.119	13.255	13.462	13.681	13.931
NPL	96	107	234	234	239	225	214	211	189	261	264	261	277	321	329
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12.213	14.286	13.998	13.839	13.718	13.574	13.430	13.259	13.172	14.945	14.827	14.775	14.721	14.639	14.566
NPL	553	714	724	698	663	631	573	534	472	539	598	548	540	548	530
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	78.836	82.474	92.705	90.253	87.415	84.818	81.968	80.418	79.328	84.704	83.253	81.874	81.843	81.897	81.276
NPL	954	1.032	2.760	2.780	2.503	2.090	1.753	1.584	1.466	1.599	1.629	1.543	1.662	2.134	2.094
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	322.086	333.120	335.043	327.694	326.865	336.640	335.850	335.135	337.011	340.186	339.745	341.022	340.923	338.878	341.677
NPL	2.265	2.718	4.384	4.562	4.495	4.322	4.156	3.965	3.652	4.140	4.333	4.327	4.503	4.736	4.564
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	65.820	74.402	66.248	66.975	67.930	68.669	68.220	67.557	68.755	68.235	68.284	69.246	69.687	69.682	69.448
NPL	1.312	1.096	1.762	1.965	2.011	1.932	1.750	1.589	1.382	1.405	1.461	1.486	1.508	1.472	1.358

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.474	5.156	5.246	4.692	4.695	4.632	4.582	1.728	1.807	1.769	2.129	1.830	1.820	2.093	2.233
NPF	82	331	323	301	303	302	293	262	264	264	27	26	27	25	23
2. Perikanan / <i>Fishery</i>	986	1.155	1.578	1.607	1.620	1.650	1.690	581	583	585	494	477	480	482	501
NPF	26	25	43	33	39	32	34	3	2	2	2	2	2	2	3
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.752	1.685	2.604	2.407	2.483	2.486	2.471	2.383	2.407	2.526	2.524	2.599	2.693	2.660	2.703
NPF	20	26	12	11	11	12	11	10	10	10	10	12	34	34	38
4. Industri Pengolahan / <i>Processing Industry</i>	13.282	14.325	14.138	11.906	11.608	11.827	11.873	8.083	8.743	8.394	7.893	8.274	8.115	7.995	8.130
NPF	399	1.220	987	655	769	764	638	251	256	279	279	481	476	477	476
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	3.710	3.760	4.188	2.767	2.679	2.684	2.735	2.536	2.592	2.894	2.935	2.957	2.935	2.922	2.953
NPF	3	2	11	1	12	12	12	10	67	66	66	20	20	20	0
6. Konstruksi / <i>Construction</i>	7.990	9.022	8.771	6.551	6.651	6.763	6.941	4.532	5.037	4.939	4.890	4.737	4.805	4.744	4.902
NPF	228	309	293	309	310	311	309	218	269	312	299	275	274	299	332
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	20.892	23.456	17.598	15.312	15.288	15.158	15.026	7.272	7.598	8.715	9.169	9.269	9.129	9.145	9.079
NPF	1.463	1.103	1.142	1.014	977	971	971	673	663	900	968	911	895	929	927
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.700	1.998	2.217	2.017	2.041	2.059	2.068	1.326	1.374	1.608	1.605	1.599	1.602	1.664	1.717
NPF	23	141	145	137	136	137	134	116	118	129	129	128	127	127	127
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	4.531	4.312	4.703	3.978	4.935	4.991	4.979	2.686	3.169	3.381	3.347	3.493	3.518	3.562	3.457
NPF	205	88	158	138	136	135	141	128	130	175	143	143	140	140	140
10. Perantara Keuangan / <i>Financial intermediaries</i>	4.779	5.765	5.211	3.518	3.424	3.130	3.081	2.385	2.453	2.716	2.810	2.954	2.969	2.833	2.913
NPF	20	49	38	42	41	36	38	23	40	32	33	23	42	45	47
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	5.084	5.404	5.712	5.057	5.020	4.977	4.926	4.240	4.307	5.252	5.273	5.297	5.221	5.062	5.288
NPF	129	87	69	27	31	33	33	24	90	113	114	111	110	107	110
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	3	15	13	13	12	14	14	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	3.033	1.679	1.695	1.699	1.712	1.500	1.675	2.129	2.230	2.133	2.167	2.198	2.315
NPF	16	16	24	13	8	10	10	8	13	18	18	7	6	7	4
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	1.414	1.836	1.919	1.257	1.235	1.238	1.245	760	1.037	1.425	1.484	1.505	1.464	1.468	1.485
NPF	9	32	8	6	4	4	4	1	6	8	8	8	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	3.645	3.519	2.690	2.658	2.652	1.331	1.387	1.437	1.438	1.531	1.476	1.473	1.547
NPF	132	230	175	164	147	135	136	100	78	67	73	120	108	97	91
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	865	96	88	86	84	83	5	5	6	6	6	6	6	6
NPF	6	10	2	2	2	3	3	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	2	-	-	-	-	-	-	-	-
NPF	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	445	331	1.082	1.123	1.153	1.125	1.106	21	23	21	21	20	21	21	20
NPF	223	65	130	128	116	96	75	1	3	3	18	0	1	-	0
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.844	24.577	25.314	13.759	13.891	14.132	14.234	7.155	8.107	8.126	8.103	8.093	8.093	8.093	8.076
NPF	553	734	954	525	514	520	499	323	332	346	318	346	321	356	352
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	554	501	474	440	436	430	428	337	381	412	410	400	403	394	399
NPF	17	15	36	25	19	20	18	14	42	54	27	54	47	41	41
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.066	1.113	1.067	327	327	325	328	231	244	252	250	247	244	241	241
NPF	71	90	104	28	27	26	30	21	19	24	20	25	22	18	18
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	2.702	2.759	2.553	2.211	2.111	2.117	2.024	1.884	1.881	1.860	1.822	1.787	1.803	1.805	1.801
NPF	36	33	58	50	49	52	51	48	57	64	64	34	60	32	34
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) /	16.258	18.676	20.599	17.622	17.721	18.262	18.408	13.434	17.345	17.939	18.102	18.335	18.544	18.562	18.724
NPF	138	196	265	182	181	199	205	87	131	145	149	149	172	170	153
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	4.895	4.503	5.765	5.949	6.012	6.563	6.668	4.412	3.573	3.605	3.713	3.795	3.877	3.900	3.939
NPF	77	102	96	96	98	94	93	72	68	40	70	59	61	56	46

**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					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3.472	3.898	4.564	5.371	6.810	6.420	6.409	9.243	9.178	9.170	9.143	9.140	9.137	9.077	8.888
NPF	50	98	34	55	70	129	131	167	170	168	177	268	276	282	307
2. Perikanan / <i>Fishery</i>	51	34	66	101	103	102	105	1.236	1.251	1.264	1.289	1.328	1.329	1.308	1.293
NPF	2	1	2	4	5	13	13	55	49	52	50	58	65	71	69
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.186	987	1.338	1.569	1.517	1.528	1.493	1.458	1.287	1.426	1.403	1.403	1.403	1.349	1.067
NPF	1	11	2	3	24	65	62	62	61	63	68	66	62	63	60
4. Industri Pengolahan / <i>Processing Industry</i>	3.396	3.714	3.769	5.914	6.216	6.498	6.348	10.458	10.387	10.421	9.809	10.315	10.517	10.697	10.456
NPF	463	725	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
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4.308	3.073	3.092	4.510	3.493	3.759	3.739	4.057	4.034	3.997	3.880	3.853	3.853	4.016	3.864
NPF	826	532	420	429	428	436	428	413	410	409	413	461	457	450	455
6. Konstruksi / <i>Construction</i>	5.443	7.378	7.909	10.138	10.193	11.185	11.787	14.381	14.646	14.163	13.550	13.361	12.980	12.908	13.891
NPF	34	23	86	120	121	126	125	192	117	127	121	67	80	92	114
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	3.446	2.810	9.510	12.057	12.044	12.378	12.752	20.613	20.929	21.104	21.059	21.689	21.933	22.091	22.300
NPF	164	94	289	408	339	377	389	775	719	753	839	824	855	872	920
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	839	1.009	827	1.052	1.168	1.155	1.131	1.876	1.809	1.804	1.811	1.805	1.810	1.783	1.804
NPF	11	12	12	17	16	17	17	37	36	37	40	46	49	47	60
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	2.442	2.433	2.323	3.080	2.928	2.952	2.907	5.166	5.178	5.141	5.108	5.186	5.014	4.925	4.847
NPF	75	21	46	61	61	61	61	72	65	65	70	82	85	77	88
10. Perantara Keuangan / <i>Financial intermediaries</i>	6.159	5.732	5.264	6.512	5.131	5.588	5.160	6.066	5.835	5.659	5.705	5.926	5.553	5.531	5.517
NPF	127	24	48	66	77	80	80	94	161	155	152	140	149	150	60
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2.268	1.930	2.000	2.757	2.796	2.764	2.727	3.395	3.283	3.271	3.222	3.055	3.053	2.785	2.809
NPF	44	12	2	50	45	45	44	45	39	47	47	60	64	102	74
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	12	12
NPF	-	-	-	-	-	-	-	0	1	1	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.833	2.004	1.742	3.129	3.110	3.178	3.183	3.506	3.528	3.544	3.505	3.590	3.637	3.632	3.668
NPF	4	5	8	15	13	16	17	19	20	20	26	18	17	12	7
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.401	4.121	3.116	3.571	3.523	3.598	3.651	4.298	3.690	3.774	3.855	3.797	3.928	4.033	4.131
NPF	59	1	75	79	79	84	85	101	100	100	101	99	101	100	95
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	1.284	858	447	543	485	472	462	1.770	1.770	1.764	1.775	1.798	1.814	1.797	1.787
NPF	38	32	24	46	47	29	29	70	57	59	62	63	65	69	64
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	25	12	602	579	569	554	551	622	614	609	609	617	632	640	646
NPF	3	1	20	20	19	19	19	19	18	17	18	17	17	16	16
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
NPF	-	-	-	-	-	-	-	89	77	79	82	79	80	76	79
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	9.043	10.197	10.505	22.210	22.517	22.982	23.368	30.904	31.189	31.385	31.504	31.540	32.470	32.700	33.066
NPF	179	125	156	535	505	488	493	647	637	694	727	702	767	750	758
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	210	210	216	246	252	259	261	357	368	373	380	402	408	411	419
NPF	4	4	4	3	4	4	4	9	8	9	9	8	10	10	9
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	124	120	146	993	994	989	979	1.075	1.062	1.053	1.050	1.028	1.025	1.004	990
NPF	2	1	3	82	81	81	72	83	80	82	84	84	87	77	81
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	1.948	3.285	3.137	3.230	3.187	3.116	3.070	3.143	3.083	3.006	2.922	2.836	2.790	2.733	2.679
NPF	2	13	21	24	26	28	28	31	32	37	40	38	40	39	38
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) /	17.447	21.331	23.435	28.097	29.325	30.768	31.910	38.407	39.119	39.878	40.429	40.882	42.584	43.047	43.901
NPF	130	103	120	222	239	239	254	355	382	383	389	389	418	419	407
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPF	-	-	0	1	1	1	1	2.373	2.205	2.200	2.184	2.199	2.136	2.064	2.033
NPF	-	-	-	-	-	-	-	21	33	32	33	35	34	28	32

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	2.512.476	2.576.497	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565	2.465.419	2.393.802	2.411.247	2.471.661	2.463.098	2.496.244	2.537.492
NPL	70.785	83.081	100.194	101.422	101.424	98.880	98.503	97.450	96.687	98.719	101.066	101.145	102.154	108.193	106.441
2. Investasi / Investment	1.308.747	1.481.226	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503	1.468.687	1.461.514	1.463.207	1.473.734	1.460.647	1.459.404	1.476.705
NPL	31.829	33.859	38.251	42.000	41.726	42.090	43.179	45.817	43.335	43.636	43.537	44.303	44.837	45.854	44.407
3. Konsumsi / Consumption	1.473.659	1.559.269	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423	1.547.454	1.541.807	1.544.691	1.551.024	1.558.425	1.558.754	1.567.592
NPL	22.650	24.894	34.109	34.977	34.586	32.929	31.147	29.705	27.685	28.518	29.169	28.716	29.489	30.501	29.874
<b>Total Kredit / Total Credit</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>5.397.123</b>	<b>5.419.145</b>	<b>5.496.419</b>	<b>5.482.170</b>	<b>5.514.402</b>	<b>5.581.789</b>
<b>NPL</b>	<b>125.264</b>	<b>141.834</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>170.873</b>	<b>173.772</b>	<b>174.164</b>	<b>176.481</b>	<b>184.547</b>	<b>180.722</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	131.582	129.120	141.473	146.346	148.499	151.120	149.640	145.982	142.171	143.968	146.393	152.839	167.171	172.893	176.510
NPL	2.294	2.472	2.734	2.722	2.827	3.080	3.059	3.100	2.865	3.109	3.506	3.389	3.238	4.653	4.918
2. Impor / Import	77.129	84.457	80.590	78.066	77.867	73.711	69.653	65.976	65.457	63.041	63.298	77.272	69.293	71.266	74.993
NPL	1.203	2.307	2.311	2.290	2.011	2.187	2.158	2.086	1.289	1.380	1.499	1.748	1.849	3.061	3.262
3. Lainnya / Other	5.086.171	5.403.414	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533	5.273.932	5.190.114	5.209.453	5.266.308	5.245.707	5.270.243	5.330.286
NPL	121.766	137.055	167.509	173.387	172.898	168.633	167.612	167.785	163.553	166.384	168.767	169.027	171.393	176.834	172.542
<b>Total Kredit / Total Credit</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>5.397.123</b>	<b>5.419.145</b>	<b>5.496.419</b>	<b>5.482.170</b>	<b>5.514.402</b>	<b>5.581.789</b>
<b>NPL</b>	<b>125.264</b>	<b>141.834</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>170.873</b>	<b>173.772</b>	<b>174.164</b>	<b>176.481</b>	<b>184.547</b>	<b>180.722</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	229.186	236.769	221.087	222.232	222.389	225.834	223.237	220.166	210.821	209.041	192.788	196.800	196.655	197.440	201.487
NPL	9.327	11.970	11.733	11.806	11.765	11.766	11.667	11.430	9.642	10.195	9.962	10.096	10.292	11.244	11.222
2. Investasi / Investment	117.002	132.904	127.339	127.801	127.816	128.405	128.121	124.186	107.339	108.819	105.234	103.645	103.141	103.220	103.207
NPL	4.554	4.856	6.707	6.663	6.218	5.959	5.847	5.748	4.612	4.692	4.568	4.156	4.283	4.382	4.655
3. Konsumsi / Consumption	170.943	191.653	201.900	202.361	203.063	206.187	207.203	218.148	218.651	225.111	215.793	217.504	218.566	218.701	220.140
NPL	2.543	2.523	3.259	3.179	3.108	3.103	3.051	3.067	2.807	2.991	2.782	2.862	3.134	3.159	3.051
<b>Total Kredit / Total Credit</b>	<b>517.132</b>	<b>561.326</b>	<b>550.326</b>	<b>552.393</b>	<b>553.268</b>	<b>560.426</b>	<b>558.560</b>	<b>562.500</b>	<b>536.810</b>	<b>542.971</b>	<b>513.815</b>	<b>517.949</b>	<b>518.361</b>	<b>519.361</b>	<b>524.834</b>
<b>NPL</b>	<b>16.424</b>	<b>19.348</b>	<b>21.700</b>	<b>21.649</b>	<b>21.091</b>	<b>20.828</b>	<b>20.565</b>	<b>20.245</b>	<b>17.061</b>	<b>17.879</b>	<b>17.313</b>	<b>17.113</b>	<b>17.709</b>	<b>18.786</b>	<b>18.928</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	15.573	17.531	17.878	18.621	18.418	18.669	18.569	17.714	14.116	14.529	9.476	9.841	10.203	10.156	10.068
NPL	54	192	80	81	80	81	81	78	74	73	48	48	48	48	48
2. Impor / Import	4.642	4.492	4.207	4.233	4.296	4.269	4.347	3.926	2.430	2.404	2.332	2.348	2.354	2.325	2.308
NPL	217	206	6	6	7	9	9	32	31	31	27	27	34	34	43
3. Lainnya / Other	496.916	539.303	528.242	529.539	530.555	537.488	535.644	540.860	520.264	526.037	502.007	505.760	505.804	506.880	512.458
NPL	16.153	18.950	21.614	21.563	21.004	20.738	20.475	20.136	16.956	17.774	17.237	17.038	17.627	18.703	18.837
<b>Total Kredit / Total Credit</b>	<b>517.132</b>	<b>561.326</b>	<b>550.326</b>	<b>552.393</b>	<b>553.268</b>	<b>560.426</b>	<b>558.560</b>	<b>562.500</b>	<b>536.810</b>	<b>542.971</b>	<b>513.815</b>	<b>517.949</b>	<b>518.361</b>	<b>519.361</b>	<b>524.834</b>
<b>NPL</b>	<b>16.424</b>	<b>19.348</b>	<b>21.700</b>	<b>21.649</b>	<b>21.091</b>	<b>20.828</b>	<b>20.565</b>	<b>20.245</b>	<b>17.061</b>	<b>17.879</b>	<b>17.313</b>	<b>17.113</b>	<b>17.709</b>	<b>18.786</b>	<b>18.928</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	898.203	832.019	759.512	754.694	753.925	744.819	721.533	698.494	687.054	621.881	635.678	643.403	639.352	650.978	659.059
NPL	23.184	27.014	29.356	29.468	29.479	26.845	26.317	25.858	25.349	24.277	25.131	26.802	26.961	28.591	28.606
2. Investasi / Investment	378.041	346.730	335.041	341.093	340.190	339.591	338.649	340.710	357.820	316.304	319.670	317.915	316.186	317.075	315.584
NPL	9.316	8.096	6.407	8.502	8.540	8.419	8.694	10.027	8.977	8.055	7.948	7.425	7.549	7.610	7.681
3. Konsumsi / Consumption	552.468	555.432	516.674	515.756	514.754	514.783	514.077	515.626	518.218	484.279	496.969	498.104	499.057	498.740	500.162
NPL	9.973	10.940	13.224	13.875	14.041	13.569	12.775	12.173	11.490	10.760	10.949	10.734	10.702	10.825	10.729
<b>Total Kredit / Total Credit</b>	<b>1.828.712</b>	<b>1.734.182</b>	<b>1.611.226</b>	<b>1.611.543</b>	<b>1.608.869</b>	<b>1.599.194</b>	<b>1.574.259</b>	<b>1.554.829</b>	<b>1.563.092</b>	<b>1.422.464</b>	<b>1.452.317</b>	<b>1.459.423</b>	<b>1.454.596</b>	<b>1.466.793</b>	<b>1.474.805</b>
<b>NPL</b>	<b>42.473</b>	<b>46.050</b>	<b>48.987</b>	<b>51.844</b>	<b>52.060</b>	<b>48.832</b>	<b>47.785</b>	<b>48.059</b>	<b>45.816</b>	<b>43.092</b>	<b>44.028</b>	<b>44.961</b>	<b>45.212</b>	<b>47.025</b>	<b>47.016</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	77.094	79.097	86.163	88.845	88.754	88.516	86.122	83.152	80.478	76.631	81.334	75.681	83.274	83.359	79.479
NPL	851	1.085	1.206	1.200	1.191	1.234	1.214	1.250	1.209	1.199	1.584	1.782	1.614	3.032	3.185
2. Impor / Import	55.398	58.530	53.183	51.328	51.171	47.031	42.452	39.903	40.987	38.088	37.930	48.062	38.422	39.170	41.283
NPL	911	1.332	1.205	1.178	1.041	1.234	1.227	1.209	864	894	896	1.225	1.348	1.418	1.418
3. Lainnya / Other	1.696.220	1.596.555	1.471.881	1.471.370	1.468.944	1.463.646	1.445.685	1.431.774	1.441.626	1.307.745	1.333.053	1.335.680	1.332.899	1.344.263	1.354.043
NPL	40.710	43.633	46.576	49.467	49.829	46.364	45.345	45.600	43.743	41.000	41.548	41.954	42.250	42.575	42.413
<b>Total Kredit / Total Credit</b>	<b>1.828.712</b>	<b>1.734.182</b>	<b>1.611.226</b>	<b>1.611.543</b>	<b>1.608.869</b>	<b>1.599.194</b>	<b>1.574.259</b>	<b>1.554.829</b>	<b>1.563.092</b>	<b>1.422.464</b>	<b>1.452.317</b>	<b>1.459.423</b>	<b>1.454.596</b>	<b>1.466.793</b>	<b>1.474.805</b>
<b>NPL</b>	<b>42.473</b>	<b>46.050</b>	<b>48.987</b>	<b>51.844</b>	<b>52.060</b>	<b>48.832</b>	<b>47.785</b>	<b>48.059</b>	<b>45.816</b>	<b>43.092</b>	<b>44.028</b>	<b>44.961</b>	<b>45.212</b>	<b>47.025</b>	<b>47.016</b>



