

STATISTIK PERBANKAN INDONESIA

INDONESIA BANKING STATISTICS



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KATA PENGANTAR FOREWORD

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

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

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

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

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

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

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

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

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

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

Jakarta, Agustus 2023
Jakarta, August 2023

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Juli 2023 akan diterbitkan pada minggu ke III bulan September 2023.

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 diimbau untuk memperhatikan waktu *download* data.

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

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Advance Release Calender (ARC)

July 2023 edition will be released on the 3rd week of August 2023.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATIONS

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1 Kegiatan Usaha Perbankan (Bank Industries Operation) dalam Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	9.098.135	10.114.135	10.355.312	10.355.312	10.401.286	10.501.145	10.817.018	10.877.515	11.065.740	10.905.957	10.928.980	10.924.561	10.851.917	10.859.185	10.962.167
Bank Perkreditan Rakyat / Rural Banks	148.709	161.831	165.413	166.982	168.097	168.806	169.823	171.292	175.631	174.119	175.073	174.686	173.706	177.095	178.188
SBI dan SBIS ¹⁾	18.785	12.420	2.854	2.854	1.685	2.467	2.295	2.287	2.866	2.654	4.345	4.033	2.069	2.257	2.266
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	7.406.325	8.129.720	8.186.227	8.292.617	8.327.140	8.403.943	8.699.820	8.719.778	8.925.472	8.716.851	8.711.566	8.731.589	8.771.879	8.710.641	8.813.114
Bank Perkreditan Rakyat / Rural Banks	127.522	139.648	143.255	144.632	145.310	145.630	146.322	147.419	151.607	150.620	151.425	151.352	151.124	154.182	155.063
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	9.177.894	10.112.304	10.308.568	10.325.343	10.393.089	10.487.576	10.814.058	10.874.853	11.113.321	10.932.183	10.947.533	10.979.992	10.932.358	10.888.888	11.052.100
Bank Perkreditan Rakyat / Rural Banks	155.075	168.443	172.126	173.920	175.039	175.659	176.621	178.127	182.302	180.988	181.895	181.603	180.767	184.477	185.702
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	109	107	107	107	107	107	107	107	106	106	106	106	106	105	105
Bank Perkreditan Rakyat / Rural Banks	1.506	1.468	1.454	1.451	1.450	1.446	1.445	1.442	1.441	1.437	1.429	1.426	1.416	1.413	1.413
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	30.733	32.366	25.641	25.568	25.482	25.380	25.396	25.344	25.377	25.298	25.062	24.976	24.982	24.843	24.784
Bank Perkreditan Rakyat / Rural Banks	5.913	5.871	6.018	6.025	6.020	6.031	6.045	6.046	6.044	6.039	6.047	6.031	6.053	6.033	6.044

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1.1. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)														
Keterangan	2022							2023						
	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	6.236.499	6.220.791	6.240.687	6.337.684	6.400.561	6.417.976	6.497.620	6.382.835	6.445.815	6.516.518	6.534.780	6.644.325	6.723.224	
- Kepada Pihak Ketiga / To Third Party	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016	
Rupiah	5.241.296	5.246.176	5.258.832	5.333.232	5.372.270	5.388.624	5.475.409	5.415.358	5.453.966	5.536.746	5.574.816	5.643.064	5.722.366	
Valas / Foreign Exchange	935.565	913.150	920.622	941.669	961.236	958.849	948.155	895.521	921.354	908.712	889.735	934.012	933.649	
- Kepada Bank Lain / Inter Bank Credit/Financing	59.638	61.465	61.233	62.784	67.055	70.504	74.057	71.956	70.495	71.060	70.230	67.249	67.208	
Rupiah	48.074	49.259	49.243	51.032	55.252	56.572	57.685	55.679	55.594	56.333	55.191	53.931	53.119	
Valas / Foreign Exchange	11.564	12.206	11.990	11.752	11.802	13.932	16.371	16.276	14.901	14.728	15.039	13.318	14.089	
b. Penempatan pada Bank Lain / Interbank Placement	212.279	208.941	253.469	237.638	230.981	242.319	245.442	267.471	246.393	238.800	296.255	242.412	232.940	
- Giro / Demand Deposit	117.108	121.556	133.553	125.012	121.868	140.027	144.978	172.041	149.073	143.474	178.893	146.502	129.915	
- Inter Bank Call Money / Inter Bank Call Money	67.918	62.181	91.697	96.630	84.984	82.461	85.345	80.764	84.597	78.197	96.821	79.443	88.168	
- Deposito Berjangka / Time Deposits	22.300	15.908	21.302	9.516	16.895	13.159	8.596	8.971	6.802	9.834	13.984	9.965	10.320	
- Lainnya / Others	4.953	9.295	6.916	6.479	7.235	6.672	6.523	5.695	5.921	7.294	6.558	6.503	4.538	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1.157.196	950.691	967.534	982.898	1.190.872	1.113.744	1.293.578	1.097.911	1.079.990	1.090.396	1.020.490	946.654	968.781	
- Giro / Demand Deposit	507.095	595.055	645.929	635.864	788.617	620.566	753.482	676.347	641.324	623.172	640.796	628.502	614.616	
- Fine Tune Operation (FTO)	244.813	216.397	223.027	214.832	273.934	339.909	398.999	289.633	297.306	295.083	248.627	217.809	174.801	
- Fasbi	390.436	124.112	91.897	126.779	123.190	145.184	140.952	121.768	135.606	166.226	120.946	97.432	177.662	
- Lainnya / Others	14.853	15.127	6.681	5.423	5.131	8.085	145	10.163	5.754	5.915	10.121	2.911	1.702	
d. Surat Berharga / Securities	1.827.934	1.817.023 ⁹⁾	1.811.093	1.823.656	1.845.763	1.869.531	1.863.495	1.889.286	1.955.704	1.923.808	1.871.421	1.835.865	1.835.591	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.854	1.588 ⁹⁾	1.685	2.467	2.295	2.287	2.866	2.654	4.345	4.033	2.069	2.257	2.266	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	47.919	49.282	44.447	21.839	21.722	44.805	39.081	40.797	43.976	41.087	36.887	34.010	31.446	
- Obligasi / Bonds	1.493.032	1.477.364	1.467.002	1.517.195	1.555.661	1.563.091	1.557.913	1.565.697	1.636.950	1.631.502	1.584.600	1.545.491	1.539.654	
- Lainnya / Others	284.130	288.789	297.959	282.154	266.085	259.348	263.635	280.138	270.434	247.187	247.864	254.107	262.225	
e. Penyertaan / Equity Investment	103.193	103.444	103.822	104.115	104.888	105.202	111.145	111.696	112.010	112.746	112.176	112.507	112.739	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	370.325	370.875	372.118	370.312	369.193	367.929	358.264	359.462	363.907	362.764	361.760	364.527	357.417	
- Kredit & Pembiayaan yang diberikan / Credit & Financing	361.655	361.799	363.103	361.613	360.626	359.632	349.526	351.074	355.912	354.979	354.061	356.616	348.269	
- Surat Berharga / Securities	2.156	2.148	2.268	2.387	2.536	2.242	2.024	2.515	2.471	2.328	2.401	2.689	2.702	
- Lainnya / Others	6.515	6.928	6.748	6.312	6.031	6.055	6.715	5.873	5.524	5.457	5.298	5.222	6.446	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	19.288	17.828	16.772	28.018	38.351	36.829	28.582	26.762	25.956	24.693	29.928	21.756	18.091	
h. Tagihan Lainnya / Other claims	428.598	657.059	635.791	616.824	636.409	723.985	667.613	770.536	699.204	654.836	625.107	691.140	713.384	
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	7.602.297	7.564.082	7.608.401	7.647.334	7.927.036	7.974.132	8.153.590	7.953.823	7.988.710	8.005.579	7.996.571	8.007.690	8.042.101	
Rupiah	6.556.778	6.525.074	6.500.459	6.523.285	6.758.119	6.745.172	6.907.838	6.720.958	6.716.043	6.729.253	6.787.370	6.837.944	6.877.179	
Giro / Demand Deposit	1.672.528	1.629.089	1.626.421	1.656.066	1.871.467	1.766.609	1.839.473	1.719.769	1.719.353	1.708.240	1.716.542	1.698.711	1.732.591	
Tabungan / Saving	2.326.056	2.329.227	2.321.378	2.327.180	2.313.627	2.344.346	2.422.410	2.348.904	2.340.490	2.345.689	2.389.763	2.386.881	2.413.767	
Simpanan Berjangka / Time Deposits	2.558.194	2.566.759	2.552.660	2.540.039	2.573.025	2.634.218	2.645.955	2.652.284	2.656.199	2.675.323	2.681.064	2.752.352	2.730.821	
Valas / Foreign Exchange	1.045.519	1.039.008	1.107.942	1.124.049	1.168.917	1.228.960	1.245.752	1.232.865	1.272.667	1.276.326	1.209.201	1.169.746	1.164.922	
Giro / Demand Deposit	557.506	556.252	604.880	594.280	620.676	687.518	706.687	698.526	720.185	727.450	684.740	664.053	682.769	
Tabungan / Saving	192.015	189.549	193.509	198.108	201.520	200.619	192.775	190.892	191.919	195.619	198.527	186.090	179.047	
Simpanan Berjangka / Time Deposits	295.997	293.207	309.553	331.661	346.721	340.823	346.290	343.447	360.563	353.257	325.935	319.603	303.105	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.216	648	876	2.306	1.002	1.568	2.127	4.196	2.436	4.108	5.751	6.895	17.387	
c. Kewajiban kepada Bank lain / Interbank Liabilities	176.747	167.458	170.643	164.217	165.835	156.551	173.399	171.284	159.970	164.724	183.279	172.111	183.223	
d. Surat Berharga yang diterbitkan / Issued Securities	113.919	112.097	109.004	110.978	111.393	112.635	115.117	108.827	106.679	103.602	105.205	105.921	108.267	
e. Pinjaman yang Diterima / Loans received	251.296	254.902	248.790	274.223	285.620	292.296	293.291	279.789	278.649	273.001	260.678	256.521	262.494	
Rupiah	71.062	71.951	74.346	80.677	86.050	88.862	88.881	84.683	84.937	86.506	85.765	85.285	83.515	
Valas / Foreign Exchange	180.234	182.951	174.445	193.546	199.570	203.435	204.410	195.106	193.712	186.495	174.913	171.236	178.980	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	19.112	16.559	15.348	28.029	38.761	37.198	27.589	24.387	24.095	22.977	26.900	20.104	18.612	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	124.507	150.726 ⁹⁾	169.336	172.941	165.965	141.561	156.076	170.482	147.181	153.951	189.975	137.710	177.257	
h. Setoran Jaminan / Guarantee Deposits	3.523	4.205	4.742	3.916	4.207	3.836	4.283	4.064	3.845	3.647	3.519	3.689	3.773	
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	275.335	275.345	274.772	271.839	274.006	274.285	282.879	284.010	285.494	285.644	288.319	291.823	305.320	
b. Cadangan / Reserves	89.234	89.241	88.522	88.483	88.494	88.506	88.915	88.919	89.366	91.153	92.425	94.592	97.497	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	682.893	688.035	688.357	688.772	688.425	684.215	675.740	871.464	868.665	777.324	760.599	762.798	758.028	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	97.204	117.179	134.796	154.457	169.975	187.579	201.817	22.064	40.071	60.649	79.720	98.665	119.973	
e. Tambahan modal disetor / Additional Paid In Capital	260.690	264.635	264.949	257.310	251.814	268.206	282.024	287.873	287.027	290.334	290.622	289.731	285.754	
f. Modal Pinjaman / Loan Capital	77.693	76.983	77.073	77.444	78.515	79.382	78.111	76.225	76.955	76.226	74.416	75.335	73.953	

Tabel 1.2. Kegiatan Usaha Bank Umum - KBMI 1 (Commercial Banks Operations - KBMI 1) Miliar Rp (Billion Rp)														
Keterangan	2022							2023						
	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	741.535	734.275	743.417	748.232	754.800	759.939	772.695	759.836	765.718	775.394	777.137	735.086	749.546	
- Kepada Pihak Ketiga / To Third Party	738.266	731.227	740.391	745.161	751.650	756.760	769.034	756.095	762.125	772.061	773.841	732.539	746.944	
Rupiah	672.520	669.656	677.312	683.150	686.498	690.930	702.104	693.363	699.371	710.370	712.995	674.564	686.895	
Valas / Foreign Exchange	65.746	61.571	63.079	62.012	65.152	65.830	66.930	62.733	62.755	61.691	60.846	57.975	60.049	
- Kepada Bank Lain / Inter Bank Credit/Financing	3.269	3.047	3.026	3.070	3.149	3.179	3.662	3.740	3.593	3.333	3.296	2.547	2.602	
Rupiah	2.772	2.849	2.885	2.920	2.976	2.927	3.176	3.065	3.113	2.998	3.016	2.186	2.381	
Valas / Foreign Exchange	497	199	142	150	173	252	486	675	480	335	279	361	221	
b. Penempatan pada Bank Lain / Interbank Placement	43.330	37.360	40.878	36.293	40.655	31.685	33.491	34.107	31.171	36.528	46.665	34.664	36.667	
- Giro / Demand Deposit	18.402	17.857	15.676	15.485	14.763	15.323	13.967	12.854	12.905	13.274	15.939	13.644	12.177	
- Inter Bank Call Money / Inter Bank Call Money	11.662	10.307	15.022	16.132	14.751	10.333	15.091	15.103	13.744	14.547	20.947	13.149	17.419	
- Deposito Berjangka / Time Deposits	12.150	4.958	8.724	3.312	9.580	5.265	2.826	3.577	1.901	5.084	7.345	5.243	4.542	
- Lainnya / Others	1.116	4.238	1.456	1.364	1.561	764	1.608	2.573	2.620	3.624	2.434	2.628	2.529	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	225.350	158.047	149.509	163.310	171.960	176.772	192.738	164.162	146.190	156.444	148.959	134.662	148.783	
- Giro / Demand Deposit	75.666	92.572	92.271	96.408	98.407	102.775	102.611	96.070	90.627	86.437	87.087	84.642	91.875	
- Fine Tune Operation (FTO)	46.029	33.824	33.990	32.984	48.876	38.125	48.397	42.249	28.102	30.429	24.296	25.077	22.897	
- Fasbi	101.424	27.323	23.248	33.796	24.527	35.684	41.601	25.742	27.424	39.519	37.406	24.839	34.010	
- Lainnya / Others	2.231	4.329	0	123	149	189	129	100	38	59	170	105	1	
d. Surat Berharga / Securities	210.538	216.269	215.658	223.349	233.229	228.799	227.226	231.062	240.298	239.791	236.341	222.224	219.622	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.241	1.588	1.685	1.621	1.532	1.404	1.990	1.953	1.970	1.794	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	10.093	10.203	7.259	6.426	6.032	6.016	5.774	5.731	5.844	5.521	4.873	4.856	4.759	
- Obligasi / Bonds	171.576	173.590	179.271	186.152	188.617	191.018	190.174	195.954	204.979	205.452	207.630	188.478	184.052	
- Lainnya / Others	27.628	30.889	27.443	29.151	37.048	30.361	29.288	27.424	27.506	27.024	23.838	28.890	30.811	
e. Penyertaan / Equity Investment	1.994	1.995	1.994	1.994	1.994	1.996	1.845	1.847	1.847	1.789	1.785	859	859	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	26.734	27.012	27.911	25.276	25.741	26.096	24.024	24.679	25.191	26.061	26.775	24.379	24.001	
- Kredit & Pembiayaan yang diberikan / Credit & Financing	26.059	26.305	27.188	24.512	24.937	25.351	23.341	23.990	24.531	25.363	26.093	23.713	23.289	
- Surat Berharga / Securities	102	106	108	112	111	107	110	111	96	108	84	89	86	
- Lainnya / Others	574	601	616	652	693	638	572	578	564	590	598	577	626	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3.741	2.701	2.657	5.309	8.046	8.066	6.011	3.802	4.469	3.914	4.684	3.098	2.692	
h. Tagihan Lainnya / Other claims	79.780	121.750	123.189	120.010	112.155	112.810	108.446	131.599	133.928	127.271	131.437	145.266	127.996	
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	997.598	970.725	978.456	983.115	1.011.969	996.171	989.871	987.047	989.023	1.006.811	1.014.404	967.201	969.717	
Rupiah	920.223	898.346	907.164	911.590	937.827	922.242	917.158	915.238	918.029	926.561	939.667	902.020	906.410	
Giro / Demand Deposit	206.512	180.347	182.768	196.323	240.944	216.588	184.697	191.161	197.982	202.913	211.670	200.215	192.425	
Tabungan / Saving	208.180	209.268	206.614	203.263	202.957	205.602	220.436	202.212	202.719	201.836	207.544	202.260	205.625	
Simpanan Berjangka / Time Deposits	505.531	508.731	517.781	512.003	493.925	500.052	512.026	521.865	517.329	521.813	520.453	499.545	508.359	
Valas / Foreign Exchange	77.376	72.380	71.293	71.525	74.142	73.929	72.713	71.809	70.994	80.249	74.737	65.181	63.307	
Giro / Demand Deposit	37.406	30.987	30.004	30.944	32.480	32.025	30.274	30.064	25.933	32.627	28.974	24.960	24.149	
Tabungan / Saving	4.599	4.778	4.849	4.875	4.684	5.141	4.969	4.045	3.896	4.771	4.546	4.189	4.713	
Simpanan Berjangka / Time Deposits	35.370	36.614	36.439	35.705	36.979	36.763	37.470	37.700	41.164	42.851	41.216	36.032	34.444	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1	101	1	1	1	436	1	1	1.632	3.022	1	572	
c. Kewajiban kepada Bank lain / Interbank Liabilities	55.708	49.551	49.243	53.932	49.208	47.757	57.215	53.125	46.937	47.648	48.175	39.288	39.902	
d. Surat Berharga yang diterbitkan / Issued Securities	16.093	14.662	14.947	15.943	15.413	14.902	16.863	14.110	15.432	16.487	14.783	14.048	14.471	
e. Pinjaman yang Diterima / Loans received	26.401	26.228	28.704	31.568	32.133	34.451	35.748	33.936	31.484	31.446	30.635	23.837	23.623	
Rupiah	15.858	16.032	18.731	21.972	22.669	23.255	22.804	22.147	22.104	22.372	21.611	14.430	14.517	
Valas / Foreign Exchange	10.543	10.195	9.973	9.596	9.463	11.195	12.944	11.789	9.381	9.074	9.024	9.407	9.106	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.231	3.215	2.954	5.483	8.146	8.206	6.475	4.412	5.246	4.708	5.301	3.870	3.429	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	7.565	10.223 ⁰	10.925	13.177	12.476	12.820	15.521	12.647	11.094	11.209	12.035	8.181	9.025	
h. Setoran Jaminan / Guarantee Deposits	319	315	310	317	309	278	368	351	280	229	230	208	190	
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	130.955	129.520	130.014	127.359	127.462	128.057	132.897	134.270	135.754	135.904	138.578	135.081	136.578	
b. Cadangan / Reserves	24.681	24.355	24.359	24.316	24.232	24.232	24.230	24.231	24.678	26.024	26.281	26.761	26.986	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(10.506)	(14.535)	(14.329)	(13.927)	(14.358)	(14.358)	(14.366)	(7.085)	(8.506)	(13.715)	(14.837)	(7.127)	(7.560)	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	2.518	3.782	3.939	5.975	6.564	7.507	6.494	1.569	2.513	3.918	4.314	6.322	7.511	
e. Tambahan modal disetor / Additional Paid In Capital	48.359	51.412	51.618	52.688	47.918	54.314	69.167	68.337	67.469	69.614	67.540	53.083	51.960	
f. Modal Pinjaman / Loan Capital	17.172	16.140	16.193	15.515	15.576	16.071	16.040	15.711	15.729	15.680	14.737	9.384	9.384	

Tabel 1.3. Kegiatan Usaha Bank Umum - KBMI 2 (Commercial Banks Operations - KBMI 2) Miliar Rp (Billion Rp)													
Keterangan	2022							2023					
	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	676.571	682.359	680.011	700.982	715.248	715.594	720.129	705.717	714.535	716.938	716.153	774.175	780.191
- Kepada Pihak Ketiga / To Third Party	668.185	673.084	670.766	689.069	702.116	700.529	703.766	689.967	699.001	701.233	701.063	759.933	765.958
Rupiah	527.492	536.440	533.424	549.674	560.001	560.302	566.378	561.007	567.958	574.403	575.713	624.516	628.477
Valas / Foreign Exchange	140.693	136.644	137.342	139.395	142.115	140.227	137.389	128.960	131.043	126.830	125.350	135.417	137.481
- Kepada Bank Lain / Inter Bank Credit/Financing	8.386	9.275	9.245	11.913	13.132	15.064	16.362	15.750	15.534	15.705	15.089	14.242	14.233
Rupiah	7.495	8.090	8.060	9.783	10.951	12.345	13.282	12.934	12.897	12.945	12.388	12.006	11.266
Valas / Foreign Exchange	891	1.184	1.185	2.129	2.181	2.719	3.080	2.816	2.636	2.761	2.701	2.235	2.967
b. Penempatan pada Bank Lain / Interbank Placement	42.037	40.780	49.569	45.266	41.578	46.150	40.804	51.731	49.683	41.725	55.720	48.400	47.794
- Giro / Demand Deposit	12.840	15.076	11.897	14.149	10.260	10.027	9.725	16.442	10.770	9.678	16.712	12.387	15.407
- Inter Bank Call Money / Inter Bank Call Money	26.609	23.281	32.572	28.965	27.115	31.638	28.455	33.011	37.823	29.734	35.623	34.276	30.175
- Deposito Berjangka / Time Deposits	2.347	4.929	4.618	1.747	3.835	3.911	1.353	1.325	125	867	2.354	656	2.207
- Lainnya / Others	241	470	482	406	367	575	1.271	954	966	1.446	1.031	1.082	4
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	219.339	194.119	195.621	218.959	212.948	207.042	198.509	170.177	176.621	184.039	166.846	164.082	169.538
- Giro / Demand Deposit	87.124	92.823	99.043	109.425	101.677	86.520	82.287	77.580	75.478	76.502	73.849	78.058	77.015
- Fine Tune Operation (FTO)	53.116	69.626	72.465	82.069	84.345	92.873	79.641	78.602	72.877	73.829	68.102	69.747	58.281
- Fasbi	78.880	29.866	23.613	26.465	26.926	24.514	36.574	13.995	28.167	33.495	24.895	16.234	34.241
- Lainnya / Others	220	1.803	500	1.000	-	3.135	6	-	98	213	-	43	-
d. Surat Berharga / Securities	192.269	195.909	201.267	199.864	201.708	203.557	218.064	229.547	236.959	238.031	244.508	237.737	243.352
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	3.536	4.284	3.732	4.217	4.515	4.177	3.961	4.486	4.124	3.933	3.460	3.546	3.374
- Obligasi / Bonds	166.761	167.912	171.900	172.729	175.233	175.945	189.389	201.025	209.204	210.753	216.204	209.136	215.508
- Lainnya / Others	21.971	23.714	25.636	22.919	21.960	23.435	24.714	24.035	23.631	23.345	24.843	25.055	24.470
e. Penyertaan / Equity Investment	2.315	2.320	2.320	2.320	2.321	2.321	2.422	2.442	2.443	2.444	2.445	3.371	3.373
f. Cadangan Kerugian Penurunan	21.522	21.860	21.987	22.298	22.454	22.719	22.490	22.415	22.363	22.348	22.155	24.808	25.280
Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets													
- Kredit & Pembiayaan yang diberikan / Credit & Financing	21.233	21.563	21.675	22.026	22.178	22.438	22.196	22.110	22.067	22.065	21.879	24.529	24.997
- Surat Berharga / Securities	23	23	38	20	21	21	20	43	31	20	18	19	17
- Lainnya / Others	267	274	273	252	255	261	275	263	265	263	257	260	266
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.541	6.285	5.697	10.062	14.154	13.254	8.995	7.090	7.352	6.270	7.955	6.264	5.943
h. Tagihan Lainnya / Other claims	61.844	93.495	90.879	90.071	115.191	125.207	107.048	120.540	117.694	109.551	85.951	124.026	117.265
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	847.671	853.255	862.285	881.395	896.640	904.975	888.107	884.994	905.546	903.798	883.435	927.335	921.540
Rupiah	690.847	692.221	690.790	697.830	716.219	724.087	717.343	712.145	730.520	732.621	724.778	769.762	764.792
Giro / Demand Deposit	206.452	196.496	191.340	200.365	201.989	190.592	197.171	180.550	187.947	197.739	191.656	187.293	192.176
Tabungan / Saving	126.588	129.958	129.086	128.621	128.998	132.703	136.714	124.998	124.731	125.023	130.110	135.646	137.533
Simpanan Berjangka / Time Deposits	357.807	365.767	370.364	368.844	385.232	400.792	383.458	406.598	417.842	409.858	403.012	446.823	435.083
Valas / Foreign Exchange	156.824	161.034	171.495	183.565	180.421	180.888	170.764	172.849	175.026	171.177	158.657	157.573	156.748
Giro / Demand Deposit	101.126	103.973	106.381	110.732	109.158	113.860	104.215	102.803	105.418	109.040	100.633	96.732	98.808
Tabungan / Saving	14.464	14.334	14.546	15.142	15.152	15.003	14.362	13.338	12.700	12.162	12.247	12.070	11.465
Simpanan Berjangka / Time Deposits	41.234	42.727	50.567	57.692	56.111	52.025	52.186	56.707	56.908	49.976	45.777	48.771	46.476
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	596	0	152	773	316	0	0	1.756	0	0	32	0	198
c. Kewajiban kepada Bank lain / Interbank Liabilities	34.065	32.847	32.892	33.922	36.107	37.582	41.206	36.370	32.125	30.088	40.192	45.907	51.098
d. Surat Berharga yang diterbitkan / Issued Securities	2.604	2.404	2.404	2.405	2.399	2.339	2.071	2.072	1.872	1.872	1.872	2.870	2.870
e. Pinjaman yang Diterima / Loans received	25.637	27.224	27.496	30.610	33.437	33.457	32.585	28.719	29.214	29.774	29.813	37.237	37.675
Rupiah	16.795	17.679	17.967	20.834	22.956	22.885	22.433	18.944	19.271	19.998	20.246	27.426	27.005
Valas / Foreign Exchange	8.842	9.545	9.529	9.776	10.482	10.572	10.152	9.775	9.943	9.776	9.567	9.811	10.670
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.639	5.410	4.946	8.663	12.302	12.160	9.576	9.086	8.104	7.903	9.430	6.265	5.821
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	7.890	8.607	11.208	14.903	11.827	11.592	16.136	15.242	13.440	14.262	9.954	9.260	20.071
h. Setoran Jaminan / Guarantee Deposits	244	372	526	724	706	807	849	857	559	763	688	902	738
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	41.169	42.819	41.825	41.825	44.121	44.121	44.691	44.691	44.691	44.691	44.691	51.691	63.691
b. Cadangan / Reserves	12.797	13.127	12.886	12.886	12.977	12.977	12.967	12.967	12.967	12.967	13.733	14.557	14.564
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	68.116	71.885	71.495	71.496	71.532	71.615	71.458	89.711	88.634	87.533	83.726	73.212	72.809
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	8.297	10.125	11.817	13.169	14.997	16.221	17.562	2.058	3.988	5.753	7.593	8.464	8.441
e. Tambahan modal disetor / Additional Paid In Capital	29.685	29.958	29.987	29.050	31.383	32.968	33.768	34.200	33.794	33.391	33.619	45.731	42.907
f. Modal Pinjaman / Loan Capital	11.698	12.171	12.175	12.310	12.439	12.486	11.622	11.422	11.513	11.425	11.313	16.822	16.824

Tabel 1.4. Kegiatan Usaha Bank Umum - KBMI 3 (Commercial Banks Operations - KBMI 3) Miliar Rp (Billion Rp)														
Keterangan	2022							2023						
	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Penyaluran Dana / Distribution of Funds														
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	1.650.177	1.649.024	1.662.671	1.689.083	1.702.711	1.701.355	1.708.709	1.680.452	1.698.803	1.708.217	1.720.835	1.741.274	1.759.290	
- Kepada Pihak Ketiga / To Third Party	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065	1.700.370	1.722.053	1.740.297	
Rupiah	1.365.278	1.371.917	1.382.297	1.404.078	1.410.929	1.415.797	1.434.709	1.422.803	1.434.184	1.455.660	1.466.516	1.474.996	1.496.018	
Valas / Foreign Exchange	270.238	261.703	265.673	269.058	273.286	266.908	252.500	237.739	244.625	231.405	233.854	247.057	244.279	
- Kepada Bank Lain / Inter Bank Credit/Financing	14.661	15.405	14.700	15.946	18.496	18.650	21.499	19.910	19.993	21.152	20.465	19.221	18.993	
Rupiah	11.176	11.577	10.507	11.343	13.835	13.966	14.752	13.426	13.403	14.672	14.132	14.089	14.169	
Valas / Foreign Exchange	3.484	3.827	4.193	4.603	4.662	4.684	6.747	6.484	6.589	6.480	6.332	5.133	4.824	
b. Penempatan pada Bank Lain / Interbank Placement	35.214	39.193	43.374	39.957	38.239	41.748	40.018	36.470	35.879	40.928	41.370	40.021	45.727	
- Giro / Demand Deposit	24.936	27.399	30.156	25.741	27.033	29.884	28.369	25.801	24.573	26.100	29.232	28.579	28.534	
- Inter Bank Call Money / Inter Bank Call Money	6.086	7.318	8.707	11.075	9.951	8.985	9.705	9.136	9.747	13.295	10.157	10.526	16.441	
- Deposito Berjangka / Time Deposits	2.905	3.189	3.208	2.208	312	1.888	1.868	1.499	1.525	1.499	1.467	750	750	
- Lainnya / Others	1.287	1.287	1.304	933	943	991	76	34	34	34	514	166	2	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	261.567	221.831	232.430	210.996	224.032	227.266	299.217	271.124	282.202	289.240	290.398	229.139	219.533	
- Giro / Demand Deposit	100.731	120.208	140.003	135.489	142.538	126.634	147.389	153.779	147.850	146.575	154.842	142.270	148.474	
- Fine Tune Operation (FTO)	44.971	60.300	64.458	49.371	63.945	74.347	109.994	87.032	99.309	99.044	90.689	62.579	40.902	
- Fasbi	103.470	32.335	21.794	21.842	12.575	21.533	41.834	20.255	29.431	37.983	34.920	21.532	28.463	
- Lainnya / Others	12.395	8.988	6.174	4.294	4.976	4.751	-	10.058	5.612	5.638	9.946	2.758	1.694	
d. Surat Berharga / Securities	448.931	451.269	448.787	435.501	446.880	440.941	422.327	423.238	433.053	434.333	424.082	414.279	395.923	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	23.145	20.411	22.597	1.394	1.297	22.552	20.088	22.375	23.664	21.721	19.779	16.709	14.132	
- Obligasi / Bonds	367.322	374.840	370.172	389.394	403.971	374.292	352.358	346.629	363.515	363.857	361.810	345.174	332.682	
- Lainnya / Others	58.464	56.018	56.018	44.714	41.613	44.097	49.881	54.233	45.874	48.755	42.492	52.396	49.108	
e. Penyertaan / Equity Investment	17.423	17.612	17.853	17.909	18.068	18.176	18.430	18.864	18.979	19.097	18.314	18.449	18.579	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	81.446	81.684	82.001	82.392	83.621	85.884	83.476	83.378	84.664	85.047	84.792	85.781	87.191	
- Kredit & Pembiayaan yang diberikan / Credit & Financing	79.557	79.807	80.191	81.188	82.325	84.499	81.985	81.791	83.241	83.629	83.335	84.184	85.507	
- Surat Berharga / Securities	105	106	103	135	140	125	121	181	110	93	149	214	311	
- Lainnya / Others	1.785	1.771	1.707	1.069	1.156	1.261	1.369	1.407	1.313	1.326	1.308	1.383	1.372	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	6.094	5.799	5.449	8.669	11.693	11.651	9.628	9.603	8.871	8.401	9.354	7.584	5.604	
h. Tagihan Lainnya / Other claims	82.778	121.539	112.618	102.366	99.943	138.249	137.418	152.910	148.693	146.819	136.605	159.884	193.677	
Sumber Dana / Source of Funds														
a. Dana Pihak Ketiga / Third Party Funds	1.903.573	1.911.048	1.921.750	1.875.004	1.909.570	1.946.269	1.992.606	1.950.940	1.976.235	2.000.699	2.008.848	1.985.756	1.957.973	
Rupiah	1.603.734	1.612.935	1.601.242	1.562.729	1.577.413	1.606.528	1.654.644	1.620.481	1.621.477	1.646.096	1.655.454	1.665.040	1.647.160	
Giro / Demand Deposit	397.339	412.129	413.760	401.505	394.462	420.083	425.604	398.468	400.751	422.140	430.008	419.377	413.057	
Tabungan / Saving	425.491	422.086	420.845	420.148	412.098	416.421	429.721	424.153	425.878	423.438	428.662	419.437	431.079	
Simpanan Berjangka / Time Deposits	780.905	778.720	766.638	741.075	770.852	770.023	799.318	797.860	794.848	800.518	796.784	826.226	803.023	
Valas / Foreign Exchange	299.839	298.113	320.507	312.275	332.157	339.741	337.963	330.459	354.757	354.603	353.394	320.716	310.814	
Giro / Demand Deposit	117.385	113.041	125.582	115.759	122.719	124.162	119.042	113.676	120.636	124.530	125.918	107.937	108.445	
Tabungan / Saving	94.078	94.330	97.238	99.991	104.558	103.556	97.330	99.954	100.789	103.039	107.727	98.529	92.615	
Simpanan Berjangka / Time Deposits	88.376	90.742	97.687	96.525	104.880	112.023	121.591	116.829	133.332	127.034	119.749	114.250	109.753	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	929	-	-	933	1.861	1.869	1.855	1.856	6.283	16.032	
c. Kewajiban kepada Bank lain / Interbank Liabilities	34.972	28.688	30.516	34.515	37.508	30.146	25.479	23.569	30.966	33.681	28.515	32.604	38.237	
d. Surat Berharga yang diterbitkan / Issued Securities	23.040	21.014	19.258	19.259	19.258	17.814	18.967	16.891	14.792	11.304	11.053	10.600	11.914	
e. Pinjaman yang Diterima / Loans received	95.252	98.917	98.676	106.996	109.616	111.457	113.766	104.468	105.495	105.734	99.626	99.723	97.527	
Rupiah	36.926	36.735	36.118	36.304	38.831	41.102	41.996	41.950	41.901	42.446	42.114	41.740	40.737	
Valas / Foreign Exchange	58.326	62.182	62.558	70.692	70.785	70.355	71.771	62.518	63.594	63.288	57.513	57.983	56.790	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	5.511	4.799	4.694	7.951	9.923	9.524	7.445	7.361	7.091	6.746	8.019	6.262	6.051	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	37.026	37.824	42.664	52.983	45.501	45.423	54.201	57.583	51.832	57.527	60.283	37.524	67.505	
h. Setoran Jaminan / Guarantee Deposits	1.362	1.950	1.609	1.422	1.305	1.425	1.499	1.378	1.418	1.299	1.260	1.247	1.117	
Beberapa komponen modal / Several Components of Capital														
a. Modal Disetor / Paid In Capital	74.005	74.005	74.005	74.005	74.005	74.005	77.653	78.228	78.228	78.228	78.230	78.230	78.230	
b. Cadangan / Reserves	40.796	40.798	40.317	40.321	40.324	40.335	40.756	40.760	40.760	40.793	41.043	41.904	44.579	
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	136.113	141.517	142.022	142.037	142.057	142.076	142.364	168.531	168.231	164.164	159.686	164.686	160.752	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	17.454	20.855	24.038	26.665	29.287	31.582	34.417	3.924	6.483	9.897	13.911	17.487	20.732	
e. Tambahan modal disetor / Additional Paid In Capital	69.972	69.701	69.931	66.792	65.760	69.329	73.526	75.388	74.474	75.328	76.134	77.223	77.367	
f. Modal Pinjaman / Loan Capital	30.713	30.641	30.663	31.151	31.620	31.797	31.602	30.893	31.226	30.917	30.521	30.930	30.042	

Tabel 1.5. Kegiatan Usaha Bank Umum - KBMI 4 (Commercial Banks Operations - KBMI 4) Miliar Rp (Billion Rp)													
Keterangan	2022							2023					
	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	3.168.216	3.155.134	3.154.587	3.199.388	3.227.802	3.241.088	3.296.088	3.236.830	3.266.759	3.315.968	3.320.656	3.393.791	3.434.197
- Kepada Pihak Ketiga / To Third Party	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099	3.289.276	3.362.552	3.402.816
Rupiah	2.676.006	2.668.163	2.665.798	2.696.329	2.714.842	2.721.594	2.772.217	2.738.186	2.752.453	2.796.313	2.819.591	2.868.988	2.910.976
Valas / Foreign Exchange	458.888	453.232	454.528	471.204	480.684	485.884	491.337	466.089	482.931	488.786	469.685	493.563	491.840
- Kepada Bank Lain / Inter Bank Credit/Financing	33.322	33.739	34.261	31.855	32.277	33.610	32.533	32.556	31.375	30.870	31.380	31.239	31.381
Rupiah	26.631	26.742	27.791	26.986	27.490	27.333	26.475	26.254	26.180	25.718	25.654	25.650	25.303
Valas / Foreign Exchange	6.691	6.997	6.470	4.869	4.786	6.277	6.058	6.301	5.196	5.152	5.726	5.588	6.077
b. Penempatan pada Bank Lain / Interbank Placement	91.698	91.608	119.648	116.121	110.509	122.736	131.128	145.163	129.660	119.619	152.499	119.328	102.753
- Giro / Demand Deposit	60.930	61.224	75.825	69.636	69.812	84.793	92.917	116.944	100.825	94.423	117.010	91.892	73.796
- Inter Bank Call Money / Inter Bank Call Money	23.561	21.275	35.397	40.459	33.167	31.505	32.094	23.514	23.282	20.622	30.093	21.492	24.132
- Deposito Berjangka / Time Deposits	4.899	5.808	4.752	2.250	3.167	2.097	2.548	2.571	3.251	2.384	2.818	3.317	2.821
- Lainnya / Others	2.309	3.300	3.674	3.776	4.363	4.341	3.569	2.134	2.301	2.190	2.578	2.628	2.003
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	450.940	376.694	389.973	389.632	581.931	502.665	603.115	492.448	474.977	460.673	414.287	418.770	430.927
- Giro / Demand Deposit	243.574	289.452	314.612	294.542	445.994	304.637	421.195	348.918	327.370	313.657	325.017	323.532	297.252
- Fine Tune Operation (FTO)	100.698	52.647	52.113	50.408	76.769	134.564	160.967	81.749	97.018	91.781	65.539	60.406	52.720
- Fasbi	106.662	34.589	23.242	44.676	59.162	63.453	20.943	61.775	50.584	55.230	23.725	34.827	80.948
- Lainnya / Others	6	6	6	6	6	11	10	6	6	6	5	6	7
d. Surat Berharga / Securities	976.196	953.575 ⁰⁾	945.380	964.941	963.946	996.234	995.878	1.005.439	1.045.394	1.011.654	966.491	961.625	976.694
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1.612	- ⁰⁾	-	847	763	883	876	701	2.375	2.239	2.069	2.257	2.266
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	11.145	14.384	10.859	11.398	9.878	12.060	9.258	8.204	10.345	9.912	8.775	8.900	9.180
- Obligasi / Bonds	787.372	761.022	745.659	767.325	787.841	821.836	825.992	822.089	859.251	851.440	798.955	802.703	807.411
- Lainnya / Others	176.067	178.169	188.862	185.371	165.463	161.456	159.753	174.445	173.423	148.062	156.691	147.766	157.837
e. Penyertaan / Equity Investment	81.461	81.518	81.656	81.893	82.505	82.709	88.448	88.543	88.741	89.417	89.633	89.827	89.928
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	240.622	240.319	240.219	240.347	237.377	233.230	228.275	228.989	231.689	229.307	228.039	229.558	220.945
- Kredit & Pembiayaan yang diberikan / Credit & Financing	234.806	234.124	234.048	233.887	231.186	227.345	222.004	223.183	226.073	223.922	222.754	224.191	214.476
- Surat Berharga / Securities	1.926	1.912	2.019	2.120	2.264	1.989	1.772	2.181	2.235	2.107	2.151	2.366	2.287
- Lainnya / Others	3.890	4.282	4.152	4.339	3.927	3.896	4.498	3.626	3.382	3.278	3.134	3.001	4.182
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.910	3.043	2.969	3.978	4.459	3.858	3.948	6.267	5.265	6.109	7.935	4.810	3.852
h. Tagihan Lainnya / Other claims	204.197	320.275	309.104	304.376	309.120	347.719	314.702	365.487	298.889	271.196	271.115	261.965	274.446
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	3.853.455	3.829.054	3.845.910	3.907.820	4.108.858	4.126.718	4.283.006	4.130.841	4.117.906	4.094.272	4.089.884	4.127.398	4.192.871
Rupiah	3.341.974	3.321.573	3.301.262	3.351.137	3.526.661	3.492.315	3.618.693	3.473.093	3.446.016	3.423.975	3.467.471	3.501.121	3.558.817
Giro / Demand Deposit	862.225	840.118	838.552	857.873	1.034.071	939.345	1.032.001	949.592	932.674	885.448	883.207	891.826	934.932
Tabungan / Saving	1.565.798	1.567.914	1.564.833	1.575.148	1.569.574	1.589.620	1.635.539	1.597.541	1.587.162	1.595.393	1.623.448	1.629.539	1.639.530
Simpanan Berjangka / Time Deposits	913.951	913.541	897.877	918.117	923.015	963.350	951.153	925.960	926.181	943.134	960.816	979.757	984.355
Valas / Foreign Exchange	511.480	507.481	544.647	556.683	582.197	634.403	664.313	657.748	671.890	670.297	622.413	626.276	634.053
Giro / Demand Deposit	301.589	308.251	342.912	336.845	356.319	417.471	453.155	451.982	468.197	461.254	429.214	434.424	451.368
Tabungan / Saving	78.874	76.106	76.876	78.100	77.127	76.919	76.114	73.555	74.534	75.646	74.006	71.303	70.253
Simpanan Berjangka / Time Deposits	131.018	123.124	124.860	141.739	148.751	140.013	135.043	132.211	129.159	133.397	119.192	120.550	112.432
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	619	647	622	603	685	1.567	757	578	566	621	842	611	585
c. Kewajiban kepada Bank lain / Interbank Liabilities	52.002	56.372	57.992	41.849	43.012	41.066	49.498	58.220	49.943	53.307	66.397	54.312	53.987
d. Surat Berharga yang diterbitkan / Issued Securities	72.181	74.017	72.396	73.371	74.323	77.580	77.216	75.754	74.583	73.938	77.497	78.403	79.012
e. Pinjaman yang Diterima / Loans received	104.006	102.533	93.913	105.049	110.434	112.932	111.191	112.666	112.455	106.047	100.604	95.723	103.670
Rupiah	1.483	1.504	1.529	1.568	1.593	1.619	1.648	1.642	1.661	1.691	1.795	1.689	1.255
Valas / Foreign Exchange	102.523	101.029	92.384	103.481	108.840	111.312	109.543	111.024	110.794	104.357	98.809	94.035	102.414
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	4.732	3.135	2.755	5.932	8.390	7.308	4.092	3.527	3.655	3.621	4.150	3.707	3.311
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	72.026	94.073	104.539	91.878	96.161	71.725	70.217	85.010	70.816	70.953	107.704	82.744	80.656
h. Setoran Jaminan / Guarantee Deposits	1.597	1.567	2.297	1.452	1.887	1.326	1.567	1.478	1.588	1.355	1.341	1.332	1.728
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	29.207	29.002	28.928	28.649	28.418	28.102	27.638	26.821	26.821	26.821	26.821	26.821	26.821
b. Cadangan / Reserves	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	10.961	11.369	11.369	11.369	11.369
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	489.169	489.169	489.168	489.167	489.194	484.883	476.284	620.307	620.305	539.341	532.025	532.026	532.027
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	68.935	82.417	95.003	108.647	119.128	132.268	143.344	14.514	27.086	41.081	53.902	66.391	83.288
e. Tambahan modal disetor / Additional Paid In Capital	112.675	113.563	113.412	108.780	106.752	111.594	105.563	109.948	111.290	112.002	113.329	113.694	113.521
f. Modal Pinjaman / Loan Capital	18.110	18.031	18.042	18.469	18.879	19.028	18.846	18.199	18.487	18.204	17.845	18.200	17.703

Tabel 1.6. Laporan Laba / Rugi Bank Umum (Commercial Banks Income Statements) Miliar Rp (Billion Rp)														
Keterangan	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses														
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	773.902	388.804	456.028	521.759	592.216	657.592	729.569	811.458	89.299	160.859	240.185	317.772	397.543	477.070
a. Dari Bank Indonesia / From Bank Indonesia Placement	9.740	6.236	7.233	8.165	9.129	10.266	11.944	13.904	1.995	3.731	5.696	7.582	9.436	11.066
b. Dari Penempatan pada bank lain / From interbank placement	2.691	1.364	1.710	2.164	2.772	3.545	4.398	5.409	1.101	1.927	2.613	3.645	4.471	5.498
c. Dari surat berharga / From securities	87.345	45.222	53.055	60.955	68.606	76.874	85.694	94.584	9.580	18.207	27.439	36.413	45.536	54.568
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	487.587	255.132	298.932	340.533	387.015	426.955	471.737	523.468	55.875	100.832	150.091	198.213	247.684	297.798
- kepada pihak ketiga bukan bank / To Third Party non Bank	484.944	253.666	297.201	338.463	384.677	424.309	468.776	520.202	55.495	100.098	148.951	196.660	245.748	295.480
- kepada bank lain / To other Bank	2.643	1.466	1.731	2.069	2.338	2.646	2.961	3.267	380	734	1.140	1.553	1.936	2.319
e. Lainnya / Others	186.539	80.851	95.098	109.942	124.694	139.951	155.796	174.093	20.748	36.162	54.347	71.920	90.415	108.140
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	342.699	151.576	176.782	202.150	228.360	256.294	286.439	323.610	45.308	75.630	110.838	145.454	181.608	216.813
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	145	140	184	240	307	378	417	484	60	106	153	205	240	280
b. Kewajiban pada Bank lain / Interbank Liabilities	5.618	2.548	3.148	3.678	4.335	5.173	5.972	6.833	1.082	1.901	2.504	3.469	4.415	5.534
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140.844	60.325	70.594	80.669	91.039	102.520	115.258	129.628	15.119	29.212	45.553	61.004	77.391	93.420
- Giro / Demand Deposit	24.161	12.569	14.867	17.054	19.259	21.704	24.543	27.740	3.340	6.414	10.113	13.373	16.997	20.471
- Tabungan / Saving	17.181	7.532	8.751	10.094	11.477	12.773	14.089	15.492	1.342	2.642	4.200	5.631	7.105	8.521
- Simpanan Berjangka / Time deposits	99.502	40.224	46.977	53.521	60.303	68.043	76.626	86.396	10.438	20.156	31.239	42.000	53.290	64.428
d. Surat Berharga / Securities	9.797	4.861	5.827	6.535	7.387	8.519	9.509	10.297	833	1.649	2.504	3.463	3.714	4.428
e. Pinjaman yang diterima / Loans received	6.908	3.149	3.813	4.566	5.481	7.122	8.406	13.077	3.240	3.332	4.503	5.825	6.995	8.227
f. Lainnya / Others	174.872	80.554	93.215	106.339	119.811	132.581	146.876	163.291	24.973	39.429	55.620	71.489	88.852	104.925
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	431.203	237.228	279.247	319.608	363.857	401.298	443.130	487.848	43.991	85.230	129.347	172.318	215.935	260.257
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	460.019	233.471	265.022	294.156	354.507	404.598	444.196	522.998	124.312	147.997	173.245	208.544	227.838	275.999
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	20.448	6.074	6.712	7.576	7.726	8.028	9.279	10.408	1.776	2.430	3.343	4.412	6.327	11.257
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	2	2	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	60	165	264	304	247	169	236	276	148	232	305	410	549	577
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208.665	137.145	153.256	162.067	201.736	235.047	259.831	318.768	100.901	108.369	116.458	135.180	137.661	161.192
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	87.234	47.418	55.546	63.384	72.145	79.677	88.512	97.515	7.596	15.058	23.535	32.551	40.711	50.294
f. Lainnya / Others	143.612	42.667	49.243	60.825	72.653	81.678	86.338	96.030	13.890	21.908	29.605	35.990	42.590	52.678
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	716.871	354.502	402.671	450.066	533.239	599.156	658.420	762.897	140.165	182.935	226.410	280.498	320.195	386.129
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2.082	1.730	1.698	1.711	2.298	2.756	2.471	2.341	212	601	558	613	701	4.578
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	454	621	621	620	620	620	620	632	-	196	197	197	197	237
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	184	165	174	262	235	235	158	-	19	44	64	77	68
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191.785	132.688	147.965	155.222	196.399	225.916	249.798	307.170	99.587	106.029	112.852	130.102	131.855	154.525
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249.910	87.407	98.284	115.983	132.353	144.068	155.749	171.698	18.124	31.627	45.322	59.663	73.677	88.932
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	4.404	2.555	2.945	3.391	3.875	4.216	4.728	5.196	495	970	1.436	1.837	2.355	2.854
g. Lainnya / Others	268.059	129.317	150.994	172.966	197.433	221.345	244.819	275.703	21.748	43.492	66.001	88.022	111.332	134.936
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	174.352	116.196	141.598	163.698	185.124	206.741	228.906	247.949	28.138	50.292	76.182	100.364	123.578	150.126
E. Pendapatan non - operasional / Non Operational Income	20.216	18.258	20.340	23.493	29.867	31.355	35.064	38.631	6.285	9.491	14.432	18.612	21.133	24.919
F. Beban non - operasional / Non Operational Expenses	20.411	14.486	16.428	18.963	22.652	26.387	30.341	34.081	6.884	9.692	14.817	19.655	22.034	25.762
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	3.772	3.911	4.530	7.216	4.968	4.722	4.550	(599)	(201)	(385)	(1.043)	(901)	(843)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174.271	119.969	145.509	168.229	192.340	211.708	233.628	252.499	27.539	50.091	75.797	99.320	122.677	149.283
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89.861	(137)	(156)	(185)	(185)	(209)	(236)	125.725	(33)	(61)	(99)	(137)	(158)	(190)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89.586	(137)	(156)	(185)	(185)	(209)	(236)	125.715	(33)	(61)	(99)	(137)	(158)	(190)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	140.206	97.204	117.179	134.796	154.457	169.975	187.579	201.817	22.064	40.071	60.649	79.720	98.665	119.973

Tabel 1.7. Laporan Laba / Rugi Bank Umum - KBMI 1 (Commercial Banks Income Statements - KBMI 1) Miliar Rp (Billion Rp)														
Keterangan	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses														
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	136.178	66.858	78.572	89.528	101.875	114.171	127.515	141.972	14.618	27.599	42.059	55.998	67.050	80.699
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.297	1.438	1.574	1.691	1.845	2.024	2.248	2.543	292	509	766	1.011	1.224	1.448
b. Dari Penempatan pada bank lain / From interbank placement	873	314	381	464	589	708	829	964	147	306	458	619	786	953
c. Dari surat berharga / From securities	11.759	5.949	6.923	7.909	8.968	10.062	11.412	12.673	1.362	2.657	4.040	5.414	6.421	7.864
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	64.408	34.367	40.320	45.478	51.770	57.970	64.442	71.646	7.221	13.091	20.087	26.772	32.257	38.818
- kepada pihak ketiga bukan bank / To Third Party non Bank	64.218	34.325	40.275	45.427	51.714	57.908	64.373	71.570	7.213	13.076	20.065	26.743	32.220	38.775
- kepada bank lain / To other Bank	190	42	45	51	56	62	69	76	8	15	22	29	37	44
e. Lainnya / Others	56.840	24.790	29.374	33.986	38.702	43.406	48.584	54.146	5.596	11.036	16.708	22.182	26.363	31.615
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86.768	39.057	46.024	52.793	59.897	67.132	75.063	83.805	9.320	17.093	25.969	34.631	40.421	48.700
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	137	13	23	46	75	101	95	114	19	35	48	67	63	72
b. Kewajiban pada Bank lain / Interbank Liabilities	895	549	654	791	942	1.132	1.331	1.566	252	472	701	931	993	1.188
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28.410	13.130	15.318	17.148	19.319	21.520	23.911	26.515	2.821	5.464	8.421	11.287	13.328	16.062
- Giro / Demand Deposit	3.207	1.427	1.647	1.800	2.022	2.290	2.572	2.847	262	515	797	1.075	1.363	1.634
- Tabungan / Saving	2.801	1.745	2.035	2.288	2.565	2.841	3.123	3.403	275	529	828	1.107	1.297	1.552
- Simpanan Berjangka / Time deposits	22.401	9.958	11.637	13.060	14.731	16.389	18.216	20.265	2.284	4.419	6.796	9.105	10.668	12.877
d. Surat Berharga / Securities	1.403	928	1.079	1.216	1.370	1.483	1.737	1.801	116	246	381	514	515	615
e. Pinjaman yang diterima / Loans received	515	317	393	468	631	824	980	1.169	206	362	542	716	521	626
f. Lainnya / Others	55.389	24.121	28.557	33.001	37.561	42.073	47.009	52.640	5.905	10.514	15.878	21.115	25.001	30.136
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	19	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	49.410	27.800	32.549	36.735	41.978	47.039	52.452	58.167	5.298	10.506	16.090	21.367	26.630	31.999
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	105.924	29.561	35.651	39.283	50.934	53.071	55.376	55.502	15.734	15.234	18.049	25.405	25.256	26.275
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.418	730	734	923	856	863		1.023	216	138	204	335	506	613
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	2	2	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	134	222	252	180	80	127	136	100	137	156	216	304	285
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86.289	20.561	25.731	26.720	35.967	37.056	38.174	36.694	13.825	12.262	13.768	20.005	18.771	18.590
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	5.778	2.823	3.220	3.741	4.259	4.752	5.264	5.810	488	906	1.407	1808	2.247	2.698
f. Lainnya / Others	11.415	5.310	5.741	7.646	9.673	10.320	10.789	11.850	1.104	1792	2515	3.040	3.427	4.089
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147.717	54.468	62.713	69.586	84.442	90.842	97.368	102.965	19.053	22.435	29.245	41.168	43.881	48.446
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.143	554	395	363	514	579	527	510	88	139	194	277	322	350
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	1	1	1	0	0	0	0	12	-	-	-	-	-	40
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	129	164	167	169	143	143	143	-	19	19	55	55	55
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83.510	20.103	25.176	25.847	35.070	36.128	37.179	35.598	13.703	11.978	13.322	19.668	18.289	17.957
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23.825	13.041	13.559	16.758	18.615	20.456	22.143	24.620	2.156	3.770	5.576	7.393	8.589	10.064
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	904	365	420	490	529	579	744	859	62	130	203	260	301	412
g. Lainnya / Others	38.159	20.274	22.998	25.962	29.545	32.957	36.632	41.223	3.043	6.400	9.932	13.514	16.325	19.568
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	7.616	2.893	5.486	6.431	8.470	9.268	10.461	10.704	1.979	3.305	4.894	5.604	8.005	9.828
E. Pendapatan non - operasional / Non Operational Income	6.062	4.603	4.970	5.571	6.761	7.707	8.652	9.328	1.412	1.796	3.021	4.209	4.563	5.395
F. Beban non - operasional / Non Operational Expenses	6.038	4.927	5.375	5.896	7.104	8.102	9.005	9.684	1.508	1.897	3.088	4.333	4.755	5.697
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(324)	(404)	(325)	(343)	(396)	(353)	(356)	(96)	(101)	(68)	(124)	(192)	(302)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	7.640	2.569	5.082	6.106	8.127	8.873	10.108	10.348	1.883	3.204	4.827	5.480	7.813	9.526
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.306	-	-	-	-	-	-	4.804	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.031	-	-	-	-	-	-	4.804	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4.510	2.518	3.782	3.939	5.975	6.564	7.507	6.494	1.569	2.513	3.918	4.314	6.322	7.511