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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	1.297.434	1.417.618	1.459.922	1.446.306	1.439.797	1.447.486	1.449.718	1.446.574	1.482.698	1.483.051	1.504.117	1.552.175	1.547.948	1.565.875	1.596.827
NPL	35.142	39.768	54.789	56.043	56.119	56.098	56.452	55.909	57.605	60.423	61.998	60.227	60.826	64.185	62.421
2. Investasi / Investment	760.130	945.960	963.703	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
NPL	14.917	18.746	22.921	24.348	24.475	25.360	26.339	27.710	27.573	28.758	29.102	30.643	30.875	31.764	30.001
3. Konsumsi / Consumption	642.291	694.801	703.751	695.820	693.500	696.736	693.152	691.235	694.766	722.327	721.060	723.861	726.426	726.359	731.022
NPL	8.326	9.633	15.503	15.847	15.396	14.256	13.321	12.569	11.480	12.858	13.500	13.196	13.614	14.520	14.125
<b>Total Kredit / Total Credit</b>	<b>2.699.854</b>	<b>3.058.379</b>	<b>3.127.375</b>	<b>3.110.391</b>	<b>3.096.965</b>	<b>3.105.953</b>	<b>3.081.042</b>	<b>3.070.383</b>	<b>3.122.678</b>	<b>3.185.600</b>	<b>3.207.086</b>	<b>3.270.866</b>	<b>3.258.760</b>	<b>3.277.425</b>	<b>3.328.819</b>
<b>NPL</b>	<b>58.384</b>	<b>68.147</b>	<b>93.213</b>	<b>96.239</b>	<b>95.989</b>	<b>95.713</b>	<b>96.112</b>	<b>96.188</b>	<b>96.659</b>	<b>102.039</b>	<b>104.600</b>	<b>104.067</b>	<b>105.316</b>	<b>110.470</b>	<b>106.547</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	38.661	31.613	36.806	38.354	40.807	43.098	43.949	44.113	46.162	51.587	54.435	66.200	72.385	77.669	84.916
NPL	1.388	1.195	1.448	1.442	1.555	1.765	1.764	1.773	1.583	1.837	1.874	1.560	1.576	1.573	1.673
2. Impor / Import	16.544	20.616	22.249	21.517	21.410	21.422	21.875	21.126	20.900	21.476	21.961	25.381	26.978	28.101	29.681
NPL	76	769	1.101	1.106	963	943	922	845	393	455	574	494	466	1.608	1.800
3. Lainnya / Other	2.644.649	3.006.150	3.068.320	3.050.520	3.034.748	3.041.434	3.015.217	3.005.143	3.055.617	3.112.538	3.130.690	3.179.285	3.159.396	3.171.654	3.214.221
NPL	56.920	66.183	90.664	93.691	93.471	93.006	93.426	93.570	94.682	99.747	102.151	102.013	103.274	107.289	103.073
<b>Total Kredit / Total Credit</b>	<b>2.699.854</b>	<b>3.058.379</b>	<b>3.127.375</b>	<b>3.110.391</b>	<b>3.096.965</b>	<b>3.105.953</b>	<b>3.081.042</b>	<b>3.070.383</b>	<b>3.122.678</b>	<b>3.185.600</b>	<b>3.207.086</b>	<b>3.270.866</b>	<b>3.258.760</b>	<b>3.277.425</b>	<b>3.328.819</b>
<b>NPL</b>	<b>58.384</b>	<b>68.147</b>	<b>93.213</b>	<b>96.239</b>	<b>95.989</b>	<b>95.713</b>	<b>96.112</b>	<b>96.188</b>	<b>96.659</b>	<b>102.039</b>	<b>104.600</b>	<b>104.067</b>	<b>105.316</b>	<b>110.470</b>	<b>106.547</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Pembiayaan kepada Pihak Ketiga / Financing to Third Party</b>															
1. Modal Kerja / Working Capital	49.531	56.697	50.731	41.377	41.369	41.074	40.949	24.555	25.641	27.122	27.194	27.105	27.452	30.009	27.820
NPF	1.580	2.418	2.282	1.879	1.956	1.950	1.838	1.081	1.229	1.483	1.526	1.622	1.604	1.671	1.683
2. Investasi / Investment	26.917	29.776	31.025	26.116	25.951	26.103	26.235	16.816	18.555	20.675	21.052	21.576	20.969	18.319	21.432
NPF	1.405	1.316	1.275	1.101	1.086	1.043	1.003	749	780	896	661	646	667	650	645
3. Konsumsi / Consumption	48.319	52.130	55.772	40.309	40.498	41.830	42.091	27.453	31.531	32.194	32.400	32.667	32.964	32.995	33.180
NPF	891	1.169	1.512	907	887	911	896	566	650	672	648	667	683	672	644
<b>Total Pembiayaan / Total Financing</b>	<b>124.766</b>	<b>138.602</b>	<b>137.528</b>	<b>107.802</b>	<b>107.817</b>	<b>109.007</b>	<b>109.275</b>	<b>68.823</b>	<b>75.728</b>	<b>79.992</b>	<b>80.647</b>	<b>81.348</b>	<b>81.385</b>	<b>81.324</b>	<b>82.431</b>
<b>NPF</b>	<b>3.876</b>	<b>4.904</b>	<b>5.070</b>	<b>3.887</b>	<b>3.929</b>	<b>3.904</b>	<b>3.736</b>	<b>2.396</b>	<b>2.659</b>	<b>3.052</b>	<b>2.835</b>	<b>2.935</b>	<b>2.954</b>	<b>2.993</b>	<b>2.972</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Pembiayaan kepada Pihak Ketiga / Financing to Third Party</b>															
1. Ekspor / Export	105	415	294	291	269	268	403	399	397	382	395	418	443	471	591
NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12
2. Impor / Import	542	809	951	987	989	989	978	992	1.111	1.069	1.071	1.445	1.449	1.559	1.612
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Lainnya / Other	124.119	137.378	136.283	106.523	106.559	107.750	107.894	67.433	74.219	78.541	79.181	79.485	79.493	79.294	80.228
NPF	3.876	4.904	5.070	3.887	3.929	3.904	3.736	2.396	2.659	3.052	2.835	2.935	2.954	2.993	2.960
<b>Total Pembiayaan / Total Financing</b>	<b>124.766</b>	<b>138.602</b>	<b>137.528</b>	<b>107.802</b>	<b>107.817</b>	<b>109.007</b>	<b>109.275</b>	<b>68.823</b>	<b>75.728</b>	<b>79.992</b>	<b>80.647</b>	<b>81.348</b>	<b>81.385</b>	<b>81.324</b>	<b>82.431</b>
<b>NPF</b>	<b>3.876</b>	<b>4.904</b>	<b>5.070</b>	<b>3.887</b>	<b>3.929</b>	<b>3.904</b>	<b>3.736</b>	<b>2.396</b>	<b>2.659</b>	<b>3.052</b>	<b>2.835</b>	<b>2.935</b>	<b>2.954</b>	<b>2.993</b>	<b>2.972</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Pembiayaan kepada Pihak Ketiga / Financing to Third Party</b>															
1. Modal Kerja / Working Capital	19.914	19.882	26.496	34.972	34.272	36.156	36.403	53.644	53.060	52.707	51.470	52.177	51.691	51.942	52.300
NPF	634	977	1.096	1.297	1.236	1.465	1.473	2.300	2.296	2.341	2.449	2.398	2.470	2.508	
2. Investasi / Investment	18.639	20.113	20.075	25.910	25.817	25.977	26.004	35.612	35.458	35.493	35.341	35.769	35.966	35.513	
NPF	1.266	616	698	1.134	1.156	1.080	1.074	1.315	1.224	1.234	1.257	1.433	1.463	1.448	
3. Konsumsi / Consumption	28.773	35.143	37.440	54.777	56.275	58.115	59.589	76.259	77.026	77.895	78.469	78.887	81.413	81.959	
NPF	317	246	303	865	854	840	851	1.146	1.173	1.236	1.289	1.256	1.356	1.324	
<b>Total Pembiayaan / Total Financing</b>	<b>67.326</b>	<b>75.138</b>	<b>84.010</b>	<b>115.659</b>	<b>116.364</b>	<b>120.248</b>	<b>121.997</b>	<b>165.516</b>	<b>165.545</b>	<b>166.095</b>	<b>165.279</b>	<b>166.833</b>	<b>169.069</b>	<b>170.900</b>	
<b>NPF</b>	<b>2.217</b>	<b>1.839</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.760</b>	<b>4.693</b>	<b>4.812</b>	<b>4.996</b>	<b>5.088</b>	<b>5.289</b>	<b>5.274</b>	
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Pembiayaan kepada Pihak Ketiga / Financing to Third Party</b>															
1. Ekspor / Export	-	339	212	120	116	410	438	429	839	839	753	698	865	1.238	
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2. Impor / Import	-	-	-	-	-	-	-	29	29	4	4	37	90	110	
NPF	-	-	-	-	-	-	-	1	1	1	1	1	1	1	
3. Lainnya / Other	67.326	74.798	83.799	115.539	116.249	119.839	121.558	165.058	164.676	165.252	164.523	166.098	168.114	168.152	
NPF	2.217	1.839	2.097	3.297	3.246	3.385	3.398	4.760	4.692	4.811	4.995	5.087	5.289	5.273	
<b>Total Pembiayaan / Total Financing</b>	<b>67.326</b>	<b>75.138</b>	<b>84.010</b>	<b>115.659</b>	<b>116.364</b>	<b>120.248</b>	<b>121.997</b>	<b>165.516</b>	<b>165.545</b>	<b>166.095</b>	<b>165.279</b>	<b>166.833</b>	<b>169.069</b>	<b>170.900</b>	
<b>NPF</b>	<b>2.217</b>	<b>1.839</b>	<b>2.097</b>	<b>3.297</b>	<b>3.246</b>	<b>3.385</b>	<b>3.398</b>	<b>4.760</b>	<b>4.693</b>	<b>4.812</b>	<b>4.996</b>	<b>5.088</b>	<b>5.289</b>	<b>5.274</b>	

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

Pengelompokan Bank / Group of Banks	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. BUKU 1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. BUKU 2	617	642	623	634	634	634	653	630	621	616	614	592	588	573	574
NPL	24	27	35	36	40	42	39	35	34	34	34	32	31	30	32
3. BUKU 3	33.248	33.587	25.531	25.449	25.380	25.202	24.969	24.949	25.146	23.089	23.245	22.810	22.904	22.647	22.638
NPL	972	835	1.057	1.284	1.388	1.293	1.080	889	839	793	771	729	697	682	713
4. BUKU 4	46.431	52.314	46.365	46.733	47.330	46.607	46.411	46.248	47.187	48.785	48.803	49.295	49.704	49.283	48.655
NPL	1.001	918	1.538	1.767	1.811	1.688	1.471	1.275	1.121	1.136	1.196	1.227	1.282	1.194	1.096
5. BUKU 1 SYARIAH / BUKU 1 SHARIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. BUKU 2 SYARIAH / BUKU 2 SHARIA	332	343	324	-	-	-	-	-	-	-	-	-	-	-	-
NPF	11	10	18	-	-	-	-	-	-	-	-	-	-	-	-
7. BUKU 3 SYARIAH / BUKU 3 SHARIA	-	-	-	333	340	344	347	342	349	345	348	354	362	369	371
NPF	-	-	-	19	22	21	23	13	14	16	18	20	23	26	25
8. Bank Umum / Commercial Bank	80.628	86.886	72.843	73.149	73.683	72.786	72.379	72.169	73.303	72.836	73.010	73.051	73.558	72.872	72.238
NPL	2.009	1.790	2.649	3.106	3.261	3.044	2.613	2.212	2.009	1.980	2.019	2.009	2.033	1.932	1.865

**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					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354.878	369.903	378.182	375.091	378.779	386.281	383.139	382.421	385.586	381.697	386.046	390.498	390.736	393.922	399.890
NPL	4.672	5.642	6.706	6.832	7.084	7.785	7.668	7.682	7.480	6.974	6.838	6.940	7.099	8.188	8.502
2. Perikanan / <i>Fishery</i>	12.137	14.115	14.268	14.707	15.030	15.346	15.546	15.812	16.032	16.046	16.203	16.502	16.612	16.834	17.100
NPL	221	750	790	768	770	756	751	784	886	936	941	912	945	1.015	998
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137.912	134.315	147.051	152.018	156.036	149.080	141.326	129.583	124.618	124.309	124.414	125.409	124.805	128.664	138.023
NPL	6.423	4.808	7.292	8.857	8.537	8.142	8.058	9.213	9.049	9.115	9.323	9.423	9.559	8.597	8.011
4. Industri Pengolahan / <i>Processing Industry</i>	899.088	931.727	913.107	916.574	910.487	916.260	897.899	881.020	893.642	865.303	871.568	893.584	885.147	891.004	898.559
NPL	22.724	36.191	41.727	42.378	42.424	41.537	40.959	40.982	40.898	41.410	42.515	42.229	41.713	47.776	47.864
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170.190	198.255	212.884	203.495	197.115	192.246	172.241	170.049	168.881	165.766	165.385	170.345	166.847	167.528	172.240
NPL	2.259	1.770	1.720	1.749	1.787	2.035	1.901	1.893	2.091	2.140	2.147	2.148	2.140	2.110	2.049
6. Konstruksi / <i>Construction</i>	316.097	362.271	363.687	365.045	365.665	370.879	374.226	373.621	376.473	370.737	370.590	373.467	370.429	373.947	381.404
NPL	9.919	12.863	13.949	14.225	13.815	13.704	13.846	13.510	12.973	13.385	13.655	13.015	13.321	13.458	13.440
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975.995	1.006.069	947.590	939.542	938.110	940.905	941.240	936.117	942.188	920.781	924.307	940.703	941.945	941.555	953.558
NPL	35.285	34.739	43.509	44.423	44.612	43.065	43.154	42.731	41.784	43.081	43.510	42.484	43.167	43.646	41.343
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	99.751	109.842	112.153	113.646	114.990	116.436	116.973	117.471	116.183	116.233	117.171	118.748	118.188	118.209	118.892
NPL	5.516	6.111	6.601	7.146	7.328	7.361	7.438	7.341	6.258	6.303	6.950	7.118	7.138	7.097	6.877
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217.323	246.935	255.643	258.299	256.134	258.541	261.913	261.514	266.189	262.371	266.255	277.333	275.990	283.407	289.327
NPL	5.825	4.047	5.229	5.189	5.203	5.334	5.259	5.484	5.739	5.927	5.366	6.896	7.054	7.029	7.011
10. Perantara Keuangan / <i>Financial intermediaries</i>	244.486	249.782	241.269	237.528	231.089	220.049	215.133	214.928	216.297	207.929	205.614	209.749	206.185	210.944	215.268
NPL	2.863	1.247	1.164	1.196	1.197	1.168	1.228	1.368	1.089	1.028	1.053	2.200	2.246	2.100	2.003
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248.218	269.360	263.607	264.511	263.302	264.874	262.135	260.732	259.978	256.045	256.034	258.015	256.780	257.749	257.040
NPL	4.606	6.190	6.456	7.325	6.987	6.820	7.779	8.497	8.048	8.309	8.407	8.549	8.922	9.314	9.074
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.068	28.901	29.627	31.558	31.772	29.703	28.431	28.082	30.887	31.610	31.715	31.394	31.179	31.328	30.576
NPL	3	7	10	10	13	3	4	4	4	8	4	4	4	4	4
13. Jasa Pendidikan / <i>Education Services</i>	12.322	14.194	13.932	13.930	13.899	13.378	13.437	13.485	13.594	13.499	13.514	13.533	13.541	13.575	13.706
NPL	100	119	172	261	257	254	255	246	244	250	259	242	246	238	230
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22.698	33.576	28.970	28.463	28.874	28.870	28.940	28.632	28.262	28.276	28.093	28.278	26.949	27.263	27.491
NPL	381	413	434	418	419	415	399	400	382	265	265	255	251	258	244
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79.914	82.543	83.798	84.993	84.644	83.506	85.192	87.608	89.457	88.990	91.955	92.303	92.902	93.329	96.010
NPL	1.474	1.839	2.346	2.309	2.393	2.363	2.780	2.921	2.902	3.012	3.133	2.822	2.969	3.007	2.921
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.715	3.415	3.155	3.134	3.167	3.192	3.157	3.134	2.989	2.965	2.962	2.998	3.059	3.071	3.121
NPL	59	64	69	67	69	69	68	65	55	61	67	68	72	70	73
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	317	442	327	335	331	321	358	357	364	371	371	367	373
NPL	0	-	0	0	0	-	0	0	0	-	0	0	0	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.257	1.976	2.492	2.550	2.621	2.540	2.479	2.537	2.490	2.399	2.262	2.164	2.076	2.949	1.619
NPL	282	130	270	268	255	158	134	147	138	150	172	143	146	139	204
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	445.196	479.928	482.032	484.657	487.134	485.013	488.760	493.302	496.603	496.135	498.591	503.012	508.363	511.791	516.828
NPL	10.274	12.120	15.421	15.391	15.123	14.409	14.045	13.599	12.760	13.046	13.223	12.976	13.080	13.272	13.068
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	19.913	22.309	22.257	22.386	22.434	22.413	22.490	22.667	22.826	22.907	22.957	23.138	23.403	23.658	23.962
NPL	364	348	636	616	619	585	558	548	507	576	554	576	584	637	647
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25.548	24.340	22.888	22.742	22.598	22.435	22.300	22.101	22.004	21.788	21.618	21.499	21.412	21.294	21.234
NPL	1.227	1.353	1.449	1.459	1.403	1.352	1.250	1.190	1.073	1.106	1.145	1.100	1.086	1.096	1.087
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.449	140.399	128.111	124.271	119.814	115.021	110.602	108.077	105.772	105.297	103.689	101.735	100.614	100.081	98.405
NPL	1.919	1.904	3.694	3.715	3.391	2.966	2.551	2.313	2.167	2.194	2.184	2.072	2.285	2.760	2.680
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606.712	652.364	655.149	649.013	649.245	662.551	663.745	666.035	673.005	670.025	672.869	675.472	677.615	676.136	681.627
NPL	5.856	6.490	9.172	9.583	9.685	9.453	9.045	8.770	8.229	8.690	9.117	9.100	9.542	9.842	9.644
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	235.841	240.193	227.068	227.571	228.600	230.738	228.635	228.241	227.246	225.655	224.967	226.171	227.022	225.797	225.536
NPL	3.011	2.690	3.738	4.213	4.364	4.163	3.697	3.285	2.949	2.907	2.946	2.891	2.912	2.893	2.748

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	217.110	233.296	239.039	240.109	243.333	246.043	245.997	246.929	251.567	249.714	251.678	254.600	256.813	259.297	263.901
NPL	2.438	2.452	3.380	3.494	3.785	4.527	4.478	4.455	4.409	3.894	4.028	4.043	4.161	4.794	4.804
2. Perikanan / <i>Fishery</i>	5.766	6.880	7.287	7.545	7.765	8.089	8.331	8.632	8.874	8.872	9.111	9.398	9.615	9.779	9.979
NPL	81	495	507	491	495	504	504	517	511	522	547	551	580	601	572
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	58.614	62.764	67.761	67.222	67.187	66.388	66.117	62.896	67.410	66.546	66.334	68.623	67.770	67.926	72.988
NPL	3.196	2.391	4.872	5.307	5.280	5.825	5.818	6.986	6.897	6.867	7.050	7.116	7.208	7.145	6.687
4. Industri Pengolahan / <i>Processing Industry</i>	317.241	326.481	309.768	307.986	304.191	309.488	305.869	299.278	316.144	304.681	308.580	315.286	311.145	312.610	316.865
NPL	10.876	17.235	22.334	22.849	23.443	24.070	24.062	23.294	25.339	25.621	26.039	26.681	23.913	23.632	23.806
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	89.927	110.495	118.687	113.756	110.450	107.213	92.525	92.322	91.852	89.686	89.707	94.454	91.230	92.669	99.761
NPL	921	867	777	780	809	1.061	1.053	1.018	1.252	1.259	1.259	1.262	1.263	1.251	1.250
6. Konstruksi / <i>Construction</i>	139.135	158.369	166.909	169.445	166.785	167.820	171.130	170.450	172.158	171.764	172.455	173.644	169.883	172.582	180.629
NPL	4.675	6.556	6.866	6.962	6.876	6.712	6.942	6.808	7.103	7.308	7.605	7.464	7.706	7.739	7.752
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	450.251	466.193	437.924	439.263	444.693	450.622	452.956	453.338	457.066	447.863	452.802	465.267	468.681	468.439	478.085
NPL	13.622	13.278	17.084	17.455	17.684	17.687	17.681	17.869	17.270	18.262	18.913	18.050	18.744	19.131	18.058
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	30.296	38.120	40.699	42.133	43.703	44.637	45.320	46.336	46.245	46.481	47.098	47.777	48.129	48.405	48.869
NPL	451	1.148	1.870	2.110	2.363	2.414	2.525	2.589	1.947	1.949	1.817	1.888	1.857	1.818	1.685
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	89.258	109.308	120.110	121.412	120.534	120.130	121.481	120.768	124.042	123.838	126.267	133.964	134.894	141.927	142.066
NPL	2.305	2.048	2.637	2.615	2.614	2.546	2.548	2.567	2.979	3.055	2.620	4.151	4.233	4.270	3.995
10. Perantara Keuangan / <i>Financial intermediaries</i>	36.537	47.417	42.705	40.207	38.633	36.267	35.605	35.678	34.909	33.565	34.016	36.116	34.598	34.367	35.417
NPL	1.603	201	269	265	236	237	242	377	219	220	221	339	347	221	216
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	76.076	90.997	86.668	87.488	87.354	87.469	86.680	87.118	86.988	85.873	86.581	90.253	88.610	89.481	88.994
NPL	823	3.273	1.541	1.686	1.514	1.668	2.640	2.671	3.211	3.711	3.746	3.936	4.302	4.343	4.344
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22.199	25.977	27.624	29.671	29.923	27.990	26.784	26.450	28.293	29.033	29.220	29.139	29.097	29.204	28.544
NPL	3	7	10	9	12	3	3	3	3	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	2.836	3.108	3.002	3.005	3.005	2.468	2.493	2.476	2.447	2.447	2.433	2.493	2.474	2.478	2.475
NPL	27	46	44	39	39	36	42	39	41	43	45	45	45	43	42
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.058	15.614	10.987	10.769	11.320	11.361	11.466	11.276	11.364	11.257	11.179	11.496	10.064	10.027	10.046
NPL	223	249	250	244	247	245	223	221	218	104	106	101	95	98	90
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	41.075	44.044	46.972	48.034	48.554	48.001	49.523	51.341	52.362	52.542	54.644	55.382	56.081	56.521	59.357
NPL	526	758	941	940	858	909	1.313	1.433	1.557	1.620	1.691	1.720	1.848	1.877	1.840
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.837	1.671	1.574	1.580	1.630	1.666	1.626	1.619	1.469	1.433	1.411	1.403	1.386	1.357	1.345
NPL	33	42	36	34	38	36	37	37	28	34	38	41	46	46	47
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	315	439	324	332	327	317	355	356	361	368	366	362	368
NPL	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	274	227	112	125	129	163	171	204	194	176	102	95	92	84	83
NPL	22	36	28	28	28	28	28	28	22	28	28	21	20	20	18
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	268.935	290.692	291.940	294.040	295.602	292.554	294.259	297.399	299.176	298.822	300.533	303.126	305.317	306.866	309.213
NPL	4.886	6.658	7.797	7.730	7.614	7.339	7.232	6.974	6.634	6.709	6.893	6.795	6.751	6.903	6.788
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.082	7.589	7.366	7.348	7.327	7.183	7.156	7.167	7.157	7.108	7.082	7.085	7.085	7.122	7.157
NPL	138	183	289	276	284	271	271	264	240	245	254	260	258	298	305
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.921	6.833	6.393	6.329	6.275	6.197	6.119	6.023	5.955	5.897	5.804	5.766	5.664	5.589	5.536
NPL	508	581	525	506	490	473	449	413	375	386	421	403	373	379	358
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	36.275	40.210	39.356	38.624	37.649	36.468	35.454	34.497	34.096	33.787	33.400	32.787	32.563	32.585	32.457
NPL	519	514	1.038	1.264	1.148	910	661	543	488	481	484	431	556	611	599
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	289.609	293.745	292.139	285.191	284.983	295.467	294.975	294.820	297.233	295.161	295.362	297.277	296.982	295.102	298.530
NPL	2.043	2.469	3.305	3.347	3.341	3.380	3.364	3.259	3.002	3.201	3.321	3.315	3.427	3.559	3.532
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	44.116	50.471	46.919	47.404	48.005	48.901	48.577	47.569	48.607	47.747	47.738	48.723	49.022	49.252	49.093
NPL	900	740	1.236	1.408	1.485	1.446	1.349	1.253	1.086	1.073	1.035	955	951	969	941

<b>Tabel 3.3.a.</b>															
<b>Kredit dan NPL BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit</b>															
<b>(Credit Channeling and NPL Credit Channeling of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	11.528	13.261	13.061	13.092	13.147	13.327	13.385	13.438	13.521	13.485	13.579	13.664	13.769	13.816	13.818
NPL	1.001	918	797	770	770	851	836	913	899	908	915	918	926	942	834
2. Perikanan / <i>Fishery</i>	884	986	997	1.109	1.137	1.144	1.147	1.152	1.157	1.138	1.150	1.129	1.137	1.153	1.163
NPL	51	60	79	82	82	80	78	76	69	71	75	117	121	120	119
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	785	1.120	1.243	1.336	1.325	1.297	1.287	1.285	1.216	1.214	1.222	1.216	1.127	1.182	1.201
NPL	100	95	358	355	354	351	353	422	376	375	374	394	405	406	409
4. Industri Pengolahan / <i>Processing Industry</i>	9.414	11.639	12.105	12.009	12.249	11.991	12.571	14.045	14.282	14.301	14.433	15.494	16.089	16.664	16.700
NPL	443	453	617	596	613	610	600	615	482	487	486	508	515	528	508
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4.077	2.463	3.180	3.159	3.149	3.120	2.735	2.721	2.484	2.464	2.450	2.369	2.348	2.354	2.289
NPL	204	95	97	97	97	54	54	54	54	54	55	57	56	56	56
6. Konstruksi / <i>Construction</i>	29.854	35.824	34.251	35.268	35.991	37.249	37.963	38.305	36.260	34.168	34.023	34.860	35.291	35.560	37.588
NPL	2.160	2.775	3.307	3.202	3.216	3.196	3.194	3.347	2.736	2.769	2.788	2.786	2.912	2.983	2.903
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	32.163	36.022	36.197	35.879	36.053	36.894	37.196	38.045	38.295	37.589	38.182	38.206	38.644	38.799	39.645
NPL	2.637	2.754	3.313	3.276	3.260	3.209	3.185	3.128	2.897	2.948	2.968	3.026	3.043	3.088	3.094
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	6.253	7.179	7.152	7.167	7.187	7.168	7.210	7.201	7.256	7.248	7.319	7.343	7.375	7.306	7.380
NPL	630	724	1.174	1.350	1.330	1.251	1.252	1.205	1.252	1.258	1.258	1.260	1.258	1.270	1.283
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	3.393	4.427	5.223	5.453	5.485	5.954	6.204	6.273	7.513	7.406	7.446	7.410	7.601	7.776	7.008
NPL	215	150	238	241	237	239	250	246	219	297	263	286	286	286	299
10. Perantara Keuangan / <i>Financial intermediaries</i>	14.914	10.816	9.546	9.448	9.548	8.953	8.764	9.534	9.483	8.565	8.127	8.271	7.806	8.625	8.417
NPL	200	201	194	186	171	176	176	146	149	153	152	193	196	198	191
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.872	7.310	5.104	5.153	5.024	5.195	5.113	5.003	4.933	4.439	4.252	4.242	4.219	4.513	4.613
NPL	440	691	909	715	769	758	759	766	716	715	725	708	708	728	708
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.316	2.647	1.923	1.866	1.825	1.689	1.622	1.605	2.567	2.552	2.470	2.233	2.059	2.104	2.010
NPL	-	0	0	-	-	0	-	0	0	5	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.199	1.377	1.320	1.285	1.297	1.298	1.323	1.313	1.333	1.330	1.319	1.314	1.294	1.282	1.272
NPL	14	14	54	53	52	53	52	52	44	45	44	45	44	44	44
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.454	2.611	2.281	2.284	2.293	2.296	2.258	2.309	2.464	2.413	2.344	2.343	2.322	2.318	2.319
NPL	26	69	26	26	29	28	27	27	23	24	21	20	21	22	22
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	3.095	4.708	4.652	4.625	4.661	4.928	5.180	5.455	5.676	5.565	5.663	5.602	5.704	5.796	5.818
NPL	293	352	408	433	433	417	417	413	334	342	336	344	352	352	354
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	222	329	270	259	250	243	233	220	214	212	209	203	204	205	207
NPL	12	5	8	7	7	7	6	6	6	5	6	5	5	5	5
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	7	0	0	0	0	0	0	0	0	0	0	0	0	1
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	20	27	17	15	53	52	53	89	87	84	48	11	12	10	20
NPL	2	2	3	3	3	2	1	1	1	1	2	2	2	2	2
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	20.500	21.643	22.267	22.302	22.481	22.695	22.812	22.982	22.845	22.732	22.925	23.262	23.444	23.616	23.966
NPL	1.464	1.534	2.033	2.020	1.993	1.961	1.949	1.889	1.749	1.817	1.798	1.776	1.801	1.808	1.792
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	410	451	331	342	368	391	407	427	447	451	458	481	490	492	487
NPL	76	31	37	39	38	38	35	35	34	34	35	35	35	37	36
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	395	434	427	420	427	429	456	454	452	444	442	434	433	428	424
NPL	86	84	113	118	117	117	116	114	106	108	107	111	110	108	107
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	514	529	494	491	487	481	472	474	482	484	490	504	513	518	527
NPL	3	4	5	4	4	4	4	4	3	4	3	3	3	3	4
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	142.625	176.269	184.672	186.484	187.267	189.568	191.121	193.862	196.716	197.079	198.636	200.341	201.214	201.624	202.764
NPL	716	690	876	914	921	935	934	938	884	970	984	1.103	1.177	1.230	1.211
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
	127.769	122.355	120.833	120.784	120.631	120.729	120.179	119.813	118.982	118.611	118.910	119.611	120.110	119.313	119.395
NPL	518	476	583	567	554	537	553	532	489	540	546	548	564	577	560

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	121.433	119.598	121.504	119.280	119.743	121.768	121.366	119.955	119.280	117.284	119.582	120.882	118.524	119.382	120.330
NPL	1.234	2.272	2.529	2.569	2.529	2.407	2.354	2.313	2.172	1.894	1.979	2.012	2.452	2.864	
2. Perikanan / <i>Fishery</i>	5.478	6.206	5.958	6.036	6.110	6.094	6.046	5.992	6.001	6.036	5.942	5.975	5.860	5.959	
NPL	88	196	204	195	194	172	169	191	306	344	319	244	295	307	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	61.794	56.629	61.529	64.968	66.222	61.686	58.179	54.712	50.554	50.494	50.962	50.578	50.409	54.385	
NPL	3.003	2.146	1.991	3.123	2.831	1.892	1.813	1.734	1.707	1.803	1.828	1.843	1.878	851	
4. Industri Pengolahan / <i>Processing Industry</i>	490.365	514.769	507.458	507.449	504.519	506.279	494.029	486.515	495.327	485.340	483.486	495.598	493.897	498.081	
NPL	9.105	15.914	16.417	16.571	16.008	14.558	14.001	14.812	13.784	14.013	14.703	15.843	16.106	21.097	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	60.234	68.558	73.526	69.173	66.024	64.014	59.392	58.142	57.960	57.754	57.209	57.201	57.049	56.618	
NPL	1.004	808	846	872	881	919	794	822	785	828	832	829	821	802	
6. Konstruksi / <i>Construction</i>	139.261	163.697	158.134	155.914	158.508	161.340	160.734	160.681	163.696	160.418	159.833	160.890	161.201	161.769	
NPL	3.083	3.532	3.776	4.041	3.695	3.768	3.347	3.134	3.308	3.263	2.764	2.703	2.736	2.785	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.211	475.728	450.316	442.994	436.571	431.696	429.370	426.924	431.213	420.140	417.625	419.604	417.333	418.105	
NPL	18.001	18.152	22.341	22.916	22.894	21.392	21.416	21.058	21.105	21.358	21.113	20.889	20.854	20.897	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	60.736	62.592	62.265	62.242	61.968	62.484	62.313	61.862	61.348	61.173	61.404	62.257	61.324	61.152	
NPL	4.330	4.134	3.452	3.582	3.530	3.591	3.556	3.444	2.954	2.991	3.770	3.869	3.926	3.912	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	111.121	115.721	114.056	113.904	114.731	117.664	118.626	119.063	120.464	117.938	120.299	122.664	120.981	119.456	
NPL	3.264	1.850	2.354	2.331	2.351	2.548	2.461	2.671	2.541	2.575	2.483	2.459	2.534	2.473	
10. Perantara Keuangan / <i>Financial intermediaries</i>	143.307	149.403	148.160	147.077	143.090	138.604	135.579	135.011	138.304	132.623	130.931	132.592	131.783	134.201	
NPL	1.061	845	701	745	790	754	809	844	720	655	680	618	653	638	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	157.841	164.509	164.980	165.017	164.475	165.659	164.243	162.645	163.380	160.884	160.672	158.828	159.137	159.123	
NPL	3.338	2.226	4.006	4.924	4.704	4.394	4.380	5.060	4.120	3.883	3.937	3.906	3.912	4.244	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	435	276	80	22	23	24	25	27	27	26	26	22	23	20	
NPL	0	0	0	0	0	0	0	0	1	0	0	0	0	0	
13. Jasa Pendidikan / <i>Education Services</i>	8.288	9.708	9.610	9.641	9.597	9.613	9.621	9.696	9.814	9.722	9.762	9.725	9.772	9.815	
NPL	60	59	73	169	165	166	161	155	159	163	169	152	157	144	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	12.053	15.111	15.468	15.178	15.030	14.988	14.991	14.823	14.367	14.539	14.505	14.373	14.497	14.855	
NPL	133	96	158	148	143	142	150	152	141	137	138	134	135	138	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	35.402	33.372	31.666	31.938	31.031	30.240	29.990	30.357	31.129	30.621	31.411	31.142	30.940	30.835	
NPL	655	729	998	937	1.102	1.037	1.049	1.074	1.012	1.049	1.106	758	769	778	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	656	1.415	1.312	1.295	1.286	1.284	1.298	1.295	1.307	1.320	1.342	1.393	1.468	1.509	
NPL	15	16	26	25	25	25	25	23	21	21	23	22	21	19	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	0	2	3	3	2	4	3	3	1	3	3	5	4	
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	1.657	1.704	1.732	1.630	1.562	1.556	1.534	1.524	1.494	1.449	1.425	1.312	
NPL	259	92	239	237	224	128	105	118	115	121	143	120	125	117	
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	155.381	167.233	167.485	167.976	168.714	169.430	171.355	172.589	174.251	174.269	174.821	176.305	179.285	180.992	
NPL	3.921	3.925	5.589	5.639	5.514	5.107	4.862	4.734	4.374	4.517	4.529	4.403	4.525	4.485	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	12.383	14.232	14.527	14.665	14.710	14.810	14.898	15.043	15.192	15.320	15.385	15.543	15.797	16.013	
NPL	149	133	309	301	296	276	251	248	232	296	265	281	291	302	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	18.231	17.073	16.067	15.991	15.895	15.808	15.725	15.623	15.596	15.447	15.371	15.298	15.315	15.277	
NPL	633	688	811	835	796	763	684	664	593	612	617	586	603	610	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	103.604	99.605	88.214	85.112	81.634	78.029	74.635	73.064	71.153	70.986	69.760	68.403	67.500	66.939	
NPL	1.396	1.386	2.242	2.447	2.239	2.051	1.886	1.766	1.676	1.709	1.697	1.638	1.725	2.077	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	173.943	181.783	177.756	176.760	176.418	176.941	177.062	176.761	178.470	177.193	178.278	177.268	178.834	178.821	
NPL	3.067	3.297	4.949	5.276	5.367	5.083	4.695	4.521	4.289	4.458	4.750	4.620	4.880	4.996	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48.915	53.421	47.315	47.541	48.245	49.617	48.628	49.858	48.637	48.669	47.760	47.482	47.628	47.109	
NPL	1.157	1.120	1.446	1.626	1.649	1.549	1.276	1.070	990	951	1.044	1.105	1.120	1.084	