Tabel 1.8. Laporan Laba / Rugi Bank Umum - KBMI 2 (Commercial Banks Income Statements - KBMI 2) Miliar Rp (Billion Rp)														
Keterangan	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	104.090	49.194	58.345	67.484	76.686	86.840	97.057	107.720	10.908	21.217	32.396	43.140	57.914	69.697
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.022	1.226	1.475	1.714	1.994	2.311	2.727	3.184	435	849	1.285	1.678	2.167	2.582
b. Dari Penempatan pada bank lain / From interbank placement	383	160	217	294	394	512	625	766	148	301	489	667	877	1.071
c. Dari surat berharga / From securities	9.637	5.238	6.214	7.160	8.102	9.295	10.476	11.684	1.241	2.440	3.654	4.924	6.584	8.097
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53.880	26.365	31.437	36.408	41.447	46.932	52.203	57.640	5.483	10.676	16.233	21.818	28.850	34.856
- kepada pihak ketiga bukan bank / To Third Party non Bank	53.720	26.262	31.310	36.254	41.260	46.700	51.928	57.303	5.417	10.547	16.045	21.567	28.540	34.480
- kepada bank lain / To other Bank	160	103	127	154	187	232	274	337	66	129	188	251	311	376
e. Lainnya / Others	38.168	16.205	19.002	21.908	24.749	27.790	31.028	34.445	3.601	6.950	10.735	14.052	19.436	23.091
2. Beban Bunga / Interest Expenses	61.091	24.992	29.422	33.950	38.414	43.447	48.652	54.300	5.984	11.600	17.821	23.728	33.258	39.933
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	-	-	-	-	0	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	835	303	383	453	537	632	752	900	167	308	476	638	977	1.212
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	20.716	8.540	10.060	11.614	13.154	15.030	16.922	19.046	2.267	4.410	6.799	9.078	12.421	14.900
- Giro / Demand Deposit	2.171	1.235	1.480	1.703	1.913	2.162	2.412	2.675	270	511	786	1.072	1.383	1.673
- Tabungan / Saving	1.660	811	942	1.079	1.214	1.359	1.496	1.669	143	260	395	536	776	939
- Simpanan Berjangka / Time deposits	16.885	6.494	7.637	8.832	10.027	11.509	13.013	14.702	1.855	3.639	5.617	7.470	10.262	12.287
d. Surat Berharga / Securities	1.310	504	593	678	763	847	932	1.013	84	166	251	334	560	668
e. Pinjaman yang diterima / Loans received	1.116	388	463	541	626	732	840	960	125	240	380	513	1.008	1.220
f. Lainnya / Others	37.032	15.257	17.924	20.664	23.334	26.206	29.206	32.382	3.342	6.475	9.915	13.165	18.291	21.933
g. Koreksi atas pendapatan bunga / Corrections	82	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42.998	24.202	28.923	33.534	38.272	43.393	48.405	53.420	4.923	9.616	14.575	19.412	24.656	29.764
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses								-	-	-	-	-	-	-
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83.649	100.323	110.030	116.683	142.566	167.951	192.746	214.590	36.252	51.127	66.922	83.813	96.623	126.246
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1.750	656	842	956	1.008	1.103	1.323	1.364	230	309	402	504	702	4.661
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	30	42	52	67	88	109	140	46	92	144	188	235	280
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65.579	93.873	102.409	108.107	132.976	157.246	180.826	201.538	34.917	48.589	63.080	78.990	90.268	114.175
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	6.026	3.595	4.227	4.822	5.446	6.055	6.655	7.259	577	1.188	1.819	2.406	3.089	3.677
f. Lainnya / Others	10.259	2.168	2.510	2.746	3.069	3.459	3.833	4.288	482	948	1.477	1.725	2.328	3.454
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113.549	114.564	127.467	136.764	167.338	192.395	220.406	246.170	39.067	55.914	74.672	94.296	110.987	145.782
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	306	436	459	499	577	701	709	51	123	117	153	217	4.040
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	-	-	-	-	-	-	-	-	-	-	-	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	54	-	-	-	-	-	-	-	-	25	8	22	12
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62.517	92.196	100.996	106.470	132.764	153.634	176.908	197.839	35.296	48.340	62.939	78.604	89.258	112.964
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17.787	5.389	6.218	7.020	8.184	9.106	9.999	11.280	893	1.592	2.586	3.418	5.596	9.763
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1.029	638	771	878	1.080	1.138	1.276	1.369	117	276	430	567	743	873
g. Lainnya / Others	31.634	15.981	19.046	21.938	24.812	27.940	31.522	34.973	2.711	5.582	8.575	11.546	15.151	18.131
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	13.098	9.961	11.486	13.452	13.500	18.949	20.744	21.840	2.108	4.829	6.826	8.929	10.291	10.228
E. Pendapatan non - operasional / Non Operational Income	2.057	958	1.570	1.573	3.647	1.026	1.291	1.465	1.175	853	1.811	1.903	1.594	1.811
F. Beban non - operasional / Non Operational Expenses	1.940	539	465	364	725	1.260	1.543	1.123	623	584	1.185	1.026	958	1.088
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	419	1.105	1.209	2.922	(233)	(252)	343	552	269	625	877	636	723
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13.216	10,380 ¹⁾	12.591	14.661	16.422	18.715	20.493	22.182	2.660	5.099	7.451	9.806	10.927	10.951
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2.756	(137)	(156)	(185)	(185)	(209)	(236)	2.989	(33)	(61)	(99)	(137)	(158)	(190)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2.756	(137)	(156)	(185)	(185)	(209)	(236)	2.989	(33)	(61)	(99)	(137)	(158)	(190)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11.034	8.297	10.125	11.817	13.169	14.997	16.221	17.562	2.058	3.988	5.753	7.593	8.464	8.441

Tabel 1.9. Laporan Laba / Rugi Bank Umum - KBMI 3 (Commercial Banks Income Statements - KBMI 3) Miliar Rp (Billion Rp)														
Keterangan	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	208.880	98.403	115.558	133.001	150.589	168.809	187.368	208.189	20.235	39.311	59.901	80.146	100.885	121.232
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.887	1.901	2.205	2.515	2.797	3.120	3.605	4.209	700	1.317	2.042	2.705	3.351	3.907
b. Dari Penempatan pada bank lain / From interbank placement	370	151	189	239	298	368	439	532	79	157	245	344	442	538
c. Dari surat berharga / From securities	25.630	12.150	14.221	16.356	18.258	20.388	22.576	24.785	2.316	4.369	6.640	8.862	11.075	13.193
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115.366	58.286	68.446	78.619	89.344	100.139	111.206	122.977	11.422	22.425	34.274	45.797	57.690	69.581
- kepada pihak ketiga bukan bank / To Third Party non Bank	114.457	57.895	67.978	78.079	88.735	99.443	110.420	122.091	11.312	22.214	33.934	45.342	57.134	68.913
- kepada bank lain / To other Bank	909	391	468	540	609	696	787	886	109	211	340	455	557	667
e. Lainnya / Others	64.628	25.915	30.497	35.271	39.892	44.794	49.542	55.687	5.718	11.042	16.701	22.439	28.327	34.013
2. Beban Bunga / Interest Expenses	112.375	46.570	54.716	63.128	71.352	80.279	89.587	100.834	11.220	21.443	32.685	43.983	55.527	66.665
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	3	127	160	194	231	276	322	369	41	71	106	137	178	206
b. Kewajiban pada Bank lain / Interbank Liabilities	479	281	332	386	462	551	631	712	192	267	245	346	379	570
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41.875	17.865	20.890	23.958	26.958	30.343	34.156	38.499	4.600	8.858	13.819	18.672	23.808	28.763
- Giro / Demand Deposit	6.390	3.256	3.867	4.535	5.172	5.840	6.633	7.522	844	1.617	2.570	3.542	4.585	5.544
- Tabungan / Saving	5.566	2.488	2.921	3.336	3.763	4.211	4.668	5.166	498	992	1.567	2.126	2.722	3.292
- Simpanan Berjangka / Time deposits	29.919	12.122	14.102	16.087	18.023	20.292	22.855	25.810	3.257	6.249	9.682	13.004	16.501	19.928
d. Surat Berharga / Securities	4.252	1.566	1.800	2.031	2.257	2.496	2.733	2.967	250	505	751	977	1.161	1.358
e. Pinjaman yang diterima / Loans received	3.291	1.587	1.939	2.332	2.737	3.201	3.715	4.288	597	1.121	1.718	2.284	2.856	3.424
f. Lainnya / Others	62.388	25.143	29.594	34.228	38.707	43.412	48.030	54.000	5.541	10.621	16.047	21.566	27.146	32.344
g. Koreksi atas pendapatan bunga / Corrections	88	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96.505	51.833	60.842	69.873	79.237	88.530	97.781	107.355	9.015	17.868	27.216	36.164	45.358	54.567
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55.850	29.694	33.405	36.021	41.488	45.962	49.444	54.586	10.565	13.345	17.699	23.671	26.738	31.280
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6.476	1.559	1.778	2.006	1.971	1.934	2.446	3.185	699	948	1.285	1.756	2.664	3.140
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	0,4	0,1	0,1	0,05	0,05	0,83	-	-	2,29	3,11	5,26	6,79	9,74	12,38
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18.770	8.077	9.638	10.468	12.984	15.396	16.819	17.694	4.005	4.170	5.422	7.617	7.607	9.073
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	17.130	9.264	10.780	12.350	14.030	15.442	16.906	18.693	1.513	2.912	4.583	7.059	8.715	10.499
f. Lainnya / Others	13.473	10.794	11.209	11.197	12.504	13.189	13.273	15.014	4.346	5.312	6.404	7.232	7.743	8.556
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119.625	59.825	68.038	75.830	87.498	98.012	107.500	118.467	14.355	23.310	32.388	42.620	50.580	60.500
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	742	751	761	1.121	1.449	1.082	957	50	202	134	92	55	82
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	0	0	0	0	0	0	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	0,8	0,7	0,7	7	93	92	92	15	0	0	-	1	-	1
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15.451	6.488	7.525	7.701	9.925	11.919	12.654	13.012	3.419	3.617	4.355	6.452	6.425	7.855
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43.455	20.518	22.476	24.578	27.856	30.615	34.097	37.955	5.467	8.481	11.344	13.975	16.320	19.198
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1.733	1.142	1.300	1.469	1.645	1.797	1.911	2.107	192	349	540	709	899	1.085
g. Lainnya / Others	58.497	30.935	35.984	41.314	46.858	52.140	57.664	64.422	5.227	10.662	16.016	21.389	26.882	32.279
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	32.729	21.703	26.209	30.063	33.227	36.480	39.726	43.474	5.224	7.902	12.527	17.215	21.516	25.347
E. Pendapatan non - operasional / Non Operational Income	10.817	9.020	10.296	12.471	14.574	16.803	18.816	21.721	3.624	6.706	9.366	12.181	14.570	17.209
F. Beban non - operasional / Non Operational Expenses	10.362	8.519	9.974	11.950	13.809	15.959	18.441	21.746	3.886	6.395	9.361	11.985	14.131	16.530
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	501	323	521	765	843	375	(25)	(261)	311	5	197	438	679
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	33.298	22.204	26.531	30.584	33.992	37.323	40.101	43.449	4.963	8.213	12.532	17.412	21.954	26.027
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12.158	-	-	-	-	-	-	15.391	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12.158	-	-	-	-	-	-	15.380	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26.279	17.454	20.855	24.038	26.665	29.287	31.582	34.417	3.924	6.483	9.897	13.911	17.487	20.732

Tabel 1.10. Laporan Laba / Rugi Bank Umum - KBMI 4 (Commercial Banks Income Statements - KBMI 4) Miliar Rp (Billion Rp)														
Keterangan	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	324.755	174.349	203.554	231.745	263.066	287.772	317.629	353.577	43.539	72.732	105.829	138.489	171.693	205.441
a. Dari Bank Indonesia / From Bank Indonesia Placement	2.535	1.671	1.979	2.245	2.493	2.811	3.364	3.967	569	1.055	1.603	2.188	2.694	3.128
b. Dari Penempatan pada bank lain / From interbank placement	1.065	739	924	1.166	1.490	1.957	2.505	3.147	727	1.163	1.421	2.015	2.366	2.936
c. Dari surat berharga / From securities	40.318	21.884	25.697	29.529	33.277	37.128	41.231	45.441	4.661	8.740	13.106	17.214	21.457	25.415
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	253.933	136.114	158.729	180.028	204.454	221.914	243.886	271.205	31.749	54.640	79.497	103.826	128.886	154.543
- kepada pihak ketiga bukan bank / To Third Party non Bank	252.549	135.184	157.638	178.703	202.969	220.258	242.055	269.237	31.552	54.261	78.907	103.008	127.854	153.312
- kepada bank lain / To other Bank	1.384	930	1.092	1.324	1.485	1.656	1.831	1.968	197	379	590	818	1.032	1.231
e. Lainnya / Others	26.903	13.941	16.225	18.777	21.352	23.961	26.643	29.816	5.833	7.134	10.202	13.246	16.290	19.421
2. Beban Bunga / Interest Expenses	82.464	40.957	46.620	52.279	58.697	65.435	73.137	84.671	18.783	25.493	34.362	43.113	52.402	61.515
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	5	1	1	1	1	1	1	1	0	0	0	0	0	2
b. Kewajiban pada Bank lain / Interbank Liabilities	3.409	1.415	1.779	2.048	2.394	2.859	3.259	3.655	472	854	1.083	1.553	2.066	2.563
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	49.843	20.790	24.326	27.949	31.609	35.628	40.269	45.568	5.432	10.479	16.515	21.967	27.834	33.695
- Giro / Demand Deposit	12.393	6.651	7.873	9.017	10.152	11.413	12.926	14.696	1.965	3.771	5.960	7.683	9.666	11.620
- Tabungan / Saving	7.154	2.488	2.853	3.392	3.935	4.362	4.802	5.253	426	861	1.410	1.863	2.309	2.738
- Simpanan Berjangka / Time deposits	30.296	11.651	13.600	15.541	17.522	19.853	22.542	25.619	3.042	5.848	9.145	12.420	15.859	19.337
d. Surat Berharga / Securities	2.832	1.863	2.355	2.611	2.998	3.693	4.107	4.517	383	732	1.121	1.637	1.477	1.787
e. Pinjaman yang diterima / Loans received	1.986	856	1.018	1.225	1.487	2.365	2.871	6.660	2.312	1.609	1.864	2.313	2.611	2.957
f. Lainnya / Others	20.063	16.032	17.141	18.446	20.209	20.890	22.631	24.269	10.185	11.819	13.779	15.643	18.414	20.512
g. Koreksi atas pendapatan bunga / Corrections	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242.291	133.392	156.934	179.467	204.369	222.337	244.491	268.906	24.755	47.239	71.467	95.376	119.291	143.926
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214.597	73.893	85.936	102.171	119.519	137.614	146.630	198.321	61.761	68.291	70.575	75.655	79.221	92.198
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	9.804	3.128	3.358	3.690	3.891	4.128	4.488	4.848	631	1.035	1.452	1.816	2.455	2.843
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	38.028	14.634	15.478	16.772	19.810	25.350	24.012	62.842	48.153	43.349	34.188	28.567	21.014	19.355
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	58.300	31.737	37.318	42.472	48.410	53.428	59.688	65.753	5.017	10.052	15.726	21.279	26.661	33.421
f. Lainnya / Others	108.464	24.394	29.782	39.237	47.407	54.709	58.442	64.878	7.959	13.855	19.209	23.993	29.092	36.579
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	335.979	125.645	144.454	167.885	193.961	217.907	233.146	295.295	67.690	81.275	90.106	102.415	114.747	131.401
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	128	116	128	165	151	161	165	23	138	114	91	107	107
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	108	620	620	620	620	620	620	620	-	196	197	197	197	197
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	30.308	13.901	14.268	15.205	18.640	24.234	23.057	60.721	47.169	42.094	32.238	25.378	17.883	15.749
e. Penyusutan/Amortisasi / Depreciation/Amortizations	164.841	48.459	56.030	67.627	77.697	83.891	89.509	97.843	9.608	17.783	25.816	34.876	43.172	49.906
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	737	410	453	555	621	702	797	861	124	215	263	300	412	484
g. Lainnya / Others	139.769	62.127	72.966	83.752	96.218	108.309	119.002	135.085	10.766	20.848	31.478	41.573	52.975	64.958
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	120.909	81.640	98.417	113.752	129.927	142.044	157.975	171.932	18.826	34.256	51.935	68.616	83.766	104.722
E. Pendapatan non - operasional / Non Operational Income	1.279	3.677	3.503	3.878	4.886	5.819	6.305	6.116	74	136	234	318	407	504
F. Beban non - operasional / Non Operational Expenses	2.071	501	615	753	1.014	1.066	1.353	1.528	867	816	1.183	2.311	2.189	2.448
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	3.176	2.888	3.126	3.872	4.753	4.952	4.588	(793)	(680)	(948)	(1.993)	(1.783)	(1.944)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120.118	84.816	101.305	116.877	133.799	146.798	162.926	176.520	18.033	33.576	50.987	66.623	81.983	102.779
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	70.641	-	-	-	-	-	-	102.541	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	70.641	-	-	-	-	-	-	102.541	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98.383	68.935	82.417	95.003	108.647	119.128	132.268	143.344	14.514	27.086	41.081	53.902	66.391	83.288

Tabel 1.11. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	1.213.629	1.338.665	1.370.719	1.312.978	1.472.583	1.498.355	1.525.035	1.447.440	1.472.252	1.491.455	1.516.741	1.455.567	1.466.140	1.419.280
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	41.525	36.745	37.248	37.296	36.038	36.159	37.903	32.934	40.139	41.034	42.487	43.110	44.824	53.829
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	1.163.491	1.290.252	1.322.022	1.264.639	1.426.347	1.452.347	1.473.777	1.405.654	1.409.018	1.434.970	1.460.835	1.400.971	1.408.756	1.354.661
- Lainnya / Others	8.613	11.668	11.449	11.043	10.198	9.849	13.355	8.851	23.095	15.452	13.419	11.485	12.561	10.789
Kewajiban Komitmen / Committed Liabilities	3.113.244	3.117.796	3.215.608	3.135.630	3.298.091	3.330.867	3.363.716	3.664.205	3.453.149	3.496.292	3.503.654	3.503.748	3.533.120	3.503.857
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	1.705.175	1.690.677	1.765.023	1.771.384	1.790.929	1.813.451	1.848.402	2.142.859	1.924.267	1.951.645	1.933.400	1.926.261	1.996.490	1.996.559
- Committed	429.072	441.944	456.681	457.886	462.500	467.435	473.255	479.975	513.216	525.977	532.511	536.692	549.901	551.987
- Uncommitted	1.276.104	1.248.734	1.308.342	1.313.498	1.328.429	1.346.016	1.375.148	1.662.883	1.411.051	1.425.668	1.400.889	1.389.569	1.446.590	1.444.572
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	24.251	16.052	16.833	18.335	23.760	20.767	19.079	17.762	18.420	18.446	17.239	17.575	17.645	15.800
- Committed	3.874	1.942	1.799	3.446	5.990	5.594	4.866	2.897	2.866	2.871	3.298	3.399	3.787	2.851
- Uncommitted	20.377	14.110	15.034	14.889	17.771	15.173	14.213	14.865	15.554	15.575	13.941	14.176	13.858	12.949
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	85.063	99.554	96.578	98.032	90.151	97.507	91.893	101.522	88.493	91.480	83.000	84.426	84.408	85.605
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.285.893	1.293.841	1.316.564	1.230.846	1.377.629	1.382.511	1.384.765	1.388.554	1.404.531	1.416.621	1.452.767	1.459.777	1.416.618	1.388.549
- Lainnya / Others	12.862	17.672	20.610	17.034	15.620	16.632	19.577	13.509	17.439	18.099	17.249	15.708	17.960	17.344
Tagihan Kontinjensi / Contingent Claims	269.045	273.399	254.082	257.558	262.014	271.042	272.191	273.728	267.076	273.224	261.771	262.738	265.017	270.845
- Garansi yang diterima / Received guarantees	204.276	252.412	230.479	234.477	238.347	247.756	247.083	249.893	243.029	248.145	237.013	237.745	239.446	244.984
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	53.711	1.149	1.144	1.563	1.749	1.978	2.179	1.811	1.866	1.926	1.909	2.004	2.028	2.084
- Lainnya / Others	11.058	19.838	22.460	21.519	21.918	21.308	22.928	22.024	22.180	23.154	22.850	22.989	23.543	23.776
Kewajiban Kontinjensi / Contingent Liabilities	348.030	292.648	298.726	305.033 ^r	315.392	311.513	320.311	388.567	351.150	381.873	366.647	359.228	359.407	368.960
- Garansi yang diberikan / Issued guarantees	345.453	289.955	295.911	301.655	311.776	307.694	316.316	384.200	346.412	377.065	361.640	354.289	354.108	363.289
- Lainnya / Others	2.576	2.692	2.815	3.378 ^r	3.616	3.819	3.995	4.367	4.738	4.808	5.006	4.939	5.299	5.671
Lainnya / Others	696.230	541.983	545.090	548.722	556.000	563.122	570.201	578.345	562.657	559.746	525.585	532.376	538.012	550.784
- Penerusan Kredit/pembiayaan / Channelling	11.477	8.453	8.451	7.709	7.378	7.170	7.125	7.342	7.321	7.422	7.420	7.402	7.445	7.506
- Aset produktif yang dihapusbukukan / Written off earning assets	627.791	532.849	535.957	540.325	547.917	555.232	562.347	570.265	554.598	551.576	517.413	524.221	529.793	542.487
Kredit/Pembiayaan yang diberikan / Credit disbursed	548.614	525.368	528.516	532.784	540.351	547.645	554.743	562.649	547.209	544.176	510.026	516.853	522.409	535.102
Lainnya / Others	79.177	7.482	7.441	7.541	7.566	7.587	7.604	7.616	7.389	7.400	7.387	7.368	7.384	7.385
- Aset produktif yang dihapustagih / Charged off earning assets	56.962	680	683	687	705	721	730	739	738	748	753	753	774	791
Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	49.558	680	683	687	705	721	730	739	738	748	753	753	774	791
Lainnya / Others	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.12. Rekening Administratif Bank Umum - KBMI 1 (Commercial Banks Off-Balance Sheet - KBMI 1) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / <i>Committed Claims</i>	418.224	225.751	220.836	205.028	244.984	254.145	247.973	228.624	224.381	228.638	227.150	206.201	197.845	186.840
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	4.866	2.649	1.813	1.815	1.939	2.283	2.746	1.543	2.622	2.903	3.010	2.976	3.110	4.613
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	412.539	220.873	216.694	200.952	240.831	249.548	243.438	226.286	219.805	223.006	220.901	201.656	193.324	180.716
- Lainnya / <i>Others</i>	819	2.228	2.329	2.261	2.213	2.314	1.789	794	1.954	2.728	3.240	1.569	1.412	1.512
Kewajiban Komitmen / <i>Committed Liabilities</i>	538.929	322.898	313.672	291.973	334.034	346.410	340.901	375.654	374.046	377.943	371.093	348.266	341.416	338.402
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	145.539	109.800	101.321	102.260	107.001	106.689	114.544	115.563	117.334	118.979	120.152	122.018	125.711	126.112
- <i>Committed</i>	35.456	32.952	34.034	33.901	34.690	34.254	37.250	37.410	39.566	40.153	40.878	42.425	43.492	41.968
- <i>Uncommitted</i>	110.084	76.847	67.286	68.358	72.311	72.435	77.295	78.153	77.767	78.826	79.274	79.593	82.220	84.144
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	157	199	253	280	243	241	236	155	270	283	402	415	474	349
- <i>Committed</i>	30	61	60	65	56	74	77	64	130	126	242	260	238	114
- <i>Uncommitted</i>	127	138	192	214	187	167	160	91	140	158	159	154	237	235
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	5.633	2.919	2.002	2.613	2.361	2.676	2.061	2.212	2.342	2.630	2.546	1.919	1.827	2.130
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	384.112	205.267	204.090	180.664	218.804	230.239	216.129	254.418	249.012	250.675	242.224	219.957	208.338	204.084
- Lainnya / <i>Others</i>	3.487	4.713	6.007	6.157	5.625	6.566	7.930	3.306	5.088	5.376	5.770	3.957	5.065	5.727
Tagihan Kontinjensi / <i>Contingent Claims</i>	36.834	53.132	26.474	28.937	29.485	30.731	30.708	29.605	27.840	28.828	30.402	30.479	22.615	25.773
- Garansi yang diterima / <i>Received guarantees</i>	28.407	43.663	16.480	18.612	19.240	20.027	19.651	18.930	17.499	18.174	19.659	19.648	15.980	19.087
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	7.088	439	400	804	1.016	1.251	1.438	1.058	1.093	1.139	1.162	1.224	1.241	1.272
- Lainnya / <i>Others</i>	1.339	9.030	9.594	9.520	9.229	9.454	9.618	9.618	9.248	9.515	9.581	9.608	5.394	5.413
Kewajiban Kontinjensi / <i>Contingent Liabilities</i>	28.150	18.968	17.161	17.855 ^f	17.954	18.248	17.643	17.738	15.235	15.073	14.616	14.411	14.112	15.067
- Garansi yang diberikan / <i>Issued guarantees</i>	27.909	18.658	16.832	17.037	17.110	17.451	16.857	17.000	14.277	14.205	13.741	13.719	13.309	14.182
- Lainnya / <i>Others</i>	241	309	329	633 ^f	844	797	786	738	959	868	875	692	803	885
Lainnya / <i>Others</i>	62.084	56.066	56.275	56.292	56.514	57.331	58.433	61.978	59.920	60.791	62.109	62.671	52.595	53.605
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	532	483	482	258	258	258	257	257	256	243	245	244	244	243
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	53.302	55.583	55.792	56.034	56.255	57.071	58.174	61.714	59.650	60.533	61.850	62.413	52.337	53.340
Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	52.770	55.081	55.288	55.530	55.750	56.566	57.669	61.215	59.153	60.036	61.353	61.916	51.840	52.843
Lainnya / <i>Others</i>	532	502	505	505	505	505	505	499	497	497	497	497	497	497
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	8.251	0	0	0	1	2	2	8	14	15	15	14	14	23
Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	8.200	0	0	0	1	2	2	8	14	15	15	14	14	23
Lainnya / <i>Others</i>	51	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.13. Rekening Administratif Bank Umum - KBMI 2 (Commercial Banks Off-Balance Sheet - KBMI 2) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	212.427	396.912	446.174	424.858	471.367	481.325	482.767	431.775	426.422	464.936	462.212	436.731	461.034	438.532
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	7.713	7.087	8.540	8.568	8.788	8.999	9.075	5.560	8.652	8.801	8.655	8.470	8.652	8.654
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	197.606	382.531	430.407	409.919	455.738	465.617	466.792	419.051	409.607	446.307	445.097	420.597	443.762	422.401
- Lainnya / Others	7.108	7.293	7.227	6.371	6.842	6.710	6.900	7.164	8.163	9.828	8.460	7.664	8.619	7.478
Kewajiban Komitmen / Committed Liabilities	550.557	612.505	697.312	681.307	712.886	721.152	733.322	717.966	725.907	754.581	751.181	771.894	760.542	766.359
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	321.373	306.799	334.860	348.174	345.424	367.993	376.206	381.014	379.068	384.335	368.690	367.724	367.502	375.773
- Committed	52.557	53.969	54.901	55.354	55.566	59.314	58.769	58.917	57.826	59.597	59.599	55.987	58.564	60.419
- Uncommitted	268.816	252.830	279.959	292.820	289.859	308.678	317.437	322.096	321.242	324.738	309.091	311.737	314.074	315.355
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	7.964	5.320	5.218	5.343	6.723	6.075	5.586	5.266	5.265	5.357	4.624	4.323	4.346	3.935
- Committed	53	181	184	340	810	831	320	353	237	269	246	232	217	213
- Uncommitted	7.912	5.139	5.034	5.003	5.913	5.243	5.266	4.913	5.029	5.088	4.377	4.091	4.129	3.722
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	8.751	7.911	9.447	6.701	7.104	6.791	8.983	8.212	5.813	7.320	7.300	6.619	8.047	7.055
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	205.797	285.756	341.038	314.388	346.953	333.543	335.762	315.921	327.720	349.816	362.618	385.194	372.793	371.848
- Lainnya / Others	6.672	6.719	6.748	6.702	6.682	6.750	6.784	7.553	8.041	7.753	7.950	8.033	8.026	7.748
Tagihan Kontinjensi / Contingent Claims	101.202	54.541	54.528	55.433	55.759	57.460	55.987	57.426	52.766	53.154	55.787	55.697	63.344	59.122
- Garansi yang diterima / Received guarantees	94.855	53.764	53.783	54.688	55.011	56.729	55.209	56.671	51.990	52.365	54.985	54.904	58.021	53.736
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	6.330	64	64	55	76	65	66	81	86	87	90	84	88	87
- Lainnya / Others	17	713	681	690	672	665	712	674	690	702	712	709	5.235	5.299
Kewajiban Kontijensi / Contingent Liabilities	24.515	25.868	27.165	27.734	34.706	35.272	35.223	29.329	26.749	28.506	27.343	28.492	30.502	30.059
- Garansi yang diberikan / Issued guarantees	24.273	25.626	26.931	27.500	34.472	35.038	34.989	28.955	26.375	28.132	26.969	28.118	30.129	29.685
- Lainnya / Others	242	242	234	234	234	234	234	374	374	374	374	374	374	374
Lainnya / Others	56.757	46.360	45.708	46.116	45.265	44.466	44.611	45.261	45.024	44.823	44.653	44.553	56.798	59.113
- Penerusan Kredit/pembiayaan / Channelling	6.211	3.291	3.290	2.780	1.974	1.791	1.778	1.774	1.773	1.768	1.766	1.765	1.754	1.753
- Aset produktif yang dihapusbukukan / Written off earning assets	44.899	43.060	42.408	43.327	43.281	42.664	42.822	43.476	43.241	43.044	42.877	42.778	55.033	57.350
Kredit/Pembiayaan yang diberikan / Credit disbursed	43.724	42.392	41.777	42.593	42.547	41.936	42.092	42.721	42.485	42.290	42.123	42.024	54.280	56.596
Lainnya / Others	1.174	667	631	733	734	729	731	755	755	754	754	753	753	753
- Aset produktif yang dihapustagih / Charged off earning assets	5.648	10	10	10	10	10	10	10	10	10	10	10	10	10
Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	5.648	10	10	10	10	10	10	10	10	10	10	10	10	10
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14. Rekening Administratif Bank Umum - KBMI 3 (Commercial Banks Off-Balance Sheet - KBMI 3) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	303.252	402.229	426.779	412.098	449.532	459.655	476.975	448.901	487.099	494.522	502.218	489.919	486.234	494.149
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	28.946	27.009	26.895	26.913	25.311	24.877	26.082	25.831	28.864	29.330	30.822	31.665	33.061	40.563
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	274.112	373.739	398.629	383.401	423.560	434.527	448.533	422.597	456.723	463.639	470.478	456.931	452.795	453.054
- Lainnya / <i>Others</i>	194	1.482	1.254	1.785	661	250	2.360	473	1.513	1.553	918	1.323	378	532
Kewajiban Komitmen / Committed Liabilities	938.903	1.117.566	1.148.109	1.096.091	1.151.596	1.157.353	1.186.047	1.177.302	1.250.266	1.258.370	1.241.279	1.221.447	1.221.021	1.204.254
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	609.276	680.567	701.826	671.761	695.345	702.014	720.495	733.622	762.543	765.771	759.897	738.637	753.205	737.552
- <i>Committed</i>	79.500	95.366	107.712	104.183	110.991	104.973	107.225	105.556	105.921	106.014	111.178	108.922	111.995	111.558
- <i>Uncommitted</i>	529.777	585.201	594.114	567.578	584.354	597.041	613.269	628.066	656.622	659.756	648.719	629.715	641.210	625.994
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	9.875	8.825	9.795	11.152	13.483	11.453	10.516	9.700	10.226	10.174	9.250	9.829	9.436	9.008
- <i>Committed</i>	134	28	32	1.520	1.857	1.908	1.924	36	36	34	33	35	34	34
- <i>Uncommitted</i>	9.741	8.797	9.763	9.632	11.627	9.545	8.592	9.664	10.190	10.140	9.218	9.794	9.402	8.974
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	20.575	23.126	22.094	19.794	20.263	18.289	17.395	18.586	18.567	18.472	17.769	21.090	19.838	18.698
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	296.654	399.294	407.320	389.977	419.870	423.180	434.505	413.232	455.622	460.464	451.619	448.802	435.651	436.108
- Lainnya / <i>Others</i>	2.523	5.754	7.075	3.407	2.635	2.418	3.136	2.163	3.308	3.489	2.743	3.088	2.890	2.888
Tagihan Kontinjensi / Contingent Claims	58.054	107.910	112.505	113.051	115.008	119.303	119.633	119.118	121.051	124.572	110.369	112.195	114.530	114.341
- Garansi yang diterima / <i>Received guarantees</i>	32.465	97.553	100.031	101.433	102.734	107.856	106.770	107.129	108.542	111.360	97.587	99.264	101.368	101.008
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	16.250	646	680	703	657	662	675	672	687	699	656	696	700	725
- Lainnya / <i>Others</i>	9.340	9.710	11.794	10.914	11.618	10.785	12.188	11.316	11.822	12.513	12.126	12.235	12.463	12.608
Kewajiban Kontinjensi / Contingent Liabilities	44.514	48.161	50.794	51.643	53.163	53.376	53.231	55.987	54.335	55.061	55.999	54.437	54.167	55.038
- Garansi yang diberikan / <i>Issued guarantees</i>	43.981	47.626	50.226	51.101	52.620	52.796	52.677	55.455	53.807	54.500	55.438	53.921	53.611	54.449
- Lainnya / <i>Others</i>	532	535	568	542	542	580	554	532	528	561	562	517	556	590
Lainnya / Others	185.306	127.614	127.639	128.141	129.752	130.652	131.045	132.256	127.008	122.189	122.692	124.033	123.310	123.884
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	386	386	386	386	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	148.402	126.558	126.580	127.078	128.673	129.558	129.942	131.150	125.908	121.080	121.579	122.919	122.174	122.740
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	141.846	124.503	124.527	125.026	126.611	127.487	127.868	129.080	123.865	119.031	119.536	120.883	120.131	120.697
- Lainnya / <i>Others</i>	6.556	2.054	2.053	2.053	2.062	2.071	2.074	2.070	2.043	2.049	2.043	2.036	2.043	2.043
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	36.519	670	673	677	694	709	717	720	714	723	728	728	750	758
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	29.165	670	673	677	694	709	717	720	714	723	728	728	750	758
- Lainnya / <i>Others</i>	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.15. Rekening Administratif Bank Umum - KBMI 4 (Commercial Banks Banks Off-Balance Sheet - KBMI 4) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	279.726	313.773	276.930	270.995	306.701	303.230	317.319	338.140	334.349	303.359	325.161	322.716	319.836	299.758
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	279.234	313.108	276.292	270.368	306.218	302.655	315.014	337.720	322.884	302.017	324.359	321.787	317.684	298.491
- Lainnya / Others	492	665	639	627	482	575	2.306	420	11.466	1.342	802	928	2.152	1.268
Kewajiban Komitmen / Committed Liabilities	1.084.855	1.064.827	1.056.515	1.066.258	1.099.574	1.105.952	1.103.446	1.393.284	1.102.931	1.105.398	1.140.102	1.162.140	1.204.832	1.194.842
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	628.987	593.512	627.017	636.259	643.159	636.756	637.158	912.660	665.322	682.561	684.662	697.882	744.936	757.122
- Committed	261.559	259.657	260.034	264.447	261.253	268.895	270.011	278.092	309.903	320.213	320.857	329.357	335.850	338.043
- Uncommitted	367.427	333.855	366.983	384.742	381.906	367.861	367.147	634.568	355.419	362.347	363.805	368.525	409.086	419.079
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	6.255	1.708	1.568	1.560	3.312	2.998	2.741	2.640	2.658	2.631	2.963	3.009	3.388	2.508
- Committed	3.658	1.672	1.523	1.521	3.268	2.781	2.546	2.444	2.463	2.442	2.777	2.872	3.299	2.491
- Uncommitted	2.597	36	44	40	44	217	195	197	195	189	187	137	89	17
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	50.104	65.598	63.036	68.924	60.423	69.751	63.453	72.512	61.771	63.059	55.385	54.797	54.695	57.722
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	399.330	403.524	364.115	345.817	392.002	395.549	398.369	404.984	372.177	355.666	396.306	405.823	399.834	376.509
- Lainnya / Others	180	486	780	768	679	898	1.725	487	1.003	1.481	785	629	1.979	980
Tagihan Kontinjensi / Contingent Claims	72.955	57.817	60.576	60.138	61.761	63.548	65.864	67.580	65.419	66.670	65.213	64.366	64.528	71.609
- Garansi yang diterima / Received guarantees	48.550	57.432	60.186	59.744	61.362	63.144	65.453	67.164	64.999	66.246	64.781	63.929	64.078	71.153
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	24.043	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	362	385	390	395	399	404	411	416	420	424	432	437	450	456
Kewajiban Kontinjensi / Contingent Liabilities	250.851	199.651	203.606	207.800	209.569	204.617	214.214	285.513	254.831	283.234	268.688	261.888	260.625	268.796
- Garansi yang diberikan / Issued guarantees	249.290	198.045	201.922	206.017	207.574	202.409	211.793	282.790	251.953	280.229	265.493	258.531	257.059	264.974
- Lainnya / Others	1.561	1.606	1.683	1.783	1.995	2.208	2.421	2.723	2.878	3.006	3.196	3.356	3.566	3.822
Lainnya / Others	392.083	311.943	315.469	318.172	324.468	330.673	336.113	338.850	330.704	331.943	296.131	301.119	305.310	314.182
- Penerusan Kredit/pembiayaan / Channelling	4.349	4.294	4.293	4.286	4.760	4.735	4.704	4.926	4.906	5.025	5.023	5.007	5.061	5.125
- Aset produktif yang dihapusbukukan / Written off earning assets	381.189	307.649	311.176	313.886	319.708	325.938	331.409	333.924	325.799	326.918	291.107	296.112	300.249	309.057
Kredit/Pembiayaan yang diberikan / Credit disbursed	310.273	303.391	306.923	309.636	315.443	321.656	327.114	329.633	321.705	322.818	287.014	292.030	296.158	304.965
Lainnya / Others	70.915	4.258	4.253	4.250	4.265	4.282	4.294	4.291	4.093	4.100	4.093	4.082	4.091	4.092
- Aset produktif yang dihapustagih / Charged off earning assets	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	6.545	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.16. Kinerja Bank Umum (Commercial Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)														
Indikator / Indicator	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,67	24,66	24,92	25,20	25,17	25,13	25,47	25,66	25,89	26,02	24,81	24,58	26,07	26,74
- Modal / Capital	1.569.939	1.595.722	1.612.941	1.635.201	1.647.043	1.663.912	1.689.915	1.721.678	1.737.168	1.756.587	1.685.672	1.675.202	1.702.705	1.731.412
- ATMR / Risk Weighted Assets	6.116.974	6.470.092	6.471.886	6.488.881	6.542.600	6.621.946	6.634.462	6.708.481	6.710.672	6.750.300	6.793.735	6.816.305	6.531.127	6.475.188
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24,07	22,99	23,25	23,55	23,49	23,47	23,82	24,10	24,38	24,51	23,32	23,04	24,51	25,17
- Modal Inti (Tier I) / Core Capital (Tier I)	1.472.240	1.487.747	1.504.393	1.527.921	1.536.661	1.554.454	1.580.080	1.616.687	1.636.094	1.654.816	1.584.031	1.570.696	1.600.656	1.629.869
- ATMR / Risk Weighted Assets	6.116.974	6.470.092	6.471.886	6.488.881	6.542.600	6.621.946	6.634.462	6.708.481	6.710.672	6.750.300	6.793.735	6.816.305	6.531.127	6.475.188
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,84	2,37	2,45	2,48	2,51	2,47	2,47	2,43	3,02	2,75	2,77	2,72	2,69	2,73
- Laba sebelum pajak / Profit	174.271	239.937	249.444	252.343	256.453	254.049	254.867	252.499	330.467	300.549	303.186	297.961	294.425	298.565
- Rata-rata total aset / Average total assets	9.476.690	10.143.710	10.169.657	10.179.358	10.213.605	10.273.650	10.328.305	10.391.582	10.932.183	10.939.858	10.953.236	10.948.016	10.934.368	10.953.990
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,58	78,46	77,34	76,69	77,16	77,52	77,51	78,65	86,07	81,99	79,36	78,60	77,55	77,34
- Biaya Operasional / Operating Expenses	889.655	434.145	494.745	554.235	651.004	731.744	807.589	933.289	170.701	228.353	291.724	366.072	425.060	510.955
- Pendapatan Operasional / Operating Income	1.064.432	553.309	639.725	722.733	843.702	943.918	1.041.967	1.186.632	198.329	278.497	367.600	465.715	548.116	660.681
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4,51	4,69	4,72	4,73	4,77	4,70	4,70	4,71	4,89	4,72	4,77	4,77	4,79	4,80
- Pendapatan bunga bersih / Interest income net	413.942	459.210	463.370	463.962	469.742	465.835	467.905	471.396	513.609	496.636	502.340	501.715	502.935	504.635
- Rata-rata total aset produktif / Average total earning assets	9.170.121	9.784.914	9.810.410	9.816.840	9.849.607	9.906.572	9.960.931	10.018.364	10.507.845	10.526.049	10.531.892	10.510.721	10.499.042	10.505.198
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77,13	81,25	81,43	81,22	82,05	79,90	79,60	78,78	79,34	79,80	80,51	80,84	82,13	82,76
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.768.585	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.563	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016
- Total Dana Pihak Ketiga / Total Third Party Funds	7.479.463	7.602.297	7.564.082	7.608.401	7.647.334	7.927.037	7.974.133	8.153.590	7.953.823	7.988.710	8.005.579	7.996.571	8.007.690	8.042.101
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,57	17,44	14,32	14,15	14,42	14,72	15,65	15,90	15,09	15,35	15,92	15,63	13,85	13,88
- Aset Likuid Primer / Primary Liquid Asset	1.208.213	1.107.516	808.938	819.502	855.777	902.056	991.247	1.080.533	958.568	993.239	1.053.855	1.037.087	873.018	896.828
- Aset Likuid Sekunder / Secondary Liquid assets	771.178	690.113	669.462	650.881	656.385	689.232	710.288	685.951	690.998	687.082	693.686	671.709	635.568	637.340
- Total Aset / Total Assets	10.112.304	10.308.563	10.325.340	10.393.085	10.487.576	10.814.056	10.874.848	11.113.321	10.932.183	10.947.533	10.979.992	10.932.358	10.888.888	11.052.100

Tabel 1.17. Kinerja Bank Umum - KBMI 1 (Performance of Commercial Banks - KBMI 1) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)														
Indikator / Indicator	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	29,11	28,84	28,08	28,27	28,56	28,13	28,81	30,93	31,86	31,74	30,95	31,01	32,44	32,17
- Modal / Capital	215.111	221.185	211.784	213.340	217.327	217.801	221.102	239.810	242.146	243.549	242.620	242.442	234.066	252.261
- ATMR / Risk Weighted Assets	738.938	766.878	754.190	754.721	760.962	774.293	767.434	775.277	760.116	767.244	783.853	781.894	721.542	784.057
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	27,78	26,58	25,99	26,22	26,41	26,11	26,82	28,93	29,88	29,79	29,04	29,04	30,99	30,26
- Modal Inti (Tier I) / Core Capital (Tier I)	205.245	203.818	195.988	197.861	200.937	202.151	205.804	224.274	227.109	228.565	227.640	227.077	223.593	237.274
- ATMR / Risk Weighted Assets	738.938	766.878	754.190	754.721	760.962	774.293	767.434	775.277	760.116	767.244	783.853	781.894	721.542	784.057
Return On Assets Ratio (%) / Return On Assets Ratio (%)	0,60	0,38	0,65	0,69	0,82	0,81	0,83	0,77	1,59	1,36	1,36	1,16	1,40	0,82
- Laba sebelum pajak / Profit	7.640	5.138	8.712	9.159	10.836	10.756	11.026	10.347	22.592	19.224	19.306	16.439	18.751	11.634
- Rata-rata total aset / Average total assets	1.279.647	1.344.357	1.332.216	1.318.220	1.325.961	1.335.649	1.334.923	1.341.222	1.416.753	1.411.795	1.416.745	1.421.983	1.341.269	1.427.335
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	95,91	96,11	93,72	93,40	92,70	92,55	92,28	92,60	92,40	90,01	89,08	90,83	88,28	92,57
- Biaya Operasional / Operating Expenses	179.569	69.811	80.596	89.848	107.375	116.879	126.139	135.166	23.321	29.236	39.680	55.222	59.817	74.753
- Pendapatan Operasional / Operating Income	187.233	72.640	85.992	96.199	115.826	126.292	136.690	145.961	25.239	32.480	44.545	60.799	67.758	80.756
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,70	4,24	4,30	4,29	4,35	4,38	4,42	4,46	4,67	4,61	4,69	4,65	4,93	4,68
- Pendapatan bunga bersih / Interest income net	44.499	53.106	53.205	52.482	53.424	54.118	54.628	55.236	60.781	60.127	61.423	61.038	61.091	61.466
- Rata-rata total aset produktif / Average total earning assets	1.201.704	1.251.534	1.238.427	1.222.692	1.228.419	1.236.484	1.234.748	1.238.396	1.302.209	1.303.065	1.310.456	1.311.624	1.240.243	1.313.341
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	71,51	74,00	75,33	75,67	75,80	74,17	75,97	77,69	76,60	77,06	76,68	76,29	75,74	77,97
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	693.732	738.266	731.227	740.391	745.161	754.151	756.761	769.034	756.095	762.125	772.061	773.841	732.539	788.652
- Total Dana Pihak Ketiga / Total Third Party Funds	970.137	997.598	970.725	978.456	983.115	1.016.819	996.171	989.872	987.047	989.023	1.006.811	1.014.404	967.201	1.011.460
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	20,75	19,83	13,78	13,72	14,01	14,42	14,13	15,37	13,93	13,17	14,68	14,84	13,29	13,16
- Aset Likuid Primer / Primary Liquid Asset	198.540	210.832	118.326	117.783	123.533	132.794	127.500	148.428	122.521	110.165	132.257	134.172	107.049	116.939
- Aset Likuid Sekunder / Secondary Liquid assets	81.377	64.145	68.848	69.691	70.915	72.360	71.463	72.361	74.816	75.168	77.226	79.206	72.877	73.163
- Total Aset / Total Assets	1.348.864	1.386.804	1.358.279	1.366.069	1.387.887	1.422.842	1.408.521	1.436.185	1.416.753	1.406.836	1.426.646	1.437.696	1.353.675	1.445.011

Tabel 1.18. Kinerja Bank Umum - KBMI 2 (Performance of Commercial Banks - KBMI 2) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)														
Indikator / Indicator	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	36,88	36,89	37,37	37,15	37,14	37,64	38,74	38,06	35,84	35,95	36,14	35,31	35,03	35,64
- Modal / Capital	271.808	278.538	288.553	288.350	291.306	297.861	307.760	305.933	302.695	306.725	302.933	300.931	314.989	307.265
- ATMR / Risk Weighted Assets	737.072	755.143	772.075	776.157	784.279	791.361	794.468	803.798	844.572	853.309	838.324	852.294	899.310	862.063
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	34,55	34,57	34,85	34,75	34,72	35,15	36,18	35,68	33,73	33,81	33,99	33,08	32,51	33,56
- Modal Inti (Tier I) / Core Capital (Tier I)	254.657	261.053	269.062	269.714	272.282	278.139	287.449	286.794	284.893	288.510	284.983	281.969	292.391	289.307
- ATMR / Risk Weighted Assets	737.072	755.143	772.075	776.157	784.279	791.361	794.468	803.798	844.572	853.309	838.324	852.294	899.310	862.063
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,14	1,70	1,74	1,76	1,74	1,77	1,74	1,72	2,37	2,26	2,20	2,18	1,83	2,17
- Laba sebelum pajak / Profit	13.216	20.760	21.584	21.992	21.896	22.349	22.356	22.182	31.925	30.591	29.805	29.418	26.224	29.321
- Rata-rata total aset / Average total assets	1.154.798	1.220.299	1.242.633	1.248.331	1.256.586	1.265.619	1.282.193	1.288.046	1.345.344	1.355.152	1.355.159	1.351.468	1.431.214	1.350.657
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	91,55	92,28	91,69	91,09	91,77	91,86	92,15	92,40	94,06	92,33	91,79	91,52	92,07	91,50
- Biaya Operasional / Operating Expenses	138.932	124.780	139.454	150.469	183.206	210.498	241.226	269.274	42.172	61.498	83.228	105.773	126.731	157.677
- Pendapatan Operasional / Operating Income	151.750	135.215	152.092	165.182	199.633	229.162	261.768	291.436	44.833	66.603	90.672	115.568	137.647	172.330
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,74	4,01	4,04	4,08	4,11	4,14	4,16	4,18	4,43	4,30	4,33	4,33	4,17	4,39
- Pendapatan bunga bersih / Interest income net	40.600	45.791	46.948	47.648	48.352	49.111	50.074	50.667	56.045	54.829	55.391	55.240	56.040	55.830
- Rata-rata total aset produktif / Average total earning assets	1.085.081	1.141.327	1.163.064	1.168.508	1.177.682	1.187.226	1.204.641	1.211.223	1.265.558	1.276.547	1.278.049	1.274.361	1.344.490	1.272.932
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	81,26	78,83	78,88	77,79	78,18	78,45	77,41	79,24	77,96	77,19	77,59	79,36	81,95	82,32
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	644.999	668.185	673.084	670.766	689.069	699.615	700.529	703.766	689.967	699.001	701.233	701.063	759.933	724.250
- Total Dana Pihak Ketiga / Total Third Party Funds	793.773	847.671	853.255	862.285	881.395	891.789	904.975	888.106	884.994	905.546	903.798	883.435	927.335	879.797
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	22,38	23,32	20,67	20,53	21,26	20,87	21,64	22,27	22,33	23,13	23,68	24,31	20,70	22,11
- Aset Likuid Primer / Primary Liquid Asset	183.586	208.792	176.966	179.239	189.171	187.042	199.131	202.979	192.745	207.783	212.113	214.711	186.384	194.551
- Aset Likuid Sekunder / Secondary Liquid assets	83.950	84.763	87.078	85.176	91.991	94.081	96.651	98.200	107.719	107.985	108.732	111.105	108.328	106.284
- Total Aset / Total Assets	1.195.504	1.258.928	1.277.723	1.288.215	1.322.629	1.346.909	1.367.078	1.352.427	1.345.344	1.364.960	1.355.173	1.340.393	1.424.054	1.360.522

Tabel 1.19. Kinerja Bank Umum - KBMI 3 (Performance of Commercial Banks - KBMI 3) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)														
Indikator / Indicator	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,30	23,27	23,49	23,58	23,25	23,15	23,42	24,38	24,63	24,62	24,41	24,26	25,09	25,22
- Modal / Capital	357.409	368.378	372.270	376.018	373.659	376.606	380.939	391.103	395.311	396.401	395.818	390.150	398.887	400.212
- ATMR / Risk Weighted Assets	1.412.509	1.583.127	1.584.872	1.594.736	1.606.949	1.626.854	1.626.613	1.604.015	1.604.957	1.610.265	1.621.431	1.608.280	1.590.068	1.586.718
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,24	21,40	21,62	21,73	21,35	21,33	21,61	22,70	22,97	22,96	22,79	22,57	23,44	23,62
- Modal Inti (Tier I) / Core Capital (Tier I)	328.286	338.734	342.691	346.616	343.023	347.025	351.508	364.092	368.591	369.782	369.486	362.965	372.657	374.797
- ATMR / Risk Weighted Assets	1.412.509	1.583.127	1.584.872	1.594.736	1.606.949	1.626.854	1.626.613	1.604.015	1.604.957	1.610.265	1.621.431	1.608.280	1.590.068	1.586.718
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,41	1,75	1,79	1,80	1,77	1,75	1,70	1,68	2,22	1,83	1,85	1,92	1,94	1,92
- Laba sebelum pajak / Profit	33.298	44.408	45.483	45.876	45.322	44.787	43.746	43.450	59.552	49.279	50.127	52.235	52.690	52.053
- Rata-rata total aset / Average total assets	2.357.650	2.538.796	2.544.433	2.551.396	2.554.352	2.560.209	2.568.533	2.580.085	2.677.437	2.694.454	2.714.555	2.719.668	2.714.175	2.715.051
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,48	78,48	77,81	77,37	77,89	78,26	78,75	79,13	80,44	80,65	79,68	78,90	78,27	78,47
- Biaya Operasional / Operating Expenses	169.751	81.363	93.445	104.998	120.397	135.129	149.573	166.148	20.440	34.318	49.409	65.533	79.417	95.309
- Pendapatan Operasional / Operating Income	203.336	103.669	120.098	135.712	154.565	172.674	189.941	209.957	25.412	42.554	62.009	83.063	101.461	121.453
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	3,79	3,82	3,84	3,84	3,87	3,88	3,89	3,88	3,88	3,79	3,83	3,81	3,82	3,82
- Pendapatan bunga bersih / Interest income net	86.552	93.529	94.188	94.632	95.475	95.802	96.486	96.588	99.721	98.247	99.659	99.310	99.505	99.487
- Rata-rata total aset produktif / Average total earning assets	2.284.059	2.449.648	2.455.334	2.461.368	2.464.231	2.470.171	2.478.555	2.489.948	2.572.113	2.590.575	2.602.544	2.607.431	2.603.182	2.603.202
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	79,51	85,92	85,48	85,75	89,23	88,20	86,46	84,67	85,12	84,95	84,32	84,64	86,72	88,88
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	1.483.010	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065	1.700.370	1.722.053	1.740.297
- Total Dana Pihak Ketiga / Total Third Party Funds	1.865.083	1.903.573	1.911.048	1.921.750	1.875.004	1.909.570	1.946.269	1.992.606	1.950.940	1.976.235	2.000.699	2.008.848	1.985.756	1.957.973
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	21,71	18,93	16,78	16,31	15,74	15,81	16,08	17,12	15,54	16,46	16,87	16,72	14,25	13,57
- Aset Likuid Primer / Primary Liquid Asset	315.680	279.596	224.748	219.733	210.338	217.646	233.603	284.281	240.390	261.386	288.277	286.045	212.281	198.782
- Aset Likuid Sekunder / Secondary Liquid assets	222.490	207.414	207.855	204.353	195.431	195.562	192.718	179.198	175.691	184.830	176.557	171.239	171.319	170.153
- Total Aset / Total Assets	2.478.932	2.572.207	2.578.254	2.600.141	2.578.002	2.612.921	2.651.768	2.707.159	2.677.437	2.711.472	2.754.756	2.735.007	2.692.200	2.719.433

Tabel 1.20. Kinerja Bank Umum - KBMI 4 (Performance of Commercial Banks - KBMI 4) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)														
Indikator / Indicator	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,48	21,62	22,03	22,52	22,56	22,50	22,64	22,26	22,77	23,01	20,97	20,75	21,57	23,80
- Modal / Capital	725.611	727.620	740.334	757.493	764.750	771.645	780.114	784.832	797.016	809.912	744.302	741.679	755.725	771.673
- ATMR / Risk Weighted Assets	3.228.455	3.364.944	3.360.750	3.363.267	3.390.411	3.429.438	3.445.947	3.525.391	3.501.027	3.519.482	3.550.127	3.573.837	3.503.096	3.242.350
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,19	20,33	20,73	21,22	21,25	21,20	21,34	21,03	21,58	21,82	19,77	19,55	20,34	22,47
- Modal Inti (Tier I) / Core Capital (Tier I)	684.053	684.143	696.651	713.731	720.418	727.140	735.318	741.527	755.502	767.959	701.922	698.685	712.475	728.492
- ATMR / Risk Weighted Assets	3.228.455	3.364.944	3.360.750	3.363.267	3.390.411	3.429.438	3.445.947	3.525.391	3.501.027	3.519.482	3.550.127	3.573.837	3.503.096	3.242.350
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,56	3,37	3,44	3,46	3,51	3,45	3,46	3,41	3,94	3,68	3,73	3,66	3,61	3,76
- Laba sebelum pajak / Profit	120.118	169.632	173.665	175.316	178.398	176.157	177.738	176.520	216.398	201.454	203.948	199.868	196.760	205.557
- Rata-rata total aset / Average total assets	4.684.596	5.040.257	5.050.375	5.061.411	5.076.705	5.112.173	5.142.655	5.182.229	5.492.648	5.478.457	5.466.777	5.454.898	5.447.710	5.460.947
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,88	65,43	64,38	64,16	64,23	64,75	64,08	67,26	82,42	75,48	70,08	67,65	65,95	64,03
- Biaya Operasional / Operating Expenses	401.403	158.190	181.250	208.920	240.026	269.238	290.650	362.700	84.767	103.300	119.407	139.544	159.096	183.216
- Pendapatan Operasional / Operating Income	522.114	241.786	281.542	325.641	373.678	415.790	453.567	539.278	102.845	136.860	170.374	206.285	241.249	286.142
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	5,27	5,40	5,43	5,42	5,47	5,32	5,29	5,29	5,53	5,29	5,35	5,38	5,39	5,42
- Pendapatan bunga bersih / Interest income net	242.291	266.784	269.030	269.200	272.492	266.804	266.718	268.906	297.062	283.434	285.867	286.127	286.298	287.852
- Rata-rata total aset produktif / Average total earning assets	4.599.276	4.942.404	4.953.586	4.964.274	4.979.276	5.012.691	5.042.988	5.078.797	5.367.965	5.355.861	5.340.842	5.317.305	5.311.127	5.315.723
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	76,53	81,35	81,52	81,13	81,06	77,77	77,72	76,20	77,57	78,57	80,24	80,42	81,47	81,16
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.946.844	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099	3.289.276	3.362.552	3.402.816
- Total Dana Pihak Ketiga / Total Third Party Funds	3.850.469	3.853.455	3.829.054	3.845.910	3.907.820	4.108.858	4.126.718	4.283.006	4.130.841	4.117.906	4.094.272	4.089.884	4.127.398	4.192.871
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,56	14,58	11,63	11,57	12,13	12,74	14,33	13,90	13,39	13,41	13,82	13,14	12,00	12,20
- Aset Likuid Primer / Primary Liquid Asset	510.407	408.295	288.898	302.747	332.736	364.573	431.013	444.845	402.913	413.905	421.209	402.158	367.303	386.557
- Aset Likuid Sekunder / Secondary Liquid assets	383.360	333.790	305.680	291.661	298.048	327.229	349.457	336.192	332.772	319.098	331.171	310.159	283.045	287.740
- Total Aset / Total Assets	5.089.004	5.090.625	5.111.083	5.138.659	5.199.058	5.431.385	5.447.480	5.617.550	5.492.648	5.464.266	5.443.416	5.419.261	5.418.959	5.527.134

Tabel 1.21. Perkembangan Aset Bank Umum Berdasarkan Kelompok Usaha (Growth of Commercial Banks Assets based on Group of Banks) Miliar (Billion)														
Kelompok Bank / Group of Bank	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
- KBMI 1	1.348.864	1.386.804	1.358.279	1.366.069	1.387.887	1.411.933	1.408.521	1.436.185	1.416.753	1.406.836	1.426.646	1.437.696	1.353.675	1.445.011
- KBMI 2	1.195.504	1.258.928	1.277.723	1.288.215	1.322.629	1.357.819	1.367.079	1.352.427	1.345.344	1.364.960	1.355.173	1.340.393	1.424.054	1.360.522
- KBMI 3	2.478.932	2.572.211	2.578.257	2.600.145	2.578.002	2.612.921	2.651.774	2.707.159	2.677.437	2.711.472	2.754.756	2.735.007	2.692.200	2.719.433
- KBMI 4	5.089.004	5.090.625	5.111.083	5.138.659	5.199.058	5.431.385	5.447.480	5.617.550	5.492.648	5.464.266	5.443.416	5.419.261	5.418.959	5.527.134
Total	10.112.304	10.308.568	10.325.343	10.393.089	10.487.576	10.814.058	10.874.853	11.113.321	10.932.183	10.947.533	10.979.992	10.932.358	10.888.888	11.052.100

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	Juni 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	14	51	3
KBMI 2	-	-	8	12
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	14	59	32

Tabel 1.23. Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain (Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	8.665.390	8.865.712	9.048.558	9.068.537	9.172.469	9.267.320	9.429.848	9.451.430	9.452.918	9.509.937	9.499.268	9.471.907	9.534.152	9.635.779
a. Lancar / Current	8.244.402	8.403.172	8.593.537	8.616.161	8.725.587	8.825.270	8.988.881	9.045.096	9.008.981	9.037.149	9.052.610	8.991.226	9.063.065	9.143.665
b. Dalam Perhatian Khusus / Special Mention	242.194	281.112	271.718	269.825	268.434	265.305	268.403	245.638	276.242	304.196	282.136	313.286	301.457	326.000
c. Kurang Lancar / Sub-Standard	23.338	22.917	25.170	23.211	21.838	22.232	20.101	20.182	25.297	22.546	20.271	27.109	23.952	24.588
d. Diragukan / Doubtful	20.640	31.627	30.727	32.848	31.418	28.596	27.398	25.509	25.340	29.844	30.742	28.482	29.001	28.066
e. Macet / Loss	134.815	126.885	127.406	126.492	125.192	125.917	125.065	115.006	117.059	116.201	113.509	111.804	116.675	113.460
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.155.891	2.242.417	3.049.316	2.341.019	2.383.455	2.407.765	2.450.678	2.824.164	2.555.136	2.616.899	2.574.629	2.562.570	2.629.062	2.641.007
a. Lancar / Current	2.122.335	2.201.170	3.006.417	2.297.455	2.340.642	2.362.696	2.406.057	2.713.801	2.511.090	2.570.531	2.530.726	2.516.968	2.584.042	2.598.888
b. Dalam Perhatian Khusus / Special Mention	29.466	33.764	35.307	35.483	33.741	37.159	36.749	79.291	35.732	38.408	35.917	37.564	36.707	33.537
c. Kurang Lancar / Sub-Standard	881	1.968	2.044	2.090	2.039	1.989	1.930	2.104	2.147	2.236	2.174	2.379	2.498	2.996
d. Diragukan / Doubtful	213	885	851	881	1.120	978	946	867	879	982	893	861	975	944
e. Macet / Loss	2.997	4.631	4.697	5.110	5.914	4.944	4.996	28.101	5.287	4.742	4.919	4.799	4.841	4.642
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182.884	188.912	190.895	190.632	187.521	184.655	180.436	191.767	176.009	176.552	172.508	175.434	177.943	174.696
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52.051	59.637	61.464	61.219	62.755	67.027	70.482	74.029	71.905	70.452	71.027	70.204	67.235	67.198
a. Lancar / Current	52.028	59.605	61.426	61.195	62.739	66.975	70.424	73.999	71.866	70.399	70.968	70.124	67.153	67.065
b. Dalam Perhatian Khusus / Special Mention	13	31	38	22	15	51	51	23	32	31	25	33	26	90
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	10	1	1	1	1	1	7	7	7	21	33	47	55	43
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	1	1	1	1	1	7	7	7	21	33	47	55	43

Tabel 1.24. Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 1 (Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 1) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	1.085.516	1.084.506	1.113.804	1.121.632	1.135.818	1.149.378	1.142.580	1.148.163	1.160.236	1.177.517	1.186.707	1.185.513	1.112.206	1.129.072
a. Lancar / Current	1.038.654	1.027.489	1.057.435	1.066.678	1.083.205	1.095.799	1.089.384	1.100.948	1.106.038	1.121.409	1.132.699	1.124.163	1.060.898	1.077.638
b. Dalam Perhatian Khusus / Special Mention	26.735	32.811	31.796	29.409	29.315	29.635	29.268	26.284	32.625	34.029	31.454	38.196	32.010	32.731
c. Kurang Lancar / Sub-Standard	3.401	2.958	3.336	3.131	2.300	2.821	2.921	2.445	2.653	2.607	2.722	3.161	2.992	2.366
d. Diragukan / Doubtful	1.625	2.882	2.326	3.263	2.910	2.066	2.013	1.983	1.791	2.104	1.960	1.730	1.970	2.011
e. Macet / Loss	15.100	18.365	18.911	19.151	18.088	19.058	18.994	16.502	17.129	17.368	17.871	18.262	14.336	14.327
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	176.218	155.617	871.182	160.491	164.877	164.882	170.960	172.530	171.855	173.406	174.556	175.279	177.369	179.978
a. Lancar / Current	173.399	150.501	865.791	154.663	158.944	159.041	164.611	167.406	165.898	166.961	168.687	169.356	171.232	174.558
b. Dalam Perhatian Khusus / Special Mention	2.588	3.843	4.113	4.103	4.327	4.178	4.698	3.710	4.499	4.975	4.340	4.377	4.533	4.048
c. Kurang Lancar / Sub-Standard	6	101	98	135	132	131	129	95	131	131	152	149	144	130
d. Diragukan / Doubtful	15	188	156	157	175	183	164	105	78	90	96	105	100	92
e. Macet / Loss	209	984	1.024	1.434	1.299	1.350	1.357	1.214	1.248	1.249	1.281	1.292	1.360	1.150
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	20.357	25.477	25.850	27.271	24.903	25.608	25.579	22.344	23.029	23.549	24.082	24.699	20.901	20.076
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	4.600	3.269	3.047	3.018	3.062	3.141	3.171	3.653	3.720	3.579	3.325	3.288	2.542	2.599
a. Lancar / Current	4.594	3.268	3.046	3.017	3.062	3.139	3.169	3.652	3.720	3.571	3.311	3.274	2.530	2.599
b. Dalam Perhatian Khusus / Special Mention	0	1	1	1	-	2	2	2	-	2	2	2	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	6	-	-	-	-	-	-	-	-	-	12	12	12	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	-	-	-	-	-	-	-	-	-	12	12	12	-

Tabel 1.25. Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 2 (Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 2) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	935.269	971.061	1.006.983	1.011.681	1.033.185	1.071.747	1.093.753	1.085.851	1.096.342	1.112.095	1.097.760	1.097.472	1.173.437	1.183.544
a. Lancar / Current	881.124	926.605	961.919	965.701	989.547	1.026.502	1.049.571	1.044.701	1.051.905	1.065.324	1.052.608	1.048.241	1.119.763	1.115.526
b. Dalam Perhatian Khusus / Special Mention	32.462	27.816	28.245	29.104	27.103	29.083	28.811	26.703	29.773	32.115	30.340	33.677	34.228	47.507
c. Kurang Lancar / Sub-Standard	1.562	2.315	2.622	2.565	2.116	1.927	1.151	1.313	1.360	1.349	1.267	2.218	2.975	3.842
d. Diragukan / Doubtful	2.053	1.973	1.817	1.894	2.173	2.180	1.800	1.785	1.961	2.007	2.043	1.998	1.110	1.272
e. Macet / Loss	18.067	12.351	12.380	12.417	12.246	12.056	12.418	11.349	11.344	11.300	11.503	11.338	15.360	15.397
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362.322	356.706	387.632	398.907	404.982	427.281	437.150	434.891	428.005	436.833	419.342	419.091	427.328	428.553
a. Lancar / Current	353.871	348.379	378.632	390.025	396.827	418.396	427.923	426.221	419.523	428.091	410.685	410.686	419.205	420.330
b. Dalam Perhatian Khusus / Special Mention	7.212	7.449	8.118	7.914	7.182	7.897	8.272	7.665	7.475	7.693	7.597	7.290	6.887	6.595
c. Kurang Lancar / Sub-Standard	650	374	394	500	501	512	474	672	585	658	599	653	711	1.174
d. Diragukan / Doubtful	29	37	37	38	31	34	34	40	156	161	74	26	37	39
e. Macet / Loss	559	468	449	430	441	441	447	293	266	230	386	435	488	414
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22.920	17.518	17.700	17.843	17.508	17.150	16.325	15.453	15.671	15.705	15.872	16.668	20.682	22.139
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6.625	8.386	9.275	9.245	11.913	13.132	15.064	16.362	15.750	15.534	15.704	15.074	14.235	14.227
a. Lancar / Current	6.625	8.375	9.264	9.235	11.903	13.099	15.031	16.352	15.717	15.500	15.672	15.047	14.200	14.188
b. Dalam Perhatian Khusus / Special Mention	-	10	10	10	9	33	33	11	32	25	24	26	26	30
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	1	1	1	1	1	1	0	0	9	9	0	9	8
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	1	1	1	1	1	1	0	0	9	9	0	9	8

Tabel 1.26. Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 3 (Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 3) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	2.156.140	2.245.886	2.283.790	2.286.107	2.293.806	2.314.692	2.350.224	2.347.833	2.320.822	2.351.545	2.364.669	2.356.514	2.380.868	2.415.385
a. Lancar / Current	2.045.055	2.116.535	2.158.337	2.159.071	2.164.413	2.187.142	2.222.224	2.224.534	2.190.954	2.214.028	2.236.960	2.220.765	2.248.758	2.278.672
b. Dalam Perhatian Khusus / Special Mention	64.213	80.428	76.274	78.329	80.498	77.906	78.821	76.057	81.520	89.292	80.599	88.610	85.040	89.244
c. Kurang Lancar / Sub-Standard	7.484	6.355	6.905	6.443	7.116	7.145	6.195	7.352	7.513	7.171	5.896	6.926	6.297	6.354
d. Diragukan / Doubtful	4.751	5.376	5.412	5.422	5.430	5.078	5.894	5.210	5.068	5.789	5.778	5.536	5.377	5.099
e. Macet / Loss	34.636	37.193	36.862	36.842	36.349	37.420	37.090	34.680	35.768	35.264	35.436	34.678	35.397	36.017
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682.717	871.230	896.960	868.861	899.129	903.688	927.422	946.140	973.572	978.180	972.229	953.982	964.288	950.150
a. Lancar / Current	675.840	857.140	881.674	853.297	883.878	886.314	911.765	933.146	958.499	962.489	958.584	938.599	948.966	934.717
b. Dalam Perhatian Khusus / Special Mention	6.585	10.353	11.523	11.777	10.379	13.690	11.943	9.275	11.413	12.044	9.978	11.815	11.718	11.758
c. Kurang Lancar / Sub-Standard	90	1.337	1.364	1.354	1.282	1.224	1.211	1.215	1.230	1.196	1.242	1.302	1.371	1.385
d. Diragukan / Doubtful	51	541	543	552	766	628	624	593	535	578	546	578	576	580
e. Macet / Loss	151	1.859	1.857	1.882	2.824	1.833	1.879	1.910	1.894	1.874	1.879	1.687	1.657	1.709
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	47.163	52.660	52.942	52.494	53.767	53.328	52.894	50.961	52.009	51.872	50.777	50.707	50.675	51.145
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	11.589	14.660	15.404	14.694	15.926	18.477	18.637	21.480	19.880	19.963	21.128	20.463	19.219	18.991
a. Lancar / Current	11.577	14.640	15.377	14.682	15.919	18.460	18.614	21.463	19.873	19.953	21.116	20.423	19.185	18.897
b. Dalam Perhatian Khusus / Special Mention	12	20	27	12	6	16	16	11	0	4	-	5	-	60
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	-	-	1	1	1	7	7	7	7	12	34	34	34
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	-	-	1	1	1	7	7	7	7	12	34	34	34

Tabel 1.27. Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 4 (Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 4) Miliar Rp (Billion Rp)														
Indikator / Indicator	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	4.488.465	4.564.259	4.643.981	4.649.116	4.709.660	4.731.502	4.843.292	4.869.583	4.875.518	4.868.780	4.850.132	4.832.408	4.867.642	4.907.778
a. Lancar / Current	4.279.569	4.332.542	4.415.845	4.424.710	4.488.422	4.515.826	4.627.702	4.674.912	4.660.084	4.636.387	4.630.343	4.598.057	4.633.648	4.671.830
b. Dalam Perhatian Khusus / Special Mention	118.783	140.056	135.402	132.983	131.518	128.681	131.503	116.595	132.324	148.760	139.744	152.802	150.178	156.519
c. Kurang Lancar / Sub-Standard	10.892	11.289	12.307	11.072	10.306	10.339	9.833	9.072	13.772	11.419	10.385	14.804	11.688	12.026
d. Diragukan / Doubtful	12.211	21.396	21.173	22.269	20.905	19.272	17.692	16.530	16.521	19.945	20.960	19.218	20.545	19.684
e. Macet / Loss	67.011	58.977	59.253	58.082	58.509	57.383	56.563	52.474	52.817	52.269	48.699	47.526	51.582	47.719
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	934.635	858.863	893.542	912.760	914.467	911.914	915.145	1.270.603	981.704	1.028.479	1.008.503	1.014.219	1.060.078	1.082.327
a. Lancar / Current	919.224	845.149	880.320	899.470	900.992	898.945	901.758	1.187.029	967.170	1.012.991	992.770	998.327	1.044.639	1.069.283
b. Dalam Perhatian Khusus / Special Mention	13.080	12.119	11.552	11.689	11.853	11.394	11.837	58.641	12.344	13.696	14.001	14.081	13.569	11.137
c. Kurang Lancar / Sub-Standard	135	156	188	101	124	122	115	122	202	251	182	275	272	307
d. Diragukan / Doubtful	118	119	114	135	148	133	124	129	109	152	177	153	262	232
e. Macet / Loss	2.077	1.320	1.367	1.364	1.351	1.320	1.312	24.683	1.879	1.390	1.373	1.384	1.336	1.368
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	92.444	93.257	94.403	93.024	91.343	88.569	85.638	103.009	85.300	85.426	81.777	83.360	85.685	81.336
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	29.237	33.322	33.739	34.261	31.855	32.277	33.610	32.533	32.556	31.375	30.870	31.380	31.239	31.381
a. Lancar / Current	29.232	33.322	33.739	34.261	31.855	32.277	33.610	32.533	32.556	31.375	30.870	31.380	31.239	31.381
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	0	-	0	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.28. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juni 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.415.360	30,03
Rupiah	1.732.591	21,54
Valas / Foreign Exchange	682.769	8,49
Tabungan / Saving	2.592.815	32,24
Rupiah	2.413.767	30,01
Valas / Foreign Exchange	179.047	2,23
Simpanan Berjangka / Time Deposits	3.033.926	37,73
Rupiah	2.730.821	33,96
Valas / Foreign Exchange	303.105	3,77
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.221.529	15,19
Valas / Foreign Exchange	158.145	1,97
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	786.345	9,78
Valas / Foreign Exchange	67.809	0,84
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	288.309	3,58
Valas / Foreign Exchange	37.511	0,47
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	434.639	5,40
Valas / Foreign Exchange	39.640	0,49
Total DPK / Total Third Party Funds	8.042.101	100
Rupiah	6.877.179	86
Valas / Foreign Exchange	1.164.922	14

Tabel 1.29. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1 (Composition of Third Party Funds of Commercial Banks - KBMI 1) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juni 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	216.574	22,33
Rupiah	192.425	19,84
Valas / Foreign Exchange	24.149	2,49
Tabungan / Saving	210.339	21,69
Rupiah	205.625	21,20
Valas / Foreign Exchange	4.713	0,49
Simpanan Berjangka / Time Deposits	542.804	55,98
Rupiah	508.359	52,42
Valas / Foreign Exchange	34.444	3,55
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	216.631	22,34
Valas / Foreign Exchange	16.017	1,65
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	138.676	14,30
Valas / Foreign Exchange	6.594	0,68
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	62.431	6,44
Valas / Foreign Exchange	4.304	0,44
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	90.621	9,35
Valas / Foreign Exchange	7.528	0,78
Total DPK / Total Third Party Funds	969.717	100
Rupiah	906.410	93
Valas / Foreign Exchange	63.307	7

Tabel 1.30. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2 (Composition of Third Party Funds of Commercial Banks - KBMI 2) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juni 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	290.983	31,58
Rupiah	192.176	20,85
Valas / Foreign Exchange	98.808	10,72
Tabungan / Saving	148.998	16,17
Rupiah	137.533	14,92
Valas / Foreign Exchange	11.465	1,24
Simpanan Berjangka / Time Deposits	481.559	52,26
Rupiah	435.083	47,21
Valas / Foreign Exchange	46.476	5,04
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	200.615	21,77
Valas / Foreign Exchange	21.351	2,32
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	105.007	11,39
Valas / Foreign Exchange	11.717	1,27
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	51.570	5,60
Valas / Foreign Exchange	6.372	0,69
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	77.892	8,45
Valas / Foreign Exchange	7.035	0,76
Total DPK / Total Third Party Funds	921.540	100
Rupiah	764.792	83
Valas / Foreign Exchange	156.748	17

Tabel 1.31. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3 (Composition of Third Party Funds of Commercial Banks - KBMI 3) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juni 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	521.503	26,63
Rupiah	413.057	21,10
Valas / Foreign Exchange	108.445	5,54
Tabungan / Saving	523.694	26,75
Rupiah	431.079	22,02
Valas / Foreign Exchange	92.615	4,73
Simpanan Berjangka / Time Deposits	912.777	46,62
Rupiah	803.023	41,01
Valas / Foreign Exchange	109.753	5,61
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	413.288	21,11
Valas / Foreign Exchange	62.314	3,18
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	218.979	11,18
Valas / Foreign Exchange	27.153	1,39
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	80.462	4,11
Valas / Foreign Exchange	10.142	0,52
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	90.294	4,61
Valas / Foreign Exchange	10.144	0,52
Total DPK / Total Third Party Funds	1.957.973	100
Rupiah	1.647.160	84
Valas / Foreign Exchange	310.814	16

Tabel 1.32. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4 (Composition of Third Party Funds of Commercial Banks - KBMI 4) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Juni 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.386.300	33,06
Rupiah	934.932	22,30
Valas / Foreign Exchange	451.368	10,77
Tabungan / Saving	1.709.784	40,78
Rupiah	1.639.530	39,10
Valas / Foreign Exchange	70.253	1,68
Simpanan Berjangka / Time Deposits	1.096.787	26,16
Rupiah	984.355	23,48
Valas / Foreign Exchange	112.432	2,68
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	390.994	9,33
Valas / Foreign Exchange	58.462	1,39
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	323.683	7,72
Valas / Foreign Exchange	22.344	0,53
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	93.845	2,24
Valas / Foreign Exchange	16.692	0,40
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	175.833	4,19
Valas / Foreign Exchange	14.933	0,36
Total DPK / Total Third Party Funds	4.192.871	100,00
Rupiah	3.558.817	84,88
Valas / Foreign Exchange	634.053	15,12

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

Keterangan / Items	2021	2022								2023				
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits														
Rupiah	1,71	1,61	1,63	1,62	1,64	1,69	1,75	1,91	1,92	1,91	1,92	1,92	1,97	1,98
Valas / Foreign Exchange	0,17	0,16	0,21	0,27	0,41	0,57	0,78	1,01	1,00	1,08	1,03	0,98	0,97	1,11
Tabungan / Saving														
Rupiah	0,69	0,62	0,64	0,65	0,66	0,67	0,67	0,67	0,67	0,67	0,69	0,67	0,67	0,67
Valas / Foreign Exchange	0,17	0,15	0,20	0,22	0,25	0,34	0,34	0,43	0,49	0,57	0,71	0,73	0,73	0,58
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2,92	2,84	2,83	2,87	2,97	3,36	3,69	3,95	4,00	4,18	4,20	4,18	4,19	4,19
Valas / Foreign Exchange	0,37	0,40	0,85	1,12	1,50	2,00	2,42	2,74	2,86	2,88	3,00	2,92	3,00	3,05
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3,21	2,98	2,97	2,99	3,06	3,38	3,77	4,18	4,33	4,39	4,41	4,45	4,52	4,50
Valas / Foreign Exchange	0,50	0,49	0,77	0,99	1,60	1,85	2,30	2,60	2,99	3,08	3,25	3,35	3,34	3,39
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3,52	3,23	3,17	3,20	3,28	3,56	3,84	4,16	4,33	4,48	4,62	4,65	4,70	4,68
Valas / Foreign Exchange	0,60	0,53	0,76	1,13	1,25	1,39	1,86	2,45	2,73	2,92	3,19	3,26	3,26	3,29
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3,99	3,35	3,20	3,28	3,60	3,90	4,37	4,68	4,82	4,84	4,91	4,97	5,07	5,06
Valas / Foreign Exchange	0,66	0,52	0,61	0,72	0,94	1,55	1,75	2,05	2,38	2,51	2,78	2,87	2,92	2,84

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

Keterangan / Items	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits														
Rupiah	1,74	1,84	1,80	1,82	1,82	1,72	1,73	1,75	1,80	1,82	1,82	1,83	1,84	1,86
Valas / Foreign Exchange	0,10	0,16	0,21	0,29	0,31	0,36	0,44	0,55	0,54	0,55	0,59	0,50	0,66	0,77
Tabungan / Saving														
Rupiah	1,65	1,82	1,64	1,66	1,66	1,64	1,63	1,54	1,56	1,58	1,60	1,53	1,49	1,49
Valas / Foreign Exchange	0,17	0,19	0,29	0,33	0,32	0,51	0,64	0,63	0,35	0,33	0,78	0,74	0,64	0,78
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	3,74	3,56	3,52	3,57	3,63	3,98	4,30	4,76	4,75	4,79	4,83	4,81	4,72	4,79
Valas / Foreign Exchange	0,66	0,79	0,93	1,15	1,37	2,01	2,68	2,89	3,09	3,09	3,32	2,93	3,27	3,36
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	4,18	3,76	3,73	3,75	3,87	4,10	4,45	4,90	5,10	5,10	5,10	5,17	5,27	5,29
Valas / Foreign Exchange	0,88	0,90	1,03	1,35	1,45	1,73	1,96	2,48	2,89	3,15	3,49	3,76	3,72	3,66
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	4,36	3,99	3,89	3,96	3,93	4,06	4,24	4,55	4,74	4,84	4,95	5,06	5,07	5,11
Valas / Foreign Exchange	1,13	0,86	0,81	0,83	0,78	1,11	1,32	1,53	2,09	2,44	2,80	3,02	3,12	3,36
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	4,50	4,11	3,89	4,08	3,84	3,91	4,05	4,57	5,02	4,84	4,93	5,12	5,31	5,07
Valas / Foreign Exchange	0,95	0,67	0,70	0,83	0,95	1,89	2,16	2,66	3,02	3,36	3,42	3,63	3,68	3,93

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

Keterangan / Items	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits														
Rupiah	1,56	1,69	1,61	1,61	1,71	1,75	1,75	1,83	1,78	1,80	1,93	1,82	1,82	1,87
Valas / Foreign Exchange	0,09	0,18	0,24	0,21	0,28	0,34	0,44	0,47	0,54	0,65	0,75	0,71	0,82	0,78
Tabungan / Saving														
Rupiah	1,17	1,21	1,22	1,26	1,29	1,30	1,29	1,29	1,28	1,28	1,37	1,15	1,23	1,20
Valas / Foreign Exchange	0,11	0,17	0,21	0,26	0,32	0,43	0,54	0,61	0,74	0,19	0,21	0,21	0,21	0,22
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	3,62	3,43	3,44	3,48	3,63	4,06	4,37	4,76	4,79	4,87	4,90	4,85	4,84	4,88
Valas / Foreign Exchange	0,56	1,03	1,29	1,41	1,74	1,94	2,41	2,83	3,19	3,35	3,30	3,30	3,38	3,32
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3,83	3,69	3,72	3,78	3,86	4,14	4,53	5,20	5,40	5,53	5,35	5,23	5,25	5,11
Valas / Foreign Exchange	0,66	1,02	1,22	1,68	1,94	2,24	2,71	2,97	3,19	3,43	3,60	3,74	3,92	3,92
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	4,23	3,90	3,87	3,88	3,88	4,07	4,24	4,68	4,93	5,11	5,32	5,43	5,55	5,49
Valas / Foreign Exchange	1,04	0,79	0,97	2,37	2,45	2,31	2,39	2,63	2,92	3,40	3,53	3,65	3,68	3,76
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	4,22	3,58	3,59	3,60	3,78	4,45	5,16	5,59	5,64	5,67	5,73	5,75	5,82	5,83
Valas / Foreign Exchange	0,66	0,71	0,95	1,35	1,47	1,75	2,09	2,29	2,95	3,04	3,40	3,46	3,52	3,65

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

Keterangan / Items	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits														
Rupiah	1,87	1,56	1,67	1,65	1,66	1,75	1,90	2,25	2,18	2,19	2,32	2,35	2,40	2,35
Valas / Foreign Exchange	0,25	0,28	0,26	0,38	0,61	0,82	1,15	1,17	1,17	1,38	1,56	1,80	1,55	1,62
Tabungan / Saving														
Rupiah	1,18	0,93	1,02	1,03	1,07	1,04	1,07	1,06	1,07	1,09	1,11	1,10	1,11	1,09
Valas / Foreign Exchange	0,19	0,17	0,21	0,26	0,32	0,43	0,54	0,61	0,74	0,91	1,16	1,17	1,03	0,93
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2,98	2,74	2,75	2,77	2,93	3,46	3,78	4,13	4,18	4,21	4,26	4,21	4,23	4,23
Valas / Foreign Exchange	0,34	0,58	0,90	1,19	1,54	2,06	2,55	2,91	3,03	3,00	3,14	3,21	3,30	3,30
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3,16	2,91	2,91	2,89	2,99	3,52	3,96	4,36	4,55	4,67	4,70	4,69	4,72	4,71
Valas / Foreign Exchange	0,38	0,50	0,62	0,73	1,10	1,43	2,21	2,61	3,00	3,00	3,28	3,37	3,43	3,52
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3,25	3,03	3,01	3,03	3,09	3,46	3,78	4,10	4,29	4,49	4,66	4,71	4,72	4,72
Valas / Foreign Exchange	0,43	0,41	0,55	0,66	0,91	1,15	1,38	1,96	2,17	2,37	2,75	2,90	2,99	3,18
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3,79	3,70	3,58	3,61	3,67	3,85	4,13	4,33	4,38	4,44	4,53	4,56	4,76	4,76
Valas / Foreign Exchange	0,70	0,80	0,88	1,08	1,11	1,73	1,89	2,31	2,29	2,43	2,46	2,71	2,76	2,75

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

Keterangan / Items	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Giro / Demand Deposits														
Rupiah	1,68	1,59	1,57	1,57	1,58	1,65	1,69	1,82	1,87	1,84	1,76	1,76	1,83	1,87
Valas / Foreign Exchange	0,16	0,18	0,19	0,24	0,38	0,56	0,76	1,11	1,06	1,10	0,97	0,84	0,88	1,08
Tabungan / Saving														
Rupiah	0,38	0,34	0,34	0,35	0,35	0,38	0,38	0,39	0,39	0,38	0,40	0,39	0,39	0,39
Valas / Foreign Exchange	0,17	0,17	0,17	0,17	0,17	0,23	0,24	0,24	0,24	0,24	0,24	0,24	0,23	0,23
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2,34	2,20	2,19	2,22	2,40	2,61	2,96	3,03	3,04	3,53	3,50	3,53	3,54	3,47
Valas / Foreign Exchange	0,27	0,46	0,56	0,88	1,41	1,99	2,26	2,52	2,47	2,46	2,62	2,46	2,46	2,60
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	2,63	2,35	2,35	2,35	2,54	2,77	3,14	3,38	3,40	3,26	3,46	3,56	3,77	3,83
Valas / Foreign Exchange	0,39	0,43	0,61	0,75	1,79	1,95	2,25	2,37	2,91	2,95	2,95	2,86	2,81	2,88
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3,02	2,64	2,67	2,68	2,73	3,09	3,51	3,78	3,87	4,02	4,11	4,02	4,01	3,93
Valas / Foreign Exchange	0,53	0,60	0,76	0,81	0,91	1,22	2,03	2,81	3,05	3,13	3,37	3,34	3,27	3,14
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3,48	2,66	2,65	2,64	3,23	3,66	4,42	4,49	4,46	4,63	4,72	4,76	4,79	4,87
Valas / Foreign Exchange	0,53	0,43	0,46	0,48	0,65	1,26	1,39	1,55	1,92	1,97	2,45	2,44	2,49	1,95

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

Kelompok Bank / Group of Bank	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
KBMI 1														
Jumlah Bank / Total Banks	75	73	72	72	72	71	71	70	70	70	70	70	68	68
Jumlah Kantor / Total Bank Offices	4.989	4.460	4.732	4.743	4.722	4.671	4.671	4.681	4.678	4.546	4.639	4.643	4.387	4.406
KBMI 2														
Jumlah Bank / Total Banks	16	17	18	18	18	19	19	19	19	19	19	19	20	20
Jumlah Kantor / Total Bank Offices	3.275	2.585	2.291	2.289	2.285	2.303	2.303	2.312	2.308	2.304	2.303	2.303	2.486	2.462
KBMI 3														
Jumlah Bank / Total Banks	12	13	13	13	13	13	13	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8.916	4.825	4.794	4.781	4.780	4.829	4.829	4.841	4.828	4.818	4.735	4.735	4.707	4.684
KBMI 4														
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	15.186	13.771	13.751	13.669	13.593	13.541	13.541	13.543	13.484	13.394	13.299	13.301	13.242	13.232
Total														
Jumlah Bank / Total Banks	107	107	107	107	107	107	107	106	106	106	106	106	105	105
Jumlah Kantor / Total Bank Offices	32.366	25.641	25.568	25.482	25.380	25.344	25.344	25.377	25.298	25.062	24.976	24.982	24.822	24.784

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 1.1.a. Kegiatan Usaha Bank Umum (Commercial Bank Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	5.547.618	5.820.636	6.236.499	6.220.791	6.240.687	6.337.684	6.400.561	6.417.976	6.497.620	6.382.835	6.445.815	6.516.518	6.534.780	6.644.325	6.723.224
- Kepada Pihak Ketiga / To Third Party	5.481.560	5.768.585	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016
Rupiah	4.723.761	4.955.703	5.241.296	5.246.176	5.258.832	5.333.232	5.372.270	5.388.624	5.475.409	5.415.358	5.453.966	5.536.746	5.574.816	5.643.064	5.722.366
Valas / Foreign Exchange	757.798	812.883	935.565	913.150	920.622	941.669	961.236	958.849	948.155	895.521	921.354	908.712	889.735	934.012	933.649
- Kepada Bank Lain / Inter Bank Credit	66.058	52.051	59.638	61.465	61.233	62.784	67.055	70.504	74.057	71.956	70.495	71.060	70.230	67.249	67.208
Rupiah	52.401	41.608	48.074	49.259	49.243	51.032	55.252	56.572	57.685	55.679	55.594	56.333	55.191	53.931	53.119
Valas / Foreign Exchange	13.657	10.443	11.564	12.206	11.990	11.752	11.802	13.932	16.371	16.276	14.901	14.728	15.039	13.318	14.089
b. Penempatan pada Bank Lain / Interbank Placement	252.800	223.134	212.279	208.941	253.469	237.638	230.981	242.319	245.442	267.471	246.393	238.800	296.255	242.412	232.940
- Giro / Demand Deposit	123.338	122.504	117.108	121.556	133.553	125.012	121.868	140.027	144.978	172.041	149.073	143.474	178.893	146.502	129.915
- Inter Bank Call Money / Inter Bank Call Money	99.266	75.942	67.918	62.181	91.697	96.630	84.984	82.461	85.345	80.764	84.597	78.197	96.821	79.443	88.168
- Deposito Berjangka / Time Deposits	22.754	19.992	22.300	15.908	21.302	9.516	16.895	13.159	8.596	8.971	6.802	9.834	13.984	9.965	10.320
- Lainnya / Others	7.442	4.696	4.953	9.295	6.916	6.479	7.235	6.672	6.523	5.695	5.921	7.294	6.558	6.503	4.538
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	775.395	1.146.356	1.157.196	950.691	967.534	982.898	1.190.872	1.113.744	1.293.578	1.097.911	1.079.990	1.090.396	1.020.490	946.654	968.781
- Giro / Demand Deposit	305.171	491.581	507.095	595.055	645.929	635.864	788.617	620.566	753.482	676.347	641.324	623.172	640.796	628.502	614.616
- Fine Tune Operation (FTO)	288.370	398.246	244.813	216.397	223.027	214.832	273.934	339.909	398.999	289.633	297.306	295.083	248.627	217.809	174.801
- Fasbi	166.856	242.494	390.436	124.112	91.897	126.779	123.190	145.184	140.952	121.768	135.606	166.226	120.946	97.432	177.662
- Lainnya / Others	14.998	14.035	14.853	15.127	6.681	5.423	5.131	8.085	145	10.163	5.754	5.915	10.121	2.911	1.702
d. Surat Berharga / Securities	1.466.904	1.830.962	1.827.934	1.817.023 ¹⁾	1.811.093	1.823.656	1.845.763	1.869.531	1.863.495	1.889.286	1.955.704	1.923.808	1.871.421	1.835.865	1.835.591
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	18.785	12.420	2.854	1.588 ¹⁾	1.685	2.467	2.295	2.287	2.866	2.654	4.345	4.033	2.069	2.257	2.266
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	55.922	45.171	47.919	49.282	44.447	21.839	21.722	44.805	39.081	40.797	43.976	41.087	36.887	34.010	31.446
- Obligasi / Bonds	1.209.094	1.539.989	1.493.032	1.477.364	1.467.002	1.517.195	1.555.661	1.563.091	1.557.913	1.565.697	1.636.950	1.631.502	1.584.600	1.545.491	1.539.654
- Lainnya / Others	183.104	233.381	284.130	288.789	297.959	282.154	266.085	259.348	263.635	280.138	270.434	247.187	247.864	254.107	262.225
e. Penyertaan / Equity Investment	54.982	96.503	103.193	103.444	103.822	104.115	104.888	105.202	111.145	111.696	112.010	112.746	112.176	112.507	112.739
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	313.016	354.825	370.325	370.875	372.118	370.312	369.193	367.929	358.264	359.462	363.907	362.764	361.760	364.527	357.417
- Kredit yang diberikan / Credit	304.167	345.888	361.655	361.799	363.103	361.613	360.626	359.632	349.526	351.074	355.912	354.979	354.061	356.616	348.269
- Surat Berharga / Securities	2.793	2.578	2.156	2.148	2.268	2.387	2.536	2.242	2.024	2.515	2.471	2.328	2.401	2.689	2.702
- Lainnya / Others	6.056	6.360	6.515	6.928	6.748	6.312	6.031	6.055	6.715	5.873	5.524	5.457	5.298	5.222	6.446
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	30.961	18.072	19.288	17.828	16.772	28.018	38.351	36.829	28.582	26.762	25.956	24.693	29.928	21.756	18.091
h. Tagihan Lainnya / Other claims	656.458	623.647	428.598	657.059	635.791	616.824	636.409	723.985	667.613	770.536	699.204	654.836	625.107	691.140	713.384
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	6.665.390	7.479.463	7.602.297	7.564.082	7.608.401	7.647.334	7.927.036	7.974.132	8.153.590	7.953.823	7.988.710	8.005.579	7.996.571	8.007.690	8.042.101
Rupiah	5.756.007	6.442.601	6.556.778	6.525.074	6.500.459	6.523.285	6.758.119	6.745.172	6.907.838	6.720.958	6.716.043	6.729.253	6.787.370	6.837.944	6.877.179
Giro / Demand Deposit	1.262.734	1.591.523	1.672.528	1.629.089	1.626.421	1.656.066	1.871.467	1.766.609	1.839.473	1.719.769	1.719.353	1.708.240	1.716.542	1.698.711	1.732.591
Tabungan / Saving	2.014.663	2.263.564	2.326.056	2.329.227	2.321.378	2.327.180	2.313.627	2.344.346	2.422.410	2.348.904	2.340.490	2.345.689	2.389.763	2.386.881	2.413.767
Simpanan Berjangka / Time Deposits	2.478.610	2.587.514	2.558.194	2.566.759	2.552.660	2.540.039	2.573.025	2.634.218	2.645.955	2.652.284	2.656.199	2.675.323	2.681.064	2.752.352	2.730.821
Valas / Foreign Exchange	909.383	1.036.861	1.045.519	1.039.008	1.107.942	1.124.049	1.168.917	1.228.960	1.245.752	1.232.865	1.272.667	1.276.326	1.209.201	1.169.746	1.164.922
Giro / Demand Deposit	424.401	551.982	557.506	556.252	604.880	594.280	620.676	687.518	706.687	698.526	720.185	727.450	684.740	664.053	682.769
Tabungan / Saving	158.837	168.696	192.015	189.549	193.509	198.108	201.520	200.619	192.775	190.892	191.919	195.619	198.527	186.090	179.047
Simpanan Berjangka / Time Deposits	326.145	316.184	295.997	293.207	309.553	331.661	346.721	340.823	346.290	343.447	360.563	353.257	325.935	319.603	303.105
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	6.011	1.672	1.216	648	876	2.306	1.002	1.568	2.127	4.196	2.436	4.108	5.751	6.895	17.387
c. Kewajiban kepada Bank lain / Interbank Liabilities	176.681	160.594	176.747	167.458	170.643	164.217	165.835	156.551	173.399	171.284	159.970	164.724	183.279	172.111	183.223
d. Surat Berharga yang diterbitkan / Issued Securities	125.079	117.684	113.919	112.097	109.004	110.978	111.393	112.635	115.117	108.827	106.679	103.602	105.205	105.921	108.267
e. Pinjaman yang Diterima / Loans received	270.036	227.554	251.296	254.902	248.790	274.223	285.620	292.296	293.291	279.789	278.649	273.001	260.678	256.521	262.494
Rupiah	71.871	62.206	71.062	71.951	74.346	80.677	86.050	88.862	88.881	84.683	84.937	86.506	85.765	85.285	83.515
Valas / Foreign Exchange	198.165	165.349	180.234	182.951	174.445	193.546	199.570	203.435	204.410	195.106	193.712	186.495	174.913	171.236	178.980
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	23.795	12.370	19.112	16.559	15.348	28.029	38.761	37.198	27.589	24.387	24.095	22.977	26.900	20.104	18.612
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	134.966	125.817	124.507	150.726 ¹⁾	169.336	172.941	165.965	141.561	156.076	170.482	147.181	153.951	189.975	137.710	177.257
h. Setoran Jaminan / Guarantee Deposits	4.367	4.565	3.523	4.205	4.742	3.916	4.207	3.836	4.283	4.064	3.845	3.647	3.519	3.689	3.773
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	229.563	261.671	275.335	275.345	274.772	271.839	274.006	274.285	282.879	284.010	285.494	285.644	288.319	291.823	305.320
b. Cadangan / Reserves	73.652	81.168	89.234	89.241	88.522	88.483	88.494	88.506	88.915	88.919	89.366	91.153	92.425	94.592	97.497
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	612.598	648.343	682.893	688.035	688.357	688.772	688.425	684.215	675.740	871.464	868.665	777.324	760.599	762.798	758.028
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	104.718	140.207	97.204	117.179	134.796	154.457	169.975	187.579	201.817	22.064	40.071	60.649	79.720	98.665	119.973
e. Tambahan modal disetor / Additional Paid In Capital	192.236	273.985	260.690	264.635	264.949	257.310	251.814	268.206	282.024	287.873	287.027	290.334	290.622	289.731	285.754
f. Modal Pinjaman / Loan Capital	56.206	65.852	77.693	76.983	77.073	77.444	78.515	79.382	78.111	76.225	76.955	76.226	74.416	75.335	73.953

Tabel 1.2.a. Kegiatan Usaha Bank Persero (State Owned Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.456.205	2.630.961	2.797.496	2.781.465	2.778.076	2.826.407	2.840.052	2.856.254	2.903.228	2.852.418	2.876.041	2.922.052	2.920.490	2.985.206	3.027.232
- Kepada Pihak Ketiga / To Third Party	2.445.965	2.623.165	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190	2.912.016	2.976.500	3.018.122
Rupiah	2.130.279	2.250.578	2.367.005	2.354.314	2.353.729	2.386.920	2.391.866	2.401.807	2.445.933	2.416.880	2.425.081	2.462.879	2.475.105	2.517.881	2.562.265
Valas / Foreign Exchange	315.686	372.587	419.880	416.236	413.917	429.418	438.317	444.400	448.209	426.322	442.972	451.311	436.911	458.619	455.856
- Kepada Bank Lain / Inter Bank Credit	10.240	7.796	10.612	10.916	10.430	10.068	9.870	10.047	9.086	9.215	7.988	7.862	8.474	8.706	9.110
Rupiah	6.266	5.658	6.109	6.098	6.140	5.960	5.863	5.814	5.051	4.863	4.775	4.660	4.655	5.066	4.982
Valas / Foreign Exchange	3.974	2.138	4.503	4.818	4.290	4.108	4.006	4.232	4.034	4.353	3.213	3.202	3.819	3.640	4.128
b. Penempatan pada Bank Lain / Interbank Placement	79.290	72.637	79.151	80.925	97.876	93.922	95.367	111.729	117.187	131.152	114.444	106.149	140.160	111.448	88.923
- Giro / Demand Deposit	56.276	54.993	54.001	53.637	70.630	63.059	65.896	82.412	89.749	113.150	97.153	90.000	113.947	89.923	68.827
- Inter Bank Call Money / Inter Bank Call Money	16.143	12.635	18.100	18.338	18.979	24.867	21.970	22.879	21.321	13.297	11.739	11.574	20.316	15.431	15.272
- Deposito Berjangka / Time Deposits	3.768	4.105	4.899	5.808	4.752	2.250	3.167	2.097	2.548	2.571	3.251	2.384	2.818	3.317	2.821
- Lainnya / Others	3.102	904	2.151	3.142	3.515	3.746	4.333	4.341	3.569	2.134	2.301	2.190	3.078	2.778	2.003
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	320.000	396.875	282.316	268.767	302.959	303.898	493.542	411.250	520.124	410.151	387.470	368.118	313.374	324.543	341.192
- Giro / Demand Deposit	140.604	201.794	172.483	212.519	236.776	214.511	365.517	224.322	343.867	269.567	247.369	234.711	250.826	245.327	209.419
- Fine Tune Operation (FTO)	97.477	94.247	54701	23498	43209	44422	66001	116563	154876	74657	82073	69839	30466	40.395	46.801
- Fasbi	81.918	100.827	55.125	32.744	22.968	44.958	62.018	70.355	21.371	65.922	58.023	63.562	32.077	38.815	84.965
- Lainnya / Others	1	6	6	6	6	6	6	11	10	6	6	6	5	6	7
d. Surat Berharga / Securities	615.448	786.707	805.289	770.647 ⁹⁾	767.449	778.182	781.264	805.756	805.839	807.790	832.560	800.214	746.516	732.440	740.072
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15.483	9.815	1.612	- ⁹⁾	-	847	763	883	876	701	2.375	2.239	2.069	2.257	2.266
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	40.225	29.869	32.125	32.898	31.832	9.803	9.878	33.375	28.115	28.987	32.210	29.861	26.829	23.786	22.020
- Obligasi / Bonds	499.825	676.547	609.127	570.160	554.934	593.020	612.970	615.608	621.203	609.832	631.720	625.671	565.934	563.856	566.121
- Lainnya / Others	59.915	70.477	162.425	167.589	180.684	174.512	157.652	155.890	155.644	168.270	166.256	142.444	151.684	142.541	149.666
e. Penyertaan / Equity Investment	26.197	65.030	71.267	71.324	71.462	71.699	72.311	72.515	78.186	78.281	78.479	79.156	79.371	79.566	79.666
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	186.006	210.919	219.705	219.734	219.737	219.600	218.093	213.907	209.222	210.527	213.559	209.706	208.528	210.298	201.670
- Kredit yang diberikan / Credit	180.143	205.201	214.108	213.707	213.750	213.420	212.293	208.372	203.279	205.025	208.209	204.597	203.498	205.217	195.494
- Surat Berharga / Securities	2.176	2.124	1.866	1.862	1.975	2.093	2.244	1.977	1.761	2.163	2.220	2.102	2.144	2.359	2.280
- Lainnya / Others	3.687	3.594	3.731	4.165	4.011	4.087	3.555	3.559	4.182	3.339	3.130	3.006	2.887	2.722	3.896
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5.696	2.929	2.777	2.990	2.935	3.872	4.392	3.890	3.951	6.144	5.218	5.772	7.244	4.585	3.803
h. Tagihan Lainnya / Other claims	186.428	182.009	95.464	147.062	126.948	125.303	124.067	168.072	148.643	190.306	145.815	129.711	148.692	134.840	137.848
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	2.873.149	3.179.487	3.161.537	3.127.291	3.146.243	3.208.804	3.395.154	3.424.332	3.581.139	3.425.535	3.411.294	3.391.548	3.367.904	3.404.557	3.452.904
Rupiah	2.459.829	2.731.178	2.715.663	2.690.968	2.675.556	2.725.479	2.890.665	2.867.170	2.990.814	2.841.762	2.813.561	2.793.403	2.812.590	2.839.541	2.877.478
Giro / Demand Deposit	555.777	690.666	682.288	664.743	657.260	675.941	835.119	765.219	860.753	773.617	764.464	730.918	726.492	733.043	766.332
Tabungan / Saving	1.005.489	1.105.687	1.121.389	1.118.181	1.119.628	1.130.901	1.119.641	1.133.094	1.176.897	1.137.016	1.126.987	1.135.157	1.150.622	1.155.237	1.168.261
Simpanan Berjangka / Time Deposits	898.563	934.825	911.986	908.045	898.668	918.637	935.905	968.857	953.163	931.130	922.110	927.329	935.475	951.261	942.885
Valas / Foreign Exchange	413.319	448.310	445.874	436.323	470.687	483.325	504.489	557.162	590.326	583.773	597.732	598.144	555.314	565.016	575.426
Giro / Demand Deposit	204.899	267.918	268.466	270.013	301.946	300.214	317.774	380.844	416.370	416.059	432.050	424.348	393.446	402.550	421.387
Tabungan / Saving	46.356	46.357	60.107	57.100	57.639	59.056	57.341	56.900	56.563	54.034	55.303	56.473	54.799	52.205	51.876
Simpanan Berjangka / Time Deposits	162.065	134.035	117.302	109.210	111.101	124.056	129.374	119.419	117.393	113.680	110.379	117.323	107.069	110.261	102.164
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	537	1.671	619	647	621	603	685	1.566	757	578	565	620	841	610	585
c. Kewajiban kepada Bank lain / Interbank Liabilities	44.899	38.720	46.259	47.738	50.382	36.207	38.726	34.809	41.672	51.573	43.172	47.323	58.194	44.161	44.853
d. Surat Berharga yang diterbitkan / Issued Securities	83.796	80.309	82.461	82.329	80.708	81.684	82.634	85.890	85.868	84.405	83.234	80.583	84.140	85.047	85.649
e. Pinjaman yang Diterima / Loans received	141.994	124.731	126.403	124.558	116.429	127.694	133.336	136.603	136.000	137.394	137.031	131.208	126.055	121.772	129.364
Rupiah	24.982	23.436	23.133	22.963	23.370	23.593	23.944	24.740	25.661	25.608	25.577	26.150	26.606	27.140	26.543
Valas / Foreign Exchange	117.013	101.295	103.270	101.595	93.060	104.101	109.391	111.863	110.339	111.786	111.454	105.058	99.450	94.632	102.821
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2.345	1.351	3.876	2.611	2.442	5.339	7.792	6.748	3.709	3.289	3.392	3.349	3.904	3.402	3.122
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	66.728	62.316	63.305	85.111	96.217	84.660	87.999	62.964	60.981	77.166	63.629	64.166	104.153	77.600	77.925
h. Setoran Jaminan / Guarantee Deposits	1.383	934	1.359	1.319	2.051	1.206	1.578	1.082	1.293	1.222	1.324	1.093	1.121	1.102	1.526
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	30.446	33.461	32.961	32.756	32.682	32.403	32.172	31.856	32.541	32.298	32.298	32.298	32.298	32.298	32.298
b. Cadangan / Reserves	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596	13.596
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	300.631	312.691	331.838	337.221	337.225	337.219	337.220	337.223	328.621	427.546	427.237	367.913	360.596	368.193	368.194
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	37.301	69.282	52.927	62.852	72.436	82.927	89.556	98.397	106.452	10.089	19.532	30.941	39.469	48.237	60.961
e. Tambahan modal disetor / Additional Paid In Capital	49.834	119.757	106.782	108.636	108.862	104.591	103.146	107.524	103.220	108.824	110.407	110.928	112.381	112.208	111.929
f. Modal Pinjaman / Loan Capital	10.945	25.162	26.565	26.467	26.482	27.024	27.545	27.735	27.505	26.685	27.051	26.693	26.237	26.688	26.192

Tabel 1.3.a. Kegiatan Usaha BPD (Regional Development Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	493.422	520.497	539.785	544.012	547.586	556.395	561.799	565.535	571.247	564.733	570.184	577.860	578.773	584.208	590.708
- Kepada Pihak Ketiga / To Third Party	488.666	516.091	535.578	539.150	542.783	549.829	554.183	557.970	562.847	556.671	562.155	569.731	570.602	576.065	582.323
Rupiah	488.402	514.928	534.161	537.687	541.307	548.312	552.624	556.391	561.280	555.086	560.538	568.179	568.646	574.045	580.299
Valas / Foreign Exchange	264	1.162	1.417	1.464	1.476	1.517	1.560	1.578	1.567	1.585	1.617	1.552	1.957	2.020	2.024
- Kepada Bank Lain / Inter Bank Credit	4.756	4.407	4.208	4.862	4.803	6.565	7.616	7.565	8.400	8.062	8.029	8.129	8.171	8.143	8.385
Rupiah	4.756	4.407	4.208	4.862	4.803	6.565	7.616	7.565	8.400	8.062	8.029	8.129	8.171	8.143	8.385
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	28.601	23.315	23.436	15.455	23.703	18.552	24.263	20.378	22.947	17.892	17.773	22.533	33.971	22.145	28.936
- Giro / Demand Deposit	2.585	4.317	3.469	3.971	3.769	3.601	3.966	3.772	3.678	3.487	3.601	2.807	5.009	4.429	4.547
- Inter Bank Call Money / Inter Bank Call Money	9.126	9.736	7.497	6.430	8.174	11.632	8.497	8.254	16.129	10.167	12.795	13.797	19.585	12.392	18.199
- Deposito Berjangka / Time Deposits	16.052	8.385	11.970	4.307	11.052	2.684	11.208	7.747	2.390	3.822	964	4.867	8.693	4.571	5.820
- Lainnya / Others	838	878	500	746	709	635	593	605	750	416	413	1.063	684	753	370
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71.953	110.147	126.114	89.449	86.423	111.615	127.811	114.440	117.807	95.346	85.666	84.425	80.649	78.217	89.745
- Giro / Demand Deposit	29.527	51.741	54.815	68.326	67.743	68.791	65.806	72.128	82.891	72.721	66.699	64.541	64.415	65.483	69.178
- Fine Tune Operation (FTO)	16.912	18.249	10.782	6.638	9.897	11.573	41.976	18.851	13.669	12.227	4.056	3.472	2.127	5.284	853
- Fasbi	23.928	39.582	58.066	10.159	8.283	30.251	20.029	20.462	21.247	10.399	14.911	16.413	14.064	7.450	19.714
- Lainnya / Others	1.587	575	2.451	4.327	500	1.000	-	3.000	-	0	-	-	43	-	-
d. Surat Berharga / Securities	80.760	117.817	127.110	130.233	127.831	125.712	137.307	131.281	127.769	126.952	127.890	130.293	130.778	123.610	119.661
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	3.110	1.369	191	193	193	189	187	194	195	198	197	199	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5.666	4.944	6.769	7.103	3.098	3.103	3.174	2.902	2.642	3.105	2.977	2.242	1.716	1.145	1.109
- Obligasi / Bonds	51.886	83.303	96.325	96.347	97.618	94.797	98.080	99.034	100.444	101.279	102.856	104.241	108.213	100.079	94.226
- Lainnya / Others	20.098	28.201	23.825	26.590	26.922	27.623	35.866	29.151	24.488	22.369	21.859	23.611	20.850	22.386	24.325
e. Penyertaan / Equity Investment	1.945	1.955	1.967	1.967	1.967	1.967	1.967	1.967	2.067	2.092	2.092	2.091	2.091	2.091	2.091
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	14.290	16.089	15.916	16.183	16.254	16.227	16.439	16.793	15.771	16.140	16.472	16.754	17.082	17.234	17.027
- Kredit yang diberikan / Credit	13.730	15.590	15.545	15.820	15.864	15.877	16.089	16.439	15.406	15.754	16.105	16.394	16.728	16.885	16.678
- Surat Berharga / Securities	226	199	51	46	56	42	38	40	41	58	42	35	28	28	31
- Lainnya / Others	333	299	319	317	334	308	312	313	324	328	324	325	326	321	319
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	11	6	5	42	16	4	3	4	19	179	53	73	70	22	4
h. Tagihan Lainnya / Other claims	47.769	46.175	53.868	61.141	60.596	53.924	63.605	74.950	52.866	66.438	69.434	63.739	53.941	72.988	66.283
0															
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	590.602	681.607	735.542	706.063	710.170	712.809	765.891	750.471	723.880	712.714	713.341	725.945	733.057	730.207	729.466
Rupiah	589.463	676.637	732.838	703.659	707.930	710.747	763.735	748.347	721.844	709.283	710.458	723.264	730.392	728.365	727.677
Giro / Demand Deposit	131.204	169.986	214.798	175.195	183.010	205.430	251.043	211.501	180.745	182.309	184.222	196.971	198.665	188.664	186.219
Tabungan / Saving	188.112	208.612	192.310	200.219	195.624	192.013	193.403	199.845	221.084	194.956	193.683	193.318	201.902	201.439	205.897
Simpanan Berjangka / Time Deposits	270.147	298.039	325.730	328.245	329.296	313.304	319.289	337.001	320.016	332.017	332.554	332.975	329.826	338.263	335.560
Valas / Foreign Exchange	1.139	4.970	2.704	2.404	2.240	2.062	2.156	2.124	2.036	3.431	2.883	2.681	2.664	1.841	1.789
Giro / Demand Deposit	136	808	722	735	719	739	816	767	760	674	682	1.539	1.432	1.266	1.176
Tabungan / Saving	110	106	104	100	101	100	122	124	123	117	118	113	113	114	112
Simpanan Berjangka / Time Deposits	892	4.056	1.877	1.569	1.420	1.223	1.218	1.234	1.152	2.640	2.083	1.029	1.119	462	501
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	23.092	20.660	14.694	15.453	16.409	18.915	13.847	16.203	29.195	18.812	18.236	17.876	17.881	19.863	23.925
d. Surat Berharga yang diterbitkan / Issued Securities	9.537	8.089	7.128	5.888	5.889	7.065	6.326	6.402	6.910	5.510	5.510	5.586	5.561	5.561	5.587
e. Pinjaman yang Diterima / Loans received	18.301	18.400	21.536	21.675	22.307	24.793	26.726	27.108	25.854	22.703	22.637	22.726	22.650	23.109	22.958
Rupiah	18.301	18.400	21.491	21.630	22.262	24.748	26.726	27.108	25.854	22.703	22.637	22.726	22.650	23.109	22.958
Valas / Foreign Exchange	-	-	45	45	45	46	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	0	71	27	13	63	53	24	3	9	25	4	19	48	18
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	1.501	2.765	2.506	2.074	3.969	8.914	5.259	6.135	8.877	8.455	6.218	6.236	2.143	2.797	11.390
h. Setoran Jaminan / Guarantee Deposits	323	406	148	164	184	197	197	201	436	274	194	182	181	170	163
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	44.615	48.206	53.036	53.201	52.235	52.271	52.533	52.732	53.424	53.447	54.558	54.708	55.281	55.317	55.903
b. Cadangan / Reserves	23.424	26.605	30.682	30.682	30.443	30.348	30.349	30.349	30.337	30.337	30.721	32.129	33.130	34.431	34.431
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.909	3.978	2.366	2.366	2.571	2.571	2.571	2.704	2.702	19.118	16.699	11.352	7.280	4.404	4.208
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	13.002	13.776	7.798	9.012	10.127	11.652	12.820	13.970	15.300	1.442	2.324	3.467	4.312	5.722	7.207
e. Tambahan modal disetor / Additional Paid In Capital	4.269	2.698	1.205	2.138	2.277	1.700	1.134	2.446	2.625	3.325	2.562	3.022	2.962	3.497	3.166
f. Modal Pinjaman / Loan Capital	2.934	3.930	4.928	4.928	4.929	4.929	4.929	4.929	4.122	4.122	4.123	4.123	4.123	4.124	4.124