<b>Tabel 3.5.a.</b>															
<b>Kredit dan NPL Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit</b>															
<b>(Credit Channeling and NPL Credit Channeling of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Channeling Beneficiary)</b>															
<b>Miliar Rp (Billion Rp)</b>															
Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loans by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.807	3.747	4.578	2.609	2.557	5.143	2.390	2.099	1.217	1.214	1.207	1.353	1.629	1.428	1.842
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	10	43	26	18	19	19	21	35	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	16.719	13.803	16.517	18.492	21.303	19.709	15.743	10.690	5.437	6.054	5.896	4.992	5.499	5.171	7.322
NPL	123	175	71	73	73	74	73	71	70	70	71	70	68	65	64
4. Industri Pengolahan / <i>Processing Industry</i>	82.068	78.838	83.776	89.130	89.527	88.502	85.430	81.184	67.889	60.981	65.069	67.206	64.016	63.649	63.614
NPL	2.299	2.590	2.360	2.362	2.300	2.296	2.261	2.293	1.289	1.289	1.198	1.198	1.178	2.519	2.667
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	15.952	16.739	17.491	17.407	17.492	17.899	17.589	16.864	16.585	15.862	16.019	16.321	16.220	15.887	12.922
NPL	131	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	7.847	4.381	4.392	4.418	4.381	4.469	4.399	4.185	4.359	4.386	4.279	4.073	4.054	4.035	3.945
NPL	-	-	-	20	28	28	12	8	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	27.369	28.125	23.153	21.405	20.793	21.692	21.718	17.810	15.614	15.190	15.697	17.626	17.287	16.212	17.333
NPL	1.025	555	770	776	775	777	871	675	513	513	516	519	525	530	526
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	2.466	1.950	2.037	2.105	2.132	2.147	2.130	2.073	1.334	1.332	1.350	1.371	1.361	1.346	1.366
NPL	105	105	105	105	105	105	105	105	105	105	105	101	97	97	97
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	13.550	17.479	16.255	17.530	15.385	14.792	15.601	15.409	14.170	13.190	12.244	13.295	12.515	14.248	14.422
NPL	41	-	-	1	1	1	0	0	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.728	42.146	40.858	40.796	39.818	36.225	35.185	34.705	33.602	33.176	32.541	32.770	31.999	33.750	33.872
NPL	-	-	-	-	-	-	-	-	-	-	1.050	1.050	1.049	1.044	1.050
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.429	6.544	6.855	6.854	6.448	6.552	6.098	5.966	4.678	4.849	4.529	4.692	4.814	4.631	4.558
NPL	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	118	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	133	240	235	232	231	226	225	223	67	67	65	65	65	63	63
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	342	419	508	396	397	337	499	455	290	263	237	178	177	177	167
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
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	406	846	706	706	706	695	694	689	675	615	617	609	546	1.543	352
NPL	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0
<b>Penerima Kredit Bukan Lapangan Usaha / Loans to Non Industrial Origin</b>															
<b>Rumah Tangga / House Hold</b>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	379	360	340	339	337	335	335	333	331	311	313	319	317	317	316
NPL	3	2	2	2	2	2	2	2	2	2	2	2	3	3	3
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	39	37	34	31	30	28	29	29	29	29	32	32	31	31	32
NPL	0	1	1	0	0	1	0	1	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	1	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	56	55	46	44	44	43	42	41	41	40	40	40	38	39	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	582	578	577	576	587	592	586	591	592	586	584	589	595
NPL	29	35	43	46	56	54	52	52	54	61	62	63	59	58	56
<b>Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others</b>															
NPL	15.042	13.945	12.002	11.843	11.719	11.491	11.251	11.001	11.019	10.628	10.559	10.355	10.262	10.123	10.021
NPL	436	355	473	613	676	630	519	430	383	344	322	282	277	264	259

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

Keterangan	Lapangan Usaha										Bukan Lapangan Usaha													
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Hiburan dan Perorangan Lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan 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	8.875	1.035	570	61.220	1.825	20.197	89.240	9.820	23.036	2.447	12.064	167	1.754	3.256	7.951	438	-	151	120.499	2.455	2.193	3.158	84.496	27.003
NPL	320	43	76	5.787	8	2.082	3.444	429	718	79	932	0	10	22	284	17	-	14	2.712	110	97	127	1.175	219
Banten	931	124	592	23.963	512	11.558	20.252	1.771	8.351	2.367	8.252	90	491	840	7.833	88	1	70	40.861	1.287	886	929	23.409	6.933
NPL	13	2	389	352	303	687	1.058	46	18	18	122	-	1	1	48	2	-	10	631	23	21	9	375	78
DKI Jakarta	172.663	3.924	103.445	520.104	148.725	264.729	305.932	53.565	197.734	197.936	189.304	10.679	4.487	11.053	39.891	352	370	546	123.946	15.150	6.703	81.479	111.188	77.180
NPL	4.320	614	6.904	25.029	1.495	4.358	14.961	3.925	3.118	1.722	6.237	3	118	29	1.304	8	-	49	3.583	388	274	2.169	2.959	1.628
D.J. Yogyakarta	1.186	221	49	3.582	31	1.786	10.668	2.996	1.310	547	680	40	782	611	1.896	72	-	7	4.484	167	219	196	9.336	813
NPL	10	3	0	112	0	149	256	107	36	0	23	-	1	0	43	1	-	1	105	30	8	3	83	3
Jawa Tengah	14.391	2.133	353	54.131	341	14.419	98.278	7.781	5.637	1.888	6.078	112	1.309	2.655	7.677	450	-	143	24.657	385	966	1.674	29.989	33.319
NPL	190	49	51	8.956	2	581	3.233	581	139	44	161	-	9	19	219	8	-	72	524	6	38	55	308	164
Jawa Timur	26.528	2.575	1.465	99.326	6.528	22.554	130.307	9.638	12.628	1.596	9.816	13	1.778	2.327	8.280	507	0	174	52.893	2.662	2.165	3.127	78.620	3.593
NPL	497	51	314	4.627	60	1.163	6.327	402	417	49	843	-	14	13	425	12	-	14	1.462	33	169	75	1.099	83
Bengkulu	3.774	86	15	469	11	201	4.383	276	135	13	204	-	34	135	506	22	-	16	2.580	13	96	65	5.568	4.790
NPL	33	1	1	6	0	44	134	3	2	0	2	-	0	3	5	0	-	1	40	0	5	2	27	13
Jambi	9.810	112	173	2.491	21	1.154	7.766	967	303	54	438	6	111	117	764	33	-	10	5.121	46	174	110	13.630	71
NPL	99	3	1	132	1	118	262	27	18	-	4	0	2	0	10	0	-	1	107	2	19	1	131	1
Aceh	1.992	382	65	1.023	78	679	4.894	372	175	139	147	0	25	173	555	108	2	271	3.763	55	59	289	17.366	1.203
NPL	50	19	4	32	1	88	284	36	5	-	5	-	2	1	21	3	0	14	46	0	4	1	122	19
Sumatera Utara	42.110	500	304	44.796	96	8.600	40.591	2.740	8.397	1.034	2.960	19	424	1.508	2.619	138	-	37	17.759	474	1.303	2.495	35.090	2.083
NPL	825	18	5	942	1	632	2.082	436	44	26	3	0	18	20	71	3	-	7	416	8	34	76	526	36
Sumatera Barat	8.538	263	147	2.790	15	772	14.137	881	516	221	540	1	117	192	853	38	-	14	3.953	48	153	91	8.690	13.451
NPL	120	8	23	37	0	62	549	21	20	7	9	-	2	0	16	1	-	2	78	2	7	1	81	46
Riau	17.714	146	80	5.916	116	2.480	11.982	1.506	1.217	258	1.499	8	99	620	921	43	-	9	10.666	86	439	226	18.813	642
NPL	327	5	4	134	2	171	468	31	38	2	48	-	1	1	25	1	-	1	358	5	22	3	187	11
Sumatera Selatan	15.175	213	200	8.667	220	3.404	16.249	1.550	1.115	108	1.922	152	385	386	1.059	44	1	13	11.391	86	591	408	23.389	1.186
NPL	519	7	31	171	1	450	879	105	15	0	49	-	0	76	23	0	-	1	321	1	61	13	252	13
Bangka Belitung	1.202	200	270	577	48	250	2.590	168	123	153	96	-	7	37	218	5	-	1	2.168	21	74	57	4.364	31
NPL	17	6	10	18	-	19	92	1	4	-	7	-	-	0	4	0	-	0	54	0	8	0	33	0
Kepulauan Riau	176	268	7	4.714	550	1.484	6.284	1.199	3.337	43	2.285	2	173	134	449	28	-	11	7.170	111	469	113	8.090	1.065
NPL	2	5	0	537	3	64	103	31	285	-	36	-	1	3	9	0	-	1	214	1	20	0	85	20
Lampung	9.956	615	102	4.173	101	948	15.013	554	2.777	129	856	-	433	365	801	53	-	15	5.249	57	199	153	6.896	5.506
NPL	51	43	5	74	1	44	1.051	5	1.616	10	18	-	2	7	13	1	-	3	118	1	8	3	80	74
Kalimantan Selatan	7.654	272	1.418	2.121	830	1.271	9.792	508	2.028	287	1.030	0	83	213	1.012	28	-	13	10.520	65	432	122	11.730	264
NPL	51	12	35	13	0	121	484	9	67	4	57	-	7	1	26	1	-	1	269	0	36	2	129	3
Kalimantan Barat	13.824	375	391	1.427	123	758	12.038	855	1.275	979	638	2	87	102	659	35	-	8	7.420	71	582	235	15.157	200
NPL	41	6	51	167	0	179	368	32	11	0	18	-	3	3	17	2	-	0	124	0	35	7	111	5
Kalimantan Timur	8.725	309	1.552	2.315	485	7.788	14.428	2.071	3.909	442	2.986	3	136	183	1.850	63	-	17	8.147	179	505	684	18.537	576
NPL	455	11	81	25	10	1.024	1.070	156	203	10	21	-	2	3	144	2	-	4	447	11	43	26	289	6
Kalimantan Tengah	7.436	108	32	2.794	77	853	6.010	321	399	215	509	-	19	78	642	23	-	2	4.148	42	61	41	10.875	184
NPL	22	2	1	12	0	25	164	9	15	-	2	-	0	31	13	1	-	-	72	0	5	0	66	1
Sulawesi Tengah	2.972	214	266	453	2.067	666	7.677	402	139	134	372	1	24	29	421	32	-	2	1.917	17	169	37	16.473	115
NPL	76	4	1	15	8	60	309	13	2	0	45	-	0	0	11	0	-	0	74	1	12	1	155	1
Sulawesi Selatan	7.093	1.081	381	5.084	597	5.157	32.901	3.279	3.303	1.470	3.132	3	419	422	2.389	142	-	44	17.351	186	1.280	1.721	25.098	11.501
NPL	70	26	16	218	1	380	1.114	58	84	12	82	0	28	2	56	3	-	3	452	5	85	73	345	63
Sulawesi Utara	839	287	2.351	674	75	1.788	7.501	898	324	5	600	43	44	67	595	57	-	4	4.511	37	179	132	10.673	8.667
NPL	37	18	4	31	2	258	302	29	32	0	8	-	0	1	37	1	-	1	227	3	19	7	263	76
Gorontalo	792	107	16	331	2.123	116	2.492	225	56	0	222	-	10	12	194	8	-	-	986	5	45	11	4.406	2.990
NPL	175	8	0	22	0	61	163	6	6	-	11	-	-	0	12	0	-	-	30	0	6	0	74	27
Sulawesi Barat	1.110	61	10	215	5	144	2.105	75	34	18	36	0	5	26	207	8	-	-	474	3	23	15	3.125	1.765
NPL	10	1	0	7	0	1	79	5	1	-	4	-	-	1	4	0	-	-	5	-	2	0	15	4
Sulawesi Tenggara	1.429	334	133	633	14	530	6.065	612	152	0	458	176	15	60	459	26	-	0	3.034	15	201	95	13.271	488
NPL	19	7	3	14	0	51	279	16	3	0	41	-	6	0	11	1	-	0						