Tabel 1.4.a. Kegiatan Usaha Bank Swasta Nasional (Domestic Private Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.415.930	2.498.048	2.703.255	2.702.209	2.728.935	2.768.597	2.804.618	2.803.592	2.833.037	2.783.097	2.816.657	2.837.683	2.858.550	2.897.103	2.925.329
- Kepada Pihak Ketiga / To Third Party	2.369.008	2.461.474	2.662.468	2.660.549	2.686.963	2.727.412	2.760.259	2.757.173	2.783.624	2.735.340	2.768.908	2.789.180	2.810.794	2.851.046	2.879.700
Rupiah	2.019.257	2.098.946	2.239.183	2.253.534	2.269.755	2.301.697	2.325.268	2.328.542	2.367.959	2.344.208	2.370.269	2.407.627	2.432.690	2.452.552	2.480.817
Valas / Foreign Exchange	349.751	362.528	423.285	407.015	417.208	425.715	434.991	428.631	415.665	391.132	398.638	381.554	378.104	398.494	398.883
- Kepada Bank Lain / Inter Bank Credit	46.923	36.574	40.787	41.660	41.972	41.185	44.359	46.418	49.413	47.757	47.749	48.503	47.756	46.057	45.629
Rupiah	41.379	31.543	34.617	35.159	35.160	35.366	38.433	38.352	39.393	37.915	37.950	38.704	38.225	37.581	37.452
Valas / Foreign Exchange	5.544	5.031	6.170	6.501	6.812	5.819	5.927	8.066	10.020	9.842	9.799	9.799	9.531	8.475	8.177
b. Penempatan pada Bank Lain / Interbank Placement	108.478	102.668	79.895	81.208	96.130	94.751	82.029	79.175	80.573	81.079	76.892	81.830	83.766	78.953	88.341
- Giro / Demand Deposit	61.068	59.506	54.243	58.052	54.477	52.918	47.605	50.439	48.853	48.284	42.915	47.224	51.498	47.789	49.713
- Inter Bank Call Money / Inter Bank Call Money	41.296	33.418	18.217	15.358	34.137	35.822	30.486	24.010	26.083	28.314	29.394	30.044	27.815	27.081	35.671
- Deposito Berjangka / Time Deposits	2.935	7.002	5.360	5.723	5.430	4.514	2.381	3.173	3.657	2.579	2.587	2.584	2.472	2.077	1.679
- Lainnya / Others	3.180	2.742	2.076	2.075	2.086	1.497	1.557	1.554	1.980	1.902	1.997	1.978	1.980	2.006	1.278
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	307.063	521.894	623.357	471.893	454.712	430.541	445.534	460.382	541.815	483.901	494.695	516.514	522.238	440.269	431.165
- Giro / Demand Deposit	101.980	188.136	232.767	270.294	294.417	296.183	304.740	289.129	301.395	311.343	304.105	298.911	302.366	292.314	313.371
- Fine Tune Operation (FTO)	148.664	239.511	129.207	132.910	109.935	85.680	109.354	129.696	165.873	127.853	140.699	152.166	152.589	106.839	60.602
- Fasbi	43.600	80.803	248.989	59.700	44.186	44.261	26.315	36.620	74.419	34.550	44.243	59.741	57.209	38.253	55.497
- Lainnya / Others	12.819	13.443	12.395	8.989	6.175	4.417	5.124	4.938	128	10.155	5.648	5.696	10.074	2.863	1.695
d. Surat Berharga / Securities	686.753	845.884	824.996	848.617	844.176	841.899	850.667	856.060	838.227	852.825	886.107	886.492	883.110	879.203	871.754
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	191	1.236	1.051	1.395	1.491	1.432	1.345	1.211	1.795	1.755	1.773	1.595	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7.533	8.357	3.641	4.036	3.842	3.467	3.948	3.791	3.597	4.151	4.616	4.755	4.753	5.456	4.896
- Obligasi / Bonds	580.288	705.088	723.888	750.132	750.070	758.430	774.276	778.933	752.660	760.744	800.539	800.987	805.941	787.502	781.796
- Lainnya / Others	98.740	131.203	96.415	93.054	88.773	78.570	71.098	72.125	80.175	86.176	79.179	79.155	72.416	86.245	85.062
e. Penyertaan / Equity Investment	26.768	29.445	29.887	30.080	30.321	30.377	30.537	30.647	30.819	31.251	31.366	31.484	30.698	30.834	30.965
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	106.672	121.292	127.633	127.905	129.035	129.584	129.751	132.270	128.426	128.114	129.376	131.914	131.743	132.590	134.450
- Kredit yang diberikan / Credit	104.562	118.718	125.080	125.372	126.546	127.567	127.486	130.016	126.148	125.762	127.248	129.740	129.574	130.251	131.969
- Surat Berharga / Securities	379	245	228	226	225	238	241	214	213	287	202	185	224	297	388
- Lainnya / Others	1.731	2.330	2.325	2.307	2.264	1.779	2.023	2.040	2.065	2.066	1.927	1.988	1.945	2.042	2.093
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	14.258	8.381	9.130	8.522	7.990	12.930	17.210	16.848	13.622	13.142	12.454	12.158	13.911	10.713	8.375
h. Tagihan Lainnya / Other claims	400.487	371.833	248.156	401.239	401.274	384.028	385.778	417.068	405.807	458.505	431.658	411.441	368.516	418.627	447.532
0															
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	3.016.126	3.411.842	3.474.178	3.501.181	3.512.311	3.465.547	3.506.925	3.535.544	3.595.556	3.559.341	3.597.838	3.626.584	3.643.220	3.629.783	3.612.354
Rupiah	2.596.157	2.916.904	2.979.694	2.999.124	2.986.604	2.947.468	2.963.737	2.987.608	3.052.474	3.026.330	3.042.329	3.066.176	3.096.082	3.123.708	3.124.827
Giro / Demand Deposit	507.027	648.844	687.957	696.514	699.432	688.481	697.806	700.736	702.334	673.205	674.569	685.026	692.056	683.624	687.970
Tabungan / Saving	814.929	940.522	1.003.222	1.000.901	995.587	993.480	989.703	1.000.694	1.014.955	1.008.731	1.013.416	1.010.250	1.029.830	1.022.625	1.031.810
Simpanan Berjangka / Time Deposits	1.274.202	1.327.538	1.288.515	1.301.709	1.291.585	1.265.507	1.276.228	1.286.178	1.335.185	1.344.395	1.354.343	1.370.899	1.374.196	1.417.459	1.405.048
Valas / Foreign Exchange	419.969	494.938	494.485	502.057	525.707	518.079	543.188	547.936	543.081	533.011	555.510	560.408	547.138	506.075	487.527
Giro / Demand Deposit	161.502	209.304	209.837	213.229	225.640	210.749	215.264	213.998	208.181	200.705	205.126	215.664	211.602	187.675	184.084
Tabungan / Saving	103.092	113.357	123.787	124.587	128.107	131.228	136.197	135.596	128.274	129.847	129.971	132.822	137.411	127.790	121.351
Simpanan Berjangka / Time Deposits	155.375	172.278	160.861	164.241	171.959	176.103	191.727	198.341	206.626	202.459	220.412	211.922	198.125	190.610	182.093
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	5.473	1	1	1	101	930	1	1	1.869	1.862	1.870	3.487	4.878	6.284	16.604
c. Kewajiban kepada Bank lain / Interbank Liabilities	88.784	80.086	92.015	81.361	82.135	85.718	92.348	86.977	79.126	74.397	79.191	80.084	77.917	85.231	92.631
d. Surat Berharga yang diterbitkan / Issued Securities	31.745	29.287	24.330	23.880	22.407	22.229	22.433	20.343	22.339	18.912	17.934	17.433	15.503	15.313	17.031
e. Pinjaman yang Diterima / Loans received	106.689	84.359	103.356	108.670	110.054	121.736	125.558	128.585	131.435	119.690	118.639	119.064	111.968	111.638	110.139
Rupiah	26.588	20.369	26.437	27.358	28.714	32.337	35.379	37.013	37.366	36.372	36.380	37.627	36.507	35.034	34.013
Valas / Foreign Exchange	80.101	63.990	76.919	81.311	81.340	89.398	90.179	91.571	94.069	83.318	82.259	81.437	75.461	76.604	76.126
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13.021	6.041	9.077	7.772	7.349	12.494	15.706	15.159	11.770	10.854	10.688	10.183	11.902	9.249	8.926
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	63.128	58.334	56.513	58.072	63.361	73.327	66.704	66.854	81.791	81.013	73.402	79.514	78.713	54.264	85.823
h. Setoran Jaminan / Guarantee Deposits	2.405	2.530	1.979	2.557	2.202	2.024	1.952	1.978	2.061	1.934	1.958	1.787	1.707	1.706	1.541
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	147.188	172.692	182.025	182.076	182.543	183.543	185.679	186.076	193.293	194.644	195.017	195.017	197.120	200.587	213.498
b. Cadangan / Reserves	38.235	40.967	44.957	44.963	44.483	44.539	44.549	44.561	44.982	44.986	45.048	45.428	45.698	46.564	49.470
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	273.869	293.812	308.502	308.519	309.020	308.942	308.851	304.556	304.689	379.207	379.136	353.007	347.829	345.305	340.730
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	46.927	53.222	34.471	42.477	49.207	55.872	63.001	70.154	74.206	9.515	16.141	23.208	32.018	39.531	45.641
e. Tambahan modal disetor / Additional Paid In Capital	137.429	151.133	152.935	154.133	154.109	151.547	148.168	158.639	176.439	175.938	174.355	176.664	175.523	174.136	170.817
f. Modal Pinjaman / Loan Capital	42.327	36.760	46.200	45.588	45.663	45.491	46.041	46.718	46.484	45.417	45.781	45.411	44.056	44.524	43.637

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	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	182.060	171.130	195.962	193.104	186.090	186.286	194.091	192.596	190.108	182.587	182.934	178.922	176.967	177.809	179.955
- Kepada Pihak Ketiga / To Third Party	177.922	167.855	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356	171.138	173.466	175.871
Rupiah	85.824	91.250	100.948	100.641	94.041	96.302	102.513	101.883	100.237	99.184	98.078	98.061	98.375	98.587	98.985
Valas / Foreign Exchange	92.098	76.606	90.983	88.435	88.021	85.019	86.369	84.239	82.714	76.482	78.126	74.295	72.763	74.879	76.886
- Kepada Bank Lain / Inter Bank Credit	4.139	3.274	4.031	4.027	4.028	4.965	5.209	6.474	7.157	6.922	6.729	6.566	5.829	4.343	4.084
Rupiah	-	-	3.140	3.140	3.140	3.140	3.340	4.840	4.840	4.840	4.840	4.840	4.140	3.140	2.300
Valas / Foreign Exchange	4.139	3.274	891	887	888	1.825	1.869	1.634	2.317	2.082	1.889	1.726	1.689	1.203	1.784
b. Penempatan pada Bank Lain / Interbank Placement	36.432	24.514	29.798	31.353	35.760	30.412	29.322	31.038	24.734	37.348	37.283	28.287	38.358	29.866	26.740
- Giro / Demand Deposit	3.409	3.688	5.396	5.896	4.676	5.434	4.401	3.404	2.697	7.120	5.405	3.443	8.439	4.360	6.828
- Inter Bank Call Money / Inter Bank Call Money	32.701	20.153	24.104	22.054	30.409	24.309	24.030	27.319	21.812	28.986	30.669	22.782	29.104	24.539	19.026
- Deposito Berjangka / Time Deposits	-	500	71	71	69	69	139	143	-	-	-	-	-	-	-
- Lainnya / Others	322	173	227	3.332	606	601	752	172	225	1.242	1.210	2.063	816	967	886
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	76.379	117.441	125.409	120.581	123.439	136.844	123.985	127.672	113.832	108.512	112.159	121.338	104.230	103.625	106.679
- Giro / Demand Deposit	33.061	49.910	47.030	43.916	46.993	56.379	52.554	34.988	25.329	22.716	23.151	25.008	23.189	25.377	22.648
- Fine Tune Operation (FTO)	25.316	46.238	50.123	53.352	59.986	73.157	56.603	74.799	64.581	74.895	70.479	69.606	63.445	65.290	66.544
- Fasbi	17.410	21.282	28.256	21.510	16.460	7.308	14.827	17.748	23.915	10.897	18.430	26.510	17.596	12.914	17.486
- Lainnya / Others	591	11	0	1.804	0	0	0	137	8	2	99	214	-	43	-
d. Surat Berharga / Securities	83.944	80.554	70.540	67.526	71.635	77.863	76.526	76.434	91.660	101.719	109.147	106.809	111.017	100.612	104.104
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	2.498	2.002	5.383	5.244	5.675	4.666	4.722	4.737	4.726	4.554	4.173	4.230	3.590	3.624	3.421
- Obligasi / Bonds	77.095	75.051	63.692	60.725	64.380	70.947	70.334	69.515	83.606	93.842	101.834	100.602	104.513	94.054	97.511
- Lainnya / Others	4.350	3.502	1.465	1.557	1.580	1.450	1.469	2.182	3.328	3.323	3.139	1.977	2.914	2.934	3.172
e. Penyertaan / Equity Investment	73	73	73	73	73	73	73	73	73	73	73	17	17	17	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.048	6.526	7.071	7.053	7.093	4.901	4.910	4.959	4.845	4.681	4.500	4.390	4.406	4.404	4.269
- Kredit yang diberikan / Credit	5.732	6.379	6.921	6.900	6.942	4.749	4.758	4.805	4.693	4.533	4.350	4.247	4.261	4.263	4.128
- Surat Berharga / Securities	12	9	11	14	13	14	12	11	9	8	7	6	5	5	4
- Lainnya / Others	305	138	139	140	138	138	141	142	143	140	143	138	140	137	138
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10.996	6.757	7.375	6.274	5.830	11.211	16.746	16.086	10.990	7.297	8.232	6.689	8.703	6.436	5.910
h. Tagihan Lainnya / Other claims	21.775	23.630	31.110	47.617	46.972	53.570	62.958	63.895	60.296	55.287	52.298	49.945	53.958	64.685	61.722
															0
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	185.513	206.526	231.039	229.548	239.677	260.173	259.066	263.786	253.015	256.233	266.237	261.503	252.391	243.143	247.377
Rupiah	110.557	117.882	128.584	131.324	130.369	139.591	139.983	142.047	142.705	143.582	149.695	146.410	148.306	146.329	147.197
Giro / Demand Deposit	68.725	82.027	87.486	92.637	86.719	86.214	87.500	89.153	95.641	90.639	96.099	95.325	99.329	93.380	92.069
Tabungan / Saving	6.134	8.743	9.135	9.926	10.539	10.785	10.880	10.712	9.473	8.202	6.404	6.965	7.410	7.580	7.800
Simpanan Berjangka / Time Deposits	35.698	27.112	31.962	28.760	33.111	42.592	41.603	42.182	37.591	44.742	47.192	44.120	41.568	45.369	47.328
Valas / Foreign Exchange	74.956	88.644	102.456	98.224	109.308	120.582	119.083	121.738	110.310	112.650	116.543	115.093	104.085	96.814	100.179
Giro / Demand Deposit	57.864	73.952	78.482	72.274	76.574	82.579	86.821	91.910	81.376	81.087	82.327	85.899	78.260	72.562	76.123
Tabungan / Saving	9.279	8.876	8.017	7.763	7.662	7.723	7.860	8.000	7.815	6.895	6.527	6.210	6.204	5.982	5.708
Simpanan Berjangka / Time Deposits	7.813	5.816	15.957	18.187	25.072	30.280	24.402	21.829	21.119	24.669	27.689	22.984	19.622	18.270	18.348
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	-	595	-	152	772	316	-	-	1.755	-	-	31	-	198
c. Kewajiban kepada Bank lain / Interbank Liabilities	19.906	21.128	23.779	22.907	21.717	23.378	20.915	18.562	23.406	26.502	19.371	19.441	29.287	22.856	21.814
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	3.051	64	-	-	-	-	-	-	2	2	344	3	5	2	33
Rupiah	2.000	-	-	-	-	-	-	-	-	0	344	3	2	2	0
Valas / Foreign Exchange	1.051	64	-	-	-	-	-	-	2	2	-	-	2	-	33
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	8.428	4.978	6.088	6.150	5.544	10.132	15.210	15.267	12.107	10.235	9.990	9.441	11.076	7.405	6.546
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	3.608	2.402	2.183	5.469 ⁰	5.790	6.040	6.003	5.607	4.427	3.848	3.932	4.035	4.966	3.049	2.119
h. Setoran Jaminan / Guarantee Deposits	256	696	37	165	304	488	480	575	493	634	369	585	510	712	543
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	7.312	7.312	7.312	7.312	7.312	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622	3.622
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	35.190	37.862	40.186	39.929	39.540	40.040	39.783	39.732	39.728	45.593	45.594	45.052	44.895	44.896	44.896
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	7.488	3.926	2.008	2.838	3.027	4.005	4.598	5.059	5.858	1.019	2.074	3.034	3.921	5.175	6.164
e. Tambahan modal disetor / Additional Paid In Capital	704	397	(231)	(272)	(299)	(527)	(634)	(403)	(259)	(214)	(297)	(281)	(245)	(109)	(158)
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.6.a. Laporan Laba / Rugi Bank Umum Commercial Banks Income Statements Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	794.091	773.902	388.804	456.028	521.759	592.216	657.592	729.569	811.458	89.299	160.859	240.185	317.772	397.543	477.070
a. Dari Bank Indonesia / From Bank Indonesia Placement	8.902	9.740	6.236	7.233	8.165	9.129	10.266	11.944	13.904	1.995	3.731	5.696	7.582	9.436	11.066
b. Dari Penempatan pada bank lain / From interbank placement	5.392	2.691	1.364	1.710	2.164	2.772	3.545	4.398	5.409	1.101	1.927	2.613	3.645	4.471	5.498
c. Dari surat berharga / From securities	75.630	87.345	45.222	53.055	60.955	68.606	76.874	85.694	94.584	9.580	18.207	27.439	36.413	45.536	54.568
d. Dari Kredit yang diberikan / From credit	508.294	487.587	255.132	298.932	340.533	387.015	426.955	471.737	523.468	55.875	100.832	150.091	198.213	247.684	297.798
- kepada pihak ketiga bukan bank / To Third Party non Bank	504.082	484.944	253.666	297.201	338.463	384.677	424.309	468.776	520.202	55.495	100.098	148.951	196.660	245.748	295.480
- kepada bank lain / To other Bank	4.212	2.643	1.466	1.731	2.069	2.338	2.646	2.961	3.267	380	734	1.140	1.553	1.936	2.319
e. Lainnya / Others	195.873	186.539	80.851	95.098	109.942	124.694	139.951	155.796	174.093	20.748	36.162	54.347	71.920	90.415	108.140
2. Beban Bunga / Interest Expenses	412.189	342.699	151.576	176.782	202.150	228.360	256.294	286.439	323.610	45.308	75.630	110.838	145.454	181.608	216.813
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	368	145	140	184	240	307	378	417	484	60	106	153	205	240	280
b. Kewajiban pada Bank lain / Interbank Liabilities	8.085	5.618	2.548	3.148	3.678	4.335	5.173	5.972	6.833	1.082	1.901	2.504	3.469	4.415	5.534
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	190.658	140.844	60.325	70.594	80.669	91.039	102.520	115.258	129.628	15.119	29.212	45.553	61.004	77.391	93.420
- Giro / Demand Deposit	27.192	24.161	12.569	14.867	17.054	19.259	21.704	24.543	27.740	3.340	6.414	10.113	13.373	16.997	20.471
- Tabungan / Saving	21.655	17.181	7.532	8.751	10.094	11.477	12.773	14.089	15.492	1.342	2.642	4.200	5.631	7.105	8.521
- Simpanan Berjangka / Time deposits	141.811	99.502	40.224	46.977	53.521	60.303	68.043	76.626	86.396	10.438	20.156	31.239	42.000	53.290	64.428
d. Surat Berharga / Securities	10.961	9.797	4.861	5.827	6.535	7.387	8.519	9.509	10.297	833	1.649	2.504	3.463	3.714	4.428
e. Pinjaman yang diterima / Loans received	10.340	6.908	3.149	3.813	4.689	5.481	7.122	8.406	13.077	3.240	3.332	4.503	5.825	6.995	8.227
f. Lainnya / Others	187.804	174.872	80.554	93.215	106.339	119.811	132.581	146.876	163.291	24.973	39.429	55.620	71.489	88.852	104.925
g. Koreksi atas pendapatan bunga / Corrections	3.972	4.515	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	381.902	431.203	237.228	279.247	319.608	363.857	401.298	443.130	487.848	43.991	85.230	129.347	172.318	215.935	260.257
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	407.621	460.019	233.471	265.022	294.156	354.507	404.598	444.196	522.998	124.312	147.997	173.245	208.544	227.838	275.999
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	22.342	20.448	6.074	6.712	7.576	7.726	8.028	9.279	10.408	1.776	2.430	3.343	4.412	6.327	11.257
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	2	2	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	239	60	165	264	304	247	169	236	276	148	232	305	410	549	577
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	203.924	208.665	137.145	153.256	162.067	201.736	235.047	259.831	318.768	100.901	108.369	116.458	135.180	137.661	161.192
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	77.002	87.234	47.418	55.546	63.384	72.145	79.677	88.512	97.515	7.596	15.058	23.535	32.551	40.711	50.294
f. Lainnya / Others	104.114	143.612	42.667	49.243	60.825	72.653	81.678	86.338	96.030	13.890	21.908	29.605	35.990	42.590	52.678
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	652.690	716.871	354.502	402.671	450.066	533.239	599.156	658.420	762.897	140.165	182.935	226.410	280.498	320.195	386.129
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.595	2.082	1.730	1.698	1.711	2.298	2.756	2.471	2.341	212	601	558	613	701	4.578
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	170	454	621	621	620	620	620	620	632	-	196	197	197	197	237
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	184	177	184	165	174	262	235	235	158	0	19	44	64	77	68
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	183.116	191.785	132.688	147.965	155.222	196.399	225.916	249.798	307.170	99.587	106.029	112.852	130.102	131.855	154.525
e. Penyusutan/Amortisasi / Depreciation/Amortizations	220.212	249.910	87.407	98.284	115.983	132.353	144.068	155.749	171.698	18.124	31.627	45.322	59.663	73.677	88.932
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	4.508	4.404	2.555	2.945	3.391	3.875	4.216	4.728	5.196	495	970	1.436	1.837	2.355	2.854
g. Lainnya / Others	242.905	268.059	129.317	150.994	172.966	197.433	221.345	244.819	275.703	21.748	43.492	66.001	88.022	111.332	134.936
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	136.833	174.352	116.196	141.598	163.698	185.124	206.741	228.906	247.949	28.138	50.292	76.182	100.364	123.578	150.126
E. Pendapatan non - operasional / Non Operational Income	26.831	20.216	18.258	20.340	23.493	29.867	31.355	35.064	38.631	6.285	9.491	14.432	18.612	21.133	24.919
F. Beban non - operasional / Non Operational Expenses	24.048	20.411	14.486	16.428	18.963	22.652	26.387	30.341	34.081	6.884	9.692	14.817	19.655	22.034	25.762
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.782	(195)	3.772	3.911	4.530	7.216	4.968	4.722	4.550	(599)	(201)	(385)	(1.043)	(901)	(843)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	139.616	174.271	119.969	145.509	168.229	192.340	211.708	233.628	252.499	27.539	50.091	75.797	99.320	122.677	149.283
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	67.531	89.861	(137)	(156)	(185)	(185)	(209)	(236)	125.725	(33)	(61)	(99)	(137)	(158)	(190)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	67.820	89.586	(137)	(156)	(185)	(185)	(209)	(236)	125.715	(33)	(61)	(99)	(137)	(158)	(190)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	104.718	140.206	97.204	117.179	134.796	154.457	169.975	187.579	201.817	22.064	40.071	60.649	79.720	98.665	119.973

Tabel 1.7.a. Laporan Laba / Rugi Bank Persero (State Owned Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	277.235	284.381	153.865	179.351	203.695	231.422	252.079	278.145	310.102	39.494	64.726	93.166	121.229	150.032	179.256
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.963	1.809	978	1.169	1.350	1.510	1.750	2.202	2.686	489	883	1.323	1.752	2.132	2.473
b. Dari Penempatan pada bank lain / From interbank placement	2.210	1.125	660	838	1.054	1.342	1.773	2.294	2.902	684	1.074	1.275	1.816	2.125	2.651
c. Dari surat berharga / From securities	27.102	30.916	17.032	19.905	22.723	25.416	28.184	31.232	34.319	3.515	6.440	9.546	12.436	15.407	18.092
d. Dari Kredit yang diberikan / From credit	226.686	232.177	125.363	145.912	165.200	187.836	203.142	223.112	248.384	29.493	50.376	72.812	94.692	117.398	140.683
- kepada pihak ketiga bukan bank / To Third Party non Bank	225.811	232.039	124.932	145.404	164.549	187.113	202.345	222.237	247.487	29.419	50.233	72.586	94.362	116.980	140.187
- kepada bank lain / To other Bank	874	138	431	508	651	722	797	875	897	74	143	226	329	417	496
e. Lainnya / Others	19.276	18.354	9.831	11.527	13.368	15.318	17.230	19.305	21.811	5.313	5.953	8.210	10.533	12.971	15.357
2. Beban Bunga / Interest Expenses	113.490	84.725	41.806	47.681	53.561	60.307	67.500	75.940	88.362	20.011	27.343	36.541	45.621	55.299	64.753
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	285	5	1	1	1	1	1	1	1	0	0	0	0	0	2
b. Kewajiban pada Bank lain / Interbank Liabilities	4.406	3.378	1.424	1.791	2.062	2.418	2.892	3.298	3.699	600	989	1.110	1.592	2.051	2.621
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	76.575	51.596	21.451	25.119	28.890	32.716	36.985	42.011	47.778	5.915	11.353	17.616	23.241	29.281	35.277
- Giro / Demand Deposit	13.332	11.697	6.181	7.339	8.425	9.498	10.698	12.227	14.028	1.990	3.818	6.047	7.822	9.856	11.863
- Tabungan / Saving	9.647	7.674	2.762	3.171	3.755	4.343	4.797	5.258	5.735	455	918	1.480	1.949	2.411	2.859
- Simpanan Berjangka / Time deposits	53.597	32.224	12.508	14.608	16.711	18.875	21.490	24.526	28.015	3.469	6.616	10.089	13.470	17.014	20.554
d. Surat Berharga / Securities	4.018	4.055	2.377	2.928	3.237	3.678	4.427	4.894	5.358	436	839	1.281	1.838	1.719	2.069
e. Pinjaman yang diterima / Loans received	6.168	4.162	1.761	2.071	2.429	2.839	3.858	4.516	8.461	2.474	1.916	2.328	2.935	3.395	3.903
f. Lainnya / Others	18.430	17.204	14.793	15.771	16.942	18.656	19.337	21.220	23.065	10.586	12.247	14.205	16.014	18.852	20.881
g. Koreksi atas pendapatan bunga / Corrections	3.609	4.326	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	163.746	199.656	112.059	131.671	150.134	171.114	184.579	202.204	221.739	19.482	37.382	56.625	75.607	94.734	114.502
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	134.785	193.775	63.163	73.526	88.506	104.394	120.984	127.343	178.085	59.110	65.480	65.789	68.303	70.670	81.608
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	7.199	9.800	2.887	3.110	3.416	3.574	3.710	4.019	4.394	502	889	1.312	1.743	2.454	2.802
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	18.348	35.067	13.754	14.776	16.220	19.200	24.850	23.582	62.350	47.664	42.976	33.422	27.243	20.031	18.373
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	38.267	42.773	23.687	27.624	31.573	36.257	39.907	43.985	48.744	3.690	7.415	11.787	15.601	19.651	24.687
f. Lainnya / Others	70.970	106.135	22.835	28.016	37.297	45.364	52.517	55.758	62.597	7.253	14.200	19.267	23.716	28.534	35.745
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	245.562	308.199	111.155	128.827	150.599	175.050	197.522	210.784	271.058	65.260	77.834	83.103	93.502	104.142	118.955
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	313	361	422	504	739	789	708	5	77	59	32	37	28
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	0	0	80	75	75	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10.982	29.112	11.852	12.529	13.654	16.788	22.315	21.152	58.992	46.905	41.859	31.968	25.051	17.551	15.525
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130.834	155.562	45.020	52.645	64.145	74.072	80.446	85.784	93.842	9.085	18.318	25.042	33.928	42.241	48.493
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	810	743	414	457	559	625	706	801	866	127	218	266	304	416	488
g. Lainnya / Others	102.614	122.501	53.556	62.836	71.819	82.982	93.241	102.183	116.650	9.138	17.363	25.768	34.187	43.896	54.422
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	52.968	85.232	64.067	76.369	88.041	100.459	108.041	118.764	128.767	13.331	25.028	39.311	50.409	61.262	77.155
E. Pendapatan non - operasional / Non Operational Income	846	761	1.763	1.481	1.837	2.534	3.279	3.639	3.603	66	100	156	207	247	313
F. Beban non - operasional / Non Operational Expenses	1.840	1.117	543	464	594	700	743	818	934	792	832	951	1.704	1.810	2.003
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(993)	(357)	1.220	1.018	1.243	1.834	2.536	2.821	2.669	(727)	(732)	(795)	(1.497)	(1.563)	(1.690)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	51.975	84.875	65.287	77.387	89.284	102.292	110.577	121.585	131.436	12.605	24.295	38.516	48.911	59.699	75.465
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	19.973	36.056	-	-	-	-	-	-	59.186	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	19.973	36.056	-	-	-	-	-	-	59.186	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	37.301	69.282	52.927	62.852	72.436	82.927	89.556	98.397	106.452	10.089	19.532	30.941	39.469	48.237	60.961

Tabel 1.8.a. Laporan Laba / Rugi BPD (Regional Development Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	101.078	100.679	48.652	57.215	64.446	73.107	81.819	91.224	101.231	10.000	18.500	28.274	37.619	47.388	56.890
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.166	1.258	808	894	928	1.008	1.124	1.252	1.401	114	196	279	359	433	512
b. Dari Penempatan pada bank lain / From interbank placement	1.284	741	230	273	311	380	448	517	592	63	124	203	300	419	530
c. Dari surat berharga / From securities	6.155	6.865	3.783	4.426	4.961	5.620	6.330	7.172	7.943	736	1.447	2.202	2.941	3.701	4.392
d. Dari Kredit yang diberikan / From credit	55.543	55.898	27.744	32.577	36.371	41.294	46.219	51.134	56.577	5.384	9.490	14.557	19.477	24.438	29.506
- kepada pihak ketiga bukan bank / To Third Party non Bank	55.377	55.764	27.670	32.487	36.268	41.172	46.070	50.964	56.370	5.346	9.416	14.443	19.325	24.247	29.276
- kepada bank lain / To other Bank	166	134	74	90	104	122	149	171	207	38	74	113	152	191	230
e. Lainnya / Others	36.930	35.916	16.087	19.045	21.875	24.806	27.699	31.149	34.718	3.702	7.243	11.034	14.542	18.397	21.950
2. Beban Bunga / Interest Expenses	60.267	55.587	24.672	29.034	32.900	37.224	41.669	46.739	52.458	6.199	10.932	16.621	22.027	27.762	33.146
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	2	0	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	756	413	220	259	303	353	403	452	532	89	163	259	337	421	533
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21.595	18.684	8.044	9.377	10.329	11.601	13.026	14.613	16.360	1.829	3.494	5.298	7.036	8.870	10.592
- Giro / Demand Deposit	2.764	2.583	1.322	1.547	1.683	1.890	2.134	2.396	2.620	215	416	624	839	1.067	1.269
- Tabungan / Saving	2.325	1.982	898	1.054	1.178	1.327	1.478	1.628	1.828	163	306	455	607	763	916
- Simpanan Berjangka / Time deposits	16.506	14.119	5.824	6.777	7.468	8.384	9.413	10.589	11.912	1.452	2.771	4.219	5.590	7.040	8.407
d. Surat Berharga / Securities	1.147	1.074	483	566	648	728	815	900	976	75	146	220	292	364	436
e. Pinjaman yang diterima / Loans received	913	870	403	473	544	620	716	813	913	106	204	313	420	532	644
f. Lainnya / Others	35.778	34.463	15.523	18.357	21.077	23.923	26.708	29.962	33.676	4.100	6.924	10.531	13.942	17.575	20.939
g. Koreksi atas pendapatan bunga / Corrections	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	40.811	45.091	23.980	28.181	31.546	35.883	40.150	44.486	48.774	3.800	7.568	11.653	15.592	19.625	23.744
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	12.166	13.851	5.658	6.487	7.432	8.392	9.156	10.080	11.388	1.270	2.050	3.081	3.832	4.673	5.469
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	178	227	253	252	302	414	437	72	73	110	131	159	201
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	5	3	3	2	2	2	3	1	0	1	1	0	0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1.658	1.089	1.207	1.393	1.556	1.678	1.778	2.017	338	467	783	896	1.013	1.071
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	2.920	3.540	2.036	2.416	2.801	3.176	3.549	3.942	4.416	354	737	1.135	1.523	1.938	2.337
f. Lainnya / Others	7.502	7.954	2.351	2.634	2.982	3.405	3.625	3.944	4.517	505	773	1.052	1.281	1.563	1.860
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37.977	42.382	20.030	23.537	26.510	29.938	33.502	37.302	41.341	3.345	6.690	10.350	13.897	17.042	20.083
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	81	74	74	84	151	201	211	3	15	8	9	9	8
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1.539	1.022	1.134	1.312	1.485	1.605	1.708	1.940	324	452	757	865	992	1.050
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9.569	11.084	3.726	4.343	4.878	5.449	5.963	6.616	6.834	801	1.405	2.007	2.640	3.139	3.610
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	62	104	35	41	53	61	71	80	93	6	12	19	26	33	41
g. Lainnya / Others	27.480	29.626	15.167	17.944	20.193	22.859	25.712	28.697	32.264	2.212	4.806	7.559	10.357	12.870	15.374
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.001	16.560	9.609	11.131	12.468	14.336	15.804	17.263	18.821	1.726	2.928	4.384	5.527	7.257	9.130
E. Pendapatan non - operasional / Non Operational Income	5.200	5.772	3.329	3.890	4.515	5.110	5.712	6.396	7.224	761	1.437	2.319	3.145	3.966	4.832
F. Beban non - operasional / Non Operational Expenses	5.164	5.835	3.514	4.124	4.688	5.285	5.928	6.633	7.428	802	1.482	2.375	3.263	4.088	4.966
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(185)	(234)	(173)	(176)	(216)	(237)	(204)	(41)	(45)	(56)	(118)	(121)	(135)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.037	16.497	9.424	10.896	12.295	14.161	15.588	17.027	18.617	1.685	2.883	4.328	5.409	7.135	8.996
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.242	4.207	-	-	-	-	-	-	4.055	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.076	4.031	-	-	-	-	-	-	4.055	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.002	13.776	7.798	9.012	10.127	11.652	13.970	15.300	15.300	1.442	2.324	3.467	4.312	5.722	7.207

Tabel 1.9.a. Laporan Laba / Rugi Bank Swasta Nasional (Domestic Private Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	397.993	377.151	180.186	212.150	244.954	277.592	311.889	346.602	384.484	37.619	73.409	112.270	150.515	189.500	227.987
a. Dari Bank Indonesia / From Bank Indonesia Placement	4.546	5.568	3.849	4.442	5.005	5.533	6.100	6.901	7.891	1.061	2.003	3.093	4.144	5.173	6.037
b. Dari Penempatan pada bank lain / From interbank placement	1.529	663	380	453	566	712	872	1.015	1.203	184	377	604	834	1.057	1.298
c. Dari surat berharga / From securities	38.774	46.339	22.666	26.725	30.977	34.992	39.408	43.961	48.547	4.797	9.294	14.118	18.908	23.748	28.700
d. Dari Kredit yang diberikan / From credit	213.903	192.555	98.574	116.287	134.074	152.254	171.071	190.053	210.081	19.983	39.018	59.730	80.030	100.792	121.514
- kepada pihak ketiga bukan bank / To Third Party non Bank	211.020	190.212	97.645	115.191	132.809	150.825	169.453	188.240	208.048	19.744	38.556	59.003	79.056	99.582	120.062
- kepada bank lain / To other Bank	2.883	2.343	929	1.097	1.265	1.429	1.618	1.813	2.033	239	463	727	973	1.209	1.452
e. Lainnya / Others	139.241	132.025	54.716	64.243	74.331	84.100	94.438	104.672	116.763	11.593	22.716	34.725	46.600	58.731	70.439
2. Beban Bunga / Interest Expenses	233.876	199.964	83.853	98.558	113.752	128.663	144.545	160.800	179.344	18.550	36.284	56.059	75.783	96.006	115.702
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	82	140	138	176	214	256	304	352	401	43	75	111	145	188	217
b. Kewajiban pada Bank lain / Interbank Liabilities	2.178	1.658	807	974	1.157	1.369	1.630	1.920	2.236	314	602	935	1.283	1.608	1.975
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	89.387	68.493	29.891	34.980	40.128	45.161	50.668	56.498	63.020	7.011	13.640	21.517	29.236	37.372	45.313
- Giro / Demand Deposit	10.017	9.004	4.644	5.475	6.358	7.199	8.103	9.042	10.082	999	1.922	3.044	4.174	5.385	6.506
- Tabungan / Saving	9.595	7.408	3.770	4.406	5.019	5.641	6.306	6.986	7.688	704	1.390	2.226	3.023	3.863	4.664
- Simpanan Berjangka / Time deposits	69.775	52.082	21.477	25.099	28.750	32.321	36.258	40.471	45.250	5.308	10.328	16.247	22.039	28.124	34.143
d. Surat Berharga / Securities	5.771	4.665	1.904	2.220	2.526	2.849	3.135	3.567	3.802	301	624	943	1.253	1.530	1.807
e. Pinjaman yang diterima / Loans received	3.138	1.824	985	1.268	1.592	2.019	2.545	3.075	3.699	658	1.209	1.856	2.461	3.069	3.680
f. Lainnya / Others	133.033	123.078	50.129	58.940	68.135	77.009	86.264	95.389	106.187	10.222	20.132	30.697	41.405	52.239	62.710
g. Koreksi atas pendapatan bunga / Corrections	287	105	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	164.117	177.187	96.333	113.592	131.201	148.928	167.344	185.802	205.140	19.069	37.125	56.211	74.732	93.493	112.285
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	119.025	108.316	55.330	62.149	69.888	82.590	92.905	102.335	109.630	17.950	22.395	31.942	42.949	49.127	59.543
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	11.873	8.731	2.386	2.648	3.042	3.030	3.140	3.834	4.575	1.057	1.344	1.767	2.272	3.281	3.859
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	23	36	45	62	87	90	111	128	152	44	84	149	190	239	292
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	50.141	33.979	15.519	17.500	19.610	25.636	31.013	34.493	35.421	7.548	8.007	11.400	15.645	15.834	19.257
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	32.382	37.660	20.132	23.676	26.932	30.336	33.562	37.689	41.178	3.309	6.394	9.852	14.406	17.844	21.736
f. Lainnya / Others	24.605	27.910	17.247	18.264	20.218	23.497	25.079	26.192	28.304	5.992	6.566	8.774	10.436	11.930	14.398
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	224.577	217.163	111.158	123.975	141.213	163.192	182.974	201.627	221.574	25.128	39.853	59.346	78.160	93.927	115.769
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	544	1.239	903	812	764	1.234	1.343	944	900	99	351	271	244	218	233
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	52	109	621	620	620	620	620	620	632	-	196	197	197	197	237
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	68	11	19	21	30	39	18	17	15	0	0	6	7	6	7
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	42.138	26.706	14.320	15.653	17.086	22.709	27.569	30.218	30.547	6.991	7.364	10.005	13.912	14.083	17.309
e. Penyusutan/Amortisasi / Depreciation/Amortizations	75.389	79.475	37.550	40.111	45.688	51.387	55.956	61.623	68.952	8.114	11.675	17.810	22.476	27.580	35.970
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	2.949	2.886	1.771	2.044	2.318	2.594	2.860	3.192	3.558	302	567	877	1.154	1.462	1.809
g. Lainnya / Others	103.437	106.737	55.974	64.714	74.707	84.610	94.609	105.012	116.970	9.621	19.699	30.180	40.169	50.380	60.205
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	58.565	68.340	40.504	51.766	59.877	68.326	77.276	86.510	93.196	11.890	19.667	28.807	39.522	48.694	56.059
E. Pendapatan non - operasional / Non Operational Income	19.459	12.749	12.387	13.598	15.788	18.908	21.733	24.181	26.911	4.785	7.487	10.738	14.398	16.230	19.010
F. Beban non - operasional / Non Operational Expenses	17.017	13.449	10.382	11.837	13.677	16.661	19.536	22.643	25.712	4.806	6.958	10.574	14.052	15.650	18.237
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2.443	(700)	2.005	1.761	2.111	2.247	2.197	1.538	1.199	(20)	529	163	346	579	774
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	61.008	67.754	42.509	53.528	61.987	70.573	79.473	88.048	94.395	11.870	20.196	28.970	39.867	49.273	56.833
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	43.405	49.855	-	-	-	-	-	-	62.773	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	43.405	49.855	-	-	-	-	-	-	62.762	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	46.927	53.222	34.471	42.477	49.207	55.872	63.001	70.154	74.206	9.515	16.141	23.208	32.018	39.531	45.641

Tabel 1.10.a. Laporan Laba / Rugi Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Branch Offices of Foreign Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	17.785	11.691	6.102	7.312	8.663	10.096	11.804	13.598	15.641	2.187	4.225	6.474	8.409	10.623	12.937
a. Dari Bank Indonesia / From Bank Indonesia Placement	1.227	1.106	600	729	882	1.078	1.292	1.589	1.925	331	650	1.001	1.328	1.698	2.044
b. Dari Penempatan pada bank lain / From interbank placement	369	161	93	147	233	337	452	571	713	170	352	531	696	871	1.019
c. Dari surat berharga / From securities	3.599	3.224	1.740	1.998	2.293	2.578	2.952	3.330	3.774	532	1.026	1.573	2.127	2.681	3.385
d. Dari Kredit yang diberikan / From credit	12.163	6.957	3.451	4.155	4.887	5.632	6.523	7.438	8.426	1.014	1.948	2.992	4.014	5.057	6.095
- kepada pihak ketiga bukan bank / To Third Party non Bank	11.874	6.929	3.420	4.119	4.838	5.567	6.441	7.335	8.297	985	1.894	2.918	3.916	4.939	5.955
- kepada bank lain / To other Bank	289	28	31	37	50	64	82	103	130	29	54	74	98	118	141
e. Lainnya / Others	427	243	217	283	368	471	585	671	802	140	250	378	245	316	394
2. Beban Bunga / Interest Expenses	4.557	2.422	1.246	1.509	1.937	2.165	2.580	2.960	3.446	547	1.071	1.617	2.022	2.541	3.212
a. Kepada Bank Indonesia / Bank Indonesia Liabilites	0	0	1	8	26	50	73	65	82	17	31	42	59	52	60
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	96	123	156	196	247	303	366	79	147	201	257	335	404
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.101	2.071	940	1.118	1.323	1.561	1.842	2.136	2.470	365	725	1.121	1.491	1.867	2.238
- Giro / Demand Deposit	1.079	877	423	506	589	671	768	879	1.011	136	257	398	538	689	832
- Tabungan / Saving	88	117	102	120	142	166	192	217	240	20	28	39	52	67	82
- Simpanan Berjangka / Time deposits	1.934	1.077	415	493	592	724	882	1.041	1.219	209	440	684	901	1.111	1.324
d. Surat Berharga / Securities	25	3	98	112	123	133	143	149	161	20	39	60	79	100	115
e. Pinjaman yang diterima / Loans received	122	52	1	1	1	2	2	2	4	2	3	6	8	-	-
f. Lainnya / Others	563	128	109	146	185	224	273	305	363	64	126	187	128	187	394
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13.228	9.269	4.856	5.803	6.727	7.931	9.224	10.638	12.194	1.640	3.154	4.858	6.387	8.082	9.725
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	141.646	144.078	109.320	122.861	128.330	159.131	181.554	204.438	223.895	45.982	58.073	72.433	93.459	103.368	129.379
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.370	1.218	623	727	865	869	875	1.012	1.002	145	123	154	267	433	4.395
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	215	24	114	199	214	154	56	106	121	103	148	154	219	311	285
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134.591	137.961	106.783	119.773	124.845	155.344	177.506	199.979	218.981	45.351	56.920	70.852	91.396	100.783	122.491
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	3.432	3.262	1.564	1.831	2.078	2.376	2.660	2.896	3.178	243	511	760	1.021	1.278	1.533
f. Lainnya / Others	1.038	1.613	234	330	329	387	457	444	613	140	370	512	556	563	675
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144.575	149.127	112.159	126.333	131.744	165.058	185.157	208.708	228.923	46.432	58.558	73.611	94.939	105.084	131.322
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	433	450	451	476	523	536	521	105	158	221	328	437	4.309
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	-	-	-	-	-	-	-	-	-	-	-	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	117	166	165	143	143	143	143	143	143	-	19	38	57	71	61
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	129.238	134.428	105.494	118.650	123.170	155.417	174.426	196.720	215.691	45.367	56.354	70.123	90.274	99.229	120.641
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4.421	3.789	1.112	1.185	1.271	1.444	1.703	1.727	2.070	124	230	463	619	717	859
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	686	670	336	403	462	595	579	655	679	60	173	273	353	443	517
g. Lainnya / Others	9.374	9.196	4.621	5.501	6.246	6.982	7.782	8.927	9.819	777	1.624	2.494	3.309	4.186	4.935
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10.299	4.220	2.017	2.331	3.313	2.003	5.620	6.368	7.166	1.190	2.669	3.680	4.906	6.366	7.782
E. Pendapatan non - operasional / Non Operational Income	1.325	934	779	1.370	1.354	3.315	630	847	893	673	467	1.219	862	690	764
F. Beban non - operasional / Non Operational Expenses	28	10	48	4	4	5	179	248	7	484	419	917	636	486	556
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1.297	925	731	1.367	1.350	3.310	450	600	886	189	48	302	226	204	207
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11.596	5.145	2.748	3.698	4.663	5.314	6.071	6.967	8.051	1.379	2.717	3.982	5.133	6.570	7.989
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(137)	(156)	(185)	(185)	(209)	(236)	(289)	(33)	(61)	(99)	(137)	(158)	(190)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(137)	(156)	(185)	(185)	(209)	(236)	(289)	(33)	(61)	(99)	(137)	(158)	(190)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7.488	3.926	2.008	2.838	3.027	4.005	4.598	5.059	5.858	1.019	2.074	3.034	3.921	5.175	6.164

Tabel 1.11.a. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	1.037.780	1.213.629	1.338.665	1.370.719	1.312.978	1.472.583	1.498.355	1.525.035	1.447.440	1.472.252	1.491.455	1.516.741	1.455.567	1.466.140	1.419.280
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.308	41.525	36.745	37.248	37.296	36.038	36.159	37.903	32.934	40.139	41.034	42.487	43.110	44.824	53.829
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	987.245	1.163.491	1.290.252	1.322.022	1.264.639	1.426.347	1.452.347	1.473.777	1.405.654	1.409.018	1.434.970	1.460.835	1.400.971	1.408.756	1.354.661
- Lainnya / Others	8.227	8.613	11.668	11.449	11.043	10.198	9.849	13.355	8.851	23.095	15.452	13.419	11.485	12.561	10.789
Kewajiban Komitmen / Committed Liabilities	2.820.197	3.113.244	3.117.796	3.215.608	3.135.630	3.298.091	3.330.867	3.363.716	3.664.205	3.453.149	3.496.292	3.503.654	3.503.748	3.533.120	3.503.857
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.643.288	1.705.175	1.690.677	1.765.023	1.771.384	1.790.929	1.813.451	1.848.402	2.142.859	1.924.267	1.951.645	1.933.400	1.926.261	1.996.490	1.996.559
- Committed	405.603	429.072	441.944	456.681	457.886	462.500	467.435	473.255	479.975	513.216	525.977	532.511	536.692	549.901	551.987
- Uncommitted	1.237.685	1.276.104	1.248.734	1.308.342	1.313.498	1.328.429	1.346.016	1.375.148	1.662.883	1.411.051	1.425.668	1.400.889	1.389.569	1.446.590	1.444.572
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	19.402	24.251	16.052	16.833	18.335	23.760	20.767	19.079	17.762	18.420	18.446	17.239	17.575	17.645	15.800
- Committed	4.843	3.874	1.942	1.799	3.446	5.990	5.594	4.866	2.897	2.866	2.871	3.298	3.399	3.787	2.851
- Uncommitted	14.559	20.377	14.110	15.034	14.889	17.771	15.173	14.213	14.865	15.554	15.575	13.941	14.176	13.858	12.949
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	68.511	85.063	99.554	96.578	98.032	90.151	97.507	91.893	101.522	88.493	91.480	83.000	84.426	84.408	85.605
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.080.952	1.285.893	1.293.841	1.316.564	1.230.846	1.377.629	1.382.511	1.384.765	1.388.554	1.404.531	1.416.621	1.452.767	1.459.777	1.416.618	1.388.549
- Lainnya / Others	8.044	12.862	17.672	20.610	17.034	15.620	16.632	19.577	13.509	17.439	18.099	17.249	15.708	17.960	17.344
Tagihan Kontinjensi / Contingent Claims	275.006	269.045	247.747	254.082	257.558	262.014	271.042	272.191	273.728	267.076	273.224	261.771	262.738	265.017	270.845
- Garansi yang diterima / Received guarantees	222.265	204.276	226.760	230.479	234.477	238.347	247.756	247.083	249.893	243.029	248.145	237.013	237.745	239.446	244.984
- Pendapatan bunga dalam penyelesaian / Accrued interest	44.416	53.711	1.149	1.144	1.563	1.749	1.978	2.179	1.811	1.866	1.926	1.909	2.004	2.028	2.084
- Lainnya / Others	8.325	11.058	19.838	22.460	21.519	21.918	21.308	22.928	22.024	22.180	23.154	22.850	22.989	23.543	23.776
Kewajiban Kontinjensi / Contingent Liabilities	341.684	348.030	292.648	298.726	305.033 ^e	315.392	311.513	320.311	388.567	351.150	381.873	366.647	359.228	359.407	368.960
- Garansi yang diberikan / Issued guarantees	338.920	345.453	289.955	295.911	301.655	311.776	307.694	316.316	384.200	346.412	377.065	361.640	354.289	354.108	363.289
- Lainnya / Others	2.764	2.576	2.692	2.815	3.378 ^e	3.616	3.819	3.995	4.367	4.738	4.808	5.006	4.939	5.299	5.671
Lainnya / Others	566.622	696.230	541.983	545.090	548.722	556.000	563.122	570.201	578.345	562.657	559.746	525.585	532.376	538.012	550.784
- Penerusan Kredit / Channelling	12.966	11.477	8.453	8.451	7.709	7.378	7.170	7.125	7.342	7.321	7.422	7.420	7.402	7.445	7.506
- Aset produktif yang dihapusbukukan / Written off earning assets	500.846	627.791	532.849	535.957	540.325	547.917	555.232	562.347	570.265	554.598	551.576	517.413	524.221	529.793	542.487
Kredit yang diberikan / Credit disbursed	490.473	548.614	525.368	528.516	532.784	540.351	547.645	554.743	562.649	547.209	544.176	510.026	516.853	522.409	535.102
Lainnya / Others	10.373	79.177	7.482	7.441	7.541	7.566	7.587	7.604	7.616	7.389	7.400	7.387	7.368	7.384	7.385
- Aset produktif yang dihapustagih / Charged off earning assets	52.809	56.962	680	683	687	705	721	730	739	738	748	753	753	774	791
Kredit yang diberikan / Credit disbursed	45.429	49.558	680	683	687	705	721	730	739	738	748	753	753	774	791
Lainnya / Others	7.380	7.404	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.12.a. Rekening Administratif Bank Persero (State Owned Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	212.808	272.165	301.440	267.456	258.546	297.978	295.564	312.480	330.578	316.520	298.106	313.179	309.168	306.678	306.678
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	212.512	271.748	301.440	267.363	258.465	297.896	295.479	312.395	330.493	316.439	298.024	313.097	309.088	306.389	306.389
- Lainnya / Others	296	418	-	93	81	83	85	85	85	81	83	81	80	289	289
Kewajiban Komitmen / Committed Liabilities	653.065	753.808	748.598	739.470	754.257	776.065	787.906	778.602	1.057.299	765.540	761.271	787.713	797.579	829.358	829.358
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	350.189	377.531	338.176	360.697	376.700	355.889	353.652	344.577	610.521	357.461	371.329	372.559	381.578	413.870	413.870
- Committed	40.703	60.069	58.530	59.715	59.743	51.118	54.016	50.850	48.810	49.382	54.836	59.091	66.339	61.372	61.372
- Uncommitted	309.486	317.462	279.646	300.981	316.957	304.771	299.637	293.726	561.712	308.079	316.494	313.468	315.239	352.498	352.498
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.251	3.379	531	540	535	543	714	691	702	698	696	693	690	665	665
- Committed	2.231	785	500	500	500	503	501	500	508	504	507	506	553	576	576
- Uncommitted	2.020	2.594	31	40	35	41	214	191	193	195	189	187	137	89	89
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	34.576	38.007	51.497	50.248	57.365	47.282	55.629	50.280	58.082	47.414	47.911	43.162	41.922	41.128	41.128
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	264.037	334.878	358.381	327.880	319.564	372.254	377.813	382.955	387.896	359.872	341.239	371.205	373.296	373.393	373.393
- Lainnya / Others	12	13	13	105	94	96	98	99	98	95	96	95	93	303	303
Tagihan Kontinjensi / Contingent Claims	84.460	89.772	66.207	69.613	69.331	70.961	72.473	74.897	76.846	74.847	76.506	75.733	75.179	75.531	75.531
- Garansi yang diterima / Received guarantees	51.866	48.934	57.896	60.682	60.253	61.856	63.149	65.405	67.206	65.046	66.562	65.654	64.923	65.080	65.080
- Pendapatan bunga dalam penyelesaian / Accrued interest	26.379	33.095	157	157	161	157	166	169	175	175	178	182	187	187	187
- Lainnya / Others	6.215	7.742	8.155	8.773	8.917	8.948	9.158	9.322	9.465	9.627	9.767	9.897	10.070	10.264	10.264
Kewajiban Kontinjensi / Contingent Liabilities	218.809	233.977	182.336	186.257	190.208	191.655	186.054	195.297	266.790	237.336	265.037	249.758	242.330	242.275	242.275
- Garansi yang diberikan / Issued guarantees	217.325	232.373	180.730	184.574	188.424	189.660	183.846	192.876	264.067	234.458	262.031	246.563	238.973	238.709	238.709
- Lainnya / Others	1.484	1.604	1.606	1.683	1.783	1.995	2.208	2.421	2.723	2.878	3.006	3.196	3.356	3.566	3.566
Lainnya / Others	284.230	381.308	312.300	315.951	318.377	324.865	329.720	335.086	337.573	330.359	331.865	296.449	301.820	306.059	306.059
- Penerusan Kredit / Channelling	4.488	4.349	4.295	4.293	4.287	4.760	4.736	4.705	4.926	4.906	5.026	5.024	5.008	5.062	5.062
- Aset produktif yang dihapusbukukan / Written off earning assets	279.604	376.821	308.005	311.658	314.091	320.105	324.985	330.381	332.646	325.453	326.839	291.425	296.812	300.997	300.997
Kredit yang diberikan / Credit disbursed	276.873	306.652	304.513	308.169	310.605	316.613	321.485	326.872	329.137	322.127	323.513	288.099	293.490	297.674	297.674
Lainnya / Others	2.731	70.170	3.492	3.489	3.486	3.492	3.500	3.509	3.510	3.326	3.326	3.325	3.322	3.323	3.323
- Aset produktif yang dihapustagih / Charged off earning assets	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / Credit disbursed	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.13.a. Rekening Administratif BPD (Regional Development Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	7.324	13.570	11.948	14.281	14.052	14.210	12.522	16.440	11.454	16.888	17.859	15.992	17.389	15.471	16.307
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	885	5.970	3.970	6.177	6.140	6.257	4.299	8.839	3.720	7.966	8.104	5.887	8.828	6.835	7.785
- Lainnya / Others	6.330	7.492	7.870	7.996	7.804	7.845	8.115	7.493	7.626	8.814	9.647	9.997	8.453	8.527	8.414
Kewajiban Komitmen / Committed Liabilities	28.035	40.282	37.402	42.995	42.317	42.542	42.042	49.418	42.244	47.773	48.823	46.494	47.528	46.868	47.016
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	21.200	20.263	22.344	23.804	23.184	24.105	24.490	25.496	27.067	26.892	27.140	26.479	26.258	26.905	26.482
- Committed	4.826	6.009	5.756	6.761	6.322	6.390	7.122	7.261	8.794	8.578	8.303	7.910	8.087	7.897	7.724
- Uncommitted	16.374	14.253	16.589	17.043	16.862	17.715	17.368	18.236	18.274	18.314	18.838	18.569	18.171	19.008	18.758
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	826	976	738	808	897	941	949	952	977	871	907	988	794	754	527
- Committed	117	69	191	197	200	219	227	263	366	291	322	415	412	387	262
- Uncommitted	709	907	548	612	697	721	722	689	612	580	586	573	382	367	265
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	116	238	213	314	271	222	264	595	646	530	545	830	705	512	317
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	651	9.392	4.022	5.930	6.133	6.311	4.286	8.855	3.698	7.816	8.086	5.771	8.730	6.814	7.768
- Lainnya / Others	5.242	9.414	10.083	11.210	11.831	10.963	12.052	13.519	9.856	11.664	12.145	12.427	11.041	11.883	11.922
Tagihan Kontinjensi / Contingent Claims	8.406	9.050	4.312	4.320	5.587	5.897	6.163	6.403	5.938	5.972	6.024	6.091	6.154	6.224	6.267
- Garansi yang diterima / Received guarantees	1.807	1.726	1.199	1.241	1.266	1.300	1.339	1.343	1.255	1.191	1.173	1.174	1.164	1.183	1.194
- Pendapatan bunga dalam penyelesaian / Accrued interest	5.607	6.164	220	222	538	781	997	1.182	817	865	909	936	979	1.012	1.051
- Lainnya / Others	992	1.160	4.092	4.098	3.782	3.816	3.826	3.878	3.866	3.917	3.942	3.981	4.011	4.029	4.023
Kewajiban Kontinjensi / Contingent Liabilities	6.066	6.626	4.997	5.741	7.035 ^r	7.342	7.303	7.062	7.540	5.633	5.129	5.062	5.213	5.638	6.058
- Garansi yang diberikan / Issued guarantees	5.960	6.518	4.842	5.600	6.402	6.684	6.693	6.481	7.002	4.906	4.448	4.361	4.707	5.019	5.361
- Lainnya / Others	107	108	156	142	633 ^r	658	610	581	538	727	681	701	506	619	697
Lainnya / Others	27.679	26.445	25.669	25.743	25.578	25.713	25.714	25.722	26.357	26.032	26.006	26.001	25.720	25.725	26.082
- Penerusan Kredit / Channelling	1.815	1.786	1.715	1.714	1.489	1.491	1.491	1.479	1.480	1.479	1.466	1.465	1.463	1.462	1.460
- Aset produktif yang dihapusbukukan / Written off earning assets	25.702	24.494	23.954	24.029	24.089	24.222	24.222	24.244	24.876	24.553	24.541	24.536	24.257	24.263	24.622
Kredit yang diberikan / Credit disbursed	24.965	23.752	23.657	23.768	23.828	23.962	23.965	23.986	24.619	24.295	24.284	24.279	24.000	24.006	24.365
Lainnya / Others	737	742	297	261	261	261	257	257	257	257	257	257	257	257	257
- Aset produktif yang dihapustagih / Charged off earning assets	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / Credit disbursed	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.14.a. Rekening Administratif Bank Swasta Nasional (Domestic Private Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	422.255	457.141	539.257	567.707	550.710	592.781	613.021	616.699	580.484	646.490	641.521	657.757	642.738	633.758	630.978
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42.200	41.417	36.637	37.140	37.188	35.930	36.051	37.795	32.826	40.031	40.926	42.379	43.002	44.716	53.721
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	378.455	415.020	498.828	527.207	510.363	554.581	575.320	573.128	546.517	592.260	594.873	612.037	596.864	585.332	574.963
- Lainnya / Others	1.600	704	3.792	3.360	3.159	2.271	1.649	5.776	1.141	14.200	5.722	3.341	2.872	3.710	2.294
Kewajiban Komitmen / Committed Liabilities	1.480.366	1.594.010	1.679.860	1.247.422	1.666.233	1.746.967	1.760.106	1.788.279	1.784.971	1.874.122	1.896.448	1.891.919	1.885.227	1.892.635	1.870.994
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	990.205	1.045.459	1.066.037	1.110.924	1.084.410	1.125.982	1.137.975	1.171.517	1.193.191	1.233.116	1.245.018	1.241.649	1.224.400	1.257.365	1.250.798
- Committed	306.028	314.681	327.210	342.781	342.664	355.319	354.351	364.636	372.816	407.525	413.471	417.119	415.648	433.847	437.866
- Uncommitted	684.176	730.778	738.827	768.144	741.746	770.662	783.624	806.881	820.374	825.592	831.547	824.529	808.752	823.518	812.932
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	9.616	14.083	10.224	11.094	12.472	16.544	14.167	12.984	11.919	12.487	12.406	11.814	12.428	12.486	11.324
- Committed	2.495	3.020	1.251	1.102	2.589	4.659	4.242	4.024	2.023	2.072	2.043	2.377	2.435	2.825	2.088
- Uncommitted	7.122	11.063	8.973	9.992	9.882	11.885	9.925	8.960	9.896	10.415	10.363	9.437	9.994	9.661	9.235
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	31.550	40.860	41.856	40.200	36.008	38.844	36.866	34.877	37.394	36.504	37.910	33.445	38.174	37.077	34.026
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	446.205	490.173	554.167	559.109	528.245	561.036	566.618	562.942	538.922	586.734	595.257	600.284	605.650	579.934	569.519
- Lainnya / Others	2.790	3.436	7.575	9.294	5.099	4.561	4.482	5.959	3.544	5.281	5.858	4.727	4.575	5.774	5.327
Tagihan Kontinjensi / Contingent Claims	153.744	149.462	158.493	161.615	162.279	165.331	171.408	169.469	169.598	165.960	169.672	157.348	159.189	164.732	159.952
- Garansi yang diterima / Received guarantees	140.667	133.501	150.487	151.817	153.158	155.545	162.453	159.099	160.276	156.679	159.576	147.776	149.637	154.853	149.993
- Pendapatan bunga dalam penyelesaian / Accrued interest	11.971	13.814	772	765	864	810	814	828	819	827	838	790	838	829	849
- Lainnya / Others	1.106	2.148	7.234	9.033	8.258	8.976	8.140	9.542	8.503	8.453	9.258	8.782	8.713	9.050	9.110
Kewajiban Kontinjensi / Contingent Liabilities	89.493	84.762	85.420	87.489	88.042	90.571	92.057	91.857	93.956	88.989	91.278	92.265	91.067	89.560	92.254
- Garansi yang diberikan / Issued guarantees	88.320	83.898	84.489	86.499	87.081	89.608	91.056	90.864	92.990	87.995	90.296	91.295	90.131	88.586	91.243
- Lainnya / Others	1.173	864	931	990	961	963	1.001	993	966	994	982	969	936	974	1.012
Lainnya / Others	236.336	268.883	188.545	187.915	189.274	190.532	192.951	194.631	199.645	191.483	187.053	188.655	190.358	191.722	195.097
- Penerusan Kredit / Channelling	6.663	5.342	2.444	2.444	1.934	1.127	943	942	935	935	930	931	931	921	921
- Aset produktif yang dihapusbukukan / Written off earning assets	181.268	211.684	185.421	184.788	186.653	188.700	191.287	192.960	197.971	189.809	185.375	186.971	188.675	190.027	193.386
Kredit yang diberikan / Credit disbursed	174.514	203.570	181.880	181.248	183.010	185.038	187.609	189.273	194.273	186.155	181.709	183.317	185.037	186.374	189.733
Lainnya / Others	6.754	8.115	3.541	3.540	3.643	3.662	3.679	3.687	3.698	3.655	3.666	3.653	3.638	3.653	3.653
- Aset produktif yang dihapustagih / Charged off earning assets	48.406	51.856	680	683	687	705	721	730	739	738	748	753	753	774	791
Kredit yang diberikan / Credit disbursed	41.076	44.502	680	683	687	705	721	730	739	738	748	753	753	774	791
Lainnya / Others	7.330	7.354	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.15.a. Rekening Administratif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Branch Offices of Foreign Banks Off-Balance Sheet) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tagihan Komitmen / Committed Claims	395.393	470.754	486.014	521.275	489.671	567.614	577.248	579.416	524.924	492.353	533.969	529.813	486.272	510.233	480.454
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	395.393	470.754	486.014	521.275	489.671	567.614	577.248	579.416	524.924	492.353	533.969	529.813	486.191	510.200	480.454
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	81	34	-
Kewajiban Komitmen / Committed Liabilities	658.731	725.145	651.936	703.450	672.823	732.518	740.813	747.418	779.692	765.714	789.749	777.528	773.414	764.259	764.735
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	281.694	261.923	264.119	269.598	287.091	284.954	297.334	306.813	312.079	306.797	308.158	292.714	294.026	298.351	305.364
- Committed	54.046	48.312	50.447	47.424	49.157	49.673	51.947	50.508	49.556	47.732	49.368	48.390	46.619	46.785	47.501
- Uncommitted	227.649	213.611	213.672	222.174	237.934	235.281	245.387	256.305	262.523	259.066	258.790	244.323	247.407	251.566	257.863
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	4.708	5.813	4.558	4.390	4.431	5.733	4.936	4.452	4.164	4.363	4.437	3.744	3.663	3.740	3.431
- Committed	-	-	-	-	157	609	624	79	-	-	-	-	-	-	-
- Uncommitted	4.708	5.813	4.558	4.390	4.274	5.124	4.312	4.373	4.164	4.363	4.437	3.744	3.663	3.740	3.431
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	2.269	5.958	5.988	5.817	4.388	3.803	4.748	6.141	5.400	4.045	5.114	5.563	3.625	5.691	4.423
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	370.059	451.451	377.271	423.644	376.903	438.028	433.795	430.013	458.038	450.109	472.040	475.507	472.100	456.477	451.517
- Lainnya / Others	-	-	-	-	10	-	-	-	11	400	-	-	-	-	-
Tagihan Kontinjensi / Contingent Claims	28.396	20.761	17.179	17.293	20.362	19.826	20.997	21.421	21.347	20.296	21.021	22.598	22.215	18.531	21.774
- Garansi yang diterima / Received guarantees	27.925	20.116	17.179	16.739	19.800	19.647	20.815	21.236	21.156	20.114	20.834	22.408	22.021	18.330	21.568
- Pendapatan bunga dalam penyelesaian / Accrued interest	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	13	9	358	554	562	179	183	185	190	183	187	190	194	200	206
Kewajiban Kontinjensi / Contingent Liabilities	27.316	22.665	19.895	19.238	19.748	25.824	26.099	26.095	20.281	19.193	20.430	19.562	20.617	21.934	20.737
- Garansi yang diberikan / Issued guarantees	27.316	22.665	19.895	19.238	19.748	25.824	26.099	26.095	20.141	19.053	20.290	19.422	20.477	21.794	20.597
- Lainnya / Others	-	-	-	-	-	-	-	-	140	140	140	140	140	140	140
Lainnya / Others	18.376	19.594	15.470	15.481	15.492	14.889	14.737	14.762	14.771	14.783	14.821	14.482	14.477	14.506	14.635
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / Written off earning assets	14.273	14.791	15.470	15.481	15.492	14.889	14.737	14.762	14.771	14.783	14.821	14.482	14.477	14.506	14.635
Kredit yang diberikan / Credit disbursed	14.122	14.640	15.318	15.330	15.341	14.738	14.586	14.611	14.620	14.631	14.670	14.330	14.326	14.355	14.484
Lainnya / Others	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / Charged off earning assets	4.103	4.803	-	-	-	-	-	-	-	-	-	-	-	-	-
Kredit yang diberikan / Credit disbursed	4.053	4.752	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.16.a. Kinerja Bank Umum Konvensional (Conventional Commercial Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,89	25,66	24,72	24,99	25,13	25,17	25,15	25,55	25,62	25,88	26,02	24,76	24,50	26,11	26,80
- Modal / Capital	1.360.376	1.519.278	1.538.993	1.555.367	1.564.910	1.583.200	1.598.033	1.625.967	1.649.203	1.665.301	1.684.115	1.612.469	1.601.181	1.630.159	1.657.972
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.226.292	6.224.453	6.226.643	6.290.413	6.353.707	6.364.102	6.437.288	6.433.886	6.473.559	6.512.347	6.536.554	6.242.746	6.185.520
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22,24	24,06	23,06	23,33	23,52	23,52	23,52	23,90	24,09	24,39	24,52	23,28	23,00	24,56	25,24
- Modal Inti (Tier I) / Core Capital (Tier I)	1.266.316	1.424.392	1.435.952	1.452.154	1.464.275	1.479.391	1.494.596	1.521.185	1.550.607	1.569.235	1.587.350	1.515.866	1.503.345	1.533.182	1.561.478
- ATMR / Risk Weighted Assets	5.693.416	5.919.917	6.226.292	6.224.453	6.226.643	6.290.413	6.353.707	6.364.102	6.437.288	6.433.886	6.473.559	6.512.347	6.536.554	6.242.746	6.185.520
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,59	1,85	2,38	2,47	2,50	2,53	2,49	2,49	2,45	3,07	2,78	2,80	2,75	2,72	2,76
- Laba sebelum pajak / Profit	134.529	168.047	230.771	240.233	242.870	246.762	244.373	245.198	242.903	319.838	289.688	291.684	286.607	283.264	287.483
- Rata-rata total aset / Average total assets	8.440.183	9.075.206	9.694.106	9.718.287	9.714.611	9.745.502	9.802.495	9.854.294	9.912.750	10.411.297	10.416.719	10.424.503	10.416.957	10.402.748	10.420.795
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,58	83,55	78,46	77,31	76,66	77,18	77,55	77,54	78,70	86,25	82,16	79,48	78,70	77,61	77,39
- Biaya Operasional / Operating Expenses	849.954	856.794	417.211	475.564	532.579	626.789	704.642	778.010	900.323	167.571	222.534	282.591	353.989	410.191	493.156
- Pendapatan Operasional / Operating Income	981.650	1.025.464	531.745	615.108	694.732	812.120	908.654	1.003.408	1.143.976	194.290	270.846	355.549	449.790	528.545	637.268
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,63	4,78	4,81	4,82	4,86	4,79	4,79	4,80	4,97	4,81	4,86	4,86	4,88	4,90
- Pendapatan bunga bersih / Interest income net	361.932	407.834	448.617	452.693	453.038	458.479	454.543	456.270	460.243	499.408	483.292	488.477	487.934	489.373	491.367
- Rata-rata total aset produktif / Average total earning assets	8.136.641	8.803.063	9.377.867	9.402.176	9.396.588	9.426.885	9.481.190	9.533.206	9.587.154	10.040.809	10.054.595	10.055.069	10.032.593	10.020.597	10.026.778
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82,54	77,49	81,63	81,82	81,56	82,39	80,09	79,73	78,98	79,54	80,00	80,79	81,09	82,35	82,85
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.235.027	5.512.366	5.895.209	5.876.336	5.873.603	5.964.174	6.019.762	6.028.889	6.100.964	5.990.270	6.051.731	6.114.349	6.132.060	6.239.951	6.312.779
- Total Dana Pihak Ketiga / Total Third Party Funds	6.342.538	7.114.041	7.221.451	7.181.851	7.201.133	7.239.294	7.516.216	7.561.382	7.724.561	7.530.843	7.564.473	7.568.139	7.561.847	7.577.105	7.619.675
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18,91	20,01	17,88	14,68	14,54	14,77	15,10	16,07	16,23	15,42	15,66	16,22	15,86	14,12	14,19
- Aset Likuid Primer / Primary Liquid Asset	1.009.045	1.174.590	1.082.495	789.659	801.517	832.734	881.984	970.832	1.047.654	931.841	962.640	1.016.815	994.418	843.536	871.797
- Aset Likuid Sekunder / Secondary Liquid assets	651.176	760.137	678.839	657.829	637.743	642.776	675.423	695.492	669.416	673.715	669.477	676.331	654.169	618.607	620.062
- Total Aset / Total Assets	8.780.681	9.670.515	9.849.566	9.863.369	9.900.549	9.992.629	#####	#####	10.581.455	10.411.297	10.422.140	10.440.073	10.394.319	10.355.025	10.511.028

Tabel 1.17.a. Kinerja Bank Persero Konvensional (Conventional State Owned Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)															
Keterangan / Items	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18,82	21,39	20,54	20,99	21,25	21,49	21,44	21,52	21,20	21,36	21,65	19,75	19,19	20,91	22,10
- Modal / Capital	462.629	561.942	563.732	575.140	582.442	592.932	596.071	603.091	608.371	617.650	627.545	579.348	565.617	580.375	592.693
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.744.349	2.739.537	2.741.245	2.759.253	2.780.568	2.802.532	2.869.649	2.891.278	2.898.428	2.933.173	2.948.188	2.776.047	2.682.218
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17,52	19,85	19,03	19,48	19,74	19,97	19,94	20,02	19,80	20,02	20,31	18,41	17,84	19,49	20,63
- Modal Inti (Tier I) / Core Capital (Tier I)	430.786	521.477	522.147	533.530	541.202	551.060	554.332	561.124	568.213	578.852	588.581	540.091	526.010	541.146	553.386
- ATMR / Risk Weighted Assets	2.458.280	2.627.678	2.744.349	2.739.537	2.741.245	2.759.253	2.780.568	2.802.532	2.869.649	2.891.278	2.898.428	2.933.173	2.948.188	2.776.047	2.682.218
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,43	2,16	3,13	3,17	3,20	3,24	3,13	3,11	3,05	3,28	3,18	3,37	3,22	3,15	3,31
- Laba sebelum pajak / Profit	51.975	84.875	130.575	132.663	133.926	136.390	132.692	132.639	131.436	151.254	145.772	154.065	146.734	143.278	150.930
- Rata-rata total aset / Average total assets	3.626.978	3.932.076	4.172.485	4.181.365	4.191.539	4.206.155	4.239.050	4.267.764	4.306.153	4.607.798	4.588.998	4.577.459	4.563.879	4.555.130	4.562.825
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86,62	81,66	69,46	68,75	68,56	68,73	69,61	69,19	72,35	86,79	80,67	74,75	72,95	71,60	69,65
- Biaya Operasional / Operating Expenses	342.975	378.705	145.779	168.039	194.399	224.252	252.438	272.456	343.300	83.087	101.316	113.971	132.227	150.748	173.393
- Pendapatan Operasional / Operating Income	395.943	463.761	209.868	244.435	283.528	326.293	362.664	393.763	474.496	95.734	125.586	152.461	181.257	210.551	248.945
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,63	5,16	5,47	5,50	5,47	5,52	5,32	5,26	5,24	5,19	4,99	5,06	5,08	5,11	5,14
- Pendapatan bunga bersih / Interest income net	163.746	199.656	224.117	225.721	225.202	228.152	221.495	220.587	221.739	233.787	224.294	226.501	226.822	227.361	229.005
- Rata-rata total aset produktif / Average total earning assets	3.539.589	3.870.328	4.097.018	4.106.890	4.117.392	4.131.998	4.164.778	4.193.332	4.228.754	4.505.434	4.492.686	4.480.575	4.460.724	4.450.658	4.451.356
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85,13	82,50	88,15	88,59	87,97	87,77	83,36	83,12	80,82	83,00	84,08	85,93	86,46	87,43	87,41
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.445.965	2.623.165	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190	2.912.016	2.976.500	3.018.122
- Total Dana Pihak Ketiga / Total Third Party Funds	2.873.149	3.179.487	3.161.537	3.127.291	3.146.243	3.208.804	3.395.154	3.424.332	3.581.139	3.425.535	3.411.294	3.391.548	3.367.904	3.404.557	3.452.904
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,53	16,41	12,70	10,75	11,25	12,12	12,98	14,86	14,23	13,78	13,73	13,85	12,63	11,52	11,95
- Aset Likuid Primer / Primary Liquid Asset	414.449	395.658	295.363	244.818	273.102	289.727	322.697	390.933	401.380	367.839	373.037	366.810	332.418	314.822	337.918
- Aset Likuid Sekunder / Secondary Liquid assets	254.901	301.992	241.864	210.498	206.558	234.237	265.897	285.753	271.583	267.288	254.357	264.076	239.039	205.861	211.948
- Total Aset / Total Assets	3.818.584	4.251.749	4.231.772	4.234.645	4.262.761	4.323.082	4.535.103	4.554.898	4.728.435	4.607.798	4.570.199	4.554.379	4.523.138	4.520.136	4.601.300

Tabel 1.18.a. Kinerja BPD Konvensional (Conventional Regional Development Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)															
Keterangan / Items	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,11	22,77	22,15	22,48	22,59	22,49	22,54	23,40	23,59	23,67	23,43	22,78	22,39	22,55	22,56
- Modal / Capital	89.468	97.305	98.139	100.465	98.598	99.386	99.398	102.861	104.310	107.210	106.390	104.141	102.945	103.810	105.219
- ATMR / Risk Weighted Assets	404.641	427.260	443.107	446.829	436.384	442.003	441.064	439.522	442.232	452.909	454.072	457.235	459.680	460.383	466.459
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,43	21,00	20,15	20,39	20,47	20,37	20,53	21,28	21,65	21,77	21,53	20,88	20,50	20,65	20,67
- Modal Inti (Tier I) / Core Capital (Tier I)	82.670	89.726	89.266	91.089	89.326	90.037	90.530	93.510	95.764	98.604	97.760	95.476	94.243	95.072	96.408
- ATMR / Risk Weighted Assets	404.641	427.260	443.107	446.829	436.384	442.003	441.064	439.522	442.232	452.909	454.072	457.235	459.680	460.383	466.459
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,04	2,03	2,17	2,15	2,18	2,21	2,16	2,13	2,12	2,31	1,95	1,95	1,82	1,90	1,98
- Laba sebelum pajak / Profit	14.433	15.802	18.153	18.020	17.610	17.897	17.667	17.482	17.474	19.481	16.417	16.441	15.388	16.087	16.862
- Rata-rata total aset / Average total assets	706.917	779.783	837.068	837.168	808.273	810.921	817.254	822.036	825.593	841.708	840.278	842.629	844.949	846.209	849.582
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80,60	79,38	75,20	75,38	75,42	75,19	75,51	75,91	76,38	77,54	78,30	78,72	79,81	78,94	77,98
- Biaya Operasional / Operating Expenses	59.823	61.033	28.012	32.817	36.572	41.149	46.021	51.252	57.197	5.642	9.973	15.330	20.553	25.484	30.244
- Pendapatan Operasional / Operating Income	74.224	76.892	37.251	43.533	48.490	54.724	60.949	67.519	74.886	7.277	12.737	19.473	25.754	32.281	38.785
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,72	5,72	5,67	5,71	5,78	5,80	5,78	5,77	5,76	5,24	5,21	5,33	5,35	5,38	5,41
- Pendapatan bunga bersih / Interest income net	38.826	42.834	45.484	45.820	44.673	44.999	45.179	45.397	45.542	42.037	41.878	42.992	43.083	43.430	43.773
- Rata-rata total aset produktif / Average total earning assets	678.925	749.355	801.794	801.912	773.114	775.867	781.982	787.014	790.313	802.241	803.680	806.151	805.498	806.581	809.601
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83,15	75,87	72,92	76,56	76,51	77,26	72,70	74,46	77,87	78,06	78,76	78,50	77,64	78,63	79,68
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466.977	492.338	510.618	514.074	498.073	504.853	509.127	512.652	517.187	511.418	516.640	523.507	524.446	529.289	535.300
- Total Dana Pihak Ketiga / Total Third Party Funds	561.619	648.918	700.267	671.502	650.995	653.453	700.336	688.483	664.150	655.181	655.955	666.850	675.444	673.177	671.808
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,12	17,02	17,33	11,63	11,68	13,94	16,31	14,03	14,41	12,01	11,67	12,97	14,38	11,57	12,88
- Aset Likuid Primer / Primary Liquid Asset	92.289	103.468	108.837	52.396	58.008	72.810	97.505	76.138	78.172	54.844	50.840	58.745	69.862	49.278	63.971
- Aset Likuid Sekunder / Secondary Liquid assets	25.053	36.398	41.154	45.073	37.477	43.155	45.095	45.929	46.423	46.272	47.057	51.124	52.654	49.243	47.639
- Total Aset / Total Assets	727.860	821.803	865.338	837.766	817.682	832.100	874.255	869.851	864.727	841.708	838.847	847.331	851.909	851.251	866.448

Tabel 1.19.a. Kinerja Bank Swasta Nasional Konvensional (Conventional Domestic Private Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)															
Keterangan / Items	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25,48	26,77	25,81	25,87	25,88	25,75	25,72	26,35	27,03	27,86	27,73	26,93	27,14	28,62	28,83
- Modal / Capital	644.848	693.681	707.890	709.605	714.556	720.783	727.136	743.647	762.944	770.529	774.588	756.970	761.720	769.835	782.082
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.743.209	2.743.274	2.761.352	2.799.433	2.827.404	2.822.112	2.822.508	2.765.388	2.793.411	2.810.387	2.807.045	2.689.682	2.713.037
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23,39	25,05	23,99	24,06	24,13	23,97	23,95	24,56	25,36	26,19	26,07	25,30	25,47	26,90	27,14
- Modal Inti (Tier I) / Core Capital (Tier I)	591.966	649.159	657.990	660.068	666.240	670.981	677.266	693.114	715.819	724.371	728.229	710.957	714.886	723.589	736.448
- ATMR / Risk Weighted Assets	2.531.202	2.591.659	2.743.209	2.743.274	2.761.352	2.799.433	2.827.404	2.822.112	2.822.508	2.765.388	2.793.411	2.810.387	2.807.045	2.689.682	2.713.037
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1,56	1,59	1,82	1,97	1,99	2,01	2,04	2,05	2,00	2,99	2,49	2,35	2,43	2,41	2,31
- Laba sebelum pajak / Profit	56.525	62.225	76.547	83.210	84.340	85.390	86.729	87.476	85.942	132.551	111.197	105.250	109.087	108.132	103.713
- Rata-rata total aset / Average total assets	3.615.981	3.917.964	4.216.983	4.228.706	4.240.601	4.248.390	4.260.813	4.274.461	4.290.349	4.436.664	4.459.677	4.480.130	4.484.364	4.480.539	4.487.799
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84,66	80,92	77,18	75,08	74,84	75,09	75,01	75,01	75,52	74,05	73,46	74,67	73,97	73,57	74,79
- Biaya Operasional / Operating Expenses	298.258	265.507	130.014	146.866	167.926	194.164	218.446	242.634	267.455	31.547	51.365	77.708	103.624	125.861	154.448
- Pendapatan Operasional / Operating Income	352.287	328.131	168.456	195.601	224.371	258.566	291.234	323.478	354.173	42.599	69.926	104.065	140.083	171.067	206.499
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,24	4,15	4,19	4,22	4,26	4,29	4,33	4,36	4,39	4,79	4,63	4,65	4,63	4,64	4,64
- Pendapatan bunga bersih / Interest income net	146.132	156.075	169.303	171.205	173.073	174.753	176.800	178.682	180.767	203.900	198.196	199.554	198.869	199.185	199.140
- Rata-rata total aset produktif / Average total earning assets	3.449.883	3.757.028	4.042.608	4.055.311	4.066.368	4.075.115	4.086.367	4.101.069	4.117.729	4.259.654	4.280.574	4.292.561	4.292.638	4.292.381	4.295.864
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78,76	72,39	76,90	76,19	76,66	78,98	78,81	77,99	77,70	77,02	77,09	77,10	77,29	78,64	79,55
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.144.164	2.229.008	2.405.776	2.402.636	2.425.822	2.461.661	2.491.571	2.483.908	2.506.684	2.459.985	2.490.834	2.504.296	2.524.459	2.560.696	2.583.487
- Total Dana Pihak Ketiga / Total Third Party Funds	2.722.257	3.079.110	3.128.608	3.153.510	3.164.218	3.116.863	3.161.659	3.184.781	3.226.257	3.193.895	3.230.987	3.248.238	3.266.108	3.256.228	3.247.586
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19,08	22,66	21,33	17,16	16,10	15,39	15,18	15,48	16,39	14,86	15,28	14,68	16,37	14,43	13,87
- Aset Likuid Primer / Primary Liquid Asset	406.531	569.756	551.600	371.188	341.191	338.588	341.034	360.911	423.388	349.770	364.472	417.115	423.204	330.761	315.157
- Aset Likuid Sekunder / Secondary Liquid assets	318.331	372.862	359.383	366.446	355.109	324.615	322.909	321.922	308.317	309.535	320.358	315.215	313.136	315.046	312.346
- Total Aset / Total Assets	3.798.635	4.160.554	4.270.415	4.299.048	4.323.864	4.310.705	4.372.615	4.410.947	4.465.116	4.436.664	4.482.690	4.989.682	4.497.065	4.474.352	4.524.101

Tabel 1.20.a. Kinerja Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Konvensional (Conventional Branch Offices of Foreign Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)															
Keterangan / Items	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54,61	60,86	57,25	57,72	59,16	58,71	57,58	58,80	57,31	52,39	53,59	55,21	53,13	55,63	54,96
- Modal / Capital	163.432	166.351	169.232	170.156	170.181	170.099	175.428	176.369	173.578	169.911	175.593	172.010	170.899	176.138	177.978
- ATMR / Risk Weighted Assets	299.293	273.320	295.627	294.815	287.662	289.723	304.670	299.937	302.899	324.312	327.647	311.553	321.641	316.634	323.806
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53,76	60,01	56,34	56,80	58,23	57,75	56,61	57,82	56,39	51,62	52,73	54,35	52,30	54,76	54,12
- Modal Inti (Tier I) / Core Capital (Tier I)	160.894	164.030	166.550	167.466	167.506	167.313	172.468	173.437	170.811	167.407	172.781	169.342	168.205	173.375	175.236
- ATMR / Risk Weighted Assets	299.293	273.320	295.627	294.815	287.662	289.723	304.670	299.937	302.899	324.312	327.647	311.553	321.641	316.634	323.806
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,37	1,16	1,18	1,35	1,47	1,48	1,50	1,55	1,64	3,15	3,09	3,04	2,94	3,03	3,07
- Laba sebelum pajak / Profit	11.596	5.145	5.496	6.339	6.994	7.085	7.285	7.601	8.051	16.551	16.302	15.928	15.398	15.767	15.978
- Rata-rata total aset / Average total assets	490.307	445.383	467.570	471.047	474.197	480.035	485.378	490.033	490.655	525.127	527.765	524.286	523.766	520.870	520.589
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93,53	96,73	97,62	97,19	96,63	96,92	96,87	96,81	96,65	97,15	95,66	95,01	95,02	94,29	94,43
- Biaya Operasional / Operating Expenses	148.897	151.548	113.406	127.843	133.682	167.224	187.737	211.669	232.371	47.295	59.880	75.583	97.585	108.098	135.071
- Pendapatan Operasional / Operating Income	159.196	156.679	116.169	131.539	138.343	172.536	193.806	218.648	240.421	48.680	62.597	79.550	102.696	114.646	143.038
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2,83	2,17	2,23	2,27	2,29	2,38	2,47	2,57	2,71	4,16	3,96	4,08	4,04	4,12	4,14
- Pendapatan bunga bersih / Interest income net	13.228	9.269	9.713	9.947	10.090	10.575	11.069	11.605	12.194	19.683	18.924	19.431	19.160	19.397	19.449
- Rata-rata total aset produktif / Average total earning assets	468.244	426.351	436.448	438.062	439.714	443.905	448.063	451.792	450.357	473.481	477.655	475.782	473.733	470.977	469.957
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95,91	81,28	83,07	82,37	75,96	69,69	72,91	70,56	72,31	68,56	66,18	65,91	67,81	71,34	71,09
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177.922	167.855	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356	171.138	173.466	175.871
- Total Dana Pihak Ketiga / Total Third Party Funds	185.513	206.526	231.039	229.548	239.677	260.173	259.066	263.786	253.015	256.233	266.237	261.503	252.391	243.143	247.377
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34,13	35,42	33,84	31,93	33,82	32,73	30,42	34,43	35,90	39,99	41,85	42,54	41,80	38,71	39,08
- Aset Likuid Primer / Primary Liquid Asset	95.776	105.708	126.695	121.256	129.216	131.609	120.749	142.849	144.713	159.388	174.290	174.145	168.934	148.676	154.751
- Aset Likuid Sekunder / Secondary Liquid assets	52.892	48.885	36.438	35.811	38.599	40.769	41.523	41.888	43.093	50.619	47.705	45.915	49.340	48.457	48.130
- Total Aset / Total Assets	435.602	436.409	482.040	491.910	496.243	526.742	533.465	536.581	523.177	525.127	530.404	517.328	522.207	509.287	519.180

Tabel 1.21.a. Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank (Growth of Commercial Banks Assets Based on Group of Banks) Miliar Rp (Billion Rp)															
Kelompok Bank / Group of Banks	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
- Bank Persero / State Owned Banks	3.818.584	4.251.749	4.231.772	4.234.645	4.262.761	4.323.082	4.535.103	4.554.898	4.728.442	4.607.798	4.570.199	4.554.379	4.523.138	4.520.136	4.601.300
- BPD / Regional Development Banks	763.879	861.329	907.559	879.987	888.602	904.090	951.744	944.056	938.286	911.407	908.479	918.604	921.575	919.887	936.091
- Bank Swasta Nasional / Domestic Private Banks	4.159.829	4.562.817	4.687.196	4.718.801	4.745.482	4.733.662	4.793.747	4.839.319	4.923.416	4.887.850	4.938.451	4.989.682	4.965.438	4.939.578	4.995.530
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435.602	436.409	482.040	491.910	496.243	526.742	533.465	536.581	523.177	525.127	530.404	517.328	522.207	509.287	519.180
Total	9.177.894	10.112.304	10.308.568	10.325.343	10.393.089	10.487.576	10.814.058	10.874.853	11.113.321	10.932.183	10.947.533	10.979.992	10.932.358	10.888.888	11.052.100

Tabel 1.22.a. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)																				
Kelompok Bank / Group of Banks	Desember 2019				Desember 2021				Juni 2022				Desember 2022				Juni 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	3	20	4	-	2	21	4	-	4	19	4
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	14	35	19	-	11	37	20	-	10	37	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	-	1	3	4	-	-	3	4	-	-	3	4
Total	2	32	47	29	1	28	49	31	-	18	58	31	-	13	61	32	-	14	59	32

Tabel 1.23.a. Aset Produktif Bank Umum Konvensional dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain (Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	7.720.284	8.262.969	8.447.653	8.633.193	8.627.838	8.729.991	8.818.003	8.978.683	8.981.890	8.985.882	9.034.064	9.011.708	8.972.375	9.073.268	9.157.898
a. Lancar / Current	7.319.912	7.858.621	8.003.492	8.195.759	8.193.422	8.301.465	8.394.103	8.556.069	8.592.333	8.561.622	8.580.941	8.583.800	8.512.530	8.621.586	8.686.226
b. Dalam Perhatian Khusus / Special Mention	235.325	232.695	270.654	262.087	260.452	258.584	255.639	258.513	236.947	264.792	292.696	271.761	301.277	290.468	314.161
c. Kurang Lancar / Sub-Standard	27.704	20.873	20.543	22.654	20.585	19.416	19.828	17.751	17.650	22.670	19.897	17.605	24.343	21.161	21.779
d. Diragukan / Doubtful	13.637	19.234	30.495	29.632	31.694	30.211	27.362	26.161	24.636	24.556	29.011	29.896	27.586	28.097	27.214
e. Macet / Loss	123.706	131.545	122.469	123.060	121.685	120.315	121.071	120.189	110.324	112.243	111.519	108.647	106.639	111.955	108.518
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.061.121	2.150.274	2.087.526	2.892.662	2.165.935	2.205.999	2.228.183	2.269.595	2.640.878	2.372.715	2.433.614	2.389.073	2.373.458	2.444.226	2.453.701
a. Lancar / Current	2.028.854	2.116.745	2.056.219	2.859.554	2.132.913	2.173.878	2.193.436	2.235.467	2.539.847	2.339.406	2.398.640	2.355.815	2.338.762	2.410.610	2.422.605
b. Dalam Perhatian Khusus / Special Mention	27.927	29.462	27.998	29.734	29.661	27.677	31.396	30.781	74.231	29.340	31.351	29.723	31.141	29.768	27.102
c. Kurang Lancar / Sub-Standard	1.968	879	772	798	782	795	848	823	1.004	950	1.014	948	1.065	1.101	1.529
d. Diragukan / Doubtful	228	213	254	195	210	407	208	201	218	301	391	307	296	379	344
e. Macet / Loss	2.144	2.975	2.283	2.381	2.369	3.243	2.294	2.323	25.579	2.717	2.219	2.279	2.194	2.367	2.122
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169.387	175.719	176.816	178.720	177.325	174.387	171.612	167.447	179.410	163.437	164.050	159.683	162.123	165.060	161.506
Kredit kepada Bank Lain / Interbank Loans	66.058	52.051	59.638	61.465	61.233	62.784	67.055	70.504	74.057	71.956	70.495	71.060	70.230	67.249	67.208
a. Lancar / Current	65.963	52.028	59.605	61.426	61.195	62.739	66.975	70.424	73.999	71.866	70.399	70.968	70.124	67.153	67.065
b. Dalam Perhatian Khusus / Special Mention	35	13	31	38	30	23	59	59	31	40	39	33	41	29	91
c. Kurang Lancar / Sub-Standard	-	-	1		6	14	13	12	17	34	6	2	7	8	6
d. Diragukan / Doubtful	-	0		1	-	6	6	2		6	28	22	8	1	2
e. Macet / Loss	59	10	1	1	1	1	1	7	9	9	23	35	49	57	44
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	1	1	7	22	21	21	26	49	49	59	64	66	52

Tabel 1.24.a. Aset Produktif Bank Persero dan Kualitas Kredit Bank Persero kepada Bank Lain (Earning Asset of State Owned Banks and Credit Quality of State Owned Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	3.416.538	3.782.349	3.890.787	3.897.357	3.887.942	3.944.948	3.966.258	4.067.618	4.098.278	4.095.283	4.092.469	4.088.234	4.087.798	4.085.850	4.113.656
a. Lancar / Current	3.220.311	3.577.917	3.656.871	3.666.438	3.657.082	3.716.384	3.742.012	3.843.392	3.897.989	3.867.315	3.847.747	3.857.858	3.843.538	3.843.695	3.870.542
b. Dalam Perhatian Khusus / Special Mention	108.285	118.199	146.977	143.700	144.079	143.513	139.947	142.778	124.276	147.008	162.598	152.291	164.815	160.846	166.313
c. Kurang Lancar / Sub-Standard	16.956	9.601	10.199	10.239	9.999	9.134	9.796	8.672	7.980	12.540	10.815	9.451	13.906	10.729	11.193
d. Diragukan / Doubtful	7.277	11.727	16.890	17.123	17.670	16.709	14.830	13.696	12.758	12.504	15.415	16.614	15.526	20.487	19.394
e. Macet / Loss	63.709	64.905	59.850	59.858	59.112	59.209	59.673	59.080	55.274	55.917	55.894	52.020	50.012	50.093	46.213
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	606.341	651.290	570.934	596.058	610.094	593.375	593.842	588.425	933.372	640.031	681.967	662.976	663.163	694.371	707.362
a. Lancar / Current	595.211	636.055	557.062	582.561	596.485	579.569	580.668	574.812	849.906	625.750	667.090	647.469	648.008	679.269	695.063
b. Dalam Perhatian Khusus / Special Mention	8.859	12.943	12.073	11.680	11.831	11.971	11.377	11.794	58.294	11.920	12.934	13.560	13.193	13.043	10.281
c. Kurang Lancar / Sub-Standard	965	148	151	160	120	145	145	153	149	168	190	201	292	269	290
d. Diragukan / Doubtful	177	138	100	94	115	127	113	137	145	126	171	195	185	310	248
e. Macet / Loss	1.129	2.007	1.549	1.562	1.543	1.564	1.539	1.529	24.877	2.067	1.582	1.552	1.484	1.481	1.480
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	90.213	88.525	88.738	89.036	88.559	86.887	86.096	83.268	101.184	83.321	84.067	80.031	81.405	83.368	78.818
Kredit kepada Bank Lain / Interbank Loans	10.240	7.796	10.612	10.916	10.430	10.068	9.870	10.047	9.086	9.215	7.988	7.862	8.474	8.706	9.110
a. Lancar / Current	10.187	7.791	10.612	10.916	10.430	10.068	9.870	10.047	9.086	9.215	7.988	7.862	8.474	8.706	9.110
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.25.a. Aset Produktif BPD dan Kualitas Kredit BPD kepada Bank Lain (Earning Asset of Regional Development Banks and Credit Quality of Regional Development Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	624.946	679.494	711.956	720.944	695.455	696.269	718.397	731.584	717.049	714.665	726.725	733.306	729.790	738.324	740.430
a. Lancar / Current	601.918	657.302	688.168	697.647	673.116	674.513	695.701	708.547	697.212	689.669	700.840	708.978	703.713	712.380	714.246
b. Dalam Perhatian Khusus / Special Mention	9.539	9.137	10.926	10.216	9.721	9.480	10.194	10.540	8.302	12.995	13.732	11.947	13.221	12.850	13.330
c. Kurang Lancar / Sub-Standard	373	632	842	1.082	867	578	702	667	491	822	758	664	887	989	927
d. Diragukan / Doubtful	675	756	915	807	888	872	788	703	656	618	692	1.001	1.012	1.023	1.042
e. Macet / Loss	12.442	11.667	11.105	11.192	10.862	10.826	11.011	11.127	10.388	10.560	10.702	10.715	10.957	11.082	10.884
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26.782	26.230	26.637	28.915	28.321	29.423	29.905	30.940	33.136	30.740	30.561	30.193	29.904	30.477	29.901
a. Lancar / Current	26.051	25.571	26.132	28.195	27.760	28.815	29.210	30.145	32.790	30.205	29.921	29.576	29.273	29.912	29.370
b. Dalam Perhatian Khusus / Special Mention	71	152	92	295	143	201	275	380	79	272	378	338	368	288	262
c. Kurang Lancar / Sub-Standard	4	4	4	3	5	4	5	1	5	6	8	19	3	19	1
d. Diragukan / Doubtful	2	2	10	9	4	5	8	8	2	7	8	5	8	5	18
e. Macet / Loss	653	501	400	414	408	398	407	406	259	250	247	254	252	252	249
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14.149	13.563	13.276	13.506	13.036	12.683	12.922	12.912	11.801	12.263	12.415	12.659	13.119	13.371	13.123
Kredit kepada Bank Lain / Interbank Loans	4.756	4.407	4.208	4.862	4.803	6.565	7.616	7.565	8.400	8.062	8.029	8.129	8.171	8.143	8.385
a. Lancar / Current	4.743	4.406	4.197	4.851	4.792	6.555	7.583	7.532	8.389	8.029	7.995	8.096	8.129	8.101	8.341
b. Dalam Perhatian Khusus / Special Mention	13	-	10	10	10	9	33	33	11	32	25	24	26	26	30
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	2	7	6	6
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	8	1	
e. Macet / Loss	0	0	1	1	1	1	1	1	0	0	9	9	0	9	8
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	1	1	1	1	1	1	0	0	9	10	16	16	14

Tabel 1.26.a. Aset Produktif Bank Swasta Nasional dan Kualitas Kredit Bank Swasta Nasional kepada Bank Lain (Earning Assets of Domestic Private Banks and Credit Quality of Domestic Private Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	3.343.329	3.500.624	3.522.714	3.687.727	3.716.602	3.748.185	3.771.852	3.818.072	3.807.307	3.810.966	3.845.202	3.839.470	3.808.920	3.892.763	3.945.637
a. Lancar / Current	3.173.789	3.333.913	3.348.642	3.517.453	3.548.262	3.580.946	3.605.440	3.653.373	3.648.405	3.649.895	3.672.952	3.676.472	3.628.667	3.719.975	3.755.682
b. Dalam Perhatian Khusus / Special Mention	108.345	99.169	105.354	100.206	98.670	98.749	98.794	97.647	96.575	97.230	108.703	99.886	116.108	108.547	124.705
c. Kurang Lancar / Sub-Standard	9.807	9.055	7.653	9.492	8.117	8.725	8.423	8.260	9.021	9.157	8.163	7.330	9.451	9.288	9.317
d. Diragukan / Doubtful	5.504	6.501	12.502	11.620	12.889	12.199	11.310	11.684	11.142	11.356	12.816	12.195	11.048	6.500	6.696
e. Macet / Loss	45.885	51.986	48.562	48.957	48.662	47.567	47.885	47.107	42.164	43.329	42.568	43.588	43.647	48.454	49.237
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.112.010	1.176.394	1.195.395	1.241.181	1.211.862	1.262.889	1.271.318	1.306.730	1.332.586	1.367.685	1.383.087	1.374.461	1.361.406	1.389.801	1.382.624
a. Lancar / Current	1.100.809	1.165.871	1.185.904	1.230.493	1.200.925	1.252.509	1.258.479	1.295.501	1.323.689	1.357.167	1.371.877	1.365.400	1.350.191	1.379.229	1.371.489
b. Dalam Perhatian Khusus / Special Mention	10.639	9.846	8.727	9.883	10.104	8.520	12.052	10.424	8.020	9.642	10.320	8.261	10.447	9.781	10.376
c. Kurang Lancar / Sub-Standard	206	191	381	399	414	395	446	466	470	408	384	319	303	348	328
d. Diragukan / Doubtful	30	55	84	79	77	259	71	41	56	155	200	94	88	50	66
e. Macet / Loss	326	432	299	327	344	1.205	270	298	351	314	305	388	377	393	364
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	61.758	68.219	69.481	70.873	70.503	70.349	68.405	67.856	63.204	64.717	64.436	63.913	64.913	65.033	66.009
Kredit kepada Bank Lain / Interbank Loans	46.923	36.574	40.787	41.660	41.972	41.185	44.359	46.418	49.413	47.757	47.749	48.503	47.756	46.057	45.629
a. Lancar / Current	46.894	36.556	40.765	41.632	41.945	41.150	44.313	46.372	49.366	47.700	47.687	48.445	47.693	46.004	45.530
b. Dalam Perhatian Khusus / Special Mention	23	13	21	28	21	14	26	26	21	8	14	10	15	3	61
c. Kurang Lancar / Sub-Standard	-	-	1	1	6	14	13	12	17	34	6	-	-	2	2
d. Diragukan / Doubtful	-	-	-	-	-	6	6	2	-	6	28	22	-	-	-
e. Macet / Loss	6	6	-	-	1	1	1	7	9	9	15	26	48	48	36
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	6	1	1	7	21	20	20	26	49	48	48	48	50	38

Tabel 1.27.a. Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain (Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset Produktif Neraca / Earning Assets	335.470	300.502	322.196	327.164	327.840	340.589	303.447	361.409	359.256	364.969	369.669	350.699	363.355	356.331	358.176
a. Lancar / Current	323.894	289.489	309.811	314.221	314.961	329.622	292.845	350.758	348.727	354.743	359.402	340.491	352.660	345.536	345.756
b. Dalam Perhatian Khusus / Special Mention	9.156	6.190	7.397	7.965	7.983	6.842	5.938	7.548	7.795	7.559	7.662	7.636	8.156	8.225	9.813
c. Kurang Lancar / Sub-Standard	569	1.585	1.848	1.841	1.602	980	1.493	151	157	151	161	160	148	155	341
d. Diragukan / Doubtful	182	251	188	83	247	431	231	78	80	79	89	86	87	87	82
e. Macet / Loss	1.670	2.986	2.952	3.054	3.048	2.714	2.940	2.874	2.498	2.437	2.354	2.325	2.304	2.326	2.184
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	315.988	296.359	294.560	1.026.509	315.658	320.313	289.468	343.500	341.784	334.259	337.999	321.443	321.791	329.576	333.814
a. Lancar / Current	306.784	289.249	287.120	1.018.306	307.744	312.985	282.387	335.008	333.461	326.284	329.753	313.370	314.094	322.199	326.682
b. Dalam Perhatian Khusus / Special Mention	8.358	6.521	7.107	7.876	7.583	6.985	6.633	8.183	7.837	7.506	7.718	7.564	7.134	6.657	6.183
c. Kurang Lancar / Sub-Standard	793	536	236	236	243	251	397	203	380	368	431	410	467	465	910
d. Diragukan / Doubtful	19	18	61	13	14	16	15	15	14	13	12	14	15	13	12
e. Macet / Loss	35	36	36	78	74	76	37	89	92	87	84	85	82	241	28
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	3.267	5.412	5.320	5.305	5.228	4.468	5.113	3.411	3.220	3.136	3.132	3.080	3.102	3.288	3.556
Kredit kepada Bank Lain / Interbank Loans	4.139	3.274	4.031	4.027	4.028	4.965	2.585	6.474	7.157	6.922	6.729	6.566	5.829	4.343	4.084
a. Lancar / Current	4.139	3.274	4.031	4.027	4.028	4.965	2.585	6.474	7.157	6.922	6.729	6.566	5.829	4.343	4.084
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

	Desember 2020		Desember 2021		Juni 2022		Desember 2022		Juni 2023	
Keterangan	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.687.135	25,31	2.143.505	28,66	2.230.034	29,33	2.546.160	31,23	2.415.360	30,03
Rupiah	1.262.734	18,94	1.591.523	21,28	1.672.528	22,00	1.839.473	22,56	1.732.591	21,54
Valas / Foreign Exchange	424.401	6,37	551.982	7,38	557.506	7,33	706.687	8,67	682.769	8,49
Tabungan / Saving	2.173.501	32,61	2.432.260	32,52	2.518.071	33,12	2.615.185	32,07	2.592.815	32,24
Rupiah	2.014.663	30,23	2.263.564	30,26	2.326.056	30,60	2.422.410	29,71	2.413.767	30,01
Valas / Foreign Exchange	158.837	2,38	168.696	2,26	192.015	2,53	192.775	2,36	179.047	2,23
Simpanan Berjangka / Time Deposits	2.804.755	42,08	2.903.698	38,82	2.854.191	37,54	2.992.245	36,70	3.033.926	37,73
Rupiah	2.478.610	37,19	2.587.514	34,59	2.558.194	33,65	2.645.955	32,45	2.730.821	33,96
Valas / Foreign Exchange	326.145	4,89	316.184	4,23	295.997	3,89	346.290	4,25	303.105	3,77
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.147.144	17,21	1.151.042	15,39	1.105.256	14,54	1.289.691	15,82	1.221.529	15,19
Valas / Foreign Exchange	157.535	2,36	162.193	2,17	141.443	1,86	213.808	2,62	158.145	1,97
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	820.131	12,30	742.930	9,93	600.107	7,89	708.827	8,69	786.345	0,84
Valas / Foreign Exchange	69.582	1,04	55.384	0,74	56.729	0,75	54.723	0,67	67.809	3,58
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	275.986	4,14	320.224	4,28	335.472	4,41	275.858	3,38	288.309	5,40
Valas / Foreign Exchange	59.675	0,90	58.202	0,78	38.397	0,51	34.987	0,43	37.511	0,49
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	235.349	3,53	373.318	4,99	517.359	6,81	371.577	4,56	434.639	5,40
Valas / Foreign Exchange	39.353	0,59	40.405	0,54	59.428	0,78	42.772	0,52	39.640	0,49
Total DPK / Total Third Party Funds	6.665.390	100,00	7.479.463	100,00	7.602.297	100,00	8.153.590	100,00	8.042.101	100,00
Rupiah	5.756.007	86,36	6.442.601	86,14	6.556.778	86,25	6.907.838	84,72	6.877.179	85,51
Valas / Foreign Exchange	909.383	13,64	1.036.861	13,86	1.045.519	13,75	1.245.752	15,28	1.164.922	14,49

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

	Desember 2020		Desember 2021		Juni 2022		Desember 2022		Juni 2023	
Keterangan	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	760.676	26,48	958.583	30,15	950.753	30,07	1.277.123	35,66	1.187.719	34,40
Rupiah	555.777	19,34	690.666	21,72	682.288	21,58	860.753	28,78	766.332	26,63
Valas / Foreign Exchange	204.899	7,13	267.918	8,43	268.466	8,49	416.370	70,53	421.387	73,23
Tabungan / Saving	1.051.845	36,61	1.152.044	36,23	1.181.496	37,37	1.233.461	34,44	1.220.137	35,34
Rupiah	1.005.489	35,00	1.105.687	34,78	1.121.389	35,47	1.176.897	39,35	1.168.261	40,60
Valas / Foreign Exchange	46.356	1,61	46.357	1,46	60.107	1,90	56.563	9,58	51.876	9,02
Simpanan Berjangka / Time Deposits	1.060.628	36,92	1.068.860	33,62	1.029.288	32,56	1.070.556	29,89	1.045.048	30,27
Rupiah	898.563	31,27	934.825	29,40	911.986	28,85	953.163	26,62	942.885	27,31
Valas / Foreign Exchange	162.065	5,64	134.035	4,22	117.302	3,71	117.393	3,28	102.164	2,96
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	361.895	12,60	343.697	10,81	258.801	8,19	374.688	10,46	323.608	9,37
Valas / Foreign Exchange	65.756	2,29	60.740	1,91	41.775	1,32	67.517	1,89	49.039	1,42
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	420.599	14,64	323.819	10,18	230.688	7,30	315.935	0,43	314.248	0,66
Valas / Foreign Exchange	35.652	1,24	18.328	0,58	19.158	0,61	15.466	3,42	22.733	3,01
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	58.915	2,05	136.950	4,31	150.028	4,75	122.610	3,91	103.905	5,82
Valas / Foreign Exchange	35.154	1,22	35.815	1,13	20.853	0,66	17.103	0,48	15.792	0,42
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	57.154	1,99	130.359	4,10	272.469	8,62	139.929	3,91	201.125	5,82
Valas / Foreign Exchange	25.503	0,89	19.153	0,60	35.517	1,12	17.307	0,58	14.599	0,51
Total DPK / Total Third Party Funds	2.873.149	100,00	3.179.487	100,00	3.161.537	100,00	3.581.139	100,00	3.452.904	100,00
Rupiah	2.459.829	85,61	2.731.178	85,90	2.715.663	85,90	2.990.814	83,52	2.877.478	83,34
Valas / Foreign Exchange	413.319	14,39	448.310	14,10	445.874	14,10	590.326	16,48	575.426	16,66

Tabel 1.30.a. Komposisi Dana Pihak Ketiga BPD (Composition of Third Party Funds of Regional Development Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2020		Desember 2021		Juni 2022		Desember 2022		Juni 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	131.340	22,24	170.794	25,06	215.520	29,30	181.505	25,07	187.395	25,69
Rupiah	131.204	22,22	169.986	24,94	214.798	29,20	180.745	24,97	186.219	25,53
Valas / Foreign Exchange	136	0,02	808	0,12	722	0,10	760	0,11	1.176	0,16
Tabungan / Saving	188.222	31,87	208.717	30,62	192.414	26,16	221.207	30,56	206.009	28,24
Rupiah	188.112	31,85	208.612	30,61	192.310	26,15	221.084	30,54	205.897	28,23
Valas / Foreign Exchange	110	0,02	106	0,02	104	0,01	123	0,02	112	0,02
Simpanan Berjangka / Time Deposits	271.040	45,89	302.095	44,32	327.608	44,54	321.168	44,37	336.061	46,07
Rupiah	270.147	45,74	298.039	43,73	325.730	44,28	320.016	44,21	335.560	46,00
Valas / Foreign Exchange	892	0,15	4.056	0,60	1.877	0,26	1.152	0,16	501	0,07
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	106.916	18,10	79.057	11,60	120.592	16,39	96.270	13,30	117.465	16,10
Valas / Foreign Exchange	485	0,08	1.959	0,29	1.226	0,17	459	0,06	360	0,05
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	48.671	8,24	81.579	11,97	65.820	8,95	94.448	3,46	82.409	0,02
Valas / Foreign Exchange	284	0,05	1.027	0,15	87	0,01	17	14,40	16	14,95
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52.552	8,90	30.288	4,44	32.499	4,42	25.053	14,40	26.653	14,95
Valas / Foreign Exchange	19	0,00	361	0,05	38	0,01	128	0,08	119	0,00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	62.008	10,50	107.115	15,72	106.820	14,52	104.245	14,40	109.033	14,95
Valas / Foreign Exchange	105	0,02	709	0,10	526	0,07	549	0,08	5	0,00
Total DPK / Total Third Party Funds	590.602	100,00	681.607	100,00	735.542	100,00	723.880	100,00	729.466	100,00
Rupiah	589.463	99,81	676.637	99,27	732.838	99,63	721.844	99,72	727.677	99,75
Valas / Foreign Exchange	1.139	0,19	4.970	0,73	2.704	0,37	2.036	0,28	1.789	0,25

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 2020		Desember 2021		Juni 2022		Desember 2022		Juni 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	668.529	22,17	858.148	25,15	897.793	25,84	910.515	25,32	872.054	24,14
Rupiah	507.027	16,81	648.844	19,02	687.957	19,80	702.334	19,53	687.970	19,04
Valas / Foreign Exchange	161.502	5,35	209.304	6,13	209.837	6,04	208.181	5,79	184.084	5,10
Tabungan / Saving	918.021	30,44	1.053.879	30,89	1.127.009	32,44	1.143.229	31,80	1.153.161	31,92
Rupiah	814.929	27,02	940.522	27,57	1.003.222	28,88	1.014.955	28,23	1.031.810	28,56
Valas / Foreign Exchange	103.092	3,42	113.357	3,32	123.787	3,56	128.274	3,57	121.351	3,36
Simpanan Berjangka / Time Deposits	1.429.576	47,40	1.499.815	43,96	1.449.376	41,72	1.541.811	42,88	1.587.140	43,94
Rupiah	1.274.202	42,25	1.327.538	38,91	1.288.515	37,09	1.335.185	37,13	1.405.048	38,90
Valas / Foreign Exchange	155.375	5,15	172.278	5,05	160.861	4,63	206.626	5,75	182.093	5,04
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	659.713	21,87	712.881	20,89	707.541	20,37	795.937	22,14	750.589	20,78
Valas / Foreign Exchange	87.429	2,90	96.401	2,83	88.031	2,53	132.422	3,68	100.500	2,78
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343.028	11,37	332.925	9,76	296.106	8,52	291.145	3,39	381.313	4,18
Valas / Foreign Exchange	31.408	1,04	34.555	1,01	33.224	0,96	34.975	3,51	39.967	3,38
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	157.125	5,21	147.456	4,32	148.071	4,26	122.023	3,51	150.932	3,38
Valas / Foreign Exchange	23.788	0,79	21.453	0,63	16.964	0,49	16.416	0,63	19.358	0,62
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	114.335	3,79	134.276	3,94	136.797	3,94	126.079	3,51	122.213	3,38
Valas / Foreign Exchange	12.749	0,42	19.869	0,58	22.642	0,65	22.813	0,63	22.268	0,62
Total DPK / Total Third Party Funds	3.016.126	100,00	3.411.842	100,00	3.474.178	100,00	3.595.556	100,00	3.612.354	100,00
Rupiah	2.596.157	86,08	2.916.904	85,49	2.979.694	85,77	3.052.474	84,90	3.124.827	86,50
Valas / Foreign Exchange	419.969	13,92	494.938	14,51	494.485	14,23	543.081	15,10	487.527	13,50