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	2.512.476	2.576.497	2.528.907	2.510.706	2.502.891	2.504.927	2.480.867	2.451.565	2.465.419	2.393.802	2.411.247	2.471.661	2.463.098	2.496.244	2.537.492
NPL	70.785	83.081	100.194	101.422	101.424	98.880	98.503	97.450	96.687	98.719	101.066	101.145	102.154	108.193	106.441
2. Investasi / Investment	1.308.747	1.481.226	1.482.827	1.494.821	1.489.154	1.487.495	1.462.872	1.455.503	1.468.687	1.461.514	1.463.207	1.473.734	1.460.647	1.459.404	1.476.705
NPL	31.829	33.859	38.251	42.000	41.726	42.090	43.179	45.817	43.335	43.636	43.537	44.303	44.837	45.854	44.407
3. Konsumsi / Consumption	1.473.659	1.559.269	1.537.506	1.530.639	1.529.822	1.538.172	1.536.532	1.540.423	1.547.454	1.541.807	1.544.691	1.551.024	1.558.425	1.558.754	1.567.592
NPL	22.650	24.894	34.109	34.977	34.586	32.929	31.147	29.705	27.685	28.518	29.169	28.716	29.489	30.501	29.874
<b>Total Kredit / Total Credit</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>5.397.123</b>	<b>5.419.145</b>	<b>5.496.419</b>	<b>5.482.170</b>	<b>5.514.402</b>	<b>5.581.789</b>
<b>NPL</b>	<b>125.264</b>	<b>141.834</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>170.873</b>	<b>173.772</b>	<b>174.164</b>	<b>176.481</b>	<b>184.547</b>	<b>180.722</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	131.582	129.120	141.473	146.346	148.499	151.120	149.640	145.982	142.171	143.968	146.393	152.839	167.171	172.893	176.510
NPL	2.294	2.472	2.734	2.722	2.827	3.080	3.059	3.100	2.865	3.109	3.506	3.389	3.238	4.653	4.918
2. Impor / Import	77.129	84.457	80.590	78.066	77.867	73.711	69.653	65.976	65.457	63.041	63.298	77.272	69.293	71.266	74.993
NPL	1.203	2.307	2.311	2.290	2.011	2.187	2.158	2.086	1.289	1.380	1.499	1.748	1.849	3.061	3.262
3. Lainnya / Other	5.086.171	5.403.414	5.327.176	5.311.755	5.295.500	5.305.763	5.260.978	5.235.533	5.273.932	5.190.114	5.209.453	5.266.308	5.245.707	5.270.243	5.330.286
NPL	121.766	137.055	167.509	173.387	172.898	168.633	167.612	167.785	163.553	166.384	168.767	169.027	171.393	176.834	172.542
<b>Total Kredit / Total Credit</b>	<b>5.294.882</b>	<b>5.616.992</b>	<b>5.549.239</b>	<b>5.536.166</b>	<b>5.521.867</b>	<b>5.530.594</b>	<b>5.480.271</b>	<b>5.447.491</b>	<b>5.481.560</b>	<b>5.397.123</b>	<b>5.419.145</b>	<b>5.496.419</b>	<b>5.482.170</b>	<b>5.514.402</b>	<b>5.581.789</b>
<b>NPL</b>	<b>125.264</b>	<b>141.834</b>	<b>172.554</b>	<b>178.399</b>	<b>177.735</b>	<b>173.899</b>	<b>172.829</b>	<b>172.972</b>	<b>167.707</b>	<b>170.873</b>	<b>173.772</b>	<b>174.164</b>	<b>176.481</b>	<b>184.547</b>	<b>180.722</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	1.008.823	1.044.312	1.029.383	1.025.589	1.025.731	1.035.996	1.043.358	1.041.817	1.067.403	1.039.855	1.057.970	1.094.599	1.095.868	1.112.153	1.140.301
NPL	30.747	36.885	46.597	47.607	48.108	49.252	49.760	49.100	51.323	52.927	54.093	52.368	52.949	53.230	52.338
2. Investasi / Investment	577.838	696.920	698.759	704.600	703.783	700.153	681.044	675.611	686.337	686.272	686.010	695.160	685.061	685.364	699.469
NPL	11.078	14.197	16.850	17.699	18.214	19.255	20.380	21.813	21.684	21.572	21.664	23.044	23.423	23.801	22.873
3. Konsumsi / Consumption	652.939	689.541	684.113	678.935	679.840	686.770	686.541	687.476	692.225	688.522	689.918	694.761	696.633	696.515	701.985
NPL	8.994	11.145	14.190	14.529	14.363	13.820	13.328	12.706	11.825	12.095	12.408	12.160	12.317	12.719	12.523
<b>Total Kredit / Total Credit</b>	<b>2.239.600</b>	<b>2.430.773</b>	<b>2.412.256</b>	<b>2.409.124</b>	<b>2.409.354</b>	<b>2.422.918</b>	<b>2.410.943</b>	<b>2.404.904</b>	<b>2.445.965</b>	<b>2.414.649</b>	<b>2.433.898</b>	<b>2.484.520</b>	<b>2.477.562</b>	<b>2.494.032</b>	<b>2.541.755</b>
<b>NPL</b>	<b>50.819</b>	<b>62.226</b>	<b>77.637</b>	<b>79.835</b>	<b>80.685</b>	<b>82.327</b>	<b>83.468</b>	<b>83.619</b>	<b>84.831</b>	<b>86.594</b>	<b>88.164</b>	<b>87.572</b>	<b>88.689</b>	<b>89.750</b>	<b>87.734</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	36.001	28.376	31.840	33.297	35.273	37.614	38.594	39.400	41.544	42.583	45.251	57.026	62.747	67.926	74.366
NPL	1.371	1.192	1.217	1.202	1.323	1.533	1.533	1.541	1.377	1.617	1.642	1.532	1.555	1.553	1.578
2. Impor / Import	9.699	11.827	4.916	5.044	5.126	5.202	5.658	5.875	6.111	6.561	6.941	7.651	8.678	9.088	9.610
NPL	0	41	11	11	11	17	29	88	91	95	94	103	109	109	117
3. Lainnya / Other	2.193.900	2.390.569	2.375.500	2.370.784	2.368.955	2.380.101	2.366.691	2.359.629	2.398.310	2.365.505	2.381.706	2.419.843	2.406.138	2.417.017	2.457.779
NPL	49.448	60.993	76.409	78.623	79.351	80.777	81.907	81.990	83.363	84.882	86.428	85.936	87.025	88.087	86.038
<b>Total Kredit / Total Credit</b>	<b>2.239.600</b>	<b>2.430.773</b>	<b>2.412.256</b>	<b>2.409.124</b>	<b>2.409.354</b>	<b>2.422.918</b>	<b>2.410.943</b>	<b>2.404.904</b>	<b>2.445.965</b>	<b>2.414.649</b>	<b>2.433.898</b>	<b>2.484.520</b>	<b>2.477.562</b>	<b>2.494.032</b>	<b>2.541.755</b>
<b>NPL</b>	<b>50.819</b>	<b>62.226</b>	<b>77.637</b>	<b>79.835</b>	<b>80.685</b>	<b>82.327</b>	<b>83.468</b>	<b>83.619</b>	<b>84.831</b>	<b>86.594</b>	<b>88.164</b>	<b>87.572</b>	<b>88.689</b>	<b>89.750</b>	<b>87.734</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	84.407	89.698	83.989	84.336	85.312	86.660	87.322	88.597	87.962	83.606	83.163	85.369	85.990	88.026	90.020
NPL	6.022	7.069	8.487	8.367	8.415	8.397	8.371	8.517	7.449	7.554	7.604	7.760	7.907	7.974	7.885
2. Investasi / Investment	45.035	53.056	54.535	55.070	55.367	56.138	56.923	59.398	60.781	60.568	61.074	60.542	61.016	61.440	61.450
NPL	2.405	2.287	3.094	3.027	3.006	2.886	2.870	2.900	2.809	2.901	2.865	2.909	2.945	3.054	2.946
3. Konsumsi / Consumption	292.212	321.681	329.023	330.823	331.658	334.292	335.445	338.012	339.923	339.799	341.859	344.630	346.200	345.990	347.562
NPL	2.864	2.818	3.646	3.662	3.627	3.592	3.592	3.512	3.265	3.473	3.474	3.575	3.690	3.762	3.709
<b>Total Kredit / Total Credit</b>	<b>421.655</b>	<b>464.434</b>	<b>467.547</b>	<b>470.229</b>	<b>472.337</b>	<b>477.090</b>	<b>479.691</b>	<b>486.006</b>	<b>488.666</b>	<b>483.974</b>	<b>486.097</b>	<b>490.541</b>	<b>493.206</b>	<b>495.456</b>	<b>499.032</b>
<b>NPL</b>	<b>11.291</b>	<b>12.175</b>	<b>15.226</b>	<b>15.055</b>	<b>15.048</b>	<b>14.876</b>	<b>14.833</b>	<b>14.928</b>	<b>13.523</b>	<b>13.928</b>	<b>13.942</b>	<b>14.244</b>	<b>14.542</b>	<b>14.791</b>	<b>14.541</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	6	410	375	387	392	399	455	469	448	437	445	96	427	430	425
NPL	2	1	1	2	1	1	1	1	1	1	1	1	1	1	1
2. Impor / Import	2	416	378	377	341	345	367	350	241	241	266	65	255	235	228
NPL	-	5	2	4	7	7	7	7	7	7	7	3	5	5	5
3. Lainnya / Other	421.647	463.609	466.794	469.465	471.604	476.346	478.869	485.188	487.977	483.296	485.387	490.380	492.525	494.792	498.379
NPL	11.289	12.168	15.224	15.049	15.041	14.868	14.825	14.921	13.516	13.920	13.935	14.240	14.536	14.785	14.535
<b>Total Kredit / Total Credit</b>	<b>421.655</b>	<b>464.434</b>	<b>467.547</b>	<b>470.229</b>	<b>472.337</b>	<b>477.090</b>	<b>479.691</b>	<b>486.006</b>	<b>488.666</b>	<b>483.974</b>	<b>486.097</b>	<b>490.541</b>	<b>493.206</b>	<b>495.456</b>	<b>499.032</b>
<b>NPL</b>	<b>11.291</b>	<b>12.175</b>	<b>15.226</b>	<b>15.055</b>	<b>15.048</b>	<b>14.876</b>	<b>14.833</b>	<b>14.928</b>	<b>13.523</b>	<b>13.928</b>	<b>13.942</b>	<b>14.244</b>	<b>14.542</b>	<b>14.791</b>	<b>14.541</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	1.253.592	1.294.083	1.262.816	1.245.693	1.237.838	1.229.056	1.206.663	1.186.783	1.190.317	1.157.601	1.154.942	1.171.522	1.165.390	1.179.354	1.188.273
NPL	31.227	35.974	41.943	42.250	41.698	38.085	37.124	36.821	36.043	36.371	37.500	38.184	38.583	43.299	42.385
2. Investasi / Investment	622.584	664.353	664.865	668.140	662.824	666.013	660.706	662.476	675.390	670.236	671.545	673.652	670.239	667.170	672.906
NPL	17.406	17.104	18.168	21.135	20.368	19.811	19.819	20.995	18.734	19.053	18.899	18.245	18.266	18.433	18.015
3. Konsumsi / Consumption	512.457	533.082	511.364	508.046	505.616	504.636	502.302	502.938	503.300	501.885	501.377	500.300	504.360	505.151	507.043
NPL	10.324	10.537	15.756	16.124	15.861	14.829	13.654	13.003	12.154	12.542	12.902	12.632	13.144	13.694	13.324
<b>Total Kredit / Total Credit</b>	<b>2.388.632</b>	<b>2.491.518</b>	<b>2.439.045</b>	<b>2.421.878</b>	<b>2.406.278</b>	<b>2.399.705</b>	<b>2.369.671</b>	<b>2.352.198</b>	<b>2.369.008</b>	<b>2.329.722</b>	<b>2.327.864</b>	<b>2.345.474</b>	<b>2.339.988</b>	<b>2.351.675</b>	<b>2.368.221</b>
<b>NPL</b>	<b>58.956</b>	<b>63.615</b>	<b>75.866</b>	<b>79.508</b>	<b>77.927</b>	<b>72.724</b>	<b>70.597</b>	<b>70.820</b>	<b>66.931</b>	<b>67.966</b>	<b>69.300</b>	<b>69.062</b>	<b>69.993</b>	<b>75.427</b>	<b>73.724</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	60.560	71.825	78.144	80.278	81.341	82.902	81.077	79.535	77.734	78.231	77.540	77.049	80.481	82.078	78.773
NPL	573	947	1.026	1.023	1.009	1.009	994	1.040	1.003	1.010	1.387	1.407	1.197	1.278	1.372
2. Impor / Import	63.861	68.629	70.869	68.342	68.328	64.176	59.824	56.277	57.546	55.014	54.369	67.817	57.926	60.286	62.819
NPL	1.203	1.581	1.572	1.530	1.250	1.506	1.477	1.368	1.191	1.278	1.397	1.641	1.734	2.931	3.123
3. Lainnya / Other	2.264.211	2.351.064	2.290.032	2.273.258	2.256.609	2.252.627	2.228.770	2.216.385	2.233.728	2.196.477	2.195.954	2.200.608	2.201.581	2.209.310	2.226.629
NPL	57.180	61.086	73.268	76.955	75.668	70.209	68.126	68.412	64.738	65.677	66.517	66.014	67.062	71.218	69.229
<b>Total Kredit / Total Credit</b>	<b>2.388.632</b>	<b>2.491.518</b>	<b>2.439.045</b>	<b>2.421.878</b>	<b>2.406.278</b>	<b>2.399.705</b>	<b>2.369.671</b>	<b>2.352.198</b>	<b>2.369.008</b>	<b>2.329.722</b>	<b>2.327.864</b>	<b>2.345.474</b>	<b>2.339.988</b>	<b>2.351.675</b>	<b>2.368.221</b>
<b>NPL</b>	<b>58.956</b>	<b>63.615</b>	<b>75.866</b>	<b>79.508</b>	<b>77.927</b>	<b>72.724</b>	<b>70.597</b>	<b>70.820</b>	<b>66.931</b>	<b>67.966</b>	<b>69.300</b>	<b>69.062</b>	<b>69.993</b>	<b>75.427</b>	<b>73.724</b>

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

Keterangan / Items	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Jenis Penggunaan / Type of Use</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Modal Kerja / Working Capital	165.653	148.404	152.718	155.088	154.009	153.216	143.523	134.368	119.737	112.740	115.172	120.171	115.851	116.711	118.899
NPL	2.789	3.153	3.167	3.199	3.202	3.147	3.249	3.011	1.872	1.868	1.870	2.834	2.715	3.690	3.832
2. Investasi / Investment	63.290	66.898	64.668	67.012	67.181	65.192	64.199	58.018	46.178	44.438	44.577	44.381	44.331	45.429	42.880
NPL	940	272	139	139	138	138	109	109	109	109	109	105	203	565	572
3. Konsumsi / Consumption	16.051	14.965	13.005	12.835	12.707	12.474	12.244	11.996	12.006	11.600	11.537	11.333	11.232	11.099	11.002
NPL	469	394	518	662	734	688	574	484	440	408	386	348	339	325	318
<b>Total Kredit / Total Credit</b>	<b>244.994</b>	<b>230.266</b>	<b>230.391</b>	<b>234.934</b>	<b>233.897</b>	<b>230.881</b>	<b>219.966</b>	<b>204.382</b>	<b>177.922</b>	<b>168.778</b>	<b>171.286</b>	<b>175.885</b>	<b>171.413</b>	<b>173.239</b>	<b>172.781</b>
<b>NPL</b>	<b>4.197</b>	<b>3.819</b>	<b>3.825</b>	<b>3.999</b>	<b>4.075</b>	<b>3.972</b>	<b>3.931</b>	<b>3.604</b>	<b>2.421</b>	<b>2.385</b>	<b>2.365</b>	<b>3.287</b>	<b>3.256</b>	<b>4.580</b>	<b>4.723</b>
<b>Orientasi Penggunaan / User Orientation</b>															
<b>Kredit kepada Pihak Ketiga / Credit to Third Party</b>															
1. Ekspor / Export	35.016	28.509	31.114	32.385	31.493	30.204	29.514	26.578	22.445	22.716	23.157	18.669	23.516	22.459	22.946
NPL	348	332	490	495	495	538	532	518	484	480	477	450	486	1.821	1.968
2. Impor / Import	3.567	3.585	4.428	4.302	4.072	3.988	3.804	3.474	1.559	1.225	1.722	1.740	2.435	1.656	2.336
NPL	-	680	727	744	742	657	645	623	0	0	0	0	0	16	16
3. Lainnya / Other	206.412	198.172	194.850	198.247	198.332	196.689	186.648	174.330	153.917	144.837	146.407	155.476	145.463	149.124	147.499
NPL	3.849	2.807	2.608	2.760	2.838	2.778	2.754	2.463	1.936	1.904	1.888	2.837	2.770	2.743	2.739
<b>Total Kredit / Total Credit</b>	<b>244.994</b>	<b>230.266</b>	<b>230.391</b>	<b>234.934</b>	<b>233.897</b>	<b>230.881</b>	<b>219.966</b>	<b>204.382</b>	<b>177.922</b>	<b>168.778</b>	<b>171.286</b>	<b>175.885</b>	<b>171.413</b>	<b>173.239</b>	<b>172.781</b>
<b>NPL</b>	<b>4.197</b>	<b>3.819</b>	<b>3.825</b>	<b>3.999</b>	<b>4.075</b>	<b>3.972</b>	<b>3.931</b>	<b>3.604</b>	<b>2.421</b>	<b>2.385</b>	<b>2.365</b>	<b>3.287</b>	<b>3.256</b>	<b>4.580</b>	<b>4.723</b>

**Tabel 3.12.a.**  
**Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit - Juni 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 June 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	181.731	61.917	239.804	8.866	2.193	472.393
NPL	11.615	2.651	4.440	279	32	18.396
2. Banten	57.644	30.442	74.305	1.683	443	160.265
NPL	2.470	598	1.137	26	0	4.179
3. DKI Jakarta	1.287.552	937.888	415.645	104.406	56.575	2.480.106
NPL	48.546	25.649	11.003	3.539	2.744	78.915
4. D.I Yogyakarta	16.554	9.910	15.215	759	124	40.796
NPL	510	233	231	5	-	968
5. Jawa Tengah	168.734	49.043	90.989	8.076	1.832	298.858
NPL	10.668	3.646	1.096	69	30	15.311
6. Jawa Timur	259.875	76.167	143.061	17.449	5.427	456.227
NPL	13.104	2.124	2.922	281	434	17.435
7. Bengkulu	7.068	3.213	13.112	495	153	22.745
NPL	179	58	87	4	2	319
8. Jambi	14.139	10.189	19.151	941	361	42.178
NPL	469	210	262	34	1	906
9. Aceh	8.469	2.612	22.734	2	1	33.811
NPL	475	91	193	-	-	760
10. Sumatera Utara	99.141	57.733	59.205	9.027	2.421	204.631
NPL	3.748	1.499	1.096	282	7	6.054
11. Sumatera Barat	22.037	7.998	26.386	1.506	185	54.729
NPL	720	158	215	16	-	1.077
12. Riau	25.029	19.585	30.873	1.222	938	73.328
NPL	834	425	586	48	3	1.795
13. Sumatera Selatan	29.889	20.975	37.051	1.226	261	86.427
NPL	1.382	948	661	41	2	2.947
14. Bangka Belitung	4.206	1.737	6.714	335	32	12.292
NPL	142	37	95	5	0	269
15. Kepulauan Riau	11.617	9.527	17.020	196	331	37.637
NPL	435	646	339	3	0	1.417
16. Lampung	26.421	10.468	18.060	1.589	245	53.116
NPL	1.223	1.728	285	74	-	3.161
17. Kalimantan Selatan	15.946	12.614	23.133	1.221	131	50.341
NPL	670	219	440	12	0	1.316
18. Kalimantan Barat	16.946	16.630	23.665	1.124	172	55.945
NPL	725	174	281	7	1	1.172
19. Kalimantan Timur	26.696	20.567	28.628	1.655	251	73.985
NPL	2.248	1.022	822	15	2	4.075
20. Kalimantan Tengah	10.516	9.001	15.352	1.056	137	33.676
NPL	222	75	144	5	1	436
21. Sulawesi Tengah	11.219	4.655	18.723	890	115	33.591
NPL	394	152	243	11	0	778
22. Sulawesi Selatan	49.841	17.054	57.136	3.608	348	120.076
NPL	1.571	580	1.022	56	1	3.117
23. Sulawesi Utara	10.922	5.230	24.198	813	48	39.489
NPL	617	144	594	24	0	1.331
26. Gorontalo	3.485	3.218	8.443	321	23	14.802
NPL	230	236	138	12	-	591
25. Sulawesi Barat	3.106	953	5.405	300	28	9.136
NPL	88	24	26	4	-	135
24. Sulawesi Tenggara	8.290	2.810	17.104	519	64	27.620
NPL	321	130	157	8	0	599
27. Nusa Tenggara Barat	21.212	8.614	22.731	1.058	62	51.437
NPL	338	53	196	8	-	579
28. Bali	30.101	22.063	30.834	1.705	127	81.165
NPL	876	478	460	32	0	1.781
29. Nusa Tenggara Timur	12.017	2.212	21.283	1.284	129	34.098
NPL	377	81	121	3	-	576
30. Maluku	4.323	723	8.197	421	53	12.769
NPL	103	17	83	0	-	203
31. Papua	9.938	4.839	16.859	1.235	193	30.208
NPL	458	111	199	11	0	757
32. Maluku Utara	2.348	607	7.253	299	26	9.884
NPL	83	10	58	2	-	149
33. Papua Barat	4.207	1.644	8.383	495	96	13.644
NPL	97	56	236	3	-	386
34. Lainnya	76.271	33.866	939	728	1.469	108.880
NPL	504	144	6	-	-	654
<b>Total</b>	<b>2.537.492</b>	<b>1.476.705</b>	<b>1.567.592</b>	<b>176.510</b>	<b>74.993</b>	<b>5.330.286</b>
<b>NPL</b>	<b>106.441</b>	<b>44.407</b>	<b>29.874</b>	<b>4.918</b>	<b>3.262</b>	<b>172.542</b>