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 2020		Desember 2021		Juni 2022		Desember 2022		Juni 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	126.589	68,24	155.979	75,53	165.968	71,84	155.979	75,53	168.192	67,99
Rupiah	68.725	37,05	82.027	39,72	87.486	37,87	82.027	39,72	92.069	37,22
Valas / Foreign Exchange	57.864	31,19	73.952	35,81	78.482	33,97	73.952	35,81	76.123	30,77
Tabungan / Saving	15.413	8,31	17.619	8,53	17.152	7,42	17.619	8,53	13.508	5,46
Rupiah	6.134	3,31	8.743	4,23	9.135	3,95	8.743	4,23	7.800	3,15
Valas / Foreign Exchange	9.279	5,00	8.876	4,30	8.017	3,47	8.876	4,30	5.708	2,31
Simpanan Berjangka / Time Deposits	43.511	23,45	32.928	15,94	47.920	20,74	32.928	15,94	65.677	26,55
Rupiah	35.698	19,24	27.112	13,13	31.962	13,83	27.112	13,13	47.328	19,13
Valas / Foreign Exchange	7.813	4,21	5.816	2,82	15.957	6,91	5.816	2,82	18.348	7,42
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	18.620	10,04	15.407	7,46	18.323	7,93	15.407	7,46	29.867	12,07
Valas / Foreign Exchange	3.865	2,08	3.093	1,50	10.411	4,51	3.093	1,50	8.245	3,33
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.834	4,22	4.606	2,23	7.492	3,24	4.606	2,23	8.374	2,76
Valas / Foreign Exchange	2.238	1,21	1.475	0,71	4.261	1,84	1.475	0,71	5.093	0,92
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	7.393	3,99	5.530	2,68	4.874	2,11	5.530	2,68	6.820	0,92
Valas / Foreign Exchange	714	0,38	573	0,28	542	0,23	573	0,28	2.242	1,12
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.852	1,00	1.569	0,76	1.273	0,55	1.569	0,76	2.268	0,92
Valas / Foreign Exchange	996	0,54	675	0,33	744	0,32	675	0,33	2.768	1,12
Total DPK / Total Third Party Funds	185.513	100,00	206.526	100,00	231.039	100,00	206.526	100,00	247.377	100,00
Rupiah	110.557	59,60	117.882	57,08	128.584	55,65	117.882	57,08	147.197	59,50
Valas / Foreign Exchange	74.956	40,40	88.644	42,92	102.456	44,35	88.644	42,92	100.179	40,50

Tabel 1.33.a.
Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana Juni 2023
(Composition of Third Party Funds of Commercial Banks Based on Location - June 2023)
Miliar Rp (Billion Rp)

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	120.549	17.503	285.024	12.163	186.715	17.524	592.288	47.190	639.478	7,95
2. Banten	61.320	6.512	93.144	4.665	82.729	2.767	237.193	13.944	251.138	3,12
3. DKI Jakarta	1.077.042	576.754	613.871	108.635	1.628.866	228.384	3.319.778	913.773	4.233.552	52,64
4. D.I Yogyakarta	9.300	431	46.715	1.217	19.991	424	76.005	2.071	78.077	0,97
5. Jawa Tengah	46.168	5.021	211.767	6.133	117.956	4.247	375.891	15.401	391.292	4,87
6. Jawa Timur	122.916	17.172	300.470	13.907	237.875	18.665	661.261	49.745	711.006	8,84
7. Bengkulu	1.827	243	10.642	70	3.073	8	15.543	320	15.863	0,20
8. Jambi	6.746	222	23.611	355	12.435	75	42.792	652	43.445	0,54
9. Aceh	6.494	240	22.398	122	9.587	20	38.479	382	38.861	0,48
10. Sumatera Utara	41.553	5.893	130.964	6.109	107.425	10.964	279.942	22.966	302.908	3,77
11. Sumatera Barat	6.789	399	29.440	372	14.032	431	50.261	1.201	51.463	0,64
12. Riau	16.646	3.379	60.927	1.970	27.905	1.289	105.479	6.637	112.116	1,39
14. Sumatera Selatan	15.845	600	50.657	1.350	37.431	1.268	103.933	3.218	107.151	1,33
15. Bangka Belitung	3.744	961	12.697	351	7.416	96	23.858	1.407	25.265	0,31
13. Kepulauan Riau	20.335	5.325	29.174	4.242	15.814	2.506	65.322	12.073	77.396	0,96
16. Lampung	8.035	462	32.576	455	12.140	417	52.752	1.334	54.085	0,67
17. Kalimantan Selatan	17.034	1.864	38.737	561	19.138	267	74.909	2.693	77.601	0,96
18. Kalimantan Barat	10.232	500	42.185	953	18.760	667	71.176	2.120	73.297	0,91
19. Kalimantan Timur	41.840	11.885	67.850	2.253	42.349	4.698	152.039	18.836	170.875	2,12
20. Kalimantan Tengah	7.930	240	19.560	121	8.015	390	35.506	750	36.256	0,45
21. Sulawesi Tengah	5.855	1.435	18.241	111	6.380	49	30.477	1.595	32.072	0,40
22. Sulawesi Selatan	17.457	1.648	71.381	1.325	27.378	420	116.216	3.393	119.609	1,49
23. Sulawesi Utara	4.622	386	15.944	824	7.476	143	28.042	1.353	29.395	0,37
24. Gorontalo	1.229	216	3.825	29	1.245	6	6.299	251	6.550	0,08
25. Sulawesi Barat	1.082	19	4.375	1	538	0	5.995	20	6.015	0,07
26. Sulawesi Tenggara	6.767	485	18.193	114	4.855	35	29.814	634	30.448	0,38
27. Nusa Tenggara Barat	4.330	4.256	20.360	291	10.384	34	35.075	4.580	39.655	0,49
28. Bali	20.080	3.295	72.903	6.192	35.499	739	128.483	10.226	138.709	1,72
29. Nusa Tenggara Timur	3.865	47	18.415	147	10.503	38	32.783	232	33.015	0,41
30. Maluku	2.388	32	8.507	91	3.399	51	14.294	173	14.467	0,18
31. Papua	14.660	378	24.769	324	8.832	82	48.261	783	49.044	0,61
32. Maluku Utara	2.449	382	5.990	16	1.738	89	10.177	487	10.665	0,13
33. Papua Barat	5.449	156	8.435	46	2.934	21	16.817	223	17.040	0,21
34. Lainnya	10	14.430	19	3.533	8	6.293	37	24.256	24.293	0,30
Total	1.732.591	682.769	2.413.767	179.047	2.730.821	303.105	6.877.179	1.164.922	8.042.101	100

Tabel 1.34.a. Penghimpunan DPK Bank Umum Berdasarkan Lokasi Bank Penghimpun Dana (Third Party Funds of Commercial Banks Based on Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	561.231	609.899	617.972	604.357	610.872	610.091	611.297	620.092	632.629	614.288	615.282	619.465	623.305	630.843	639.478
2. Banten	221.887	242.084	250.703	246.621	248.681	250.531	250.584	251.886	252.591	251.499	252.124	250.684	251.030	247.734	251.138
3. DKI Jakarta	3.392.262	3.908.384	3.936.550	3.934.222	3.951.388	3.962.464	4.186.205	4.201.884	4.373.922	4.242.211	4.273.558	4.263.376	4.233.853	4.232.759	4.233.552
4. D.I Yogyakarta	69.846	74.354	76.537	77.022	77.240	77.226	76.782	76.861	78.757	77.831	78.038	78.005	77.817	78.463	78.077
5. Jawa Tengah	341.042	371.697	373.306	373.932	374.457	373.622	381.116	382.738	384.849	374.279	373.272	382.486	393.344	393.426	391.292
6. Jawa Timur	633.322	683.634	690.413	694.390	695.549	700.559	704.667	707.013	708.011	697.355	697.246	700.017	697.895	699.768	711.006
7. Bengkulu	13.729	16.400	18.217	17.470	17.619	17.505	17.830	17.627	16.746	16.114	15.890	15.910	16.280	16.072	15.863
8. Jambi	38.203	42.790	44.361	43.590	43.638	43.089	43.800	44.178	44.400	44.361	43.890	43.702	43.868	42.960	43.445
9. Aceh	41.793	39.321	40.896	40.669	39.554	39.503	42.477	41.087	39.637	38.091	37.398	38.982	40.411	38.981	38.861
10. Sumatera Utara	261.975	293.498	299.819	295.544	297.788	303.132	303.889	307.462	306.773	300.506	301.302	303.429	300.879	300.483	302.908
11. Sumatera Barat	46.928	50.421	53.435	53.182	53.256	53.532	53.523	53.293	52.523	49.961	49.785	50.300	51.557	50.995	51.463
12. Riau	91.590	109.453	118.409	115.810	111.207	113.964	114.897	114.753	114.728	111.787	112.108	112.146	111.677	112.724	112.116
13. Sumatera Selatan	89.085	100.005	101.680	101.587	102.509	105.185	109.823	110.049	109.586	105.729	105.198	104.402	107.445	107.080	107.151
14. Bangka Belitung	19.196	24.284	27.613	27.426	27.280	26.677	27.147	26.784	25.940	25.220	25.379	24.818	25.101	25.174	25.265
15. Kepulauan Riau	61.254	66.415	67.813	68.156	71.955	71.085	73.193	73.770	75.641	74.465	74.818	75.785	75.646	76.576	77.396
16. Lampung	46.781	51.451	53.838	53.538	53.261	53.349	54.341	54.984	53.955	52.242	52.319	54.735	54.349	53.529	54.085
17. Kalimantan Selatan	55.405	64.398	69.393	69.581	70.254	73.191	74.961	75.719	76.363	76.413	77.581	76.557	78.453	77.087	77.601
18. Kalimantan Barat	65.138	71.359	73.075	72.063	72.638	72.974	73.268	73.806	73.661	73.046	72.379	73.088	73.354	72.969	73.297
19. Kalimantan Timur	117.244	131.337	145.513	140.754	144.629	150.090	162.885	165.423	162.497	164.996	166.163	165.484	169.655	171.126	170.875
20. Kalimantan Tengah	29.982	34.260	35.087	33.796	35.299	35.907	36.648	37.401	36.579	36.877	35.159	35.276	36.471	36.933	36.256
21. Sulawesi Tengah	25.803	32.247	30.893	28.972	29.490	29.886	30.098	30.801	32.442	30.033	30.205	30.860	30.349	31.926	32.072
22. Sulawesi Selatan	105.535	112.226	114.166	112.919	112.812	113.445	114.654	114.798	114.843	112.942	115.057	118.017	116.567	116.945	119.609
23. Sulawesi Utara	28.621	28.291	28.457	28.324	28.025	28.724	29.145	28.738	28.572	28.107	28.022	29.085	29.177	29.013	29.395
24. Gorontalo	5.312	5.967	6.551	6.251	6.364	6.379	6.661	6.508	6.136	5.936	6.094	6.252	6.244	6.212	6.550
25. Sulawesi Barat	5.207	5.860	6.192	5.880	6.026	6.034	6.161	6.067	5.704	5.491	5.401	5.476	5.931	5.735	6.015
26. Sulawesi Tenggara	25.940	29.829	29.544	28.983	29.432	29.306	29.853	30.267	30.489	30.087	32.037	29.963	30.710	30.367	30.448
27. Nusa Tenggara Barat	33.364	35.410	41.084	39.482	41.303	41.089	40.484	44.981	41.474	43.503	41.227	41.645	38.509	39.392	39.655
28. Bali	100.217	104.080	110.480	113.215	116.744	119.761	122.943	125.214	126.589	127.113	128.907	131.534	133.239	135.615	138.709
29. Nusa Tenggara Timur	30.085	33.167	33.862	32.875	33.446	33.284	33.123	33.001	33.059	32.636	32.548	33.590	34.084	33.470	33.015
30. Maluku	13.977	14.439	14.778	14.261	14.616	14.315	14.621	14.185	14.202	13.964	13.958	13.879	14.112	14.093	14.467
31. Papua	46.639	48.022	49.009	47.056	47.794	46.515	50.211	52.020	49.918	48.235	46.882	45.517	48.133	49.808	49.044
32. Maluku Utara	8.190	9.113	9.533	9.284	9.575	9.950	10.387	9.947	10.312	10.582	10.197	10.221	10.719	10.505	10.665
33. Papua Barat	18.068	17.034	15.825	14.849	16.189	16.341	18.003	18.364	17.962	16.685	16.604	16.957	16.263	17.655	17.040
34. Lainnya / Others	20.541	18.335	17.293	18.020	17.511	18.626	21.362	22.431	22.097	21.236	22.681	23.936	20.143	21.272	24.293
Total	6.665.390	7.479.463	7.602.297	7.564.082	7.608.401	7.647.334	7.927.036	7.974.132	8.153.590	7.953.823	7.988.710	8.005.579	7.996.571	8.007.690	8.042.101

Tabel 1.35.a. Suku Bunga Rata-rata DPK Bank Umum (Average of Interest Rate of Third Party Funds of Commercial Banks) Persen (Percent)															
Keterangan / Items	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits															
Rupiah	1,91	1,71	1,61	1,63	1,62	1,64	1,69	1,75	1,91	1,92	1,91	1,92	1,92	1,97	1,98
Valas / Foreign Exchange	0,42	0,17	0,16	0,21	0,27	0,41	0,57	0,78	1,01	1,00	1,08	1,03	0,98	0,97	1,11
Tabungan / Saving															
Rupiah	0,86	0,69	0,62	0,64	0,65	0,66	0,67	0,67	0,67	0,67	0,67	0,69	0,67	0,67	0,67
Valas / Foreign Exchange	0,28	0,17	0,15	0,20	0,22	0,25	0,34	0,34	0,43	0,49	0,57	0,71	0,73	0,73	0,58
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,22	2,92	2,84	2,83	2,87	2,97	3,36	3,69	3,95	4,00	4,18	4,20	4,18	4,19	4,19
Valas / Foreign Exchange	0,72	0,37	0,40	0,85	1,12	1,50	2,00	2,42	2,74	2,86	2,88	3,00	2,92	3,00	3,05
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,39	3,21	2,98	2,97	2,99	3,06	3,38	3,77	4,18	4,33	4,39	4,41	4,45	4,52	4,50
Valas / Foreign Exchange	1,00	0,50	0,49	0,77	0,99	1,60	1,85	2,30	2,60	2,99	3,08	3,25	3,35	3,34	3,39
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5,12	3,52	3,23	3,17	3,20	3,28	3,56	3,84	4,16	4,33	4,48	4,62	4,65	4,70	4,68
Valas / Foreign Exchange	1,38	0,60	0,53	0,76	1,13	1,25	1,39	1,86	2,45	2,73	2,92	3,19	3,26	3,26	3,29
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,80	3,99	3,35	3,20	3,28	3,60	3,90	4,37	4,68	4,82	4,84	4,91	4,97	5,07	5,06
Valas / Foreign Exchange	1,44	0,66	0,52	0,61	0,72	0,94	1,55	1,75	2,05	2,38	2,51	2,78	2,87	2,92	2,84

Tabel 1.36.a. Suku Bunga Rata-rata DPK Bank Persero (Average of Interest Rate of Third Party Funds of State Owned Banks) Persen (Percent)															
Keterangan / Items	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits															
Rupiah	2,06	1,95	1,78	1,83	1,83	1,85	1,91	1,97	2,20	2,29	2,27	2,19	2,17	2,23	2,30
Valas / Foreign Exchange	0,49	0,17	0,19	0,20	0,26	0,42	0,62	0,82	1,19	1,12	1,16	1,04	0,90	0,93	1,14
Tabungan / Saving															
Rupiah	0,85	0,62	0,51	0,56	0,58	0,59	0,59	0,60	0,61	0,61	0,60	0,61	0,60	0,60	0,59
Valas / Foreign Exchange	0,31	0,20	0,20	0,20	0,19	0,19	0,19	0,20	0,21	0,21	0,21	0,21	0,21	0,20	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3,74	2,53	2,48	2,46	2,51	2,70	3,11	3,51	3,59	3,64	3,63	3,61	3,65	3,61	3,55
Valas / Foreign Exchange	0,65	0,31	0,56	0,67	0,80	1,49	2,14	2,50	2,80	2,74	2,67	2,84	2,71	2,70	2,86
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3,77	2,77	2,52	2,52	2,52	2,69	3,06	3,45	3,77	3,81	3,77	3,70	3,68	3,85	3,91
Valas / Foreign Exchange	1,06	0,40	0,45	0,64	0,78	1,76	2,01	2,31	2,55	3,11	3,18	3,15	3,14	3,00	3,15
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,52	3,12	2,78	2,80	2,83	2,91	3,36	3,80	4,11	4,23	4,34	4,41	4,30	4,26	4,17
Valas / Foreign Exchange	1,36	0,57	0,66	0,82	0,87	0,98	1,34	2,16	2,96	3,21	3,28	3,49	3,47	3,41	3,26
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,85	3,70	2,82	2,80	2,83	3,49	3,92	4,66	4,80	4,77	4,89	4,94	4,98	5,01	5,06
Valas / Foreign Exchange	1,49	0,54	0,43	0,46	0,48	0,67	1,29	1,41	1,58	1,95	2,00	2,48	2,47	2,52	1,97

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

Keterangan / Items	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits															
Rupiah	1,93	1,69	1,95	1,87	1,90	1,93	1,76	1,72	1,68	1,75	1,71	1,74	1,66	1,63	1,67
Valas / Foreign Exchange	0,29	0,29	0,26	0,25	0,26	0,26	0,29	0,26	0,26	0,25	0,24	0,25	0,25	0,25	0,25
Tabungan / Saving															
Rupiah	1,28	1,03	1,95	0,92	0,97	0,96	0,95	0,95	0,97	0,96	0,96	0,95	0,82	0,82	0,80
Valas / Foreign Exchange	0,21	0,20	0,26	0,20	0,29	0,29	0,28	0,29	0,29	0,29	0,22	0,22	0,30	0,28	0,21
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	5,37	3,41	3,18	3,13	3,15	3,29	3,76	4,12	4,61	4,32	4,39	4,42	4,22	4,15	4,31
Valas / Foreign Exchange	1,16	0,52	0,48	0,42	0,55	0,49	0,58	0,93	1,36	3,54	3,04	2,53	2,56	1,64	1,71
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	5,85	3,66	3,21	3,18	3,21	3,26	3,80	4,38	5,24	5,30	5,38	5,02	4,94	4,94	4,67
Valas / Foreign Exchange	1,23	0,53	0,49	0,45	0,45	0,48	0,50	0,50	0,56	0,61	0,57	0,57	0,54	0,60	0,68
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5,30	3,92	3,60	3,52	3,53	3,52	3,72	3,74	4,22	4,41	4,45	4,49	4,55	4,57	4,47
Valas / Foreign Exchange	0,56	0,53	0,46	0,75	0,75	0,75	0,87	0,87	0,88	0,88	0,93	0,93	0,93	0,93	0,92
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,42	4,28	3,74	3,71	3,70	3,82	4,27	4,79	5,40	5,41	5,55	5,60	5,65	5,65	5,65
Valas / Foreign Exchange	0,99	0,30	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,72	0,77	0,77	0,78

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

Keterangan / Items	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits															
Rupiah	1,77	1,51	1,42	1,43	1,40	1,40	1,45	1,54	1,66	1,59	1,61	1,69	1,76	1,81	1,73
Valas / Foreign Exchange	0,38	0,20	0,21	0,22	0,24	0,42	0,58	0,80	0,86	0,88	1,06	1,15	1,28	1,18	1,22
Tabungan / Saving															
Rupiah	0,78	0,67	0,68	0,64	0,64	0,64	0,66	0,67	0,65	0,66	0,68	0,71	0,70	0,70	0,70
Valas / Foreign Exchange	0,27	0,16	0,16	0,19	0,22	0,27	0,40	0,49	0,54	0,63	0,76	0,96	0,97	0,84	0,78
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4,35	3,08	2,89	2,93	2,97	3,06	3,41	3,70	4,04	4,11	4,42	4,46	4,44	4,44	4,44
Valas / Foreign Exchange	0,79	0,41	0,62	0,85	1,10	1,41	1,93	2,39	2,69	2,86	2,89	3,01	2,97	3,14	3,12
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,97	3,52	3,26	3,29	3,31	3,41	3,65	3,97	4,30	4,56	4,66	4,84	4,91	4,96	4,96
Valas / Foreign Exchange	0,98	0,56	0,68	0,79	1,02	1,33	1,65	2,21	2,55	2,89	3,02	3,28	3,40	3,46	3,47
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5,32	3,81	3,50	3,48	3,52	3,54	3,69	3,89	4,19	4,41	4,63	4,83	4,95	5,06	5,07
Valas / Foreign Exchange	1,45	0,67	0,59	0,65	0,71	0,83	1,08	1,41	1,85	2,15	2,47	2,80	2,99	3,09	3,25
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5,44	4,04	3,63	3,59	3,77	3,57	3,61	3,74	3,92	4,34	4,16	4,28	4,32	4,67	4,48
Valas / Foreign Exchange	1,40	0,80	0,72	0,77	0,98	1,06	1,75	1,98	2,41	2,55	2,77	2,87	3,06	3,13	3,27

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

Keterangan / Items	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Giro / Demand Deposits															
Rupiah	1,72	1,27	1,25	1,30	1,26	1,32	1,49	1,66	1,76	1,73	1,73	1,85	1,82	1,91	1,94
Valas / Foreign Exchange	0,25	0,05	0,19	0,25	0,24	0,33	0,35	0,46	0,42	0,51	0,57	0,63	0,63	0,60	0,64
Tabungan / Saving															
Rupiah	1,45	2,13	1,25	2,39	2,47	2,58	2,60	2,55	2,49	2,15	1,44	2,03	2,16	2,23	2,32
Valas / Foreign Exchange	0,25	0,18	0,19	0,46	0,47	0,55	0,79	0,83	0,84	0,27	0,28	0,33	0,32	0,33	0,34
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2,98	2,03	1,96	2,00	2,37	2,83	3,28	3,58	3,86	4,23	4,24	4,10	4,09	4,22	4,33
Valas / Foreign Exchange	0,13	0,24	1,07	1,48	1,43	1,87	2,00	2,48	2,97	3,22	3,44	3,49	3,51	3,21	3,41
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4,04	2,74	2,77	2,79	2,96	3,04	3,22	3,44	3,79	4,18	4,35	4,41	4,35	4,34	4,37
Valas / Foreign Exchange	0,37	0,17	0,95	1,19	1,64	2,10	2,38	2,96	3,21	3,35	3,16	3,50	3,72	3,88	3,92
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4,50	3,40	3,24	3,27	3,31	3,43	3,67	3,94	4,13	4,35	4,50	4,66	4,73	4,84	4,98
Valas / Foreign Exchange	0,40	0,38	0,94	1,37	2,87	2,88	2,75	2,67	2,65	3,17	3,58	3,73	3,77	3,78	3,94
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4,71	3,51	3,29	3,11	3,05	3,05	3,24	3,39	4,06	5,02	5,06	5,14	5,19	5,21	5,24
Valas / Foreign Exchange	0,84	0,46	0,81	1,76	2,09	2,18	2,32	2,54	2,69	3,93	3,98	4,08	4,10	4,10	4,12

Tabel 1.40.a. Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Business Sector and non Business Sector Credit Recipients) Persen (Percent)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin															
1. Pertanian, perburuan dan Kehutanan / <i>Agricultures, hunting and forestry</i>															
Rupiah	9,25	8,52	8,49	8,48	8,50	8,53	8,59	8,66	8,74	8,96	9,24	9,38	9,48	9,53	9,60
Valas / Foreign Exchange	3,26	2,97	3,49	3,79	4,04	4,32	4,72	5,20	5,53	5,66	5,67	5,86	5,81	5,80	5,81
2. Perikanan / <i>Fisheryies</i>															
Rupiah	9,92	9,41	9,26	9,27	9,27	9,28	9,31	9,30	9,38	9,66	9,95	10,06	10,09	10,17	10,33
Valas / Foreign Exchange	4,21	3,47	4,08	4,34	4,50	4,79	5,13	5,31	5,63	5,94	6,03	5,99	6,03	6,21	6,30
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>															
Rupiah	9,80	9,01	7,46	7,79	7,65	7,92	7,66	7,96	8,46	8,58	8,73	8,70	8,69	8,68	8,66
Valas / Foreign Exchange	4,53	3,88	4,27	4,59	4,67	5,74	5,66	6,24	6,71	6,89	6,87	6,78	6,87	6,94	7,17
4. Industri Pengolahan / <i>Procesing industry</i>															
Rupiah	8,19	7,66	7,51	7,49	7,52	7,55	7,76	7,82	7,93	8,06	8,16	8,21	8,19	8,20	8,18
Valas / Foreign Exchange	3,26	3,00	3,64	3,93	4,12	4,50	4,76	5,04	5,35	5,45	5,58	5,73	5,76	5,88	5,90
5. Listrik, gas dan air / <i>Electricity, gas and water</i>															
Rupiah	7,51	6,53	6,16	6,47	6,45	6,53	6,59	6,73	7,01	7,12	7,32	7,91	7,89	7,92	8,10
Valas / Foreign Exchange	4,03	3,96	4,70	4,86	4,95	5,41	5,65	5,80	6,04	6,10	6,17	6,32	6,46	6,49	6,61
6. Konstruksi / <i>Construction</i>															
Rupiah	9,03	8,09	7,94	7,91	7,88	7,91	7,91	7,95	7,94	7,94	7,95	8,00	7,94	7,97	7,98
Valas / Foreign Exchange	3,91	3,93	4,05	4,26	4,46	4,67	5,01	6,08	6,45	6,30	5,78	5,84	5,94	6,01	6,05
7. Perdagangan Besar dan Eceran / <i>Big and retail trade</i>															
Rupiah	10,27	10,07	9,95	9,92	9,92	9,93	10,08	9,98	9,99	10,14	10,31	10,35	10,35	10,33	10,29
Valas / Foreign Exchange	4,21	3,44	3,46	3,89	4,11	4,49	4,80	4,89	5,28	5,29	5,38	5,49	5,42	5,49	6,00
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and food supply drinking</i>															
Rupiah	8,40	8,31	8,42	8,43	8,41	8,47	8,53	8,51	8,56	8,69	8,85	8,96	9,03	9,03	9,06
Valas / Foreign Exchange	4,27	4,17	4,49	4,76	4,89	5,54	5,66	6,01	6,20	6,40	6,46	6,50	6,42	6,55	6,62
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, warehousing and communications</i>															
Rupiah	8,10	7,34	7,06	7,01	7,10	7,29	7,38	7,61	7,97	8,08	8,11	8,24	8,16	8,11	8,06
Valas / Foreign Exchange	4,37	4,05	4,20	4,61	4,67	4,91	4,91	5,20	5,29	5,37	5,43	5,46	5,57	5,59	5,63
10. Perantara Keuangan / <i>Transitional Finance</i>															
Rupiah	8,11	6,83	6,45	6,45	6,37	6,50	6,69	6,85	6,91	7,06	7,16	7,17	7,21	7,20	7,20
Valas / Foreign Exchange	1,53	1,38	2,83	3,23	3,50	4,17	4,62	5,15	5,39	5,51	5,64	5,82	5,92	6,05	6,04
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real estate, Rental Business, and services company</i>															
Rupiah	8,97	8,37	8,00	8,03	8,01	7,90	8,02	8,11	8,19	8,28	8,31	8,33	8,37	8,39	8,29
Valas / Foreign Exchange	4,21	4,67	5,87	5,92	5,99	6,59	7,00	7,31	7,77	7,87	7,85	7,97	8,05	8,18	8,21
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>															
Rupiah	5,84	4,77	4,33	4,30	4,27	4,22	4,39	4,48	4,49	4,59	4,73	4,72	4,72	6,00	6,03
Valas / Foreign Exchange	2,17	1,70	2,95	3,11	3,19	4,03	4,61	5,32	5,62	5,67	6,00	6,05	6,26	6,34	6,41
13. Jasa Pendidikan / <i>Education services</i>															
Rupiah	10,15	12,48	12,06	11,94	11,83	11,69	11,78	11,66	11,53	11,47	11,48	11,40	11,33	11,33	11,30
Valas / Foreign Exchange	4,44	4,03	4,42	4,45	4,81	4,85	4,91	5,31	5,32	5,36	5,57	5,60	5,63	5,72	5,76
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>															
Rupiah	9,46	9,40	9,04	9,01	8,97	8,94	8,97	8,95	8,84	8,88	8,90	8,90	8,80	8,79	8,71
Valas / Foreign Exchange	3,14	3,13	4,25	5,47	5,64	5,61	6,85	6,99	7,09	7,35	7,40	7,41	7,69	7,75	7,80
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>															
Rupiah	9,55	8,99	8,47	8,50	8,51	8,45	8,49	8,52	8,36	8,52	8,71	8,79	8,78	8,78	8,83
Valas / Foreign Exchange	4,58	3,38	3,99	4,17	4,19	4,36	3,90	3,98	3,87	5,02	5,03	4,92	5,00	4,99	4,98
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services which serve households</i>															
Rupiah	18,62	17,92	18,81	18,79	18,73	18,47	18,65	18,62	18,61	18,83	18,88	18,70	18,97	18,74	18,71
Valas / Foreign Exchange	-	4	4	4	4	5	5	5	5,15	5,13	5,11	5,19	5,18	5,14	5,14
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>Extra agency international agency and other international</i>															
Rupiah	12,24	10,39	11,15	11,12	11,14	10,85	10,74	8,93	8,98	8,69	9,19	9,39	9,05	9,23	9,06
Valas / Foreign Exchange	3,97	3,97	3,97	3,97	3,17	3,17	3,17	3,17	3,17	3,17	3,17	3,17	3,17	3,17	3,17
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>															
Rupiah	9,36	8,23	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	3,30	3,05	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For House Ownership</i>															
Rupiah	8,31	8,02	7,81	7,76	7,71	7,67	7,67	7,63	7,60	7,57	7,55	7,52	7,49	7,46	7,41
Valas / Foreign Exchange	3,19	2,40	2,39	2,39	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>															
Rupiah	8,31	7,89	7,72	7,70	7,68	7,66	7,70	7,70	7,74	7,74	7,75	7,74	7,74	7,71	7,66
Valas / Foreign Exchange	-	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	1,25	0,00	0,00
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>															
Rupiah	9,19	9,05	8,81	8,77	8,67	8,56	8,54	8,50	8,42	8,41	8,40	8,36	8,31	8,24	8,16
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>															
Rupiah	10,43	9,72	9,17	9,10	9,06	8,93	8,89	8,83	8,81	8,80	8,78	8,75	8,71	8,68	8,66
Valas / Foreign Exchange	3,07	3,90	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50	2,50
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multiguna) / <i>Others</i>															
Rupiah	12,23	11,83	11,67	11,66	11,68	11,71	11,74	11,73	11,66	11,73	11,76	11,80	11,81	11,82	11,74
Valas / Foreign Exchange	4,15	3,91	0,66	4,02	4,03	4,05	4,07	4,08	6,31	6,33	6,35	6,38	6,40	6,43	5,97
- Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
Rupiah	13,86	13,38	12,70	12,75	12,78	12,83	13,97	14,01	14,06	14,10	14,13	14,12	14,08	14,06	14,05
Valas / Foreign Exchange	3,84	3,09	4,01	4,27	4,65	5,14	5,50	5,71	5,93	6,10	6,08	6,62	7,73	7,46	7,82

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	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	9,21	8,63	8,40	8,42	8,42	8,46	8,58	8,60	8,60	8,75	8,89	8,95	8,92	8,93	8,93
Valas / Foreign Exchange	3,45	3,03	3,54	3,91	4,11	4,56	4,80	5,12	5,51	5,56	5,61	5,67	5,69	5,81	5,94
- Investasi / Investments															
Rupiah	8,88	8,35	8,16	8,13	8,15	8,18	8,26	8,34	8,51	8,62	8,72	8,80	8,84	8,85	8,82
Valas / Foreign Exchange	3,74	3,69	4,39	4,57	4,72	5,33	5,49	5,87	6,16	6,28	6,37	6,53	6,60	6,67	6,73
- Konsumsi / Consumption															
Rupiah	10,97	10,53	10,28	10,26	10,24	10,24	10,41	10,38	10,36	10,38	10,39	10,39	10,37	10,35	10,29
Valas / Foreign Exchange	4,06	3,71	1,60	4,08	4,28	4,31	4,48	4,46	6,21	6,27	6,28	6,43	6,70	6,65	6,34
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	8,34	9,07	8,92	8,84	8,81	8,85	8,98	9,04	9,08	9,08	9,10	9,08	9,04	8,99	8,96
Valas / Foreign Exchange	2,70	2,85	3,69	3,94	4,17	4,78	4,99	5,33	5,77	5,97	6,03	6,27	6,19	6,32	6,33
- Impor / Import															
Rupiah	9,03	8,62	8,68	8,56	8,36	8,33	8,84	8,37	8,43	8,48	8,51	8,45	8,51	8,44	8,42
Valas / Foreign Exchange	3,87	3,32	3,65	3,91	4,23	4,70	4,69	4,98	5,55	5,75	5,89	6,00	6,02	6,05	6,18
- Lainnya / Other															
Rupiah	9,73	9,19	8,95	8,95	8,95	8,97	9,10	9,12	9,15	9,26	9,35	9,40	9,39	9,38	9,35
Valas / Foreign Exchange	3,67	3,37	3,93	4,22	4,40	4,88	5,15	5,50	5,81	5,89	5,97	6,06	6,12	6,22	6,31

Tabel 1.42.a. Perkembangan Jumlah Bank Umum dan Kantor Bank Umum (Growth of Total Commercial Banks and Bank Offices)															
Kelompok Bank / Group of Bank	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.307	18.182	13.258	13.212	13.130	13.059	13.066	13.014	13.023	12.965	12.875	12.780	12.782	12.714	12.704
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.421	5.127	4.020	4.018	4.028	4.029	4.032	4.025	4.038	4.046	3.909	4.047	4.049	4.052	4.050
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	70	68	68	68	68	68	68	68	68	68	68	68	68	67	67
Jumlah Kantor / Total Bank Offices	8.969	9.030	8.340	8.315	8.301	8.269	8.275	8.282	8.293	8.264	8.255	8.126	8.128	8.033	8.007
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	8	8	8	8	8	8	8	8	7	7	7	7	7	7	7
Jumlah Kantor / Total Bank Offices	36	27	23	23	23	23	23	23	23	23	23	23	23	23	23
Total															
Jumlah Bank / Total Banks	109	107	107	107	107	107	107	107	106	106	106	106	106	105	105
Jumlah Kantor / Total Bank Offices	30.733	32.366	25.641	25.568	25.482	25.380	25.396	25.344	25.377	25.298	25.062	24.976	24.982	24.843	24.784

Tabel 1.43.a. Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank (Growth of Total Branch Offices Based on Location)															
Lokasi / Location	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	402	398	390	390	393	393	394	376	375	376	376	377	377	377	377
2. Banten	102	104	103	103	102	102	102	96	96	96	96	96	96	96	96
3. DKI Jakarta	467	456	456	457	460	462	462	452	451	451	449	448	448	446	447
4. D.I. Yogyakarta	61	61	61	61	61	61	61	59	59	59	59	59	59	59	60
5. Jawa Tengah	332	332	334	334	334	334	334	326	326	328	328	327	327	326	326
6. Jawa Timur	409	408	408	409	408	409	409	395	397	398	397	397	397	392	392
7. Bengkulu	34	35	34	34	34	34	34	32	32	32	32	32	32	32	32
8. Jambi	61	65	62	62	62	62	62	61	61	61	61	61	61	61	61
9. Aceh	87	62	58	58	58	58	59	52	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	201	201	200	200	200	196	196	196	196	195	193	193	194
11. Sumatera Barat	87	88	87	87	87	87	87	84	84	84	84	84	84	84	84
12. Riau	90	91	87	87	87	87	87	83	84	84	84	84	84	84	84
13. Sumatera Selatan	106	108	106	105	105	105	104	99	98	98	98	97	97	97	97
14. Bangka Belitung	30	31	31	31	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	61	61	60	60	60	60	60	58	58	58	58	58	58	59	61
16. Lampung	65	66	67	67	66	66	66	63	65	66	66	66	66	66	66
17. Kalimantan Selatan	73	73	73	73	73	73	73	71	71	71	71	71	71	71	71
18. Kalimantan Barat	81	81	79	79	79	79	79	77	76	77	77	77	77	77	77
19. Kalimantan Timur	117	118	116	116	116	116	116	112	113	113	113	112	112	112	112
20. Kalimantan Tengah	46	47	46	46	46	46	46	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	46	46	46	46	46	44	45	46	46	46	48	48	48
22. Sulawesi Selatan	136	137	137	137	137	137	137	135	135	135	135	134	134	134	134
23. Sulawesi Utara	64	62	62	62	62	62	62	61	61	61	61	61	61	62	62
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	43	43	43	43	43	41	41	41	41	41	41	41	41
27. Nusa Tenggara Barat	55	55	53	53	53	53	53	50	49	49	49	49	49	48	48
28. Bali	92	90	89	89	89	89	89	88	88	88	88	87	87	86	86
29. Nusa Tenggara Timur	60	59	59	59	59	59	59	59	58	58	59	59	59	60	60
30. Maluku	36	35	35	35	35	35	35	35	35	35	35	35	35	36	36
31. Papua	61	64	64	64	64	64	64	64	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	30	30	30	30	30	30	29	29	29	29	29	29	29
34. Lainnya / Others	17	18	18	18	18	18	18	18	18	19	19	19	19	19	19
Total	3.616	3.586	3.553	3.554	3.556	3.560	3.561	3.450	3.450	3.458	3.456	3.450	3.450	3.444	3.449

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 2.1 Kegiatan Usaha Bank Perkreditan Rakyat (Rural Banks Operations) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	110.770	116.580	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821	135.751
b. Antar Bank Aktiva / Inter-Bank Assets	37.938	45.251	41.966	42.897	42.981	42.754	42.891	43.354	46.336	44.921	44.000	42.061	40.633	42.274	42.437
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	106.151	117.006	120.607	122.088	122.706	122.909	123.684	124.753	126.944	126.749	127.552	127.088	126.965	130.240	130.614
Deposito / Time Deposits	73.389	81.139	84.007	84.601	84.797	84.779	85.227	85.735	86.775	87.582	88.326	88.682	89.088	91.305	91.687
Tabungan / Savings Deposits	32.763	35.867	36.600	37.487	37.909	38.129	38.457	39.018	40.169	39.167	39.226	38.406	37.877	38.935	38.926
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.656	8.903	9.917	10.058	10.167	10.185	10.204	10.261	10.583	10.542	10.494	10.486	10.120	10.118	10.134
c. Pinjaman yang Diterima / Loans received	13.707	12.782	11.576	11.367	11.376	11.447	11.400	11.355	13.005	12.331	12.380	12.611	12.706	12.633	13.113
d. Kewajiban Segera / Immediate Liabilities	1.008	956	1.156	1.119	1.061	1.088	1.034	1.049	1.075	998	998	1.167	1.332	1.190	1.203
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	15.008	16.144	16.938	17.155	17.211	17.318	17.350	17.376	17.440	17.529	17.614	17.702	17.742	18.090	18.245
b. Cadangan / Reserves	3.629	3.916	4.202	4.208	4.205	4.196	4.196	4.193	4.191	4.211	4.258	4.334	4.428	4.449	4.481
c. L/R Tahun Berjalan / Current Earnings	2.901	3.005	1.442	1.720	2.061	2.351	2.536	2.833	3.169	240	481	825	890	1.131	1.433
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3.495	3.516	3.837	3.780	3.744	3.656	3.613	3.604	3.562	5.991	5.643	4.785	4.158	3.898	3.707

Tabel 2.2 Kinerja Bank Perkreditan Rakyat (Rural Banks Performance) Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja dalam persentase (%)															
Indikator / Indicator	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
LDR (%)	75,44	73,67	75,67	75,42	75,78	76,25	76,52	76,63	75,83	74,85	75,68	76,98	77,61	77,17	77,34
- Total Kredit / Total Credit	110.770	116.580	123.446	124.085	125.115	126.052	126.932	127.938	129.294	129.198	131.073	132.625	133.073	134.821	135.751
- Penghimpunan Dana / Funds collected	123.745	135.256	138.548	139.891	140.516	140.741	141.489	142.552	146.110	145.203	146.021	145.815	145.580	148.729	149.519
- Modal Inti / Core Capital	23.079	22.983	24.590	24.628	24.594	24.569	24.399	24.396	24.388	27.415	27.181	26.471	25.894	25.971	26.014
NPL (%)	7,22	6,72	7,80	7,93	7,98	8,12	8,66	8,49	7,89	8,34	8,42	8,51	8,97	9,26	9,27
- Kredit Non Lancar / Non Current Credits	7.995	7.836	9.628	9.843	9.989	10.230	10.994	10.864	10.202	10.775	11.032	11.288	11.935	12.486	12.585
- Total Kredit / Total Credit	110.770	116.580	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821	135.751
ROA (%)	1,87	1,78	1,68	1,70	1,77	1,78	1,72	1,74	1,74	1,59	1,59	1,82	1,48	1,47	1,54
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	1.442	1.720	2.061	2.351	2.536	3.091	3.169	240	481	825	890	1.131	1.433
- Total Aktiva / Total Aktiva	155.075	168.443	172.126	173.920	175.039	175.659	176.621	178.127	182.302	180.988	181.895	181.603	180.767	184.477	185.702
ROE (%)	16,40	15,77	14,36	14,52	15,18	15,32	14,84	15,06	15,39	13,92	13,87	15,75	12,69	12,68	13,28
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2.901	3.005	1.442	1.720	2.061	2.351	2.536	3.091	3.169	240	481	825	890	1.131	1.433
- Modal Disetor / Paid In Capital	15.008	16.144	16.938	17.155	17.211	17.318	17.350	17.376	17.440	17.529	17.614	17.702	17.742	18.090	18.245
- Cadangan Umum / General Reserve	2.686	2.914	3.145	3.151	3.152	3.148	3.149	3.150	3.151	3.169	3.191	3.248	3.301	3.320	3.337

Tabel 2.3 Perkembangan Aset BPR Berdasarkan Lokasi BPR (Growth of Rural Banks Asset Based on Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	20.370	21.788	21.861	22.145	22.113	22.256	22.496	22.619	23.098	22.955	22.978	22.807	22.585	22.644	22.681
2. Banten	5.152	6.121	6.370	6.363	6.505	6.468	6.525	6.693	6.940	6.815	6.917	7.015	6.919	7.026	7.018
3. DKI Jakarta	3.459	3.993	4.496	4.546	4.577	4.639	4.683	4.722	5.011	4.984	4.957	5.037	5.058	5.052	5.104
4. D.I Yogyakarta	7.607	8.244	8.145	8.280	8.260	8.280	8.344	8.447	8.675	8.495	8.369	8.352	8.331	8.377	8.424
5. Jawa Tengah	37.675	41.006	43.921	44.551	44.887	44.776	45.101	45.432	45.856	45.589	45.929	45.534	45.060	45.726	45.798
6. Jawa Timur	16.242	17.629	17.894	18.038	18.292	18.400	18.480	18.636	19.021	18.774	18.955	18.722	18.683	21.172	21.389
7. Bengkulu	106	118	120	124	122	124	124	130	135	137	137	138	152	153	156
8. Jambi	1.091	1.197	1.188	1.191	1.201	1.219	1.227	1.237	1.261	1.272	1.284	1.285	1.284	1.306	1.316
9. Aceh	242	91	88	87	88	88	87	92	93	52	51	51	49	46	43
10. Sumatera Utara	1.901	2.076	2.103	2.127	2.155	2.178	2.200	2.216	2.225	2.238	2.251	2.251	2.237	2.265	2.284
11. Sumatera Barat	1.902	1.985	1.966	1.938	1.951	1.962	1.964	1.976	2.041	2.002	1.977	1.907	1.876	1.916	1.921
12. Riau	1.473	1.828	1.890	1.901	1.896	1.908	1.911	1.916	1.963	1.975	1.965	1.980	1.973	1.983	2.027
13. Kepulauan Riau	7.453	7.667	7.908	7.943	8.008	8.083	8.160	8.259	8.519	8.586	8.667	8.809	8.783	8.871	9.043
14. Sumatera Selatan	1.826	1.899	1.907	1.922	1.922	1.912	1.909	1.943	1.964	1.958	1.966	1.985	1.978	1.987	2.006
15. Bangka Belitung	190	208	201	200	201	199	198	195	195	197	197	200	200	197	198
16. Lampung	12.851	13.901	13.245	13.364	13.334	13.355	13.375	13.406	14.322	14.144	14.042	13.690	13.674	13.742	14.128
17. Kalimantan Selatan	761	809	787	778	803	792	794	809	908	861	977	1.023	972	1.095	1.161
18. Kalimantan Barat	1.470	1.716	1.744	1.761	1.819	1.840	1.834	1.861	1.894	1.874	1.904	1.917	1.940	1.957	1.951
19. Kalimantan Timur	400	473	487	499	496	531	531	541	542	546	550	549	545	569	575
20. Kalimantan Tengah	694	1.187	1.259	1.325	1.338	1.390	1.446	1.511	1.930	1.950	1.947	2.112	2.068	1.837	1.752
21. Kalimantan Utara	86	89	95	139	157	151	144	138	115	114	113	147	153	149	144
22. Sulawesi Tengah	2.677	2.732	2.543	2.554	2.583	2.576	2.553	2.560	2.602	2.548	2.580	2.620	263	266	267
23. Sulawesi Selatan	2.843	2.898	3.000	3.005	2.990	2.986	3.046	3.068	3.007	3.107	3.181	3.196	3.130	3.141	3.148
24. Sulawesi Utara	1.798	2.091	2.121	2.127	2.127	2.122	2.111	2.124	2.166	2.171	2.180	2.178	2.159	2.140	2.163
25. Sulawesi Tenggara	334	376	372	385	387	386	387	394	438	410	405	398	381	401	403
26. Sulawesi Barat	9	121	143	135	144	143	143	132	143	132	129	149	138	136	153
27. Gorontalo	54	32	26	28	29	32	31	38	41	43	45	47	48	51	49
28. Nusa Tenggara Barat	1.617	1.707	1.713	1.733	1.756	1.770	1.772	1.800	1.843	1.837	1.822	1.825	1.838	1.892	1.869
29. Bali	17.074	18.528	18.689	18.889	19.015	19.148	19.082	19.192	19.245	19.215	19.315	19.650	19.618	19.830	20.034
30. Nusa Tenggara Timur	867	906	911	907	895	892	898	898	898	916	913	901	822	821	827
31. Maluku	2.177	2.348	2.286	2.290	2.298	2.317	2.325	2.364	2.416	2.333	2.397	2.396	6.916	6.797	6.733
32. Papua	1.429	1.678	1.658	1.658	1.700	1.735	1.730	1.764	1.773	1.741	1.774	1.798	301	293	301
33. Maluku Utara	252	282	292	291	289	296	304	308	307	313	312	313	143	145	150
34. Papua Barat	993	718	696	696	701	707	708	707	712	706	708	619	486	493	485
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155.075	168.443	172.126	173.920	175.039	175.659	176.621	178.127	182.302	180.988	181.895	181.603	180.767	184.477	185.702

Tabel 2.4 Jumlah BPR Berdasarkan Total Aset (Rural Banks Based on Total Assets) Miliar Rp (Billion Rp)															
Total Aset / Total Asset	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Total Aset BPR / Total Asset Rural bank	8	5	4	4	2	3	3	2	2	2	2	2	2	4	4
< 1 Miliar / < 1 Billion															
Total Aset BPR / Total Asset Rural bank	49	37	35	35	35	34	32	29	30	31	29	26	26	24	25
1 s.d 5 Miliar / 1 up to 5 Billion															
Total Aset BPR / Total Asset Rural bank	123	102	92	88	85	83	82	82	85	76	72	74	75	74	71
5 s.d 10 Miliar / 5 up to 10 Billion															
Total Aset BPR / Total Asset Rural bank	1.326	1.324	1.323	1.324	1.328	1.326	1.328	1.329	1.324	1.328	1.326	1.324	1.313	1.311	1.313
> 10 Miliar / > 10 Billion															
Total	1.506	1.468	1.454	1.451	1.450	1.446	1.445	1.442	1.441	1.437	1.429	1.426	1.416	1.413	1.413

Tabel 2.5 Non Performing Loan Bank Perkreditan Rakyat (NPL of Rural Bank) Miliar Rp (Billion Rp)															
Kolektibilitas / Collectibility	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Kredit / Credit	110.770	116.580	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821	135.751
a. Lancar / Current	102.775	99.464	103.411	103.578	104.534	105.467	105.136	106.455	108.489	107.388	108.522	108.899	107.862	109.049	110.147
b. Dalam Perhatian Khusus / Spesial Mention	0	9.280	10.407	10.664	10.592	10.355	10.802	10.620	10.604	11.036	11.520	12.439	13.276	13.286	13.020
c. Kurang Lancar / Sub-Standard	923	982	1.520	1.635	1.661	1.646	1.905	1.697	1.348	1.755	1.941	2.187	2.326	2.407	2.388
d. Diragukan / Doubtful	1.292	1.058	1.329	1.351	1.441	1.456	1.563	1.610	1.454	1.522	1.455	1.470	1.660	1.761	1.794
e. Macet / Lost	5.780	5.795	6.778	6.856	6.888	7.128	7.526	7.557	7.399	7.498	7.636	7.631	7.948	8.318	8.403
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.995	7.836	9.628	9.843	9.989	10.230	10.994	10.864	10.202	10.775	11.032	11.288	11.935	12.486	12.585
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7,22	6,72	7,80	7,93	7,98	8,12	8,66	8,49	7,89	8,34	8,42	8,51	8,97	9,26	9,27

Tabel 2.6 Non Performing Loan BPR Berdasarkan Lokasi (NPL of Rural Banks Based On Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2020	2021	2023												
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	1.316	1.363	1.604	1.653	1.674	1.700	1.734	1.749	1.702	1.797	1.848	1.907	2.031	2.101	2.113
2. Banten	266	222	275	290	286	275	279	262	255	274	288	310	341	385	399
3. DKI Jakarta	116	153	176	182	181	167	168	172	177	205	200	197	207	224	242
4. D.I Yogyakarta	292	307	372	378	380	378	416	419	441	484	515	525	564	561	577
5. Jawa Tengah	2.035	2.213	2.931	3.045	3.099	3.345	3.485	3.518	3.276	3.509	3.621	3.810	3.994	4.205	4.272
6. Jawa Timur	936	930	1.092	1.114	1.136	1.134	1.170	1.192	1.137	1.183	1.203	1.229	1.290	1.458	1.439
7. Bengkulu	6	9	7	8	8	8	8	8	7	7	7	8	8	7	7
8. Jambi	106	95	103	107	114	111	114	111	106	114	115	116	134	132	140
9. Aceh	22	11	11	11	11	10	9	9	10	4	4	4	5	5	5
10. Sumatera Utara	100	98	97	98	98	101	101	106	99	107	112	111	115	117	120
11. Sumatera Barat	105	87	118	119	118	114	110	106	93	104	106	108	121	140	124
12. Riau	128	110	123	124	123	121	131	136	122	128	127	135	141	140	138
13. Kepulauan Riau	383	285	314	320	317	298	307	304	291	298	300	330	369	370	361
14. Sumatera Selatan	103	81	93	93	98	97	96	96	89	95	94	96	110	110	110
15. Bangka Belitung	9	8	10	12	12	12	13	12	10	11	10	12	13	12	12
16. Lampung	201	211	248	253	248	244	238	240	200	223	219	218	249	249	248
17. Kalimantan Selatan	43	43	43	40	41	40	41	41	38	42	49	49	50	50	48
18. Kalimantan Barat	76	66	71	73	76	75	82	84	84	92	94	96	111	126	142
19. Kalimantan Timur	29	23	26	27	29	29	30	32	28	26	26	23	24	26	25
20. Kalimantan Tengah	39	34	38	40	41	42	41	41	36	33	39	43	42	40	38
21. Kalimantan Utara	2	2	2	2	4	4	4	6	3	6	6	6	5	5	3
22. Sulawesi Tengah	34	26	30	30	30	30	31	30	28	29	28	28	12	12	12
23. Sulawesi Selatan	62	50	83	83	82	85	85	85	81	81	82	83	85	85	86
24. Sulawesi Utara	100	100	108	116	135	120	125	126	110	118	118	129	138	148	155
25. Sulawesi Tenggara	35	25	27	28	29	26	30	29	21	23	24	27	30	29	31
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	159	159	189	192	185	186	185	174	168	173	176	183	207	208	211
29. Bali	863	782	1.076	1.059	1.091	1.143	1.660	1.549	1.388	1.397	1.406	1.280	1.268	1.259	1.244
30. Nusa Tenggara Timur	28	30	42	42	47	43	50	50	35	44	47	48	54	56	48
31. Maluku	5	14	21	22	26	27	28	27	27	29	31	31	80	81	88
32. Papua	36	30	37	35	34	32	33	35	27	31	31	33	24	21	21
33. Maluku Utara	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4
34. Papua Barat	355	266	256	239	233	228	185	108	105	102	101	105	108	117	120
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.995	7.836	9.628	9.843	9.989	10.230	10.994	10.864	10.202	10.775	11.032	11.288	11.935	12.486	12.585

Tabel 2.7 Komposisi DPK Bank Perkreditan Rakyat (Composition of Third Party Funds of Rural Bank) Miliar Rp (Billion Rp)										
Indikator / Indicator	Desember 2020		Desember 2021		Juni 2022		Desember 2022		Juni 2023	
	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	73.389	69,14	81.139	69,35	84.007	0,70	86.775	0,68	91.687	0,70
Tabungan / Saving	32.763	30,86	35.867	30,65	36.600	0,30	40.169	0,08	38.926	0,30
Total DPK / Total Third Party Funds	106.151	100,00	117.006	100,00	120.607	1,00	126.944	1,00	130.614	1,00

Tabel 2.8
Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - Juni 2023
(Composition of Third Party Funds of Rural Banks Based on Location - June 2023)
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	4.605	10.776	15.380	11,78%
2. Banten	706	3.426	4.132	3,16%
3. DKI Jakarta	301	3.706	4.007	3,07%
4. D.I Yogyakarta	2.146	4.517	6.662	5,10%
5. Jawa Tengah	15.490	19.387	34.876	26,70%
6. Jawa Timur	4.016	10.526	14.542	11,13%
7. Bengkulu	40	63	103	0,08%
8. Jambi	142	801	943	0,72%
9. Aceh	18	12	30	0,02%
10. Sumatera Utara	869	904	1.773	1,36%
11. Sumatera Barat	834	636	1.470	1,13%
12. Riau	510	841	1.351	1,03%
13. Kepulauan Riau	817	6.491	7.308	5,59%
14. Sumatera Selatan	309	987	1.296	0,99%
15. Bangka Belitung	35	115	150	0,12%
16. Lampung	1.058	6.467	7.525	5,76%
17. Kalimantan Selatan	225	535	760	0,58%
18. Kalimantan Barat	407	1.095	1.501	1,15%
19. Kalimantan Timur	110	170	280	0,21%
20. Kalimantan Tengah	299	496	796	0,61%
21. Kalimantan Utara	64	21	85	0,06%
22. Sulawesi Tengah	106	1.091	1.197	0,92%
23. Sulawesi Selatan	323	1.961	2.284	1,75%
24. Sulawesi Utara	310	1.410	1.721	1,32%
25. Sulawesi Tenggara	96	99	194	0,15%
26. Sulawesi Barat	87	21	108	0,08%
27. Gorontalo	6	18	23	0,02%
28. Nusa Tenggara Barat	708	602	1.310	1,00%
29. Bali	3.507	11.801	15.307	11,72%
30. Nusa Tenggara Timur	230	417	648	0,50%
31. Maluku	176	1.202	1.379	1,06%
32. Papua	200	717	917	0,70%
33. Maluku Utara	23	96	119	0,09%
34. Papua Barat	155	280	435	0,33%
35. Lainnya / Others	-	-	-	0,00%
Total	38.926	91.687	130.614	100,00%