Tabel 3.13.a. Kredit dan NPL Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit (Credit and NPL Of Commercial Banks to Non Bank Third Party Based on Bank Location) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2020							2021					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	429.832	459.256	453.280	454.121	454.277	459.767	463.411	468.547	472.032	474.212	476.099	481.577	480.586	479.938	483.452
NPL	12.294	13.879	15.638	15.602	15.716	15.845	15.727	16.084	17.707	18.556	18.882	19.292	18.610	18.654	18.706
2. Banten	146.537	149.391	149.396	150.529	150.388	150.968	150.927	151.387	152.070	152.826	153.902	156.892	159.055	159.382	162.391
NPL	2.480	2.463	3.445	3.471	3.418	3.816	3.831	3.855	3.741	3.964	4.186	4.180	4.234	4.258	4.205
3. DKI Jakarta	2.616.299	2.780.889	2.751.258	2.732.695	2.713.404	2.693.560	2.641.369	2.600.801	2.608.359	2.547.135	2.555.046	2.594.441	2.575.581	2.604.684	2.641.086
NPL	55.968	60.128	76.741	81.825	81.617	79.757	79.597	80.071	76.761	76.961	79.335	79.552	80.195	87.111	85.197
4. DI Yogyakarta	36.914	39.369	39.088	39.198	39.267	39.643	39.916	40.312	40.600	40.322	40.611	41.066	41.287	41.380	41.679
NPL	964	936	1.160	1.138	1.074	959	938	954	908	960	995	905	957	920	973
5. Jawa Tengah	278.257	297.885	294.108	294.215	295.781	299.750	300.566	301.706	303.109	300.951	303.468	305.838	306.466	306.432	308.766
NPL	6.858	12.465	15.365	15.827	15.354	14.975	14.770	14.355	14.093	15.367	15.727	15.239	15.267	15.644	15.410
6. Jawa Timur	478.778	494.118	471.589	469.780	467.544	471.908	471.908	470.837	476.988	465.399	464.001	471.287	470.020	473.885	479.103
NPL	13.869	16.160	18.809	19.031	19.727	18.119	17.446	17.895	16.922	17.693	17.594	17.063	18.277	18.729	18.150
7. Bengkulu	19.288	20.815	21.368	21.574	21.942	21.717	22.121	22.363	22.461	22.520	22.755	22.441	23.183	23.177	23.393
NPL	303	341	413	395	382	366	356	351	307	324	340	326	326	322	325
8. Jambi	36.581	40.103	39.297	40.079	40.271	41.679	41.687	42.404	42.535	42.392	42.800	43.117	43.163	43.131	43.480
NPL	963	1.102	1.176	1.151	1.142	1.087	1.154	1.197	1.083	1.159	1.151	953	980	966	941
9. Aceh	35.890	38.268	37.662	37.847	37.810	37.319	37.054	36.134	36.838	35.597	35.492	35.109	35.350	34.967	33.814
NPL	551	388	704	722	796	935	932	996	833	689	711	647	695	718	760
10. Sumatera Utara	218.458	226.229	218.609	216.796	216.976	219.949	218.287	217.117	216.540	214.610	214.663	215.554	215.887	216.460	216.078
NPL	5.235	6.870	8.152	8.189	8.066	7.886	7.721	7.484	7.184	7.365	6.671	6.624	6.603	6.350	6.343
11. Sumatera Barat	49.804	52.616	52.159	52.169	52.591	52.947	53.135	53.666	54.553	54.737	55.196	55.559	55.781	55.806	56.420
NPL	1.108	1.137	1.299	1.286	1.252	1.238	1.197	1.156	1.042	1.081	1.093	1.093	1.141	1.148	1.093
12. Riau	65.316	69.639	68.424	68.572	68.780	70.672	70.642	71.466	72.355	71.845	72.324	74.138	74.401	74.457	75.488
NPL	1.743	1.796	2.090	2.114	2.110	2.113	2.078	2.053	1.817	1.928	1.951	1.853	1.877	1.902	1.845
13. Sumatera Selatan	81.602	83.333	83.339	83.436	84.161	84.372	85.016	84.572	86.177	85.247	85.913	87.059	87.303	87.509	87.914
NPL	2.796	2.467	3.871	3.901	3.883	3.885	3.915	3.835	3.472	3.979	3.025	3.031	3.140	3.157	2.991
14. Bangka Belitung	12.444	13.832	12.376	12.361	12.324	12.456	12.481	12.289	12.362	12.443	12.525	12.535	12.467	12.478	12.658
NPL	171	478	513	533	548	550	538	328	288	304	302	288	275	281	274
15. Kepulauan Riau	36.704	37.971	37.196	37.363	37.380	37.720	37.567	37.462	37.771	37.261	37.537	37.898	37.866	37.832	38.164
NPL	895	1.574	1.551	1.568	1.554	1.588	1.571	1.524	1.536	1.522	1.534	1.434	1.438	1.425	1.420
16. Lampung	51.661	52.136	51.476	51.952	52.181	52.724	52.821	53.344	53.348	52.739	52.972	53.532	53.771	54.143	54.950
NPL	1.272	1.571	1.543	1.544	1.500	1.560	1.541	1.512	1.430	1.496	1.589	3.165	3.165	3.257	3.235
17. Kalimantan Selatan	51.846	54.055	50.977	51.181	51.081	51.030	51.121	51.152	50.948	50.555	50.616	50.974	51.153	51.683	51.694
NPL	1.373	1.277	1.427	1.394	1.405	1.294	1.266	1.169	1.169	1.234	1.254	1.241	1.262	1.308	1.328
18. Kalimantan Barat	49.357	53.774	52.919	53.066	53.420	53.943	54.214	54.604	55.952	55.076	55.267	55.826	56.238	56.989	57.241
NPL	901	915	1.133	1.129	1.132	1.070	1.053	1.027	960	1.000	1.074	1.074	1.144	1.163	1.180
19. Kalimantan Timur	72.625	73.982	70.736	71.611	71.125	72.234	72.639	72.780	73.372	72.373	72.094	73.247	73.497	73.708	75.891
NPL	3.814	3.361	4.381	4.711	4.667	4.556	4.499	4.656	4.039	4.148	3.921	3.894	4.097	4.448	4.092
20. Kalimantan Tengah	26.831	31.071	31.390	31.684	32.193	32.408	32.641	33.041	33.653	33.552	33.765	34.105	34.448	34.590	34.869
NPL	243	316	448	452	446	439	453	451	405	438	473	445	480	466	441
21. Sulawesi Tengah	27.708	29.615	29.869	30.101	30.310	30.636	30.759	31.009	31.086	31.081	31.435	36.283	34.196	34.272	34.597
NPL	540	581	694	685	696	700	691	687	565	618	677	692	755	760	789
22. Sulawesi Selatan	117.924	120.901	118.800	118.454	118.816	120.038	119.906	121.062	122.563	121.454	122.104	123.115	123.337	122.921	124.031
NPL	4.153	4.335	3.689	3.481	3.268	3.207	3.132	3.145	3.037	3.263	3.313	3.289	3.420	3.373	3.174
23. Sulawesi Utara	36.883	39.490	39.710	39.275	39.372	39.477	39.511	39.576	39.386	39.158	39.246	40.015	40.074	40.036	40.350
NPL	1.087	1.249	1.637	1.614	1.561	1.478	1.493	1.484	1.396	1.415	1.439	1.515	1.524	1.451	1.355
24. Gorontalo	12.179	13.611	14.034	14.075	14.181	14.414	14.474	14.563	14.590	14.599	14.725	14.989	15.042	14.994	15.146
NPL	355	370	396	371	356	515	528	532	514	546	570	585	605	623	603
25. Sulawesi Barat	7.525	8.450	8.617	8.733	8.834	8.926	8.997	9.115	9.198	9.085	9.135	9.247	9.343	9.350	9.464
NPL	114	122	126	121	116	114	110	119	106	117	128	132	137	135	139
26. Sulawesi Tenggara	22.926	25.527	25.845	26.020	26.198	26.454	26.630	26.882	27.258	27.156	27.384	27.717	27.965	27.948	28.203
NPL	502	594	658	632	620	601	630	614	533	553	569	572	600	598	607
27. Nusa Tenggara Barat	38.322	44.948	48.383	48.872	49.175	50.063	50.285	50.337	50.607	50.467	51.043	51.809	52.114	51.993	52.557
NPL	472	476	541	541	515	513	509	507	521	502	522	514	589	581	587
28. Bali	75.386	81.273	80.235	80.661	80.809	81.081	81.482	81.505	81.876	81.530	81.853	82.125	82.168	82.390	82.997
NPL	1.963	2.355	2.413	2.409	2.332	2.234	2.194	2.114	1.911	1.924	1.906	1.756	1.856	1.907	1.813
29. Nusa Tenggara Timur	28.694	32.230	32.699	32.986	33.282	33.751	33.965	34.184	34.297	34.076	34.321	34.825	34.979	35.184	35.512
NPL	565	629	594	598	549	628	672	654	613	659	674	672	660	693	578
30. Maluku	10.898	12.221	12.297	12.306	12.371	12.579	12.598	12.688	12.762	12.697	12.788	12.992	13.089	13.075	13.243
NPL	138	160	171	181	184	187	189	192	156	167	171	178	187	202	203
31. Papua	27.583	30.198	29.916	29.920	30.054	30.474	30.509	30.593	31.322	30.805	31.016	31.297	31.361	31.344	31.636
NPL	773	642	836	774	728	732	750	736	678	796	819	751	765	768	768
32. Maluku Utara	8.363	9.302	9.355	9.465	9.518	9.621	9.655	9.716	9.756	9.692	9.769	10.025	10.107	10.126	10.209
NPL	119	161	160	154	157	134	130	125	115	129	131	151	156	154	151
33. Irian Jaya Barat	11.932	13.341	13.281	13.254	13.520	13.664	13.677								

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties</b>	<b>5.215.150</b>	<b>5.550.039</b>	<b>5.498.617</b>	<b>5.484.745</b>	<b>5.471.580</b>	<b>5.479.657</b>	<b>5.428.863</b>	<b>5.395.320</b>	<b>5.426.326</b>	<b>5.342.383</b>	<b>5.364.853</b>	<b>5.441.145</b>	<b>5.426.080</b>	<b>5.457.676</b>	<b>5.527.980</b>
a. Lancar / Current	4.853.549	5.124.871	5.023.489	5.036.777	5.023.483	5.040.425	4.988.850	4.961.784	5.017.731	4.882.342	4.891.249	4.997.972	4.950.209	4.971.792	5.049.116
b. DPK / Special Mention	236.528	283.382	302.775	270.854	271.311	266.287	268.158	261.719	242.207	290.503	301.340	271.604	301.755	303.958	300.771
c. Kurang Lancar / Sub-Standard	20.363	23.277	27.063	23.508	19.261	17.780	16.635	20.398	26.784	26.668	25.583	23.744	27.003	30.530	23.939
d. Diragukan / Doubtful	16.686	27.086	28.249	31.713	27.814	23.877	19.815	17.742	14.453	16.862	21.339	23.660	22.262	26.958	34.545
e. Macet / Lost	88.024	91.422	117.041	121.892	129.711	131.288	135.404	133.677	125.151	126.008	125.341	124.165	124.851	124.437	119.609
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	125.073	141.785	172.353	177.113	176.786	172.945	171.854	171.817	166.389	169.538	172.264	171.570	174.116	181.926	178.094
<b>Kredit Kepada Pihak Terkait / Loan for Connected Parties</b>	<b>79.732</b>	<b>66.953</b>	<b>50.622</b>	<b>51.421</b>	<b>50.287</b>	<b>50.938</b>	<b>51.409</b>	<b>52.171</b>	<b>55.234</b>	<b>54.740</b>	<b>54.292</b>	<b>55.274</b>	<b>56.090</b>	<b>56.726</b>	<b>53.809</b>
a. Lancar / Current	77.804	65.356	48.654	48.747	47.316	47.994	48.649	49.712	52.614	52.128	51.530	52.391	53.413	53.837	50.797
b. DPK / Special Mention	1.737	1.548	1.767	1.389	2.022	1.989	1.785	1.304	1.301	1.276	1.254	289	313	268	384
c. Kurang Lancar / Sub-Standard	6	4	42	35	35	25	40	212	396	409	566	601	369	422	342
d. Diragukan / Doubtful	4	24	12	6	16	23	13	5	4	9	23	11	15	18	63
e. Macet / Lost	180	21	147	1.244	898	906	922	937	919	917	919	1.982	1.980	2.181	2.223
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	191	49	201	1.285	949	955	975	1.155	1.319	1.335	1.508	2.594	2.364	2.621	2.628

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Bank Persero / State Owned Banks	25.445	28.398	24.697	24.829	25.091	24.545	24.519	24.051	24.856	25.305	25.344	25.906	26.213	26.137	25.622
NPL	609	567	937	1.112	1.174	1.104	993	880	768	730	675	601	621	604	598
2. BPD / Regional Development Banks	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	47.237	50.837	42.163	42.341	42.586	42.334	42.025	42.323	42.529	41.843	41.960	41.531	41.724	41.152	41.042
NPL	1.192	1.041	1.471	1.683	1.742	1.624	1.360	1.117	1.049	1.077	1.183	1.266	1.272	1.192	1.131
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.945	7.651	5.983	5.980	6.007	5.908	5.836	5.794	5.918	5.687	5.706	5.613	5.621	5.583	5.574
NPL	208	181	242	311	344	316	260	215	191	173	161	142	140	137	136
5. Bank Umum / Commercial Bank	80.628	86.886	72.843	73.149	73.684	72.786	72.379	72.169	73.303	72.836	73.010	73.051	73.558	72.872	72.238
NPL	2.009	1.790	2.649	3.106	3.261	3.044	2.613	2.212	2.009	1.980	2.019	2.009	2.033	1.932	1.865

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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Penerima Kredit Lapangan Usaha / Loan by Industrial Origin</b>															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.191	6.729	5.924	5.919	5.858	5.747	5.747	5.718	5.717	5.716	5.634	5.513	5.455	5.184	5.176
NPL	2.271	2.463	2.525	2.530	2.532	2.519	2.524	2.526	2.529	2.529	2.530	2.576	2.577	2.583	2.582
2. Perikanan / <i>Fishery</i>	112	86	81	81	80	80	78	79	79	79	78	78	78	78	78
NPL	69	62	61	61	62	61	59	61	61	61	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	536	526	525	523	523	522	521	520	519	517	517	513	513
NPL	246	39	39	39	39	39	39	39	39	38	39	38	38	39	39
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4	108	79	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	15
NPL	16	15	15	15	15	15	15	15	15	15	15	15	15	14	14
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	579	500	422	422	422	434	421	423	423	422	421	420	420	415	420
NPL	539	464	362	362	362	362	361	362	361	360	360	360	361	358	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	41
NPL	36	35	31	31	31	31	31	31	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	1.029	1.028	1.028	1.028	1.028	1.028	1.029	1.029	1.028	1.028
NPL	39	39	39	39	39	39	39	39	39	39	39	40	40	39	39
10. Perantara Keuangan / <i>Financial intermediaries</i>	540	468	400	400	400	401	416	413	413	413	413	416	416	412	412
NPL	537	463	397	397	397	398	397	397	397	397	397	400	401	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	135	134	135	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	93	94	94	95	94	92	99	99	99	101	100	100	101
NPL	95	92	93	94	94	95	94	92	99	99	99	101	100	100	100
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	525	523	523	522	523	523	524	522	522	523	523	522	522	522	522
NPL	487	486	486	485	486	486	487	486	486	521	521	521	521	521	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	76	72	72	71	72	72	73	72	72	72	73	73	72
NPL	81	81	75	71	71	70	71	71	71	71	71	71	72	72	72
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	4.754	4.404	4.049	3.839	3.820	3.792	3.793	3.803	3.804	3.784	3.769	3.761	3.746	3.598	3.591
NPL	3.779	3.788	3.550	3.378	3.393	3.380	3.386	3.388	3.388	3.389	3.401	3.417	3.405	3.276	3.282
<b>Total</b>	<b>12.072</b>	<b>14.246</b>	<b>13.494</b>	<b>13.189</b>	<b>13.109</b>	<b>12.980</b>	<b>12.982</b>	<b>12.960</b>	<b>12.966</b>	<b>12.942</b>	<b>12.843</b>	<b>12.714</b>	<b>12.642</b>	<b>12.207</b>	<b>12.197</b>
<b>NPL</b>	<b>8.436</b>	<b>8.274</b>	<b>7.899</b>	<b>7.729</b>	<b>7.747</b>	<b>7.720</b>	<b>7.731</b>	<b>7.734</b>	<b>7.741</b>	<b>7.775</b>	<b>7.789</b>	<b>7.856</b>	<b>7.846</b>	<b>7.716</b>	<b>7.723</b>

Tabel 3.17.a.

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

Indikator / Indicator	2018	2019	2020						2021							
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
<b>Berdasarkan Jenis Kredit / Based on the type of credit</b>																
<b>1. Kredit Usaha Kecil / Small Business Loans</b>																
a. Dalam rangka penerusan kredit dari BI / Channeling Credit From BI	2.759	2.795	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.771	2.783	2.783	2.831	2.831	2.825	2.830
NPL	2.702	2.762	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.738	2.737	2.737	2.785	2.785	2.782	2.785
b. Lainnya / Other	1.287	1.332	1.331	1.329	1.329	1.329	1.338	1.329	1.315	1.313	1.315	1.316	1.326	1.325	1.324	1.324
NPL	1.128	1.248	1.247	1.245	1.245	1.230	1.232	1.233	1.231	1.265	1.266	1.268	1.268	1.268	1.268	1.268
<b>2. Bukan KUK / Not Small Business Loans</b>																
a. Kredit kelolaan / Loans	943	854	835	831	830	827	828	798	799	798	795	794	777	776	767	767
NPL	230	167	186	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	31
NPL	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
c. Bantuan Proyek / Aid Project	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
NPL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Kredit Kelolaan di luar bantuan proyek / Credit Channeling	4	4	4	4	4	5	4	4	4	4	4	4	4	6	6	6
NPL	3	3	3	3	3	5	3	3	3	3	3	3	3	3	3	3
e. Lainnya / Other	7.042	9.224	8.517	8.217	8.138	8.011	8.004	8.021	8.041	8.007	7.909	7.732	7.668	7.239	7.233	7.233
NPL	4.341	4.063	3.693	3.523	3.541	3.530	3.539	3.539	3.549	3.549	3.563	3.562	3.571	3.441	3.446	3.446
<b>Berdasarkan Golongan Penyalur / Based Distribution Group</b>																
1. Koperasi / Cooperation	2.569	2.635	2.617	2.619	2.619	2.618	2.620	2.617	2.619	2.620	2.618	2.662	2.669	2.664	2.668	2.668
NPL	2.486	2.576	2.568	2.570	2.570	2.557	2.558	2.557	2.557	2.558	2.556	2.601	2.607	2.606	2.607	2.607
2. Lembaga Swadaya Masyarakat / Non-Governmental Organization	4.611	4.648	4.290	4.074	4.055	4.030	4.024	4.049	4.050	4.027	4.025	4.006	3.993	3.844	3.839	3.839
NPL	4.010	4.020	3.806	3.633	3.651	3.639	3.649	3.653	3.655	3.654	3.671	3.674	3.675	3.545	3.551	3.551
3. Swasta Lainnya / Other Private	4.893	6.962	6.586	6.496	6.435	6.332	6.339	6.294	6.298	6.294	6.200	6.046	5.980	5.700	5.690	5.690
NPL	1.940	1.678	1.524	1.526	1.526	1.524	1.524	1.524	1.529	1.563	1.563	1.581	1.564	1.565	1.565	1.565
<b>Total</b>	<b>12.072</b>	<b>14.246</b>	<b>13.494</b>	<b>13.189</b>	<b>13.109</b>	<b>12.980</b>	<b>12.982</b>	<b>12.960</b>	<b>12.966</b>	<b>12.942</b>	<b>12.843</b>	<b>12.714</b>	<b>12.642</b>	<b>12.207</b>	<b>12.197</b>	<b>12.197</b>

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

Sektor Ekonomi / Economic Sector	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.635	5.760	6.280	6.378	6.277	6.355	6.305	6.322	6.462	6.465	6.635	6.609	6.677	6.671	6.685
2 Perikanan / Fishery	426	326	375	389	409	499	498	502	511	514	514	513	490	488	485
3 Pertambangan dan Penggalian / Mining and Quarrying	282	1.012	597	627	625	641	650	651	667	664	638	627	622	621	603
4 Industri Pengolahan / Processing industry	1.494	2.057	2.261	2.326	2.325	2.365	2.362	2.394	2.395	2.455	2.509	2.513	2.558	2.593	2.590
5 Listrik, Gas dan Air / Electricity, Gas and Water	137	117	121	126	121	125	128	155	155	161	141	141	151	139	140
6 Konstruksi / Construction	3.644	3.834	4.037	4.110	4.141	4.186	4.206	4.288	4.345	4.110	4.150	4.292	4.346	4.496	4.488
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	24.681	23.544	23.790	23.698	23.500	23.529	23.528	23.489	23.264	23.214	23.302	23.828	24.125	24.091	24.320
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.089	1.514	1.840	1.871	1.929	1.942	1.927	1.948	1.968	1.980	1.998	2.021	2.042	2.060	2.111
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.296	2.291	2.578	2.636	2.631	2.682	2.728	2.790	2.860	2.859	2.840	2.903	2.910	2.937	2.927
10 Perantara Keuangan / Financial intermediaries	379	620	703	714	703	702	718	726	736	713	717	741	799	782	819
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.693	3.403	4.094	4.093	4.223	4.159	4.213	4.317	4.337	4.441	4.480	4.421	4.378	4.431	4.510
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	148	93	89	94	92	92	92	89	91	90	93	93	92	98	89
13 Jasa Pendidikan / Education services	342	321	346	362	369	375	367	367	363	364	373	363	363	370	375
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	275	746	665	650	636	627	613	616	620	608	587	588	610	598	591
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	2.549	7.629	7.053	6.863	6.708	6.425	6.344	6.226	6.281	6.291	6.273	6.351	6.395	6.398	6.443
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1.212	678	686	699	666	682	698	754	753	768	806	855	851	876	835
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	4.382	3.523	3.027	2.981	2.983	2.953	2.934	2.957	2.774	2.756	2.768	2.760	2.713	2.764	2.718
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	4.369	8.276	10.751	10.896	11.117	11.296	11.405	12.461	13.106	13.366	13.648	13.851	14.066	14.139	14.271
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	42.187	43.040	41.174	41.036	40.719	40.671	40.553	39.668	39.084	38.954	39.057	38.893	39.238	38.797	38.822
<b>Total</b>	<b>98.220</b>	<b>108.784</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>110.770</b>	<b>111.529</b>	<b>112.364</b>	<b>113.425</b>	<b>113.349</b>	<b>113.822</b>

<b>Tabel 3.19.a.</b>															
<b>Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan</b>															
<b>(Credit of Rural Banks Based on Type of Use)</b>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Sektor Ekonomi / Economic Sector</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>						<b>2021</b>						
			<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>	<b>Jun</b>
<b>Modal Kerja / Working Capital</b>															
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	4.878	4.920	5.421	5.520	5.415	5.485	5.441	5.460	5.587	5.574	5.753	5.727	5.794	5.786	5.801
- Perikanan / <i>Fishery</i>	383	295	341	355	369	452	452	447	452	456	454	457	434	436	436
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	229	899	479	517	515	523	519	521	547	544	523	519	521	520	507
- Industri Pengolahan / <i>Processing industry</i>	1.250	1.774	1.967	2.015	2.001	2.026	2.027	2.058	2.061	2.105	2.141	2.144	2.183	2.219	2.214
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	123	103	103	108	103	107	107	133	131	136	117	115	125	112	116
- Konstruksi / <i>Construction</i>	3.340	3.519	3.747	3.814	3.832	3.878	3.904	3.987	4.038	3.813	3.850	3.993	4.039	4.183	4.178
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	22.370	21.101	21.514	21.415	21.247	21.265	21.266	21.235	20.984	20.923	21.019	21.504	21.791	21.752	21.953
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	801	1.120	1.310	1.342	1.370	1.379	1.366	1.382	1.402	1.418	1.436	1.465	1.484	1.504	1.545
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	1.444	1.589	1.745	1.786	1.742	1.781	1.794	1.824	1.859	1.854	1.826	1.877	1.888	1.912	1.911
- Perantara Keuangan / <i>Financial intermediaries</i>	348	569	658	673	661	660	677	678	687	663	668	689	734	720	757
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2.327	2.956	3.641	3.638	3.734	3.683	3.732	3.812	3.845	3.956	3.996	3.969	3.934	3.975	4.056
- Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory Social Security</i>	114	64	59	65	62	62	61	61	62	61	61	62	61	62	55
- Jasa Pendidikan / <i>Education services</i>	201	197	208	215	215	221	210	211	210	214	219	212	211	221	225
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	183	523	476	464	452	443	434	435	435	424	410	407	426	415	409
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	2.005	6.117	5.643	5.475	5.331	5.026	4.966	4.912	4.950	4.983	4.915	4.995	5.017	5.033	5.071
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	943	513	518	531	498	517	530	578	571	587	621	659	660	674	644
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	3.340	2.884	2.401	2.352	2.352	2.329	2.315	2.341	2.243	2.229	2.236	2.219	2.154	2.212	2.172
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	-	23	40	35	11	14	30	16	14	14	13	13	13	10	10
<b>Total Modal Kerja / Total Working Capital</b>	<b>44.279</b>	<b>49.166</b>	<b>50.271</b>	<b>50.321</b>	<b>49.911</b>	<b>49.851</b>	<b>49.830</b>	<b>50.092</b>	<b>50.080</b>	<b>49.953</b>	<b>50.259</b>	<b>51.025</b>	<b>51.468</b>	<b>51.747</b>	<b>52.061</b>
<b>Investasi</b>															
- Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	756	839	860	858	862	869	864	862	875	891	883	882	883	885	884
- Perikanan / <i>Fishery</i>	44	31	34	34	40	47	46	54	59	58	60	56	56	52	49
- Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	53	113	118	109	110	118	131	130	120	120	115	108	101	101	96
- Industri Pengolahan / <i>Processing industry</i>	244	283	294	310	324	339	335	337	334	350	368	369	374	374	376
- Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	14	14	18	18	18	18	22	22	24	24	24	26	26	26	24
- Konstruksi / <i>Construction</i>	304	316	291	296	309	308	302	300	307	296	301	299	307	313	310
- Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	2.311	2.443	2.277	2.282	2.253	2.264	2.262	2.254	2.281	2.291	2.283	2.324	2.335	2.339	2.367
- Penyediaan Akomodasi dan Penyediaan Makanan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	288	394	530	529	559	563	562	566	565	562	562	556	558	555	566
- Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	853	702	833	850	889	901	934	966	1.001	1.006	1.014	1.026	1.022	1.025	1.016
- Perantara Keuangan / <i>Financial intermediaries</i>	31	50	45	41	41	42	42	48	49	50	49	52	66	62	62
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and</i>	367	447	453	455	488	475	481	505	491	484	483	452	444	457	454
- Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory Social Security</i>	34	29	30	29	30	30	31	27	29	29	32	32	31	36	35
- Jasa Pendidikan / <i>Education services</i>	141	124	138	146	153	154	157	156	153	149	154	151	152	149	150
- Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	92	223	189	185	184	183	179	181	185	184	177	181	184	184	182
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	544	1.513	1.410	1.388	1.377	1.399	1.378	1.314	1.331	1.307	1.358	1.356	1.378	1.365	1.372
- Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	269	165	168	168	169	165	167	176	181	182	186	196	191	203	190
- Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	1.041	639	625	628	631	624	619	616	531	528	532	541	559	552	546
- Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin-Others</i>	-	1	1	1	1	5	6	0	0	0	0	0	0	0	0
<b>Total Investasi / Total Investment</b>	<b>7.385</b>	<b>8.327</b>	<b>8.312</b>	<b>8.329</b>	<b>8.437</b>	<b>8.505</b>	<b>8.517</b>	<b>8.514</b>	<b>8.515</b>	<b>8.512</b>	<b>8.580</b>	<b>8.608</b>	<b>8.666</b>	<b>8.677</b>	<b>8.680</b>
<b>Konsumsi / Consumption</b>															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / <i>Housing Loan (mortgage) secured by first mortgage in order to live</i>	1.910	2.106	2.069	2.080	2.084	2.051	1.994	1.974	1.998	1.965	1.960	1.963	1.966	1.952	1.957
- Kredit pemilikan kendaraan bermotor / <i>Vehicle Loans</i>	1.069	1.190	1.128	1.117	1.103	1.094	1.077	1.058	1.043	1.034	1.027	1.026	1.035	1.033	1.033
- Kredit konsumsi lainnya / <i>Other consumer credit</i>	43.578	47.995	48.687	48.699	48.637	48.804	48.851	49.081	49.135	49.306	49.703	49.742	50.289	49.940	50.092
<b>Total Konsumsi / Total consumption</b>	<b>46.556</b>	<b>51.291</b>	<b>51.885</b>	<b>51.896</b>	<b>51.824</b>	<b>51.948</b>	<b>51.922</b>	<b>52.112</b>	<b>52.175</b>	<b>52.305</b>	<b>52.690</b>	<b>52.731</b>	<b>53.290</b>	<b>52.925</b>	<b>53.082</b>
<b>Total</b>	<b>98.220</b>	<b>108.784</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>110.770</b>	<b>111.529</b>	<b>112.364</b>	<b>113.425</b>	<b>113.349</b>	<b>113.822</b>

<b>Tabel 3.20.a.</b>															
<b>Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur</b>															
<b>(Credit of Rural Banks Based on Banks Location)</b>															
<b>Miliar Rp (Billion Rp)</b>															
<b>Lokasi / Location</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>						<b>2021</b>						
			<b>Jun</b>	<b>Jul</b>	<b>Agt</b>	<b>Sep</b>	<b>Okt</b>	<b>Nov</b>	<b>Des</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>	<b>Mei</b>	<b>Jun</b>
1. Jawa Barat	12.554	13.848	13.568	13.522	13.406	13.391	13.323	13.306	13.223	13.236	13.361	13.542	13.636	13.564	13.571
2. Banten	3.393	3.991	4.007	4.006	3.985	3.986	3.967	3.981	3.982	3.867	3.925	3.969	4.009	3.986	3.948
3. DKI Jakarta	1.571	1.848	1.905	1.909	1.915	1.929	1.965	2.152	2.051	2.138	2.160	2.146	2.186	2.192	2.220
4. D.I Yogyakarta	4.724	5.263	5.507	5.556	5.573	5.607	5.638	5.655	5.679	6.990	6.539	6.388	6.488	6.376	6.641
5. Jawa Tengah	23.620	26.912	27.921	28.024	28.017	28.029	28.034	28.047	28.082	26.761	27.363	27.835	28.249	28.383	28.314
6. Jawa Timur	9.836	10.797	10.957	10.919	10.849	10.851	10.832	10.851	10.841	10.770	10.939	11.099	11.297	11.288	11.363
7. Bengkulu	71	73	74	75	75	74	75	74	74	76	78	78	79	78	79
8. Jambi	687	774	791	793	797	800	798	800	803	800	804	811	825	814	822
9. Aceh	153	152	142	139	136	135	134	135	135	135	137	139	140	139	142
10. Sumatera Utara	1.128	1.252	1.222	1.223	1.217	1.211	1.210	1.202	1.205	1.261	1.288	1.301	1.324	1.324	1.338
11. Sumatera Barat	1.238	1.331	1.342	1.349	1.346	1.349	1.353	1.352	1.355	1.357	1.367	1.378	1.390	1.379	1.380
12. Riau	939	984	971	968	961	959	954	954	954	938	946	960	972	965	971
13. Kepulauan Riau	5.094	5.379	5.271	5.245	5.214	5.209	5.199	5.196	5.152	5.160	5.135	5.124	5.133	5.137	5.168
14. Sumatera Selatan	1.206	1.436	1.445	1.428	1.408	1.422	1.431	1.447	1.457	1.432	1.440	1.424	1.445	1.439	1.460
15. Bangka Belitung	94	111	118	118	119	121	120	121	119	118	119	121	122	120	119
16. Lampung	9.111	9.664	9.803	9.820	9.799	9.807	9.797	9.968	10.096	10.134	10.211	10.270	10.338	10.324	10.335
17. Kalimantan Selatan	360	426	436	433	434	431	431	430	425	424	433	442	440	436	449
18. Kalimantan Barat	630	711	733	760	777	792	797	811	758	807	827	820	833	847	863
19. Kalimantan Timur	252	240	243	246	243	245	248	244	241	228	233	238	244	245	250
20. Kalimantan Tengah	436	518	605	628	491	485	486	486	561	534	539	543	548	547	557
21. Kalimantan Utara	-	43	39	39	39	41	40	39	39	50	53	53	53	53	53
22. Sulawesi Tengah	2.165	2.274	2.295	2.294	2.298	2.301	2.302	2.298	2.288	2.282	2.277	2.278	2.294	2.301	2.305
23. Sulawesi Selatan	2.226	2.467	2.427	2.391	2.356	2.323	2.301	2.279	2.268	2.222	2.245	2.272	2.290	2.290	2.300
24. Sulawesi Utara	977	1.221	1.253	1.253	1.287	1.309	1.329	1.334	1.329	1.328	1.336	1.343	1.334	1.323	1.321
25. Sulawesi Tenggara	226	238	231	231	230	231	231	228	229	234	239	242	244	243	244
26. Sulawesi Barat	17	23	22	22	23	24	24	24	25	73	72	76	77	78	78
27. Gorontalo	24	25	35	37	39	41	43	47	53	40	42	44	43	43	43
28. Nusa Tenggara Barat	1.056	1.150	1.120	1.110	1.112	1.134	1.155	1.179	1.194	1.195	1.211	1.216	1.212	1.197	1.179
29. Bali	10.431	11.287	11.542	11.526	11.536	11.542	11.491	11.473	11.522	11.513	11.508	11.479	11.434	11.499	11.553
30. Nusa Tenggara Timur	567	641	647	654	658	662	667	667	669	664	672	663	662	665	665
31. Maluku	1.671	1.825	1.874	1.882	1.885	1.896	1.902	1.910	1.917	1.921	1.929	1.938	1.944	1.940	1.946
32. Papua	1.048	1.130	1.169	1.185	1.197	1.220	1.231	1.241	1.241	1.254	1.265	1.290	1.292	1.292	1.300
33. Maluku Utara	115	166	183	188	191	194	197	199	200	204	207	212	214	212	213
34. Papua Barat	600	584	570	570	559	553	565	587	604	625	629	631	635	632	632
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>98.220</b>	<b>108.784</b>	<b>110.468</b>	<b>110.545</b>	<b>110.172</b>	<b>110.305</b>	<b>110.270</b>	<b>110.718</b>	<b>110.770</b>	<b>110.770</b>	<b>111.529</b>	<b>112.364</b>	<b>113.425</b>	<b>113.349</b>	<b>113.822</b>