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

Lokasi / Location	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	13.847	15.114	14.871	15.125	15.087	15.169	15.301	15.401	15.770	15.700	15.716	15.517	15.382	15.450	15.380
2. Banten	3.161	3.517	3.639	3.638	3.652	3.677	3.726	3.813	3.990	3.898	3.971	4.021	4.031	4.114	4.132
3. DKI Jakarta	2.495	3.143	3.617	3.600	3.628	3.676	3.689	3.741	3.880	3.882	3.883	3.951	3.965	3.971	4.007
4. D.I Yogyakarta	5.732	6.307	6.286	6.411	6.391	6.386	6.453	6.541	6.747	6.564	6.532	6.520	6.560	6.639	6.662
5. Jawa Tengah	28.422	31.334	33.643	34.173	34.409	34.281	34.492	34.707	34.979	34.836	34.937	34.519	34.239	34.885	34.876
6. Jawa Timur	10.787	11.852	11.957	12.079	12.203	12.150	12.242	12.346	12.530	12.296	12.510	12.301	12.375	14.479	14.542
7. Bengkulu	58	71	73	77	75	76	75	81	86	87	86	87	106	102	103
8. Jambi	788	875	859	857	861	872	876	879	894	906	917	913	917	937	943
9. Aceh	138	64	59	59	59	59	57	63	62	30	29	29	29	30	30
10. Sumatera Utara	1.476	1.623	1.652	1.666	1.679	1.690	1.700	1.703	1.707	1.721	1.731	1.739	1.737	1.759	1.773
11. Sumatera Barat	1.475	1.545	1.532	1.514	1.520	1.523	1.525	1.535	1.594	1.558	1.532	1.471	1.443	1.476	1.470
12. Riau	1.045	1.303	1.326	1.324	1.312	1.310	1.312	1.303	1.323	1.317	1.301	1.302	1.318	1.319	1.351
13. Kepulauan Riau	6.006	6.192	6.432	6.463	6.507	6.536	6.576	6.660	6.817	6.930	7.000	7.127	7.128	7.176	7.308
14. Sumatera Selatan	1.143	1.204	1.222	1.242	1.244	1.235	1.225	1.250	1.259	1.255	1.259	1.264	1.272	1.290	1.296
15. Bangka Belitung	146	159	155	154	153	151	148	144	143	144	141	144	144	151	150
16. Lampung	6.539	7.072	7.210	7.342	7.328	7.314	7.334	7.288	7.293	7.542	7.493	7.457	7.497	7.509	7.525
17. Kalimantan Selatan	461	488	455	444	460	457	455	472	556	499	609	655	602	718	760
18. Kalimantan Barat	1.151	1.330	1.336	1.349	1.387	1.403	1.395	1.409	1.420	1.433	1.458	1.476	1.500	1.514	1.501
19. Kalimantan Timur	209	253	249	256	251	279	271	276	279	272	275	273	271	275	280
20. Kalimantan Tengah	448	702	635	657	658	698	721	783	1.156	1.168	1.134	1.226	1.141	913	796
21. Kalimantan Utara	31	38	42	81	100	89	83	78	54	53	53	88	93	91	85
22. Sulawesi Tengah	985	1.058	1.120	1.134	1.150	1.151	1.166	1.178	1.177	1.187	1.228	1.284	1.272	1.266	1.197
23. Sulawesi Selatan	1.879	2.008	2.153	2.150	2.136	2.128	2.133	2.147	2.083	2.185	2.207	2.216	2.274	2.274	2.284
24. Sulawesi Utara	1.395	1.635	1.645	1.655	1.647	1.641	1.630	1.636	1.669	1.689	1.686	1.682	1.694	1.700	1.721
25. Sulawesi Tenggara	151	166	156	166	169	163	167	170	208	178	170	164	178	194	194
26. Sulawesi Barat	20	79	99	92	100	99	97	86	98	86	83	102	91	87	108
27. Gorontalo	37	18	13	14	15	14	12	20	26	20	18	17	19	24	23
28. Nusa Tenggara Barat	1.114	1.190	1.182	1.205	1.222	1.236	1.244	1.260	1.300	1.289	1.272	1.258	1.287	1.332	1.310
29. Bali	11.920	13.460	13.706	13.905	14.046	14.135	14.257	14.416	14.478	14.575	14.767	14.822	14.947	15.106	15.307
30. Nusa Tenggara Timur	640	666	680	678	665	660	660	658	650	665	661	648	642	644	648
31. Maluku	936	1.084	1.094	1.087	1.091	1.113	1.123	1.136	1.179	1.182	1.265	1.276	1.284	1.300	1.379
32. Papua	844	814	869	855	864	896	895	932	893	954	972	971	969	947	917
33. Maluku Utara	103	108	116	115	115	117	113	114	117	120	126	122	121	122	119
34. Papua Barat	567	534	522	521	524	526	531	527	526	528	529	443	435	443	435
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106.151	117.006	120.607	122.088	122.706	122.909	123.684	124.753	126.944	126.749	127.552	127.088	126.965	130.240	130.614

Tabel 2.10 Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat (Average of Third Party Interest Rates of Rural Banks) Persentase (%)															
Indikator / Indicator	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Tabungan / Saving	3,08	2,57	2,42	2,39	2,38	2,38	2,37	2,36	2,31	2,33	2,30	2,30	2,31	2,29	2,31
Deposito / Time Deposits	7,16	5,88	5,54	5,51	5,50	5,49	5,52	5,58	5,57	5,59	5,66	5,76	5,81	5,82	5,85

Tabel 2.11 Suku Bunga Rata-rata Kredit BPR Berdasarkan Sektor Ekonomi (Average of Credit Interest Rates of Rural Banks Based on Economic Sector) Persentase (%)															
Sektor Ekonomi / Economic Sector	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, hunting, and forestry	27,60	26,94	26,89	26,91	26,80	26,58	26,44	26,49	25,98	26,01	26,07	25,92	25,90	26,06	26,01
2 Perikanan / Fisheryies	23,93	23,57	23,46	23,48	23,23	23,10	23,04	23,04	23,15	23,15	23,04	23,07	23,10	23,12	22,96
3 Pertambangan dan Penggalian / Mining and quarrying	22,79	20,71	20,54	20,45	20,38	20,12	20,24	20,23	20,13	19,93	19,79	19,78	19,98	19,82	19,87
4 Industri Pengolahan / Processing industry	21,40	21,10	20,90	20,94	20,97	20,57	20,41	20,33	20,23	20,34	20,15	20,17	20,23	19,73	19,57
5 Listrik, Gas dan Air / Electricity, gas and water	21,31	21,35	21,26	22,24	21,43	22,03	21,79	21,66	21,47	21,17	21,23	22,04	21,34	21,94	24,30
6 Konstruksi / Construction	22,43	22,62	22,28	22,36	22,41	22,11	22,02	22,15	21,84	21,59	21,53	21,47	21,42	21,35	21,34
7 Perdagangan Besar dan Eceran / Big and retail trade	24,41	23,83	23,58	23,60	23,53	23,47	23,47	23,41	23,35	23,40	23,38	23,30	23,29	22,94	22,88
8 Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and food supply drinking	20,70	20,06	19,23	19,07	19,09	19,24	19,21	19,10	18,69	18,35	18,41	18,36	18,31	17,82	17,78
9 Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications	21,85	21,75	21,71	21,60	21,50	21,12	21,12	21,16	21,09	21,08	21,03	20,91	20,33	20,25	20,21
10 Perantara Keuangan / Transitional finance	16,99	15,09	13,73	13,71	13,51	13,46	13,45	13,33	13,04	13,09	13,10	13,16	13,46	13,50	13,47
11 Real Estate / Real estate, rental business, and services company	17,30	17,08	16,86	16,93	16,97	16,82	16,81	16,87	16,53	16,40	16,18	15,78	15,77	15,61	15,44
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, the defense and compulsory social security	23,00	22,09	20,75	20,74	20,49	20,38	20,08	20,34	20,32	20,34	20,57	20,62	20,22	19,98	19,41
13 Jasa Pendidikan / Education services	21,51	21,06	21,46	21,46	21,93	21,64	21,51	21,40	21,38	21,03	21,29	21,27	21,22	21,68	21,07
14 Jasa Kesehatan dan Kegiatan Sosial / Health and social services	22,07	21,24	21,26	21,30	21,21	20,82	20,82	20,92	20,75	20,78	20,68	21,06	20,96	20,67	20,48
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural,Entertainment and Other Individual Services	23,14	22,31	22,98	22,75	22,66	22,56	22,56	22,54	22,21	22,11	22,05	21,99	21,94	21,79	21,59
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual services serving the household	25,21	25,49	25,41	25,31	25,27	25,11	25,12	25,10	25,03	24,93	24,92	24,57	24,23	24,21	24,19
17 Kegiatan Usaha yang Belum Jelas Batasannya / International Agency and Other Extra Agency International	25,34	24,59	26,62	26,89	26,69	25,83	25,88	32,16	31,11	31,09	31,14	31,07	25,33	25,33	23,30
18 Bukan Lapangan Usaha - Rumah Tangga / Business Activities which are not clearly defined	18,52	17,96	18,17	18,25	18,23	18,11	18,10	18,12	18,06	18,15	18,04	18,09	17,36	17,36	17,26
19 Bukan Lapangan Usaha - Lainnya / Not the business field - other	22,02	22,15	21,71	21,65	21,55	21,81	21,77	21,67	21,55	21,51	21,55	21,50	20,54	20,53	20,58

Tabel 2.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan (Average of Credit Interest Rates of Rural Banks Based on Type of Use) Persen (Percent)															
Jenis Penggunaan / Type of Use	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Modal Kerja / Working Capital	23,79	23,22	22,87	22,86	22,77	22,66	22,61	22,60	22,37	22,35	22,27	22,16	22,11	21,88	21,79
Investasi / Investment	21,57	21,29	21,15	21,02	20,97	20,70	20,67	20,64	20,52	20,44	20,51	20,49	20,38	20,12	20,02
Konsumsi / Consumption	21,13	20,98	20,68	20,65	20,57	20,71	20,66	20,59	20,49	20,48	20,46	20,44	19,63	19,61	19,59

Tabel 2.13 Perkembangan Jumlah Bank Perkreditan Rakyat (Growth of Total Rural Banks)															
Keterangan / Information	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jumlah BPR / Total Rural Banks	1.506	1.468	1.454	1.451	1.450	1.446	1.445	1.442	1.441	1.437	1.429	1.426	1.416	1.413	1.413
Jumlah Kantor / Total Bank Offices	5.913	5.871	6.018	6.025	6.020	6.031	6.045	6.046	6.044	6.039	6.047	6.031	6.053	6.033	6.044

Tabel 2.14
Perkembangan Jumlah BPR dan Kantor BPR Berdasarkan Lokasi - Juni 2023
(Growth of Total Rural Bank and Rural Banks Offices Based on Location - June 2023)

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	225	409	333	967
2. Banten	54	67	43	164
3. DKI Jakarta	28	14	2	44
4. D.I Yogyakarta	49	57	114	220
5. Jawa Tengah	245	604	896	1.745
6. Jawa Timur	254	284	853	1.391
7. Bengkulu	5	6	1	12
8. Jambi	19	8	4	31
9. Aceh	2	-	10	12
10. Sumatera Utara	46	52	44	142
11. Sumatera Barat	72	51	75	198
12. Riau	28	12	18	58
13. Kepulauan Riau	44	29	11	84
14. Sumatera Selatan	24	15	8	47
15. Bangka Belitung	4	3	5	12
16. Lampung	23	34	17	74
17. Kalimantan Selatan	15	22	11	48
18. Kalimantan Barat	20	6	7	33
19. Kalimantan Timur	13	11	29	53
20. Kalimantan Tengah	6	7	7	20
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	16	16	38
23. Sulawesi Selatan	19	16	6	41
24. Sulawesi Utara	15	28	18	61
25. Sulawesi Tenggara	15	6	4	25
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	20	56	31	107
29. Bali	131	61	108	300
30. Nusa Tenggara Timur	11	7	12	30
31. Maluku	1	9	10	20
32. Papua	7	18	3	28
33. Maluku Utara	2	7	2	11
34. Papua Barat	4	5	-	9
35. Lainnya / Others	-	-	-	-
Total	1.413	1.924	2.707	6.044

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

Indikator / Indicator	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penyaluran Dana iB / Disbursement of Fund iB	14.025	16.033	16.611	17.087	17.292	17.826	18.097	18.364	18.955	18.963	19.071	19.137	19.060	19.428	19.626
Pembiayaan iB / Financing iB	10.681	11.984	13.098	13.300	13.520	13.950	14.110	14.237	14.448	14.486	14.889	15.345	15.396	15.665	15.944
Antar Bank Aktiva iB / Interbank Assets iB	3.343	4.050	3.513	3.787	3.772	3.876	3.987	4.127	4.507	4.478	4.182	3.792	3.664	3.762	3.682
Sumber Dana iB / Source of Funds iB	12.862	14.521	15.220	15.656	15.839	16.335	16.597	16.835	17.344	17.327	17.501	17.604	17.566	17.931	18.039
Dana Pihak Ketiga / Third Party Funds	9.819	11.592	11.918	12.265	12.393	12.727	12.910	13.080	13.446	13.453	13.535	13.594	13.622	13.868	13.882
Tabungan iB Wadiah / Wadiah Savings iB	1.993	2.296	2.161	2.254	2.255	2.262	2.298	2.384	2.583	2.440	2.433	2.378	2.355	2.392	2.377
Tabungan iB Mudharabah / Mudharabah Savings iB	1.379	1.601	1.507	1.569	1.595	1.630	1.656	1.712	1.762	1.721	1.741	1.747	1.710	1.738	1.687
Deposito iB Mudharabah / Deposit Mudharabah iB	6.447	7.694	8.250	8.443	8.543	8.835	8.957	8.983	9.102	9.293	9.361	9.469	9.556	9.738	9.818
Antar Bank Passiva / Interbank Liabilities	2.513	2.074	2.377	2.427	2.470	2.614	2.659	2.715	2.843	2.843	2.886	2.841	2.773	2.796	2.822
Pinjaman yang Diterima / Loan received	187	652	691	714	718	728	756	763	820	789	829	910	933	1.026	1.088
Kewajiban Lainnya / Other Liabilities	342	204	233	251	258	266	271	277	234	242	252	259	238	241	246
Beberapa Komponen Modal / Some Components of Capital	1.972	2.270	2.250	2.301	2.351	2.429	2.453	2.494	2.535	2.862	2.539	2.446 ^r	2.463	2.513	2.552
Modal Disetor / Paid-In Capital	1.457	1.758	1.839	1.863	1.900	1.948	1.948	1.974	1.985	2.058	2.082	2.102	2.118	2.129	2.145
Cadangan / Reserves	249	277	324	325	324	324	324	327	328	330	342	369	366	368	380
L/R Tahun berjalan / Current Earnings (Profit/Loss)	224	219	127	154	173	201	228	259	293	280	52	87	121	169	197
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	42	14	(41)	(42)	(46)	(44)	(47)	(66)	(71)	195	64	(112) ^r	(143)	(153)	(170)

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

Indikator / Indicator	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Aset / Assets	14.950	17.060	17.715	18.194	18.409	18.966	19.253	19.554	20.157	20.188	20.258	20.308	20.308	20.690	20.853
Pembiayaan iB / Financing iB	10.681	11.984	13.098	13.300	13.520	13.950	14.110	14.237	14.448	14.486	14.889	15.345	15.396	15.665	15.944
<i>Lancar / Current</i>	9.908	10.139	11.032	11.215	11.404	11.816	11.912	12.026	12.358	12.217	12.436	12.680	12.496	12.711	13.070
<i>DPK</i>	-	1.012	1.115	1.127	1.155	1.176	1.223	1.261	1.235	1.333	1.419	1.572	1.714	1.750	1.681
<i>Kurang Lancar / Sub Standard</i>	125	128	191	201	201	222	227	199	129	195	228	242	294	307	307
<i>Diragukan / Doubtful</i>	126	102	109	112	113	119	110	108	121	122	128	148	185	195	190
<i>Macet / Lost</i>	522	603	651	644	646	617	638	644	604	619	679	703	707	703	695
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	951	958	960	958	974	950	855	936	1.035	1.093	1.187	1.205	1.193
Non Performing Financing (%) / Non Performing Financing (%)	7,24	6,95	7,26	7,20	7,10	6,87	6,90	6,67	5,91	6,46	6,95	7,12	7,71	7,69	7,48

Data Perkreditan

Sumber Data:

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

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

Tabel 3.1. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin														
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	415.515	440.431	443.783	442.754	447.333	446.814	454.514	458.325	454.388	459.030	462.302	462.743	472.226	473.708
NPL/NPF	6.518	6.875	6.932	6.847	6.742	7.009	6.708	6.342	6.704	6.860	6.715	6.984	9.118	8.988
2. Perikanan / <i>Fishery</i>	18.688	19.322	19.445	19.571	19.537	19.657	19.783	19.726	19.481	19.639	19.581	19.708	19.974	20.147
NPL/NPF	1.053	1.211	1.403	1.349	1.373	1.376	1.345	1.286	1.377	1.397	1.352	1.391	1.415	1.043
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	153.803	210.945	210.182	220.990	220.122	243.306	236.738	237.390	220.964	230.129	237.223	232.252	256.406	253.174
NPL/NPF	6.799	6.403	6.372	6.214	6.048	5.965	5.893	5.755	5.605	5.476	5.470	5.261	5.401	6.110
4. Industri Pengolahan / <i>Procesing Industry</i>	951.109	1.042.559	1.045.518	1.030.562	1.047.501	1.058.879	1.054.606	1.067.006	1.036.066	1.040.278	1.034.107	1.037.664	1.051.679	1.060.255
NPL/NPF	49.248	47.860	47.906	47.862	48.725	46.764	44.175	40.184	41.898	42.249	41.292	40.898	39.390	38.917
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	159.701	170.583	162.186	159.702	160.558	161.030	160.352	162.327	157.131	157.881	151.456	146.492	154.847	157.303
NPL/NPF	1.668	1.860	1.851	1.843	1.278	1.204	1.183	761	742	728	708	688	696	715
6. Konstruksi / <i>Construction</i>	380.381	381.254	380.192	379.698	386.860	397.467	397.398	396.583	384.669	387.734	403.520	403.946	395.678	403.108
NPL/NPF	13.755	14.326	14.259	14.698	14.458	14.698	14.636	14.080	14.375	14.327	14.215	14.976	14.717	14.669
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	974.420	1.042.842	1.028.614	1.035.029	1.047.692	1.050.979	1.040.988	1.043.912	1.019.433	1.032.812	1.052.203	1.054.635	1.066.840	1.083.328
NPL/NPF	39.728	43.644	44.328	43.617	42.703	42.394	41.692	37.666	40.125	40.812	40.251	40.392	41.340	38.697
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	120.741	121.261	122.310	123.661	122.600	123.714	123.430	123.620	122.341	121.930	122.699	122.245	122.378	122.921
NPL/NPF	7.653	6.567	6.767	7.032	6.214	6.558	6.468	6.636	6.753	6.077	5.783	5.351	4.668	4.443
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	306.242	326.514	315.209	310.854	318.996	314.849	313.011	313.052	309.489	313.610	303.265	314.545	334.331	343.185
NPL/NPF	6.347	5.251	5.317	5.635	5.479	5.507	5.560	5.116	5.343	5.258	3.921	3.990	3.842	3.759
10. Perantara Keuangan / <i>Financial intermediaries</i>	224.714	269.598	269.490	274.756	271.875	279.848	283.827	305.787	292.814	300.181	318.211	319.276	330.277	334.369
NPL/NPF	2.925	2.652	3.015	2.760	2.576	2.304	2.438	2.248	2.255	2.034	1.885	1.810	1.838	1.826
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	265.315	285.771	287.022	288.549	304.672	305.043	308.634	314.584	312.527	315.989	318.857	318.087	323.520	334.332
NPL/NPF	7.414	8.142	8.200	7.729	7.275	6.766	6.613	6.284	6.300	6.238	5.908	6.456	7.015	7.369
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	34.272	34.145	34.408	35.584	37.057	38.659	41.179	43.829	42.449	42.541	42.800	42.744	44.246	48.209
NPL/NPF	3	5	14	14	1	0	1	0	0	0	1	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	13.990	14.171	14.522	14.459	14.726	14.480	14.525	14.893	14.827	14.801	14.887	15.131	15.574	15.704
NPL/NPF	211	266	250	258	260	251	220	258	274	270	282	284	283	278
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.513	29.792	28.701	29.413	29.795	29.837	30.705	31.522	31.403	31.598	32.310	33.099	33.824	34.450
NPL/NPF	171	173	166	155	141	143	147	234	238	278	270	283	294	271
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	95.691	106.596	106.765	108.568	112.178	110.741	113.401	114.669	118.430	121.162	130.951	135.077	136.383	139.530
NPL/NPF	2.253	2.777	2.692	2.705	2.552	2.640	2.523	2.399	2.619	2.760	2.780	2.937	2.954	2.988
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	3.872	3.946	3.984	3.972	4.039	3.995	3.947	3.985	3.898	3.910	3.969	3.956	3.996	4.000
NPL/NPF	80	108	108	117	115	112	107	95,17	101,88	100,99	99,43	98,60	102,50	97,33
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	365	352	333	12	12	12,14	21,07	21,74	20,66	23,35	24,82	22,08	21,32	20,79
NPL/NPF	-	-	-	0,12	0,12	0,12	-	-	-	-	-	-	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	716	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / <i>House Hold</i>														
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	544.004	552.044	557.526	564.154	570.329	575.876	581.135	586.568	587.497	591.383	596.899	599.544	605.046	611.798
NPL/NPF	12.164	12.292	12.413	12.368	12.273	12.541	12.521	11.831	12.931	13.229	13.040	14.392	15.061	15.386
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	26.100	26.979	27.089	27.304	27.638	27.792	27.869	27.945	27.890	27.972	27.947	27.913	28.024	28.265
NPL/NPF	529	498	521	516	512	537	546	542	583	601	570	621	649	669
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	20.771	21.034	20.750	20.865	20.923	21.019	21.010	20.995	20.807	20.681	20.739	20.734	20.785	20.778
NPL/NPF	944	1.075	1.078	1.064	1.040	1.030	1.018	1.005	1.060	1.073	1.058	1.111	1.115	1.095
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	99.101	106.627	107.975	109.129	118.523	112.083	114.492	115.955	117.299	118.041	119.561	122.669	123.894	125.262
NPL/NPF	1.973	1.998	2.005	1.994	1.968	1.929	1.864	1.756	1.807	1.842	1.975	2.128	2.231	2.396
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	694.729	733.473	735.794	740.580	748.760	754.062	760.741	773.017	768.841	773.903	781.343	780.913	785.800	787.929
NPL/NPF	8.961	10.105	10.374	10.406	10.117	10.263	10.116	9.726	10.196	10.365	10.357	10.710	11.115	9.886
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	235.831	236.620	237.528	239.287	243.175	243.366	245.167	247.852	248.213	250.092	250.605	251.154	251.327	254.239
NPL/NPF	2.776	2.549	2.583	2.621	2.611	2.487	2.539	2.371	2.457	2.530	2.523	2.573	2.603	2.598

Tabel 3.2. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 1) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin														
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	32.865	34.506	34.914	35.072	35.001	35.021	35.940	35.760	35.423	35.353	35.345	34.346	33.394	34.184
NPL/NPF	1.016	926	934	848	853	1.006	870	669	715	724	757	817	819	815
2. Perikanan / <i>Fishery</i>	1.876	2.818	2.775	2.807	2.648	2.609	2.751	2.622	2.571	2.580	2.288	2.270	2.114	2.136
NPL/NPF	92	104	131	135	170	176	184	183	239	222	186	204	195	199
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	9.805	12.330	13.211	13.532	14.651	14.658	15.928	15.306	14.518	14.705	14.828	15.466	14.057	13.985
NPL/NPF	249	238	150	150	139	141	147	241	250	249	304	295	244	237
4. Industri Pengolahan / <i>Procesing Industry</i>	102.559	93.143	91.009	91.141	90.713	95.060	94.075	98.216	95.903	94.498	94.225	94.438	91.269	94.068
NPL/NPF	4.251	3.364	3.470	3.980	2.938	3.090	2.526	2.333	2.443	2.417	2.306	2.342	2.680	2.187
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13.353	11.886	10.553	10.496	10.499	10.892	11.067	11.080	10.748	10.771	10.216	10.107	9.678	9.931
NPL/NPF	129	68	67	67	70	73	74	67	63	63	67	67	65	13
6. Konstruksi / <i>Construction</i>	38.986	42.685	42.816	42.123	43.027	43.476	43.599	44.281	42.007	44.294	46.005	46.167	42.806	45.046
NPL/NPF	2.272	2.649	2.658	2.692	2.493	2.492	2.672	2.012	2.055	2.085	2.206	2.280	2.098	2.139
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	87.473	97.559	95.410	97.807	99.082	98.439	97.690	97.104	93.560	95.581	97.747	97.945	90.920	93.753
NPL/NPF	3.686	4.641	4.735	4.901	4.883	4.828	4.943	4.085	4.293	4.487	4.793	4.781	4.605	4.539
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	24.517	27.454	27.730	28.214	26.924	27.121	27.492	27.828	28.150	28.125	28.207	28.643	23.253	23.618
NPL/NPF	2.065	1.960	2.000	2.281	1.834	1.946	1.977	1.862	1.888	1.876	1.781	1.788	926	927
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	20.015	20.940	19.868	20.223	21.277	20.930	21.018	21.860	21.031	22.294	22.316	24.087	21.844	22.631
NPL/NPF	537	972	913	957	903	933	976	658	738	715	758	797	707	689
10. Perantara Keuangan / <i>Financial intermediaries</i>	42.843	45.682	41.944	43.851	43.441	44.051	45.332	49.509	47.512	47.698	50.798	50.658	48.920	50.331
NPL/NPF	191	502	493	487	482	492	587	496	482	508	518	471	265	279
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	33.664	38.433	38.264	38.637	39.621	39.515	40.509	40.856	40.686	40.676	42.440	41.774	39.262	40.769
NPL/NPF	1.203	1.596	1.606	1.533	1.258	1.324	1.339	1.044	1.049	1.048	1.086	1.108	1.069	1.046
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.479	1.367	1.335	1.298	1.225	1.667	1.575	2.004	1.935	1.815	1.697	1.622	1.561	1.642
NPL/NPF	0	1	7	7	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	3.540	4.184	4.923	4.902	4.896	4.910	4.961	5.192	5.138	5.105	5.229	5.492	4.834	4.848
NPL/NPF	39	48	53	57	52	48	25	28	37	38	53	77	60	60
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3.781	4.620	3.877	4.038	4.059	3.984	4.017	4.609	4.566	4.615	4.707	4.799	4.626	4.673
NPL/NPF	60	32	34	33	35	37	42	87	84	85	85	85	84	85
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	9.176	10.286	10.358	10.483	10.692	10.455	10.454	10.687	10.549	10.660	10.932	11.504	11.250	11.533
NPL/NPF	230	408	417	421	359	367	341	353	365	372	377	383	350	397
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.741	1.798	1.809	1.833	1.861	1.872	1.890	1.895	1.896	1.893	1.903	1.902	1.904	1.908
NPL/NPF	18	25	24	24	23	21	20	20	19	20	21	22	23	24
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	1	1	1	1	1	1	0	0	1	1	1	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	359	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / <i>House Hold</i>														
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	27.851	30.580	30.740	31.916	31.271	31.341	31.566	31.556	31.641	31.836	32.041	32.154	30.950	31.286
NPL/NPF	866	1.056	1.087	1.107	1.122	1.105	1.136	1.047	1.136	1.180	1.194	1.295	1.268	1.268
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	2.868	2.967	2.962	2.986	3.017	2.929	2.942	2.925	2.913	2.903	2.899	2.899	2.868	2.862
NPL/NPF	34	41	41	44	42	36	37	30	33	32	31	31	32	25
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1.242	1.392	1.402	1.424	1.466	1.470	1.499	1.515	1.523	1.525	1.528	1.532	1.488	1.511
NPL/NPF	77	83	88	80	80	82	91	90	95	90	96	99	91	106
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	5.733	6.718	6.713	6.810	6.999	6.940	7.212	7.511	7.680	7.740	7.807	7.817	7.434	7.443
NPL/NPF	96	173	179	179	188	189	206	168	171	178	188	201	141	145
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	151.190	169.142	169.774	171.057	172.461	173.364	174.375	176.002	175.716	176.934	178.245	177.904	167.359	167.433
NPL/NPF	1.523	3.487	3.597	3.629	3.607	3.719	3.827	3.620	3.703	3.786	3.844	3.996	2.031	1.943
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	75.834	77.772	78.840	79.741	80.328	80.945	80.868	80.715	80.428	80.523	80.657	80.314	80.745	81.355
NPL/NPF	559	714	755	818	876	726	783	721	738	777	790	825	818	794

Tabel 3.3. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 2) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin														
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	15.081	14.419	14.568	14.940	15.031	14.270	13.955	13.594	14.058	14.556	14.869	15.081	16.642	16.470
NPL/NPF	616	579	582	580	568	577	581	561	653	580	586	603	631	825
2. Perikanan / <i>Fishery</i>	1.981	1.256	1.288	1.256	1.260	1.281	1.237	1.203	1.163	1.156	1.173	1.155	1.383	1.570
NPL/NPF	25	11	10	11	12	13	13	11	12	12	13	13	29	26
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	19.720	24.161	23.852	27.287	27.886	28.044	26.921	26.446	23.833	25.706	25.612	25.268	32.045	32.359
NPL/NPF	628	596	690	690	696	699	655	450	451	437	434	425	484	1.268
4. Industri Pengolahan / <i>Procesing Industry</i>	115.243	130.703	131.927	129.459	127.274	133.716	130.925	131.594	122.717	125.850	122.770	123.445	132.729	135.903
NPL/NPF	4.485	4.780	4.806	4.770	4.891	4.619	3.863	4.027	3.986	4.033	4.119	4.098	3.979	4.059
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13.672	11.685	10.272	9.907	11.049	11.211	10.485	10.154	9.838	9.729	8.828	8.630	9.387	7.939
NPL/NPF	148	126	126	126	125	47	18	6	6	6	0	0	1	34
6. Konstruksi / <i>Construction</i>	50.199	50.207	50.952	50.952	52.758	53.056	53.194	52.727	50.468	50.308	50.982	51.304	54.867	54.633
NPL/NPF	1.683	1.666	1.608	1.594	1.581	1.677	1.706	1.297	1.303	1.317	1.320	1.896	2.182	2.384
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	91.527	90.849	90.778	88.706	89.696	90.658	90.132	89.670	87.290	89.171	89.271	89.726	99.554	100.036
NPL/NPF	4.636	3.737	3.748	3.831	3.591	3.341	3.325	3.118	3.168	3.187	3.262	3.041	3.610	3.326
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	8.306	3.613	3.655	3.468	3.455	3.601	3.712	3.877	3.811	3.845	3.881	3.909	8.072	7.720
NPL/NPF	421	429	438	436	275	271	272	266	270	183	192	194	252	254
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	34.102	32.065	32.616	28.690	29.565	29.430	27.924	28.511	29.534	27.504	28.846	29.413	32.583	33.464
NPL/NPF	913	406	406	406	407	414	409	403	404	408	407	407	639	811
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.305	55.333	56.512	56.442	60.903	63.386	65.589	66.749	66.435	68.168	69.959	67.728	68.323	70.845
NPL/NPF	1.350	256	257	286	270	287	293	268	276	314	314	317	565	565
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	38.836	55.461	56.745	57.505	64.768	65.415	66.570	65.845	65.557	65.414	65.679	65.576	67.965	68.056
NPL/NPF	1.080	1.370	1.392	1.389	1.418	1.447	1.443	1.423	1.384	1.376	1.361	1.589	1.732	2.043
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	214	318	317	321	374	420	501	788	944	954	942	977	974	969
NPL/NPF	0	0	7	7	0	0	0	-	-	0	0	0	1	1
13. Jasa Pendidikan / <i>Education Services</i>	2.003	1.146	1.140	1.129	1.137	1.212	1.187	1.210	1.581	1.652	1.658	1.680	2.362	2.371
NPL/NPF	111	107	105	105	103	103	102	103	103	103	103	102	120	115
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3.074	2.684	2.704	2.705	2.698	2.790	2.759	2.769	2.783	2.785	2.766	2.828	3.017	2.983
NPL/NPF	11	16	20	20	19	20	20	18	23	26	25	24	30	25
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	7.202	6.798	7.424	7.502	7.281	7.723	7.261	7.174	7.106	7.265	7.180	7.119	8.099	8.160
NPL/NPF	171	126	141	138	141	136	142	110	115	114	124	133	163	152
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	615	733	740	741	737	739	748	786	728	738	754	766	755	761
NPL/NPF	13	18	17	17	18	18	18	18	20	19	22	24	22	22
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	3	3	3	2	2	2	2	2	5	5	3	3	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	228	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / <i>House Hold</i>														
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	16.436	14.771	14.858	14.937	15.055	15.228	15.299	15.379	15.305	15.329	15.460	15.494	17.001	17.076
NPL/NPF	1.456	1.067	1.084	1.086	1.059	1.079	1.077	1.007	1.042	1.056	1.047	1.091	1.180	1.592
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	724	617	619	614	608	683	687	693	688	682	686	683	740	741
NPL/NPF	42	18	18	19	19	27	26	28	30	33	34	36	43	62
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	369	323	317	315	303	305	296	295	289	288	286	285	309	304
NPL/NPF	72	68	67	66	62	64	63	60	60	60	58	58	62	69
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	3.281	2.527	2.615	2.766	2.887	3.081	3.178	3.323	3.422	3.511	3.614	3.710	4.145	4.165
NPL/NPF	99	39	47	50	59	67	73	69	80	87	89	102	151	266
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	96.873	96.719	97.323	98.889	101.490	102.713	103.987	105.901	107.247	108.653	110.112	110.407	122.898	122.771
NPL/NPF	2.199	654	664	664	666	688	695	675	720	728	730	802	2.860	1.814
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	76.007	71.792	71.860	72.232	72.852	73.153	73.981	75.078	75.168	75.731	75.901	75.876	76.080	76.661
NPL/NPF	669	509	525	523	491	504	513	467	495	508	500	519	528	543

Tabel 3.4. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 3) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin														
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	55.760	61.037	61.646	58.324	58.336	58.682	59.577	59.434	57.438	59.448	58.657	57.759	61.021	61.944
NPL/NPF	876	837	827	828	814	858	801	797	808	814	657	702	682	709
2. Perikanan / <i>Fishery</i>	2.521	2.044	2.050	2.067	2.049	2.024	1.935	1.916	1.880	1.909	1.968	1.965	2.004	2.096
NPL/NPF	90	142	260	255	254	239	228	204	202	211	200	197	195	201
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	34.252	55.329	53.331	59.242	58.855	60.947	55.521	54.986	53.373	55.309	48.540	49.009	54.027	53.544
NPL/NPF	258	415	370	363	350	294	284	291	291	303	288	290	280	277
4. Industri Pengolahan / <i>Procesing Industry</i>	241.045	280.566	284.886	290.814	294.366	291.879	292.686	291.381	282.181	286.776	280.564	281.769	286.207	287.433
NPL/NPF	12.329	11.891	12.041	12.063	12.733	12.751	12.600	11.986	11.748	11.940	11.778	11.545	11.463	11.803
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	28.906	35.350	31.780	30.179	30.353	30.640	30.188	30.865	30.377	29.555	25.635	25.512	30.503	33.664
NPL/NPF	455	457	452	455	436	432	436	427	409	412	397	379	387	383
6. Konstruksi / <i>Construction</i>	116.672	114.840	114.834	114.668	114.588	117.583	117.052	114.604	109.985	109.720	118.301	118.988	107.702	108.861
NPL/NPF	6.823	7.095	6.914	7.057	7.172	7.432	7.184	7.432	7.754	7.657	7.731	7.588	6.979	6.750
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	185.949	203.573	200.163	200.845	204.721	206.435	199.386	193.308	190.357	193.132	201.300	202.536	198.828	199.316
NPL/NPF	10.008	10.893	10.823	10.285	10.521	10.687	10.663	9.158	9.271	9.273	9.500	9.289	8.999	8.938
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	23.044	23.837	24.088	24.174	24.163	24.181	24.668	24.241	23.580	23.584	23.297	21.911	22.911	23.199
NPL/NPF	1.164	1.278	1.421	1.426	1.418	1.475	1.456	1.801	1.799	1.807	1.687	1.252	1.327	1.352
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	78.203	80.827	78.689	77.440	78.352	76.805	78.331	79.997	79.794	81.768	78.215	83.769	89.848	91.935
NPL/NPF	999	933	905	948	934	916	926	904	1.009	958	918	908	855	865
10. Perantara Keuangan / <i>Financial intermediaries</i>	65.862	90.151	91.728	92.402	92.577	95.748	96.396	104.207	100.308	101.691	109.202	110.531	114.501	113.141
NPL/NPF	678	947	1.432	1.306	1.320	1.317	1.314	1.230	1.240	957	801	794	793	781
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	85.784	91.151	90.989	91.845	98.690	99.744	101.223	101.493	100.054	100.338	98.373	98.729	104.231	107.558
NPL/NPF	2.074	2.261	2.204	2.114	2.064	2.125	2.139	2.211	2.207	2.167	1.771	1.741	2.179	2.288
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	7	5	4	4	5	5	8	7	7	7	7	7	339	486
NPL/NPF	-	-	-	-	0	0	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	5.161	5.457	5.061	5.018	5.049	4.968	5.019	5.197	5.150	5.093	5.040	5.049	5.413	5.481
NPL/NPF	48	75	53	61	71	64	60	95	98	94	95	73	67	70
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.111	8.698	8.524	8.800	9.023	9.130	9.356	9.446	9.296	9.332	9.339	9.347	9.849	10.210
NPL/NPF	51	48	39	27	12	14	17	65	66	68	67	67	70	71
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	12.071	12.312	10.310	10.677	12.559	9.970	9.798	10.055	9.887	10.404	12.376	13.810	10.482	10.538
NPL/NPF	296	531	344	309	279	285	298	298	297	310	283	293	298	321
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	315	311	309	303	298	277	283	290	291	267	259	294	285
NPL/NPF	15	17	17	23	22	21	21	13	12	13	9	7	12	12
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	1	1	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	128	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / <i>House Hold</i>														
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	341.768	359.272	362.934	366.697	371.440	374.927	378.334	381.090	381.634	383.957	387.249	388.922	392.016	397.234
NPL/NPF	6.221	6.526	6.555	6.686	6.651	6.843	6.865	6.552	7.153	7.321	7.048	8.051	8.323	8.433
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14.052	14.709	14.816	14.987	15.192	15.242	15.268	15.269	15.268	15.323	15.293	15.259	15.271	15.516
NPL/NPF	264	254	276	277	273	290	307	313	331	335	304	339	353	363
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12.228	12.681	12.489	12.586	12.653	12.793	12.800	12.795	12.704	12.626	12.696	12.759	12.835	12.984
NPL/NPF	498	534	515	515	498	498	496	462	501	506	484	496	497	519
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	28.998	34.431	34.962	35.598	36.140	36.949	37.364	37.045	37.560	37.797	38.607	39.521	40.197	40.930
NPL/NPF	452	476	480	477	466	471	463	466	492	480	512	542	587	592
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	121.728	130.130	131.173	132.438	134.811	136.451	138.694	140.330	140.167	141.516	143.213	143.695	144.624	144.787
NPL/NPF	1.868	1.939	1.904	1.905	1.869	1.907	1.907	1.938	2.021	1.980	1.970	1.973	2.095	2.100
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>														
NPL/NPF	20.428	18.801	18.848	18.856	18.912	18.813	18.825	19.260	19.254	19.232	18.929	19.265	18.950	19.152
NPL/NPF	549	440	426	402	389	380	372	372	377	377	362	366	374	384

Tabel 3.5. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 4) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin														
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	311.809	330.469	332.655	334.419	338.966	338.841	345.042	349.536	347.470	349.673	353.431	355.557	361.170	361.110
NPL/NPF	4.009	4.532	4.590	4.592	4.507	4.568	4.456	4.315	4.528	4.741	4.716	4.862	6.986	6.639
2. Perikanan / <i>Fishery</i>	12.311	13.205	13.331	13.441	13.579	13.744	13.861	13.985	13.866	13.994	14.153	14.318	14.473	14.345
NPL/NPF	847	954	1.002	949	936	948	920	887	923	953	952	977	997	616
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	90.026	119.124	119.789	120.929	118.730	139.658	138.367	140.653	129.241	134.409	148.243	142.508	156.276	153.287
NPL/NPF	5.663	5.154	5.161	5.011	4.863	4.830	4.807	4.773	4.612	4.488	4.445	4.251	4.393	4.327
4. Industri Pengolahan / <i>Procesing Industry</i>	492.262	538.147	537.697	519.149	535.148	538.224	536.920	545.814	535.264	533.153	536.548	538.013	541.474	542.850
NPL/NPF	28.183	27.825	27.588	27.048	28.163	26.305	25.186	21.838	23.719	23.859	23.089	22.914	21.268	20.868
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	103.788	111.662	109.581	109.120	108.656	108.285	108.613	110.228	106.168	107.826	106.777	102.243	105.279	105.768
NPL/NPF	936	1.210	1.206	1.195	647	652	654	262	264	247	244	243	244	285
6. Konstruksi / <i>Construction</i>	174.524	173.522	171.590	171.956	176.487	183.352	183.554	184.971	182.209	183.413	188.232	187.487	190.303	194.567
NPL/NPF	2.978	2.915	3.080	3.355	3.213	3.096	3.074	3.338	3.263	3.268	2.957	3.211	3.457	3.396
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	609.472	650.861	642.263	647.671	654.193	655.447	653.780	663.830	648.226	654.928	663.885	664.428	677.539	690.223
NPL/NPF	21.397	24.373	25.022	24.599	23.707	23.538	22.761	21.305	23.394	23.865	22.697	23.281	24.127	21.894
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	64.874	66.357	66.837	67.805	68.058	68.811	67.558	67.675	66.800	66.375	67.314	67.783	68.141	68.385
NPL/NPF	4.003	2.900	2.908	2.889	2.687	2.866	2.764	2.707	2.796	2.210	2.124	2.117	2.162	1.909
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	173.922	192.683	184.037	184.501	189.802	187.684	185.738	182.684	179.131	182.043	173.888	177.276	190.056	195.156
NPL/NPF	3.898	2.940	3.093	3.323	3.235	3.243	3.249	3.150	3.192	3.177	1.838	1.878	1.641	1.393
10. Perantara Keuangan / <i>Financial intermediaries</i>	66.704	78.432	79.305	82.061	74.954	76.663	76.509	85.322	78.559	82.625	88.253	90.359	98.532	100.052
NPL/NPF	706	946	833	680	503	208	244	254	256	254	252	228	215	201
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	107.031	100.726	101.024	100.562	101.592	100.369	100.331	106.390	106.230	109.561	112.365	112.008	112.062	117.949
NPL/NPF	3.056	2.914	2.999	2.693	2.535	1.870	1.692	1.605	1.660	1.647	1.690	2.017	2.036	1.992
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	31.573	32.454	32.751	33.961	35.453	36.567	39.094	41.030	39.564	39.764	40.153	40.138	41.371	45.112
NPL/NPF	3	4	1	-	-	-	0	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	3.287	3.383	3.397	3.409	3.645	3.390	3.358	3.295	2.958	2.951	2.960	2.910	2.965	3.005
NPL/NPF	13	36	39	36	34	35	34	32	35	35	30	32	35	33
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	13.547	13.790	13.596	13.870	14.015	13.933	14.574	14.697	14.758	14.866	15.499	16.126	16.332	16.583
NPL/NPF	48	77	73	74	75	72	69	64	65	100	93	105	110	91
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	67.242	77.200	78.673	79.906	81.645	82.594	85.888	86.752	90.888	92.833	100.463	102.643	106.552	109.300
NPL/NPF	1.557	1.713	1.790	1.838	1.773	1.852	1.743	1.639	1.843	1.965	1.997	2.129	2.143	2.118
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.184	1.100	1.123	1.089	1.138	1.086	1.033	1.020	984	987	1.045	1.029	1.044	1.047
NPL/NPF	33	48	50	52	51	52	48	44	50	49	48	46	45	39
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	363	348	329	8	9	9	18	18	18	18	19	18	18	17
NPL/NPF	-	-	0	0	0	0	-	-	-	-	-	-	-	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / <i>Loans/Financing to Non Industrial Origin</i>														
Rumah Tangga / <i>House Hold</i>														
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	157.949	147.421	148.994	150.605	152.562	154.379	155.937	158.544	158.917	160.261	162.149	162.974	165.078	166.202
NPL/NPF	3.621	3.644	3.687	3.490	3.440	3.514	3.443	3.226	3.600	3.672	3.750	3.955	4.289	4.093
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	8.455	8.686	8.692	8.718	8.821	8.938	8.971	9.059	9.021	9.064	9.068	9.072	9.145	9.146
NPL/NPF	189	184	186	176	177	185	176	171	190	201	201	214	220	219
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.932	6.638	6.541	6.541	6.501	6.450	6.414	6.390	6.291	6.242	6.229	6.158	6.153	5.980
NPL/NPF	297	390	407	403	398	386	368	393	405	419	419	458	465	402
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	61.090	62.950	63.685	63.954	72.496	65.114	66.738	68.076	68.638	68.994	69.533	71.620	72.118	72.724
NPL/NPF	1.326	1.310	1.299	1.287	1.255	1.201	1.123	1.053	1.065	1.097	1.186	1.283	1.351	1.394
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	324.937	337.482	337.524	338.195	339.998	341.534	343.686	350.784	345.711	346.799	349.773	348.908	350.919	352.938
NPL/NPF	3.371	4.025	4.210	4.209	3.975	3.949	3.687	3.493	3.752	3.871	3.814	3.939	4.129	4.029
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>														
NPL/NPF	63.562	68.256	67.980	68.457	71.083	70.455	71.493	72.799	73.363	74.606	75.118	75.700	75.551	77.070
	999	885	877	878	855	877	871	812	847	868	871	863	882	877

Tabel 3.6. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	2.621.250	2.864.415	2.850.487	2.843.725	2.892.088	2.905.465	2.877.196	2.940.289	2.827.709	2.849.022	2.914.884	2.930.855	2.986.270	3.035.026
NPL/NPF	104.692	107.221	108.923	108.803	106.449	105.294	102.643	95.607	98.978	98.706	98.139	98.903	99.132	97.664
2. Investasi / Investment	1.527.639	1.635.667	1.622.177	1.634.410	1.653.465	1.693.843	1.719.862	1.710.944	1.712.623	1.744.225	1.733.481	1.730.769	1.775.929	1.792.719
NPL/NPF	41.276	40.899	40.659	40.032	39.489	38.397	37.065	33.737	35.731	36.160	32.794	32.897	33.944	32.508
3. Konsumsi / Consumption	1.619.696	1.676.779	1.686.661	1.701.319	1.729.347	1.734.198	1.750.414	1.772.331	1.770.547	1.782.073	1.797.093	1.802.927	1.814.877	1.828.271
NPL/NPF	27.303	28.516	28.975	28.969	28.521	28.788	28.605	27.232	29.034	29.640	29.522	31.535	32.773	32.031
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016
NPL/NPF	173.270	176.635	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848	162.203
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	199.100	200.741	195.588	193.207	194.324	194.074	192.353	189.896	180.667	180.649	170.331	173.915	177.157	172.422
NPL/NPF	6.092	6.161	6.300	6.404	7.069	6.912	6.126	5.533	5.790	5.965	5.740	6.033	6.524	5.737
2. Impor / Import	79.660	90.849	84.294	87.207	89.010	89.807	83.771	86.567	82.646	84.622	85.670	91.890	98.203	88.646
NPL/NPF	3.472	2.539	2.610	2.180	2.163	2.044	2.051	1.948	1.677	1.178	1.140	2.045	2.026	1.025
3. Lainnya / Other	5.489.825	5.885.271	5.879.444	5.899.040	5.991.568	6.049.625	6.071.349	6.147.100	6.047.566	6.110.049	6.189.457	6.198.746	6.301.716	6.394.948
NPL/NPF	163.706	167.934	169.647	169.220	165.227	163.523	160.136	149.094	156.277	157.363	153.576	155.258	157.298	155.441
Total Kredit/Pembiayaan / Total Credit/Financing	5.768.585	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016
NPL/NPF	173.270	176.634	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848	162.203

Tabel 3.7. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	281.146	296.840	289.605	295.615	299.467	302.894	305.119	313.815	302.855	304.945	312.798	315.510	296.546	305.172
NPL/NPF	11.867	12.615	12.629	13.622	12.355	12.534	12.392	10.574	11.045	11.146	11.456	11.589	10.849	10.739
2. Investasi / Investment	148.708	152.855	151.193	150.842	150.152	151.766	153.179	154.996	153.338	155.719	156.086	155.711	145.148	149.884
NPL/NPF	4.290	4.919	5.062	4.952	4.138	4.439	4.331	3.564	3.677	3.766	3.843	3.930	3.340	2.898
3. Konsumsi / Consumption	263.879	288.571	290.430	293.934	295.543	296.990	298.463	300.222	299.902	301.461	303.177	302.620	290.844	291.889
NPL/NPF	3.111	5.554	5.747	5.856	5.916	5.858	6.079	5.676	5.875	6.042	6.142	6.447	4.382	4.282
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	738.266	731.227	740.391	745.161	751.650	756.760	769.034	756.095	762.125	772.061	773.841	732.539	746.944
NPL/NPF	19.268	23.088	23.438	24.430	22.409	22.831	22.802	19.814	20.597	20.954	21.441	21.965	18.571	17.918
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	21.850	15.314	11.702	12.437	12.244	13.785	12.480	12.504	11.843	11.664	10.968	10.797	10.876	10.546
NPL/NPF	1.693	349	251	250	261	263	264	341	344	346	318	316	699	207
2. Impor / Import	4.268	3.432	3.353	3.424	3.447	3.399	3.735	3.348	3.157	2.768	3.039	3.091	3.011	3.005
NPL/NPF	39	23	23	23	23	22	22	19	24	24	24	24	24	24
3. Lainnya / Other	667.613	719.520	716.172	724.530	729.471	734.467	740.546	753.182	741.095	747.694	758.053	759.953	718.652	733.393
NPL/NPF	17.535	22.716	23.165	24.157	22.126	22.545	22.516	19.454	20.229	20.584	21.100	21.626	17.849	17.688
Total Kredit/Pembiayaan / Total Credit/Financing	693.732	738.266	731.227	740.391	745.161	751.650	756.760	769.034	756.095	762.125	772.061	773.841	732.539	746.944
NPL/NPF	19.268	23.088	23.438	24.430	22.409	22.831	22.802	19.814	20.597	20.954	21.441	21.965	18.571	17.918

Tabel 3.8. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 2 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	334.488	353.477	353.886	349.255	355.898	360.506	360.203	362.072	349.323	354.083	353.688	352.374	380.933	389.714
NPL/NPF	13.088	11.603	11.717	11.717	11.576	11.164	10.353	9.661	9.704	9.793	9.902	10.478	11.476	12.708
2. Investasi / Investment	116.822	127.958	131.606	131.758	139.976	146.447	142.899	141.026	138.526	140.725	141.487	142.233	157.826	154.525
NPL/NPF	3.209	2.619	2.634	2.689	2.538	2.505	2.506	2.418	2.471	2.321	2.380	2.389	2.965	3.203
3. Konsumsi / Consumption	193.690	186.749	187.592	189.753	193.195	195.163	197.428	200.668	202.119	204.194	206.058	206.456	221.174	221.718
NPL/NPF	4.537	2.355	2.405	2.407	2.357	2.429	2.448	2.305	2.426	2.471	2.458	2.609	4.824	4.345
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	668.185	673.084	670.766	689.069	702.116	700.529	703.766	689.967	699.001	701.233	701.063	759.933	765.958
NPL/NPF	20.834	16.577	16.756	16.813	16.471	16.098	15.307	14.385	14.601	14.585	14.740	15.476	19.264	20.256
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	36.131	33.591	34.270	32.514	31.918	31.260	31.033	30.726	27.501	27.838	26.895	27.532	30.426	28.845
NPL/NPF	1.792	2.846	2.930	2.898	2.937	2.779	2.039	2.028	1.990	2.007	1.983	1.954	1.977	2.047
2. Impor / Import	4.135	11.018	7.152	6.288	6.497	6.493	6.940	6.655	6.442	7.159	6.641	6.308	6.248	6.422
NPL/NPF	300	415	415	416	507	425	426	434	513	432	431	407	408	409
3. Lainnya / Other	604.733	623.576	631.661	631.964	650.654	664.363	662.556	666.386	656.024	664.004	667.697	667.223	723.259	730.691
NPL/NPF	18.742	13.316	13.412	13.499	13.027	12.894	12.842	11.922	12.099	12.146	12.327	13.115	16.879	17.801
Total Kredit/Pembiayaan / Total Credit/Financing	644.999	697.677	673.084	670.766	689.069	702.116	700.529	703.766	689.967	699.001	701.233	701.063	759.933	765.958
NPL/NPF	20.834	20.181	16.756	16.813	16.471	16.098	15.307	14.385	14.601	14.585	14.740	15.476	19.264	20.256

Tabel 3.9. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	583.182	677.283	667.409	676.663	683.945	682.963	664.578	666.861	643.969	643.070	661.850	671.612	680.031	687.837
NPL/NPF	25.968	26.853	27.237	26.751	27.332	27.790	27.419	27.020	27.324	26.314	26.787	26.285	26.008	26.105
2. Investasi / Investment	360.626	388.208	390.987	390.146	400.043	406.077	416.842	414.560	409.988	425.288	409.228	409.339	418.128	421.857
NPL/NPF	10.216	10.969	10.866	10.769	11.069	11.122	11.007	9.893	9.888	10.672	9.393	8.839	8.579	8.718
3. Konsumsi / Consumption	539.202	570.025	575.223	581.162	589.148	595.175	601.284	605.788	606.585	610.452	615.987	619.420	623.893	630.603
NPL/NPF	9.852	10.169	10.156	10.262	10.147	10.389	10.411	10.103	10.874	10.999	10.682	11.768	12.230	12.391
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065	1.700.370	1.722.053	1.740.297
NPL/NPF	46.036	47.991	48.259	47.782	48.548	49.301	48.836	47.016	48.087	47.984	46.862	46.891	46.816	47.213
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	36.562	49.865	51.272	51.598	55.470	55.415	54.409	50.019	47.124	49.638	43.782	48.248	49.034	47.715
NPL/NPF	802	857	835	773	1.397	1.340	1.247	870	857	823	819	833	874	887
2. Impor / Import	51.877	55.876	53.516	56.592	57.328	58.715	53.413	50.197	47.073	49.264	50.238	57.230	63.914	53.198
NPL/NPF	2.513	1.324	1.360	910	810	794	764	700	287	319	299	1.226	1.200	219
3. Lainnya / Other	1.394.571	1.529.775	1.528.831	1.539.780	1.560.339	1.570.084	1.574.883	1.586.993	1.566.346	1.579.907	1.593.046	1.594.892	1.609.105	1.639.384
NPL/NPF	42.720	45.810	46.064	46.100	46.342	47.167	46.825	45.446	46.942	46.843	45.744	44.832	44.742	46.108
Total Kredit/Pembiayaan / Total Credit/Financing	1.483.010	1.635.516	1.633.619	1.647.970	1.673.137	1.684.215	1.682.705	1.687.209	1.660.542	1.678.810	1.687.065	1.700.370	1.722.053	1.740.297
NPL/NPF	46.036	47.991	48.259	47.782	48.548	49.301	48.836	47.016	48.087	47.984	46.862	46.891	46.816	47.213

Tabel 3.10. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)														
Keterangan / Items	2021	2022						2023						
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use														
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party														
1. Modal Kerja / Working Capital	1.422.435	1.536.815	1.539.588	1.522.192	1.552.777	1.559.102	1.547.296	1.597.540	1.531.562	1.546.924	1.586.548	1.591.360	1.628.759	1.652.302
NPL/NPF	53.770	56.150	57.339	56.713	55.186	53.806	52.479	48.351	50.906	51.454	49.993	50.552	50.800	48.112
2. Investasi / Investment	901.484	966.646	948.391	961.665	963.294	989.552	1.006.942	1.000.362	1.010.771	1.022.493	1.026.680	1.023.485	1.054.827	1.066.453
NPL/NPF	23.561	22.391	22.097	21.622	21.744	20.332	19.221	17.862	19.695	19.402	17.178	17.740	19.060	17.688
3. Konsumsi / Consumption	622.926	631.433	633.416	636.470	651.461	646.870	653.239	665.652	661.941	665.966	671.871	674.431	678.965	684.061
NPL/NPF	9.802	10.438	10.667	10.443	10.100	10.112	9.668	9.148	9.858	10.127	10.241	10.712	11.337	11.014
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099	3.289.276	3.362.552	3.402.816
NPL/NPF	87.133	88.979	90.103	88.778	87.030	84.250	81.368	75.361	80.459	80.983	77.412	79.004	81.196	76.815
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	104.556	101.972	98.344	96.658	94.692	93.614	94.430	96.647	94.199	91.508	88.686	87.338	86.821	85.316
NPL/NPF	1.805	2.110	2.284	2.483	2.474	2.530	2.576	2.294	2.600	2.790	2.620	2.931	2.975	2.597
2. Impor / Import	19.380	20.523	20.272	20.903	21.738	21.200	19.682	26.367	25.975	25.431	25.752	25.260	25.030	26.021
NPL/NPF	620	777	812	831	823	803	839	795	853	403	386	388	394	374
3. Lainnya / Other	2.822.908	3.012.400	3.002.779	3.002.766	3.051.104	3.080.711	3.093.365	3.140.540	3.084.100	3.118.444	3.170.661	3.176.678	3.250.700	3.291.480
NPL/NPF	84.708	86.093	87.007	85.464	83.733	80.917	77.953	72.272	77.006	77.791	74.406	75.685	77.827	73.844
Total Kredit/Pembiayaan / Total Credit/Financing	2.946.844	3.134.894	3.121.395	3.120.327	3.167.533	3.195.525	3.207.478	3.263.554	3.204.274	3.235.384	3.285.099	3.289.276	3.362.552	3.402.816
NPL/NPF	87.133	88.979	90.103	88.778	87.030	84.250	81.368	75.361	80.459	80.983	77.412	79.004	81.196	76.815