Tabel 3.21.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>															
<b>1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry</b>															
Baki Debet	89.560	104.989	110.977	113.153	113.403	116.335	117.828	120.687	122.350	122.149	123.644	126.187	128.701	129.837	132.468
NPL	2.073	2.325	2.358	2.349	2.587	2.602	2.465	2.443	2.321	2.376	2.519	2.534	2.688	2.805	2.805
<b>2. Perikanan / Fishery</b>															
Baki Debet	7.200	8.642	9.154	9.265	9.451	9.659	9.776	9.932	10.090	9.993	10.146	10.371	10.522	10.739	10.925
NPL	171	220	252	231	231	205	198	231	331	377	392	301	288	351	357
<b>3. Pertambangan dan Penggalian / Mining and quarrying</b>															
Baki Debet	6.608	7.947	7.578	7.746	7.725	7.330	7.355	7.287	7.534	7.408	7.361	7.020	7.199	7.334	8.427
NPL	272	327	327	1.380	1.336	1.132	1.108	1.207	1.172	1.163	1.188	1.221	1.308	467	463
<b>4. Industri Pengolahan / Processing industry</b>															
Baki Debet	99.028	106.936	107.341	107.444	108.019	108.040	108.853	107.622	107.409	105.865	106.460	107.489	107.946	107.638	108.002
NPL	3.292	4.396	5.211	5.602	6.198	5.337	5.218	4.568	4.661	4.873	4.954	4.980	5.190	5.174	5.154
<b>5. Listrik, Gas dan Air / Electricity, gas and water</b>															
Baki Debet	4.307	6.288	5.308	4.566	3.987	3.676	3.543	3.469	3.603	3.523	3.577	3.539	3.416	3.458	3.340
NPL	135	101	91	89	89	77	73	75	99	106	108	104	109	107	103
<b>6. Konstruksi / Construction</b>															
Baki Debet	62.521	65.148	55.753	55.990	56.726	57.158	56.813	55.878	52.587	50.570	49.884	49.943	49.706	49.972	51.386
NPL	3.947	5.155	5.887	5.871	5.802	5.785	5.777	5.809	5.592	5.850	6.084	5.964	6.247	6.272	6.268
<b>7. Perdagangan Besar dan Eceran / Wholesale and retail trade</b>															
Baki Debet	499.248	526.356	505.656	504.319	504.998	508.227	508.001	505.570	505.330	496.581	498.407	502.972	503.951	504.210	507.498
NPL	17.170	17.774	20.059	19.595	19.545	18.835	18.696	18.480	16.942	17.786	18.527	18.848	19.786	20.270	20.089
<b>8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking</b>															
Baki Debet	37.877	43.364	45.177	46.036	46.715	47.464	47.819	48.701	48.490	48.932	49.247	49.981	49.963	50.079	50.584
NPL	1.193	1.379	1.705	1.906	1.952	1.988	1.927	1.959	1.940	2.003	2.048	2.050	2.165	2.187	2.134
<b>9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications</b>															
Baki Debet	37.975	42.466	41.182	40.649	40.354	40.550	40.579	40.120	40.226	39.539	39.334	39.167	39.535	39.547	40.340
NPL	1.171	1.203	1.428	1.398	1.427	1.346	1.332	1.322	1.297	1.280	1.222	1.162	1.219	1.240	1.411
<b>10. Perantara Keuangan / Financial intermediaries</b>															
Baki Debet	16.267	14.087	14.372	12.516	12.382	12.401	12.250	11.762	11.480	11.223	11.153	10.915	10.755	10.611	10.850
NPL	336	245	352	366	371	368	385	418	244	217	243	200	206	250	261
<b>11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services</b>															
Baki Debet	48.371	54.162	49.155	48.385	48.024	48.086	47.426	47.126	46.696	45.795	45.834	45.878	45.878	45.816	45.576
NPL	1.495	1.609	1.960	2.144	2.228	1.905	1.905	2.537	2.551	2.373	2.445	2.430	2.512	2.705	2.524
<b>12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security</b>															
Baki Debet	532	142	95	94	89	86	102	79	88	81	78	64	55	54	241
NPL	2	1	1	-	3	3	3	3	3	3	3	-	-	-	-
<b>13. Jasa Pendidikan / Education services</b>															
Baki Debet	3.612	3.633	3.904	3.869	3.872	3.898	3.895	3.853	3.852	3.866	3.837	3.842	3.808	3.704	3.688
NPL	60	75	83	75	80	76	77	67	65	67	70	73	78	73	73
<b>14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities</b>															
Baki Debet	8.131	8.654	7.663	7.640	7.782	7.842	7.760	7.777	7.801	7.711	7.747	7.859	7.899	7.793	7.892
NPL	120	200	169	154	158	153	157	145	139	138	138	139	132	140	131
<b>15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services</b>															
Baki Debet	46.281	49.008	49.671	49.587	49.848	50.257	50.697	51.754	51.473	50.793	51.063	50.820	51.076	51.072	51.364
NPL	923	1.136	1.434	1.423	1.538	1.521	1.555	1.554	1.555	1.597	1.663	1.428	1.574	1.631	1.589
<b>16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households</b>															
Baki Debet	2.199	2.209	2.216	2.261	2.321	2.395	2.387	2.376	2.249	2.241	2.239	2.262	2.309	2.314	2.363
NPL	48	51	41	39	41	40	40	39	30	37	41	44	47	46	49
<b>17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency</b>															
Baki Debet	4	6	4	4	4	4	5	5	5	5	5	5	7	7	8
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined</b>															
Baki Debet	252	273	233	226	224	228	224	266	228	231	236	227	228	219	224
NPL	12	11	17	18	18	14	12	11	11	12	12	10	13	10	9
<b>19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other</b>															
Baki Debet	-	-	-	-	1	1	1	1	1	1	2	3	29	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>20. Tidak Teridentifikasi / Un-identified</b>															
Baki Debet	-	264	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>															
Baki Debet	969.973	1.044.576	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178
NPL	32.420	36.219	41.375	42.640	43.604	41.388	40.930	40.870	38.954	40.259	41.657	41.488	43.561	43.730	43.420

**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						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>															
1. Modal Kerja / Working Capital															
Baki Debet	728.191	758.596	738.272	736.818	739.971	748.666	751.575	751.588	756.147	739.367	744.701	754.713	757.949	760.013	769.385
NPL	25.125	28.249	32.363	32.418	32.804	31.385	31.124	30.291	28.742	29.682	30.916	31.231	32.934	33.651	33.385
2. Investasi / Investment															
Baki Debet	241.781	285.979	277.166	276.933	275.956	274.968	273.739	272.677	265.345	267.140	265.553	263.830	265.034	264.393	265.793
NPL	7.296	7.969	9.012	10.222	10.800	10.002	9.806	10.578	10.212	10.577	10.741	10.256	10.627	10.079	10.034
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>															
Baki Debet	<b>969.972</b>	<b>1.044.576</b>	<b>1.015.438</b>	<b>1.013.751</b>	<b>1.015.927</b>	<b>1.023.635</b>	<b>1.025.314</b>	<b>1.024.266</b>	<b>1.021.493</b>	<b>1.006.506</b>	<b>1.010.254</b>	<b>1.018.544</b>	<b>1.022.982</b>	<b>1.024.405</b>	<b>1.035.178</b>
NPL	<b>32.421</b>	<b>36.219</b>	<b>41.375</b>	<b>42.640</b>	<b>43.604</b>	<b>41.388</b>	<b>40.930</b>	<b>40.870</b>	<b>38.954</b>	<b>40.259</b>	<b>41.657</b>	<b>41.488</b>	<b>43.561</b>	<b>43.730</b>	<b>43.420</b>

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

Kelompok Bank	2018	2019	2020						2021						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>															
<b>1. Bank Persero / State Owned Banks</b>															
Baki Debet	551.935	612.748	607.561	611.567	614.495	623.293	628.496	630.141	631.219	623.278	626.726	635.119	637.973	639.688	647.402
Mikro / Micro	202.279	230.095	225.899	218.835	212.804	207.025	201.454	195.703	189.333	182.145	176.002	170.034	168.258	165.749	163.795
Kecil / Small	215.481	236.740	236.470	237.810	241.165	246.150	247.990	248.001	250.673	249.435	251.222	255.560	265.930	271.763	278.436
Menengah / Medium	134.175	145.913	145.191	154.922	160.526	170.117	179.051	186.438	191.213	191.699	199.502	209.525	203.785	202.176	205.170
NPL	13.998	16.836	19.021	18.899	19.204	18.735	18.766	18.488	17.902	18.985	20.336	20.405	21.948	22.551	22.379
Mikro / Micro	2.719	3.279	3.204	2.982	2.831	2.932	2.892	3.014	2.416	3.039	3.508	3.649	4.552	4.624	4.509
Kecil / Small	6.619	7.559	9.039	8.739	8.735	8.495	8.649	8.486	7.730	8.105	8.716	8.886	9.170	9.516	9.518
Menengah / Medium	4.660	5.998	6.778	7.178	7.638	7.308	7.225	6.988	7.757	7.841	8.112	7.870	8.225	8.412	8.352
<b>2. BPD / Regional Development Banks</b>															
Baki Debet	70.089	75.264	71.584	69.438	70.208	71.442	72.034	71.545	70.658	68.652	69.149	69.287	70.246	70.652	72.256
Mikro / Micro	13.891	15.443	15.390	15.309	15.397	15.649	15.696	15.888	15.661	15.509	15.586	15.048	15.190	15.241	15.677
Kecil / Small	28.774	31.287	31.258	30.998	31.408	32.152	32.896	32.387	31.632	30.767	31.168	31.422	31.894	32.138	32.921
Menengah / Medium	27.423	28.534	24.936	23.131	23.403	23.640	23.443	23.270	23.365	22.377	22.395	22.818	23.162	23.273	23.658
NPL	5.603	5.933	7.146	7.142	7.207	7.112	7.054	6.994	6.426	6.534	6.563	6.699	6.732	6.802	6.839
Mikro / Micro	479	481	589	587	593	580	569	564	520	540	549	582	607	614	607
Kecil / Small	2.002	2.079	2.486	2.431	2.428	2.411	2.411	2.363	2.184	2.219	2.228	2.238	2.282	2.308	2.319
Menengah / Medium	3.122	3.373	4.071	4.124	4.186	4.121	4.075	4.067	3.722	3.775	3.786	3.878	3.842	3.880	3.913
<b>3. Bank Swasta Nasional / Domestic Private Banks</b>															
Baki Debet	338.455	347.783	327.818	324.365	322.911	320.624	316.591	314.509	312.080	307.204	307.033	306.937	307.731	307.142	308.665
Mikro / Micro	20.047	22.009	22.946	21.997	21.775	21.541	21.088	21.110	20.460	17.962	17.820	16.701	16.811	16.705	17.112
Kecil / Small	53.004	60.619	57.965	57.827	57.350	58.141	58.007	57.902	58.004	59.704	60.346	60.701	62.487	63.182	64.799
Menengah / Medium	265.404	265.156	246.908	244.541	243.786	240.941	237.497	235.496	233.617	229.538	228.868	229.535	228.433	227.255	226.755
NPL	11.892	12.773	14.489	15.815	16.401	14.746	14.338	14.614	14.097	14.258	14.298	13.887	14.185	13.784	13.622
Mikro / Micro	698	857	862	831	843	749	683	1.078	1.105	873	880	806	806	930	767
Kecil / Small	1.871	1.520	1.744	1.685	1.685	1.647	1.581	1.628	1.640	1.754	1.710	1.540	1.536	1.655	1.659
Menengah / Medium	9.324	10.396	11.883	13.300	13.874	12.350	12.074	11.908	11.352	11.631	11.707	11.542	11.842	11.200	11.195
<b>4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks</b>															
Baki Debet	9.493	8.780	8.475	8.381	8.312	8.277	8.193	8.071	7.536	7.372	7.346	7.201	7.032	6.923	6.855
Mikro / Micro	651	468	642	636	629	663	647	652	637	624	598	571	553	536	548
Kecil / Small	806	572	532	533	521	515	474	463	383	333	325	308	296	291	284
Menengah / Medium	8.037	7.740	7.301	7.212	7.162	7.099	7.072	6.955	6.516	6.415	6.423	6.322	6.183	6.097	6.023
NPL	928	677	719	784	791	795	772	774	528	482	460	497	696	592	580
Mikro / Micro	7	9	12	13	11	11	9	8	5	5	5	5	23	6	6
Kecil / Small	243	70	85	89	86	91	88	84	14	15	17	17	17	18	11
Menengah / Medium	678	598	623	682	694	693	674	682	509	462	438	474	656	568	564
<b>Jumlah / Total</b>															
Baki Debet	969.972	1.044.576	1.015.438	1.013.751	1.015.927	1.023.635	1.025.314	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178
NPL	32.421	36.219	41.375	42.640	43.604	41.388	40.930	40.870	38.954	40.259	41.657	41.488	43.561	43.730	43.420

**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							
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
<b>Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises</b>																
1. Jawa Barat	127.799	137.712	134.278	133.846	134.312	135.631	135.585	136.175	134.732	132.927	133.576	134.508	134.770	134.369	135.737	
2. Banten	42.503	45.604	43.553	43.056	42.805	43.396	43.577	43.313	43.236	42.393	42.312	41.954	41.893	41.950	42.547	
3. DKI Jakarta	141.315	148.302	140.183	139.136	137.856	137.050	136.365	135.171	133.736	131.540	131.454	132.028	131.324	130.472	130.559	
4. D.I Yogyakarta	14.505	15.627	15.438	15.486	15.538	15.761	15.848	16.032	16.263	16.064	16.217	16.293	16.472	16.526	16.613	
5. Jawa Tengah	108.057	120.170	119.997	120.101	121.281	122.466	123.321	121.883	122.038	120.367	120.861	121.669	121.992	121.274	121.531	
6. Jawa Timur	137.124	151.337	148.929	148.741	149.809	151.479	152.009	152.284	151.519	148.768	149.024	150.440	152.301	153.079	154.900	
7. Bengkulu	7.474	8.332	8.505	8.618	8.648	8.790	8.917	9.021	9.061	9.011	9.148	9.238	9.308	9.333	9.468	
8. Jambi	14.323	15.876	15.224	15.210	15.234	15.341	15.315	15.430	15.573	15.399	15.448	15.587	15.519	15.802	15.996	
9. Aceh	9.792	9.808	4.753	4.039	3.903	3.603	3.360	3.219	2.945	2.843	2.840	2.720	2.535	2.475	2.388	
10. Sumatera Utara	53.877	56.265	54.162	53.839	54.259	54.451	54.492	54.431	54.191	53.512	53.913	54.630	55.038	54.973	55.923	
11. Sumatera Barat	16.554	18.150	17.834	17.938	18.016	18.275	18.316	18.266	18.291	18.132	18.329	18.677	18.738	18.770	18.944	
12. Riau	24.926	27.084	26.685	26.853	26.866	27.076	27.205	27.382	27.293	26.891	27.179	27.603	27.559	27.613	28.053	
13. Kepulauan Riau	9.267	9.019	8.442	8.335	8.178	8.217	8.101	8.039	8.107	7.906	7.940	8.049	8.390	8.781	8.892	
14. Sumatera Selatan	26.018	26.308	25.174	25.503	25.539	25.723	25.772	26.032	25.903	25.520	25.809	25.956	26.211	26.448	26.761	
15. Bangka Belitung	4.804	5.403	5.044	5.028	5.013	5.055	5.052	4.769	4.734	4.652	4.656	4.758	4.760	4.726	4.778	
16. Lampung	17.602	19.148	19.512	19.358	19.490	19.755	19.732	19.755	19.721	19.288	19.336	19.457	19.463	19.598	19.973	
17. Kalimantan Selatan	13.197	13.443	13.446	13.693	13.580	13.640	13.688	13.746	13.736	13.621	13.605	13.703	13.852	14.173	14.333	
18. Kalimantan Barat	17.904	19.658	19.358	19.832	19.639	19.751	19.959	19.843	20.285	19.732	19.777	19.927	20.057	20.080	20.411	
19. Kalimantan Timur	21.912	22.909	22.143	22.192	22.250	22.533	22.535	22.157	22.344	22.269	22.244	22.725	23.164	23.322	23.389	
20. Kalimantan Tengah	10.051	11.131	10.760	10.910	11.032	11.114	10.902	11.193	11.155	10.985	10.988	11.045	11.414	11.401	11.548	
21. Sulawesi Tengah	9.186	9.772	9.874	9.869	9.789	9.943	9.974	9.964	9.959	9.781	9.883	10.015	10.197	10.222	10.312	
22. Sulawesi Selatan	35.803	38.799	38.504	38.094	38.391	38.935	38.850	39.241	39.374	38.870	39.085	39.579	39.742	39.916	40.303	
23. Sulawesi Utara	10.290	11.188	10.676	10.618	10.698	10.644	10.670	10.757	10.618	10.376	10.412	10.557	10.587	10.582	11.964	
24. Sulawesi Tenggara	7.240	8.251	8.427	8.545	8.608	8.745	8.799	8.866	8.887	8.761	8.815	8.989	9.059	9.091	9.358	
25. Sulawesi Barat	4.044	4.541	4.503	4.529	4.584	4.648	4.679	4.739	4.785	4.706	4.718	4.768	4.807	4.811	4.877	
26. Gorontalo	3.776	4.066	3.984	3.977	3.977	4.007	3.992	3.970	3.945	3.908	3.919	3.935	3.919	3.886	3.870	
27. Nusa Tenggara Barat	11.034	12.811	13.108	13.227	13.380	13.646	13.815	14.014	14.185	14.003	14.133	14.312	14.399	14.662	14.728	
28. Bali	36.015	38.251	37.916	38.099	38.452	38.607	38.900	38.920	38.952	39.093	39.290	39.493	39.332	39.680	40.151	
29. Nusa Tenggara Timur	10.099	11.419	11.697	11.723	11.157	11.306	11.321	11.310	11.448	11.214	11.333	11.450	11.471	11.830	11.947	
30. Maluku	3.506	3.966	4.040	4.006	4.020	4.131	4.098	4.141	4.143	4.043	4.041	4.152	4.171	4.150	4.229	
31. Papua	10.313	10.455	9.901	9.936	10.015	10.115	10.151	10.107	10.197	9.953	10.014	10.080	10.094	10.039	10.221	
32. Maluku Utara	2.120	2.441	2.328	2.321	2.351	2.367	2.387	2.371	2.352	2.326	2.304	2.387	2.409	2.446	2.478	
33. Papua Barat	3.881	3.921	3.786	3.783	3.838	3.882	3.906	3.895	3.862	3.761	3.771	3.824	3.871	3.886	3.938	
34. Lainnya / Others	578	32	21	39	18	28	18	8	18	17	18	17	32	31	41	
35. Tidak Teridentifikasi / Un-identified	3.083	3.377	3.253	3.271	3.401	3.524	3.703	3.822	3.905	3.874	3.862	4.019	4.132	4.008	4.017	
<b>Jumlah / Total</b>	<b>969.972</b>	<b>1.044.576</b>	<b>1.015.438</b>	<b>1.013.751</b>	<b>1.015.927</b>	<b>1.023.635</b>	<b>1.025.314</b>	<b>1.024.266</b>	<b>1.021.493</b>	<b>1.006.506</b>	<b>1.010.254</b>	<b>1.018.544</b>	<b>1.022.982</b>	<b>1.024.405</b>	<b>1.035.178</b>	



**Departemen Perizinan  
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