Tabel 3.11. Kredit/Pembiayaan dan NPL/NPF Bank Umum KBMI kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu (Credit/Financing and Non Performing Loan (NPL)/ Non Performing Financing (NPF) of Commercial Conventional and Sharia Banks based on KBMI to Non Bank Third Party Withdrawn By Card) Miliar Rp (Billion Rp)														
Pengelompokan Bank / Group of Banks	2021	2022							2023					
		Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. KBMI 1	1.175	1.092	1.087	1.067	1.058	1.054	1.047	1.010	996	986	976	976	454	466
NPL/NPF	50	189	191	193	197	204	207	168	166	164	165	166	16	16
2. KBMI 2	9.218	9.636 ^f	9.695	9.808	9.920	9.939	10.170	10.286	10.335	10.537	10.486	10.623	11.039	11.205
NPL/NPF	410	195 ^f	190	189	183	187	184	186	192	190	186	188	345	357
3. KBMI 3	26.254	26.916 ^f	27.049	27.079	27.293	27.441	27.881	28.386	28.545	28.829	28.373	28.896	28.570	29.236
NPL/NPF	651	532 ^f	521	518	501	502	500	521	526	526	514	519	527	545
4. KBMI 4	38.709	42.037	41.847	42.558	43.176	44.034	44.859	45.844	45.013	45.440	45.659	46.239	46.321	47.535
NPL/NPF	721	504	496	490	481	497	496	509	515	526	527	537	530	547
8 Bank Umum / Commercial Bank	75.355	79.681	79.679	80.512	81.448	82.468	83.957	85.527	84.889	85.792	85.494	86.734	86.384	88.442
NPL/NPF	1.833	1.421	1.399	1.391	1.361	1.391	1.388	1.384	1.398	1.406	1.393	1.410	1.418	1.466

Tabel 3.1.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	385.586	415.515	440.431	443.783	442.754	447.333	446.814	454.514	458.325	454.388	459.030	462.302	462.743	472.226	473.708
NPL/NPF	7.480	6.518	6.875	6.932	6.847	6.742	7.009	6.708	6.342	6.704	6.860	6.715	6.984	9.118	8.988
2. Perikanan / <i>Fishery</i>	16.032	18.688	19.322	19.445	19.571	19.537	19.657	19.783	19.726	19.481	19.639	19.581	19.708	19.974	20.147
NPL/NPF	886	1.053	1.211	1.403	1.349	1.373	1.376	1.345	1.286	1.377	1.397	1.352	1.391	1.415	1.043
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	124.618	153.803	210.945	210.182	220.990	220.122	243.306	236.738	237.390	220.964	230.129	237.223	232.252	256.406	253.174
NPL/NPF	9.049	6.799	6.403	6.372	6.214	6.048	5.965	5.893	5.755	5.605	5.476	5.470	5.261	5.401	6.110
4. Industri Pengolahan / <i>Procesing Industry</i>	893.642	951.109	1.042.559	1.045.518	1.030.562	1.047.501	1.058.879	1.054.606	1.067.006	1.036.066	1.040.278	1.034.107	1.037.664	1.051.679	1.060.255
NPL/NPF	40.898	49.248	47.860	47.906	47.862	48.725	46.764	44.175	40.184	41.898	42.249	41.292	40.898	39.390	38.917
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	168.881	159.701	170.583	162.186	159.702	160.558	161.030	160.352	162.327	157.131	157.881	151.456	146.492	154.847	157.303
NPL/NPF	2.091	1.668	1.860	1.851	1.843	1.278	1.204	1.183	761	742	728	708	688	696	715
6. Konstruksi / <i>Construction</i>	376.473	380.381	381.254	380.192	379.698	386.860	397.467	397.398	396.583	384.669	387.734	403.520	403.946	395.678	403.108
NPL/NPF	12.973	13.755	14.326	14.259	14.698	14.458	14.698	14.636	14.080	14.375	14.327	14.215	14.976	14.717	14.669
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	942.188	974.420	1.042.842	1.028.614	1.035.029	1.047.692	1.050.979	1.040.988	1.043.912	1.019.433	1.032.812	1.052.203	1.054.635	1.066.840	1.083.328
NPL/NPF	41.784	39.728	43.644	44.328	43.617	42.703	42.394	41.692	37.666	40.125	40.812	40.251	40.392	41.340	38.697
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	116.183	120.741	121.261	122.310	123.661	122.600	123.714	123.430	123.620	122.341	121.930	122.699	122.245	122.378	122.921
NPL/NPF	6.258	7.653	6.567	6.767	7.032	6.214	6.558	6.468	6.636	6.753	6.077	5.783	5.351	4.668	4.443
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	266.189	306.242	326.514	315.209	310.854	318.996	314.849	313.011	313.052	309.489	313.610	303.265	314.545	334.331	343.185
NPL/NPF	5.739	6.347	5.251	5.317	5.635	5.479	5.507	5.560	5.116	5.343	5.258	3.921	3.990	3.842	3.759
10. Perantara Keuangan / <i>Financial intermediaries</i>	216.297	224.714	269.598	269.490	274.756	271.875	279.848	283.827	305.787	292.814	300.181	318.211	319.276	330.277	334.369
NPL/NPF	1.089	2.925	2.652	3.015	2.760	2.576	2.304	2.438	2.248	2.255	2.034	1.885	1.810	1.838	1.826
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	259.978	265.315	285.771	287.022	288.549	304.672	305.043	308.634	314.584	312.527	315.989	318.857	318.087	323.520	334.332
NPL/NPF	8.048	7.414	8.142	8.200	7.729	7.275	6.766	6.613	6.284	6.300	6.238	5.908	6.456	7.015	7.369
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	30.887	34.272	34.145	34.408	35.584	37.057	38.659	41.179	43.829	42.449	42.541	42.800	42.744	44.246	48.209
NPL/NPF	4	3	5	14	14	1	0	1	0	0	0	1	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	13.594	13.990	14.171	14.522	14.459	14.726	14.480	14.525	14.893	14.827	14.801	14.887	15.131	15.574	15.704
NPL/NPF	244	211	266	250	258	260	251	220	258	274	270	282	284	283	278
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28.262	28.513	29.792	28.701	29.413	29.795	29.837	30.705	31.522	31.403	31.598	32.310	33.099	33.824	34.450
NPL/NPF	382	171	173	166	155	141	143	147	234	238	278	270	283	294	271
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	89.457	95.691	106.596	106.765	108.568	112.178	110.741	113.401	114.669	118.430	121.162	130.951	135.077	136.383	139.530
NPL/NPF	2.902	2.253	2.777	2.692	2.705	2.552	2.640	2.523	2.399	2.619	2.760	2.780	2.937	2.954	2.988
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve</i>	2.989	3.872	3.946	3.984	3.972	4.039	3.995	3.947	3.985	3.898	3.910	3.969	3.956	3.996	4.000
NPL/NPF	55	80	108	108	117	115	112	107	95	102	101	99	99	102	97
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	358	365	352	333	12	12	12	21	22	21	23	25	22	21	21
NPL/NPF	0	-	-	-	0	0	0	-	-	-	-	-	-	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.490	716	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	496.603	544.004	552.044	557.526	564.154	570.329	575.876	581.135	586.568	587.497	591.383	596.899	599.544	605.046	611.798
NPL/NPF	12.760	12.164	12.292	12.413	12.368	12.273	12.541	12.521	11.831	12.931	13.229	13.040	14.392	15.061	15.386
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	22.826	26.100	26.979	27.089	27.304	27.638	27.792	27.869	27.945	27.890	27.972	27.947	27.913	28.024	28.265
NPL/NPF	507	529	498	521	516	512	537	546	542	583	601	570	621	649	669
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	22.004	20.771	21.034	20.750	20.865	20.923	21.019	21.010	20.995	20.807	20.681	20.739	20.734	20.785	20.778
NPL/NPF	1.073	944	1.075	1.078	1.064	1.040	1.030	1.018	1.005	1.060	1.073	1.058	1.111	1.115	1.095
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	105.772	99.101	106.627	107.975	109.129	118.523	112.083	114.492	115.955	117.299	118.041	119.561	122.669	123.894	125.262
NPL/NPF	2.167	1.973	1.998	2.005	1.994	1.968	1.929	1.864	1.756	1.807	1.842	1.975	2.128	2.231	2.396
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	673.005	694.729	733.473	735.794	740.580	748.760	754.062	760.741	773.017	768.841	773.903	781.343	780.913	785.800	787.929
NPL/NPF	8.229	8.961	10.105	10.374	10.406	10.117	10.263	10.116	9.726	10.196	10.365	10.357	10.710	11.115	9.886
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	2.949	2.776	2.549	2.583	2.621	2.611	2.487	2.539	2.371	2.457	2.530	2.523	2.573	2.603	2.598

Tabel 3.2.a. Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of State Owned Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	251.567	277.985	295.843	297.251	298.972	302.162	301.266	306.007	310.841	309.807	311.960	316.663	318.347	324.888	326.300
NPL/NPF	4.409	3.967	4.492	4.548	4.551	4.467	4.545	4.424	4.286	4.500	4.719	4.693	4.834	6.954	6.602
2. Perikanan / <i>Fishery</i>	8.874	11.313	12.124	12.272	12.313	12.432	12.565	12.733	12.883	12.778	12.901	13.010	13.091	13.253	13.076
NPL/NPF	511	752	861	907	854	841	853	825	794	829	856	857	880	897	518
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	67.410	88.074	115.419	116.161	117.017	115.922	136.912	135.612	137.863	126.253	131.477	143.865	138.327	151.954	147.097
NPL/NPF	6.897	5.666	5.144	5.156	5.006	4.857	4.820	4.804	4.770	4.610	4.491	4.392	4.199	4.343	4.316
4. Industri Pengolahan / <i>Procesing Industry</i>	316.144	347.203	379.368	376.588	364.002	378.874	378.794	377.577	385.352	379.200	375.035	379.823	381.127	385.739	388.111
NPL/NPF	25.339	22.244	20.597	20.360	19.824	20.920	19.570	18.219	15.208	16.713	16.961	16.256	16.231	14.565	14.095
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	91.852	94.090	101.357	101.157	100.845	100.569	100.098	100.474	102.264	98.259	100.007	95.852	91.338	97.993	97.879
NPL/NPF	1.252	921	1.199	1.198	1.187	640	644	648	265	268	251	244	243	247	289
6. Konstruksi / <i>Construction</i>	172.158	177.544	176.786	174.992	174.972	179.458	184.436	184.600	184.004	178.979	179.418	192.309	192.226	184.272	187.557
NPL/NPF	7.103	8.212	8.295	8.283	8.777	8.723	8.929	8.914	9.312	9.488	9.386	9.137	9.196	8.763	8.524
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	457.066	489.375	519.917	512.092	513.125	515.805	514.348	517.173	526.379	513.447	519.207	526.757	528.014	533.437	544.869
NPL/NPF	17.270	19.066	21.523	21.788	21.642	20.636	21.081	20.388	19.105	20.846	21.240	20.455	20.477	21.007	18.708
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	46.245	51.110	53.355	53.767	54.672	54.841	55.391	54.736	54.726	53.933	53.818	53.726	53.254	53.926	54.184
NPL/NPF	1.947	2.455	2.181	2.148	2.235	2.068	2.262	2.154	2.038	2.138	2.101	1.938	1.930	2.033	1.788
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	124.042	134.995	148.765	141.080	140.855	146.275	143.256	139.921	139.778	138.308	140.719	131.217	133.455	145.753	151.462
NPL/NPF	2.979	3.790	2.841	2.985	3.229	3.149	3.159	3.173	3.114	3.153	3.123	1.780	1.820	1.569	1.343
10. Perantara Keuangan / <i>Financial intermediaries</i>	34.909	37.882	52.156	49.786	50.354	49.014	46.443	47.543	52.707	47.459	48.598	51.069	48.982	58.876	62.535
NPL/NPF	219	318	693	469	422	219	216	256	265	267	265	263	239	226	211
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	86.988	81.413	75.304	76.155	75.634	76.225	74.606	74.569	77.132	76.590	79.688	77.146	76.800	81.842	88.092
NPL/NPF	3.211	3.307	3.154	3.172	2.685	2.617	1.991	1.905	1.807	1.839	1.829	1.472	1.477	1.927	2.028
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28.293	31.573	32.454	32.751	33.961	35.453	36.567	39.094	41.030	39.564	39.764	40.153	40.138	41.701	45.591
NPL/NPF	3	3	4	1	-	-	-	0	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	2.447	2.548	2.655	2.643	2.646	2.884	2.628	2.602	2.532	2.187	2.171	2.026	1.954	2.171	2.213
NPL/NPF	41	45	79	60	60	55	51	49	46	50	49	29	32	35	33
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	11.364	9.641	9.424	9.209	9.428	9.545	9.515	10.038	10.100	10.194	10.286	10.812	11.344	11.603	11.757
NPL/NPF	218	66	95	86	86	73	70	71	66	66	102	93	105	110	92
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	52.362	61.478	72.550	74.101	75.318	77.073	77.945	80.998	81.953	85.975	87.910	97.925	100.310	101.167	103.823
NPL/NPF	1.557	1.537	1.693	1.767	1.813	1.733	1.813	1.709	1.608	1.810	1.933	1.953	2.073	2.107	2.091
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.469	1.211	1.129	1.155	1.122	1.171	1.120	1.067	1.053	1.011	1.014	1.045	1.029	1.073	1.076
NPL/NPF	28	39	53	55	57	56	57	53	49	55	54	48	46	50	44
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	355	361	346	327	7	7	7	16	17	16	16	18	17	17	16
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	299.176	322.700	317.465	319.827	322.381	325.884	328.946	331.960	335.181	335.899	338.149	341.610	343.021	346.151	350.524
NPL/NPF	6.634	6.415	6.130	6.150	6.242	6.084	6.262	6.181	5.719	6.515	6.752	6.541	7.566	8.087	7.891
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.157	7.492	7.514	7.396	7.416	7.480	7.552	7.574	7.624	7.611	7.655	7.621	7.592	7.567	7.668
NPL/NPF	240	266	246	248	248	236	258	259	254	293	306	274	313	328	313
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5.955	5.119	4.830	4.752	4.696	4.666	4.601	4.564	4.534	4.479	4.425	4.424	4.385	4.345	4.212
NPL/NPF	375	312	365	380	384	385	376	364	398	410	414	405	422	430	368
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	34.096	33.135	34.235	34.616	34.872	43.167	35.226	36.252	36.915	37.043	37.254	37.132	37.906	37.983	38.017
NPL/NPF	488	387	410	423	417	408	421	416	435	446	506	564	609	657	685
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	297.233	305.113	317.920	316.762	317.122	318.988	320.310	322.570	329.856	324.323	325.575	328.439	327.522	329.017	329.306
NPL/NPF	3.002	3.291	3.807	3.966	3.993	3.805	3.795	3.508	3.422	3.620	3.698	3.619	3.768	3.947	3.833
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	1.086	845	761	751	751	730	747	739	676	712	734	738	735	753	744

Tabel 3.3.a. Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of Regional Development Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	13.521	14.973	16.449	17.156	17.323	17.632	17.706	18.134	18.364	18.313	18.544	19.107	18.881	19.264	19.709
NPL/NPF	899	675	669	676	681	667	681	685	635	746	679	697	731	747	733
2. Perikanan / <i>Fishery</i>	1.157	1.379	1.496	1.528	1.538	1.582	1.577	1.587	1.587	1.548	1.536	1.589	1.604	1.648	1.686
NPL/NPF	69	107	101	102	104	106	108	107	103	106	107	109	115	122	125
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1.216	1.065	3.224	3.375	3.568	3.648	3.702	3.793	4.089	4.150	4.043	3.992	4.303	4.479	4.494
NPL/NPF	376	269	288	292	292	296	298	291	277	276	277	275	269	274	265
4. Industri Pengolahan / <i>Procesing Industry</i>	14.282	20.312	22.122	23.197	23.695	23.989	25.085	24.856	25.550	25.187	25.156	25.407	25.208	26.579	26.163
NPL/NPF	482	550	509	528	528	519	521	521	485	512	522	527	580	596	565
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2.484	2.204	2.513	1.996	2.005	1.912	1.886	1.851	1.765	1.737	1.739	1.663	1.645	1.590	1.502
NPL/NPF	54	56	57	57	57	57	57	28	10	10	10	15	16	13	13
6. Konstruksi / <i>Construction</i>	36.260	36.285	36.691	37.847	38.207	40.271	41.090	41.053	39.217	35.697	37.225	38.928	39.796	40.984	42.346
NPL/NPF	2.736	2.558	2.650	2.595	2.600	2.621	2.711	2.672	2.394	2.463	2.513	2.616	2.664	2.649	2.674
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38.295	42.815	47.999	47.972	48.432	49.126	49.293	50.288	51.287	49.320	51.254	53.177	54.045	54.413	55.887
NPL/NPF	2.897	2.909	2.762	2.825	2.822	2.768	2.785	2.801	2.518	2.625	2.683	2.752	2.875	3.004	2.895
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	7.256	7.431	7.640	7.704	7.538	7.423	7.461	7.603	7.942	7.898	8.027	8.142	8.203	8.314	8.454
NPL/NPF	1.252	824	815	827	840	549	552	596	538	543	552	583	575	576	570
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7.513	7.011	7.305	7.224	7.099	7.050	7.195	7.149	7.182	6.855	6.817	6.865	6.852	7.089	8.203
NPL/NPF	219	166	113	112	126	127	126	125	118	127	128	128	128	128	128
10. Perantara Keuangan / <i>Financial intermediaries</i>	9.483	8.943	11.340	10.530	10.409	10.841	11.131	11.232	11.757	11.605	11.177	11.762	11.272	11.215	12.010
NPL/NPF	149	325	396	396	426	410	427	412	408	415	454	453	457	460	474
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.933	4.858	4.981	4.964	4.996	5.348	5.427	5.504	5.467	5.248	5.243	5.577	5.617	5.902	5.850
NPL/NPF	716	629	619	635	638	650	651	652	638	643	643	648	643	654	650
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.567	2.681	1.623	1.588	1.556	1.535	1.755	2.015	2.726	2.808	2.702	2.570	2.526	2.462	2.324
NPL/NPF	0	0	1	13	13	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.333	1.282	1.208	1.201	1.185	1.192	1.232	1.225	1.261	1.646	1.717	1.780	1.814	1.831	1.859
NPL/NPF	44	19	18	18	18	16	16	15	16	17	17	30	50	50	50
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.464	2.249	2.244	2.267	2.259	2.283	2.306	2.277	2.336	2.298	2.304	2.288	2.335	2.343	2.365
NPL/NPF	23	20	24	29	29	26	27	28	27	30	33	33	35	37	31
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	5.676	5.917	5.809	6.230	6.334	6.322	6.275	6.209	6.138	5.963	6.077	6.182	6.237	6.096	6.213
NPL/NPF	334	216	226	243	241	229	223	230	197	200	207	221	228	226	220
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	210	210	213	209	205	218	256	202	204	222	212	210	216
NPL/NPF	6	6	9	9	10	9	9	9	8	8	8	8	10	9	8
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	1	-	-	0	0	-	-	-	-	3	3	1	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22.845	24.829	25.645	25.867	26.090	26.378	26.549	26.871	26.917	26.914	27.067	27.325	27.449	27.644	27.914
NPL/NPF	1.749	1.669	1.565	1.601	1.596	1.582	1.608	1.606	1.497	1.567	1.598	1.587	1.697	1.731	1.700
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	447	501	481	475	477	485	485	509	503	508	514	522	522	527	533
NPL/NPF	34	36	20	20	22	22	23	23	23	25	27	27	30	32	34
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	414	409	408	404	407	415	412	407	406	405	406	403	397
NPL/NPF	106	94	89	89	88	87	90	90	83	84	84	84	85	88	89
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	647	655	669	682	682	686	701	708	718	730	756	785	805
NPL/NPF	3	3	2	2	3	3	3	3	4	4	4	5	6	6	6
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196.716	210.004	215.200	216.324	217.797	219.911	220.846	222.286	224.468	225.014	226.779	228.406	228.285	229.436	230.275
NPL/NPF	884	1.320	1.368	1.429	1.456	1.429	1.473	1.487	1.404	1.487	1.479	1.472	1.560	1.612	1.531
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	118.982	120.110	120.337	120.431	120.984	121.604	121.887	122.209	122.924	122.643	122.906	123.089	122.632	122.850	123.116
NPL/NPF	489	635	663	688	692	661	676	679	630	667	698	698	726	732	729

Tabel 3.4.a. Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of Domestic Private Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	119.280	120.532	126.302	128.151	125.270	126.248	127.421	129.949	128.690	125.843	128.074	126.092	125.075	127.571	127.214
NPL/NPF	2.172	1.876	1.714	1.708	1.615	1.608	1.784	1.599	1.421	1.458	1.463	1.325	1.419	1.417	1.653
2. Perikanan / <i>Fishery</i>	6.001	5.996	5.701	5.644	5.720	5.524	5.515	5.464	5.256	5.154	5.202	4.981	5.014	5.073	5.385
NPL/NPF	306	194	249	394	392	426	415	413	389	442	435	386	396	396	400
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	50.554	57.716	83.555	81.130	90.469	91.260	93.426	89.082	87.142	84.279	88.299	83.882	84.195	94.232	96.219
NPL/NPF	1.707	864	971	924	917	896	847	798	708	719	708	803	793	784	1.528
4. Industri Pengolahan / <i>Procesing Industry</i>	495.327	517.323	562.624	568.262	569.425	575.219	579.066	579.183	584.901	565.503	572.260	564.860	565.699	569.407	574.436
NPL/NPF	13.784	22.699	22.989	23.260	23.761	24.316	23.762	23.264	22.330	22.547	22.616	22.380	21.988	22.109	22.109
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	57.960	54.148	58.989	52.221	50.415	50.530	51.306	51.049	51.602	50.673	50.135	48.798	48.513	50.101	54.303
NPL/NPF	785	692	604	596	599	582	503	507	486	465	468	449	430	436	413
6. Konstruksi / <i>Construction</i>	163.696	163.800	163.789	163.403	162.545	163.163	168.056	167.851	169.139	165.816	166.601	167.849	167.635	165.873	169.239
NPL/NPF	3.134	2.985	3.044	3.046	2.985	2.773	2.711	2.700	2.373	2.423	2.428	2.462	3.116	3.304	3.472
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	431.213	425.857	457.667	452.291	457.893	467.091	471.384	458.594	453.004	443.696	449.493	460.296	461.928	467.444	470.523
NPL/NPF	21.105	17.192	18.854	19.211	18.727	18.871	18.328	18.301	15.842	16.489	16.724	16.879	16.877	17.165	16.930
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	61.348	60.859	58.871	59.450	60.063	60.244	60.771	61.000	60.861	60.421	60.084	60.831	60.788	60.138	60.284
NPL/NPF	2.954	4.281	3.479	3.700	3.865	3.505	3.653	3.628	3.969	3.982	3.424	3.263	2.845	2.059	2.085
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	120.464	150.554	153.727	149.954	149.938	151.805	151.272	152.153	151.930	150.035	153.871	151.742	160.475	169.231	170.636
NPL/NPF	2.541	2.391	2.297	2.219	2.279	2.202	2.221	2.262	1.883	2.062	2.007	2.013	2.042	2.144	2.287
10. Perantara Keuangan / <i>Financial intermediaries</i>	138.304	144.436	165.720	169.603	173.857	167.909	176.314	176.835	192.610	184.843	190.299	203.897	209.145	212.362	210.882
NPL/NPF	720	2.282	1.563	2.149	1.912	1.947	1.661	1.770	1.575	1.573	1.315	1.168	1.114	1.152	1.141
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	163.380	174.670	200.979	200.758	202.525	217.816	219.589	222.874	226.992	225.594	225.947	230.902	230.301	230.587	234.622
NPL/NPF	4.120	3.478	4.368	4.393	4.406	4.008	4.125	4.056	3.839	3.817	3.767	3.788	4.335	4.435	4.690
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	27	18	67	68	67	68	67	70	73	78	74	77	81	83	79
NPL/NPF	1	0	0	0	0	0	0	0	0	0	0	0	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	9.814	10.160	10.307	10.678	10.626	10.649	10.618	10.696	11.100	10.994	10.913	11.079	11.361	11.571	11.631
NPL/NPF	159	147	168	172	181	189	183	157	195	207	204	222	202	198	195
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14.367	16.565	18.122	17.222	17.722	17.964	18.013	18.387	19.082	18.909	19.005	19.208	19.419	19.875	20.325
NPL/NPF	141	85	53	50	40	42	46	48	142	141	144	144	143	147	148
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	31.129	27.998	28.122	26.398	26.880	28.745	26.464	26.156	26.532	26.454	27.138	26.799	28.487	29.068	29.359
NPL/NPF	1.012	501	858	681	651	591	604	584	595	609	621	606	636	621	677
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.307	2.441	2.607	2.620	2.637	2.659	2.670	2.663	2.676	2.685	2.692	2.703	2.715	2.714	2.708
NPL/NPF	21	35	46	44	50	49	46	45	39	39	39	44	43	43	46
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	3	5	5	5	5	5	5	5	4	4	4	4	4	4
NPL/NPF	0	-	-	0	0	0	0	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.534	462	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	115	89	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	174.251	196.152	208.629	211.526	214.515	217.763	220.079	222.002	224.200	224.446	225.942	227.744	228.850	231.031	233.142
NPL/NPF	4.374	4.078	4.594	4.659	4.527	4.604	4.668	4.731	4.613	4.847	4.876	4.909	5.126	5.241	5.794
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	15.192	18.071	18.951	19.185	19.377	19.639	19.722	19.754	19.784	19.747	19.784	19.782	19.780	19.911	20.043
NPL/NPF	232	227	231	253	245	253	256	263	265	265	268	268	278	288	322
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15.596	15.241	15.787	15.585	15.757	15.849	16.007	16.027	16.046	15.917	15.846	15.906	15.940	16.034	16.166
NPL/NPF	593	537	621	609	592	568	564	565	524	566	576	569	604	598	638
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	71.153	65.335	71.704	72.663	73.547	74.633	76.134	77.513	78.297	79.505	80.028	81.659	83.967	85.090	86.405
NPL/NPF	1.676	1.584	1.585	1.579	1.574	1.557	1.504	1.445	1.317	1.358	1.332	1.406	1.513	1.567	1.705
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	178.470	179.068	199.847	202.210	205.171	209.389	212.443	215.435	218.249	219.068	221.126	224.088	224.700	226.944	227.956
NPL/NPF	4.289	4.290	4.878	4.928	4.905	4.827	4.943	5.069	4.848	5.036	5.132	5.217	5.334	5.507	4.468
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48.637	54.069	50.395	51.521	52.535	53.239	53.917	54.432	55.453	55.674	56.090	56.002	56.722	56.701	58.143
NPL/NPF	990	1.067	951	972	1.000	1.048	889	948	900	906	928	920	949	951	952

Tabel 3.5.a. Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of Branch Offices of Foreign Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	1.217	2.026	1.837	1.226	1.188	1.290	420	425	430	425	452	440	440	503	485
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5.437	6.948	8.746	9.517	9.935	9.292	9.267	8.251	8.296	6.281	6.310	5.484	5.427	5.740	5.364
NPL/NPF	70	-	-	-	0	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Procesing Industry</i>	67.889	66.270	78.445	77.471	73.440	69.419	75.934	72.990	71.203	66.176	67.827	64.016	65.630	69.954	71.545
NPL/NPF	1.293	3.754	3.764	3.757	3.748	2.971	2.912	2.171	2.161	2.125	2.149	2.128	2.100	2.120	2.148
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.585	9.259	7.724	6.811	6.436	7.546	7.739	6.977	6.696	6.462	6.001	5.142	4.995	5.162	3.619
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.359	2.753	3.989	3.950	3.975	3.968	3.885	3.894	4.224	4.176	4.490	4.435	4.289	4.549	3.966
NPL/NPF	-	-	337	335	335	342	347	350	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15.614	16.373	17.258	16.259	15.579	15.670	15.952	14.933	13.242	12.969	12.859	11.973	10.648	11.546	12.049
NPL/NPF	513	562	506	505	427	428	201	201	201	165	165	165	164	165	165
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1.334	1.341	1.395	1.389	1.389	92	91	91	91	89	0	-	-	-	-
NPL/NPF	105	94	92	92	92	92	91	91	91	89	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	14.170	13.683	16.717	16.951	12.961	13.867	13.126	13.787	14.162	14.290	12.203	13.440	13.763	12.257	12.884
NPL/NPF	-	-	-	-	0	0	1	1	0	0	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	33.602	33.453	40.382	39.570	40.136	44.111	45.960	48.216	48.713	48.907	50.107	51.482	49.877	47.824	48.942
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4.678	4.374	4.507	5.145	5.393	5.282	5.422	5.686	4.992	5.095	5.111	5.232	5.369	5.189	5.767
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	270	-	-	-	-	-	-	-	215
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	1	1	1	1	1	1	2	1	1	1	1	2	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	67	58	3	2	3	3	3	3	3	2	2	2	2	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	290	298	115	36	35	38	57	38	45	37	38	45	44	51	136
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	331	324	306	306	1.168	303	303	301	271	238	225	220	223	221	218
NPL/NPF	2	2	3	3	3	3	3	3	3	3	3	2	2	2	2
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	29	36	34	32	33	33	33	32	34	24	19	22	19	19	21
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	4	4	4	4	4	4	4	4	4	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	41	41	40	40	41	42	42	43	42	40	40	36	35
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	586	543	506	497	490	472	463	451	443	436	423	410	406	403	392
NPL/NPF	54	60	52	53	53	56	52	53	53	53	56	48	49	49	53
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	11.019	9.887	9.921	9.868	9.854	9.891	9.913	9.998	10.059	10.009	10.090	9.967	9.963	10.006	10.224
NPL/NPF	383	229	174	172	178	172	175	173	165	172	171	167	163	167	173

Tabel 3.6.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Juni 2023 Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - June 2023) Miliar Rp (Billion Rp)																								
Keterangan	Lapangan Usaha												Bukan Lapangan Usaha											
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	14.258	1.320	1.479	67.874	3.270	21.000	103.928	10.636	22.975	2.794	13.621	434	2.768	4.560	12.069	395	0	-	145.474	2.560	2.161	3.568	100.007	22.853
NPL/NPF	398	45	72	3.011	12	2.176	4.763	400	112	66	896	0	24	40	384	16	-	-	3.556	91	125	88	1.234	144
Banten	672	176	700	23.996	335	11.663	24.599	2.091	9.748	3.706	10.993	2	458	1.748	6.457	121	1	-	52.095	1.749	1.279	970	28.281	6.834
NPL/NPF	17	6	393	321	5	532	740	70	72	54	108	-	1	3	83	4	-	-	908	43	42	10	340	44
DKI Jakarta	172.819	3.297	192.672	625.870	127.878	277.130	356.039	51.944	257.202	314.011	261.846	14.838	4.733	14.225	60.178	438	6	-	153.158	18.710	7.314	106.481	149.527	100.510
NPL/NPF	4.077	343	5.278	21.015	648	5.224	10.907	2.063	2.652	1.178	5.233	0	129	142	1.158	13	-	-	3.681	419	347	2.038	2.981	1.495
D.I Yogyakarta	2.444	293	57	4.302	27	2.719	12.116	3.152	913	705	993	45	840	619	2.883	64	-	-	4.448	117	203	182	9.555	888
NPL/NPF	28	8	8	139	0	255	421	85	9	103	50	-	10	1	80	1	-	-	136	6	6	2	140	4
Jawa Tengah	23.116	2.678	364	61.545	394	16.905	113.278	9.105	4.277	2.552	6.945	311	1.562	3.235	12.455	398	0	-	26.891	337	868	1.867	33.774	34.603
NPL/NPF	278	47	46	8.836	14	517	3.784	440	66	231	77	-	3	22	254	11	-	-	543	10	43	44	327	135
Jawa Timur	37.637	2.766	1.216	115.832	6.409	23.770	139.824	10.299	11.086	2.262	10.086	119	1.855	2.683	12.461	732	0	-	61.588	2.550	1.967	3.624	84.174	3.622
NPL/NPF	788	256	113	3.616	4	1.937	6.349	354	304	53	313	-	29	15	290	15	-	-	1.950	48	145	65	1.077	37
Bengkulu	5.479	102	78	536	17	160	5.036	430	157	9	247	-	32	128	572	28	-	-	2.678	9	54	39	5.988	4.821
NPL/NPF	68	4	1	17	0	57	182	4	3	0	6	-	0	0	18	1	-	-	95	-	3	1	40	31
Jambi	13.551	139	159	1.712	23	923	8.358	1.116	313	51	519	0	105	140	863	44	-	-	5.963	61	139	106	14.424	79
NPL/NPF	114	3	7	33	0	70	289	33	4	4	20	0	14	1	23	1	-	-	154	0	4	1	169	1
Aceh	1.919	294	45	1.158	69	583	5.285	348	218	77	228	-	59	237	607	48	-	-	2.749	60	43	820	21.250	6
NPL/NPF	59	17	3	37	1	88	269	13	12	-	15	-	1	1	23	3	-	-	26	-	2	8	131	0
Sumatera Utara	42.831	571	456	47.815	108	8.013	45.038	2.799	4.141	1.015	2.913	9	406	1.778	3.485	237	4	-	21.283	547	1.455	2.646	38.988	2.015
NPL/NPF	444	29	17	707	1	488	1.526	116	35	17	93	0	6	11	64	8	-	-	582	8	60	45	479	51
Sumatera Barat	10.356	331	163	2.951	23	772	17.045	998	932	73	605	0	207	178	1.459	38	-	-	4.469	89	113	72	9.639	14.469
NPL/NPF	193	18	6	50	0	91	529	23	12	10	12	-	0	1	33	2	-	-	87	2	6	1	77	53
Riau	23.982	154	418	5.908	77	2.133	12.829	1.878	1.664	400	1.457	0	122	640	2.197	43	-	-	11.518	114	410	158	20.708	707
NPL/NPF	355	8	1	26	1	173	586	42	56	17	48	-	1	2	28	0	-	-	447	3	12	2	199	6
Sumatera Selatan	18.026	297	198	7.903	276	3.207	18.507	1.649	1.571	163	2.114	95	369	311	1.349	118	0	-	13.669	97	415	709	25.565	1.331
NPL/NPF	653	18	2	41	4	446	853	50	21	1	59	-	2	2	104	2	-	-	372	0	46	16	267	11
Bangka Belitung	2.099	373	101	627	26	273	2.938	193	127	12	104	-	20	161	377	4	-	-	2.453	20	47	77	4.940	14
NPL/NPF	58	9	0	184	-	23	84	2	5	-	8	-	0	0	8	0	-	-	48	-	5	0	36	0
Kepulauan Riau	361	360	301	8.372	373	1.431	7.250	1.342	3.913	73	2.447	1	270	208	844	20	-	-	8.614	130	325	147	9.077	1.155
NPL/NPF	5	7	-	42	0	223	176	109	9	0	59	-	0	4	19	0	-	-	235	3	10	0	140	24
Lampung	12.352	680	191	5.403	119	2.804	17.226	727	1.439	60	1.093	54	352	409	1.205	81	-	-	5.764	66	138	129	7.615	5.588
NPL/NPF	152	24	18	280	2	104	578	17	10	21	20	-	5	3	36	1	-	-	123	1	4	5	60	81
Kalimantan Selatan	8.057	328	1.425	2.645	690	968	11.151	742	2.666	291	1.296	23	100	160	1.865	44	-	-	11.520	70	284	102	13.449	202
NPL/NPF	59	11	20	33	1	136	629	9	13	15	26	-	8	1	27	2	-	-	336	1	23	1	167	1
Kalimantan Barat	17.440	469	376	1.499	123	610	12.758	1.209	1.991	495	700	236	73	125	1.018	26	-	-	8.699	51	467	504	18.552	264
NPL/NPF	106	32	8	19	0	120	463	41	17	2	19	-	0	1	18	0	-	-	208	0	11	4	134	3
Kalimantan Timur	13.913	569	2.798	9.000	280	7.185	15.644	2.101	4.376	295	3.335	2	186	224	2.626	38	-	-	8.450	185	505	597	21.282	835
NPL/NPF	372	15	91	27	5	570	452	44	36	18	67	0	2	1	59	0	-	-	281	12	31	5	261	6
Kalimantan Tengah	12.212	162	128	2.739	55	1.199	7.383	542	538	252	638	0	32	66	859	26	-	-	4.630	33	37	38	12.040	287
NPL/NPF	25	4	2	4	1	97	177	10	13	0	6	-	-	1	11	0	-	-	129	4	3	0	81	3
Sulawesi Tengah	4.033	508	4.329	2.291	714	562	8.558	515	180	36	524	1	26	38	737	29	-	-	2.525	18	104	30	18.259	262
NPL/NPF	87	9	7	14	0	106	298	5	15	0	4	-	0	0	16	0	-	-	69	-	12	1	150	2
Sulawesi Selatan	11.445	1.757																						

Tabel 3.7.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	2.465.419	2.621.250	2.864.415	2.850.487	2.843.725	2.892.088	2.905.465	2.877.196	2.940.289	2.827.709	2.849.022	2.914.884	2.930.855	2.986.270	3.035.026
NPL/NPF	96.687	104.692	107.221	108.923	108.803	106.449	105.294	102.643	95.607	98.978	98.706	98.139	98.903	99.132	97.664
2. Investasi / Investment	1.468.687	1.527.639	1.635.667	1.622.177	1.634.410	1.653.465	1.693.843	1.719.862	1.710.944	1.712.623	1.744.225	1.733.481	1.730.769	1.775.929	1.792.719
NPL/NPF	43.335	41.276	40.899	40.659	40.032	39.489	38.397	37.065	33.737	35.731	36.160	32.794	32.897	33.944	32.508
3. Konsumsi / Consumption	1.547.454	1.619.696	1.676.779	1.686.661	1.701.319	1.729.347	1.734.198	1.750.414	1.772.331	1.770.547	1.782.073	1.797.093	1.802.927	1.814.877	1.828.271
NPL/NPF	27.685	27.303	28.516	28.975	28.969	28.521	28.788	28.605	27.232	29.034	29.640	29.522	31.535	32.773	32.031
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016
NPL/NPF	167.707	173.270	176.635	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848	162.203
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	142.171	199.100	200.741	195.588	193.207	194.324	194.074	192.353	189.896	180.667	180.649	170.331	173.915	177.157	172.422
NPL/NPF	2.865	6.092	6.161	6.300	6.404	7.069	6.912	6.126	5.533	5.790	5.965	5.740	6.033	6.524	5.737
2. Impor / Import	65.457	79.660	90.849	84.294	87.207	89.010	89.807	83.771	86.567	82.646	84.622	85.670	91.890	98.203	88.646
NPL/NPF	1.289	3.472	2.539	2.610	2.180	2.163	2.044	2.051	1.948	1.677	1.178	1.140	2.045	2.026	1.025
3. Lainnya / Other	5.273.932	5.489.825	5.885.271	5.879.444	5.899.040	5.991.568	6.049.625	6.071.349	6.147.100	6.047.566	6.110.049	6.189.457	6.198.746	6.301.716	6.394.948
NPL/NPF	163.553	163.706	167.934	169.647	169.220	165.227	163.523	160.136	149.094	156.277	157.363	153.576	155.258	157.298	155.441
Total Kredit/Pembiayaan / Total Credit/Financing	5.481.560	5.768.585	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016
NPL/NPF	167.707	173.270	176.635	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848	162.203

Tabel 3.8.a. Kredit/Pembiayaan dan NPL/NPF Bank Persero Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of State Owned Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.067.403	1.185.502	1.273.447	1.278.169	1.259.817	1.290.736	1.286.444	1.281.351	1.324.889	1.265.296	1.274.264	1.307.047	1.309.903	1.344.900	1.372.243
NPL/NPF	51.323	51.166	52.417	52.916	52.740	51.204	51.594	50.142	46.655	48.755	49.102	47.617	47.754	47.549	44.610
2. Investasi / Investment	686.337	712.338	775.506	753.319	765.427	766.977	789.453	803.409	795.726	808.665	819.725	826.371	819.849	844.765	853.396
NPL/NPF	21.684	21.226	20.487	20.070	19.687	19.850	18.467	17.448	16.079	17.878	18.257	15.993	16.027	17.286	16.072
3. Konsumsi / Consumption	692.225	725.325	737.931	739.062	742.402	758.626	754.285	761.447	773.527	769.241	774.063	780.773	782.264	786.835	792.483
NPL/NPF	11.825	11.515	11.718	11.918	12.036	11.648	11.859	11.467	10.903	11.996	12.409	12.141	13.412	14.200	13.835
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190	2.912.016	2.976.500	3.018.122
NPL/NPF	84.831	83.906	84.622	84.904	84.463	82.703	81.920	79.057	73.637	78.629	79.769	75.751	77.194	79.035	74.517
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	41.544	102.437	99.087	95.366	93.579	91.626	90.455	91.220	93.345	91.057	88.610	85.994	84.758	84.049	82.475
NPL/NPF	1.377	1.495	2.102	2.276	2.475	2.467	2.524	2.568	2.287	2.592	2.782	2.612	2.913	2.970	2.577
2. Impor / Import	6.111	12.747	13.641	13.054	13.663	14.198	14.211	13.141	20.066	19.125	19.042	18.928	18.168	18.446	19.759
NPL/NPF	91	106	190	211	237	230	238	250	212	258	270	257	291	304	278
3. Lainnya / Other	2.398.310	2.507.981	2.674.157	2.662.130	2.660.405	2.710.515	2.725.516	2.741.846	2.780.731	2.733.021	2.760.401	2.809.269	2.809.091	2.874.005	2.915.887
NPL/NPF	83.363	82.305	82.329	82.416	81.750	80.006	79.157	76.239	71.138	75.779	76.717	72.882	73.990	75.761	71.663
Total Kredit/Pembiayaan / Total Credit/Financing	2.445.965	2.623.165	2.786.884	2.770.550	2.767.646	2.816.339	2.830.182	2.846.207	2.894.142	2.843.202	2.868.053	2.914.190	2.912.016	2.976.500	3.018.122
NPL/NPF	84.831	83.906	84.622	84.904	84.463	82.703	81.920	79.057	73.637	78.629	79.769	75.751	77.194	79.035	74.517

Tabel 3.9.a. Kredit/Pembiayaan dan NPL/NPF BPD Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Regional Development Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	87.962	97.587	107.417	107.536	109.415	112.545	113.591	114.755	114.251	107.345	108.369	112.577	113.580	116.056	120.362
NPL/NPF	7.449	7.337	7.227	7.235	7.283	7.221	7.344	7.303	6.722	6.936	7.091	7.281	7.483	7.657	7.527
2. Investasi / Investment	60.781	62.060	65.437	67.453	66.943	67.819	69.737	70.238	72.672	73.132	75.397	76.677	76.971	78.365	78.919
NPL/NPF	2.809	1.992	2.032	2.124	2.142	1.827	1.847	1.869	1.651	1.788	1.740	1.814	1.891	1.887	1.873
3. Konsumsi / Consumption	339.923	356.444	362.724	364.161	366.425	369.465	370.856	372.976	375.924	376.194	378.389	380.478	380.051	381.644	383.041
NPL/NPF	3.265	3.757	3.707	3.829	3.856	3.784	3.874	3.888	3.641	3.833	3.889	3.874	4.104	4.203	4.088
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	535.578	539.150	542.783	549.829	554.183	557.970	562.847	556.671	562.155	569.731	570.602	576.065	582.323
NPL/NPF	13.523	13.086	12.965	13.188	13.281	12.832	13.064	13.060	12.013	12.557	12.720	12.969	13.479	13.746	13.488
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	448	529	1.134	1.128	1.111	1.098	1.091	1.067	953	943	927	918	866	890	876
NPL/NPF	1	3	3	3	3	3	1	1	1	1	1	1	1	1	1
2. Impor / Import	241	142	305	302	291	274	271	270	266	239	226	134	138	138	140
NPL/NPF	7	5	2	2	4	3	8	8	8	89	8	7	6	6	6
3. Lainnya / Other	487.977	515.419	534.138	537.720	541.381	548.457	552.822	556.633	561.628	555.489	561.001	568.679	569.598	575.036	581.307
NPL/NPF	13.516	13.078	12.960	13.183	13.275	12.826	13.055	13.051	12.005	12.466	12.712	12.961	13.472	13.739	13.481
Total Kredit/Pembiayaan / Total Credit/Financing	488.666	516.091	535.578	539.150	542.783	549.829	554.183	557.970	562.847	556.671	562.155	569.731	570.602	576.065	582.323
NPL/NPF	13.523	13.086	12.965	13.188	13.281	12.832	13.064	13.060	12.013	12.557	12.720	12.969	13.479	13.746	13.488

Tabel 3.10.a. Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.190.317	1.216.047	1.339.317	1.323.660	1.340.706	1.352.130	1.365.428	1.339.793	1.362.136	1.321.968	1.332.423	1.365.352	1.379.085	1.395.420	1.408.157
NPL/NPF	36.043	42.536	43.861	45.061	45.155	44.777	43.403	42.986	40.373	41.485	40.694	41.435	41.878	42.129	43.701
2. Investasi / Investment	675.390	718.332	757.838	764.198	765.354	784.769	796.530	812.218	809.460	799.015	817.668	798.648	801.750	819.915	829.690
NPL/NPF	18.734	17.300	17.398	17.486	17.224	17.225	17.486	17.146	15.411	15.490	15.668	14.499	14.502	14.284	14.075
3. Konsumsi / Consumption	503.300	527.095	565.314	572.691	580.903	590.513	598.301	605.163	612.029	614.357	618.816	625.180	629.959	635.711	641.854
NPL/NPF	12.154	11.739	12.861	13.000	12.843	12.858	12.825	13.020	12.467	12.977	13.112	13.289	13.804	14.152	13.880
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.662.468	2.660.549	2.686.963	2.727.412	2.760.259	2.757.173	2.783.624	2.735.340	2.768.908	2.789.180	2.810.794	2.851.046	2.879.700
NPL/NPF	66.931	71.575	74.120	75.547	75.222	74.860	73.714	73.153	68.251	69.952	69.473	69.224	70.185	70.564	71.656
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	77.734	72.521	69.927	69.515	68.386	72.974	72.779	72.213	68.394	64.275	66.172	59.141	64.163	65.700	63.744
NPL/NPF	1.003	1.879	1.316	1.286	1.198	1.839	1.596	1.506	1.205	1.192	1.160	1.128	1.147	1.562	1.207
2. Impor / Import	57.546	64.995	71.943	68.794	71.902	73.405	73.863	68.429	65.159	62.035	63.842	65.941	72.918	78.977	68.150
NPL/NPF	1.191	3.345	2.331	2.380	1.923	1.825	1.782	1.777	1.712	1.314	884	860	1.732	1.700	725
3. Lainnya / Other	2.233.728	2.323.958	2.520.598	2.522.241	2.546.675	2.581.033	2.613.616	2.616.531	2.650.071	2.609.030	2.638.894	2.664.099	2.673.713	2.706.369	2.747.807
NPL/NPF	64.738	66.351	70.473	71.881	72.102	71.196	70.336	69.870	65.335	67.446	67.428	67.236	67.305	67.302	69.723
Total Kredit/Pembiayaan / Total Credit/Financing	2.369.008	2.461.474	2.662.468	2.660.549	2.686.963	2.727.412	2.760.259	2.757.173	2.783.624	2.735.340	2.768.908	2.789.180	2.810.794	2.851.046	2.879.700
NPL/NPF	66.931	71.575	74.120	75.547	75.222	74.860	73.714	73.153	68.251	69.952	69.473	69.224	70.185	70.564	71.656

Tabel 3.11.a. Kredit/Pembiayaan dan NPL/NPF Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Branch Offices of Foreign Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	119.737	122.114	144.234	141.121	133.787	136.677	140.003	141.297	139.013	133.100	133.966	129.908	128.287	129.894	134.263
NPL/NPF	1.872	3.653	3.716	3.711	3.625	3.246	2.954	2.212	1.856	1.803	1.819	1.806	1.787	1.798	1.826
2. Investasi / Investment	46.178	34.909	36.886	37.207	36.685	33.901	38.123	33.997	33.086	31.811	31.435	31.785	32.198	32.885	30.714
NPL/NPF	109	758	982	978	978	587	597	602	596	576	495	487	477	487	487
3. Konsumsi / Consumption	12.006	10.832	10.811	10.748	11.590	10.743	10.756	10.828	10.852	10.755	10.803	10.663	10.653	10.688	10.893
NPL/NPF	440	292	230	228	234	232	231	230	222	228	230	218	215	218	229
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356	171.138	173.466	175.871
NPL/NPF	2.421	4.703	4.928	4.918	4.837	4.064	3.782	3.043	2.674	2.607	2.545	2.511	2.478	2.503	2.542
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	22.445	23.612	30.592	29.580	30.132	28.625	29.749	27.853	27.204	24.392	24.939	24.278	24.128	26.518	25.327
NPL/NPF	484	2.716	2.740	2.735	2.728	2.761	2.792	2.051	2.041	2.006	2.022	1.999	1.972	1.991	1.953
2. Impor / Import	1.559	1.776	4.961	2.144	1.351	1.133	1.461	1.930	1.076	1.247	1.511	667	666	642	596
NPL/NPF	0	16	16	16	16	105	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	153.917	142.468	156.378	157.352	150.578	151.563	157.671	156.339	154.671	150.026	149.754	147.411	146.344	146.305	149.947
NPL/NPF	1.936	1.971	2.172	2.167	2.093	1.199	974	976	617	586	507	497	491	496	574
Total Kredit/Pembiayaan / Total Credit/Financing	177.922	167.855	191.931	189.076	182.062	181.321	188.882	186.122	182.951	175.665	176.204	172.356	171.138	173.466	175.871
NPL/NPF	2.421	4.703	4.928	4.918	4.837	4.064	3.782	3.043	2.674	2.607	2.545	2.511	2.478	2.503	2.542

Tabel 3.12.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - Juni 2023 (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for June 2023) Miliar Rp (Billion Rp)								
Lokasi / Location		Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			
					Ekspor	Impor	Lainnya	
1.	Jawa Barat	201.264	82.118	276.624	7.131	2.420	550.455	
	NPL/NPF	10.030	2.386	5.238	364	57	17.232	
2.	Banten	68.172	29.295	91.207	1.594	386	186.695	
	NPL/NPF	2.152	257	1.387	70	18	3.707	
3.	DKI Jakarta	1.613.895	1.121.230	535.701	99.504	62.386	3.108.936	
	NPL/NPF	42.155	17.903	10.960	3.267	360	67.392	
4.	D.I Yogyakarta	20.238	11.935	15.393	634	97	46.835	
	NPL/NPF	967	231	294	23	4	1.465	
5.	Jawa Tengah	198.944	60.174	98.341	9.371	1.311	346.777	
	NPL/NPF	10.800	3.826	1.101	327	319	15.082	
6.	Jawa Timur	290.065	88.972	157.524	17.920	5.408	513.233	
	NPL/NPF	12.384	2.053	3.322	784	114	16.860	
7.	Bengkulu	8.407	4.605	13.590	504	145	25.953	
	NPL/NPF	281	80	170	12	2	517	
8.	Jambi	15.515	12.501	20.771	689	330	47.768	
	NPL/NPF	440	174	330	36	6	901	
9.	Aceh	6.615	4.559	24.927	2	1	36.098	
	NPL/NPF	426	115	167	-	-	709	
10.	Sumatera Utara	102.258	59.363	66.934	6.766	2.107	219.682	
	NPL/NPF	2.821	740	1.225	83	19	4.683	
11.	Sumatera Barat	26.020	10.112	28.851	1.622	164	63.195	
	NPL/NPF	772	206	226	43	5	1.156	
12.	Riau	28.021	25.881	33.614	1.006	763	85.747	
	NPL/NPF	944	400	669	32	3	1.978	
13.	Sumatera Selatan	35.320	20.834	41.786	1.278	246	96.416	
	NPL/NPF	1.464	794	712	46	8	2.916	
14.	Bangka Belitung	4.802	2.633	7.552	287	32	14.667	
	NPL/NPF	339	42	90	39	-	432	
15.	Kepulauan Riau	15.997	11.570	19.448	381	310	46.325	
	NPL/NPF	552	102	412	6	8	1.052	
16.	Lampung	32.072	12.123	19.301	1.415	1.173	60.908	
	NPL/NPF	1.030	240	273	56	18	1.469	
17.	Kalimantan Selatan	19.515	12.936	25.627	1.176	151	56.751	
	NPL/NPF	845	144	529	30	2	1.486	
18.	Kalimantan Barat	19.499	19.649	28.537	887	120	66.679	
	NPL/NPF	656	192	361	27	6	1.175	
19.	Kalimantan Timur	31.245	31.327	31.854	1.385	316	92.724	
	NPL/NPF	1.233	526	595	60	10	2.284	
20.	Kalimantan Tengah	14.294	12.536	17.065	756	129	43.010	
	NPL/NPF	308	42	220	25	2	543	
21.	Sulawesi Tengah	18.288	4.792	21.198	803	89	43.386	
	NPL/NPF	432	127	234	24	1	767	
22.	Sulawesi Selatan	58.005	24.297	62.719	4.432	435	140.154	
	NPL/NPF	2.055	548	1.095	161	46	3.491	
23.	Sulawesi Utara	13.466	4.905	26.847	1.062	63	44.094	
	NPL/NPF	543	134	525	29	1	1.172	
26.	Gorontalo	4.487	3.486	9.431	342	14	17.048	
	NPL/NPF	350	237	131	14	0	703	
25.	Sulawesi Barat	3.804	1.616	5.845	262	28	10.975	
	NPL/NPF	164	48	43	10	1	244	
24.	Sulawesi Tenggara	13.636	3.435	19.563	585	61	35.988	
	NPL/NPF	354	97	191	30	4	608	
27.	Nusa Tenggara Barat	23.691	6.043	26.171	826	49	55.031	
	NPL/NPF	417	70	253	16	0	724	
28.	Bali	32.374	25.137	30.940	1.588	90	86.773	
	NPL/NPF	842	411	473	15	0	1.712	
29.	Nusa Tenggara Timur	15.813	2.747	23.547	1.148	88	40.871	
	NPL/NPF	610	77	142	19	0	809	
30.	Maluku	5.354	1.015	8.931	348	36	14.916	
	NPL/NPF	223	19	93	17	0	317	
31.	Papua	12.076	6.321	18.958	1.099	173	36.084	
	NPL/NPF	597	159	225	48	6	928	
32.	Maluku Utara	3.109	2.266	8.943	266	27	14.025	
	NPL/NPF	126	8	74	8	1	198	
33.	Papua Barat	4.797	1.770	9.446	429	78	15.506	
	NPL/NPF	211	43	265	16	1	501	
34.	Lainnya	73.967	70.537	1.086	4.925	9.421	131.244	
	NPL/NPF	142	75	9	-	-	225	
Total		3.035.026	1.792.719	1.828.271	172.422	88.646	6.394.948	
NPL/NPF		97.664	32.508	32.031	5.737	1.025	155.441	

Tabel 3.13.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Location) Miliar Rp (Billion Rp)															
Keterangan / Items	2021	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	472.032	501.483	522.212	524.766	527.543	534.810	537.421	540.098	543.165	537.302	541.133	547.873	548.169	553.856	560.005
NPL/NPF	17.707	17.698	17.595	17.702	17.591	17.356	17.409	17.113	16.496	17.497	17.831	17.658	19.415	18.356	17.654
2. Banten	152.070	170.500	178.931	178.449	182.257	184.382	184.770	185.277	182.240	179.571	184.200	184.196	185.140	187.472	188.675
NPL/NPF	3.741	3.861	3.806	3.725	3.724	3.652	3.714	3.853	3.677	3.879	3.932	3.710	3.857	4.007	3.795
3. DKI Jakarta	2.608.359	2.733.222	3.004.142	2.986.741	3.000.837	3.053.405	3.097.898	3.081.872	3.129.491	3.059.790	3.100.165	3.136.139	3.150.633	3.230.140	3.270.826
NPL/NPF	76.761	80.648	78.455	79.056	77.811	77.065	73.765	71.759	67.798	69.706	68.903	68.107	67.254	69.801	71.019
4. D.I Yogyakarta	40.600	42.704	44.325	44.348	44.413	44.756	45.052	45.489	47.355	46.680	46.725	47.286	47.198	47.496	47.566
NPL/NPF	908	1.122	1.341	1.434	1.465	1.338	1.351	1.353	1.260	1.377	1.424	1.378	1.445	1.472	1.492
5. Jawa Tengah	303.109	318.564	334.046	334.533	336.126	340.315	342.019	344.961	351.350	347.652	347.728	354.293	355.387	354.982	357.459
NPL/NPF	14.093	16.158	16.157	16.127	15.900	15.887	16.226	16.322	14.531	16.024	16.256	16.143	16.383	16.599	15.728
6. Jawa Timur	476.988	491.193	508.435	506.503	506.959	514.413	512.496	515.315	520.569	515.614	517.870	523.001	526.363	531.033	536.561
NPL/NPF	16.922	17.532	19.620	19.786	20.570	19.890	20.326	19.887	17.487	18.138	18.484	17.994	18.302	18.645	17.758
7. Bengkulu	22.461	24.254	25.298	25.369	25.495	25.738	25.927	26.120	26.191	25.952	26.087	26.294	26.348	26.541	26.602
NPL/NPF	307	333	386	394	408	411	421	422	385	466	502	479	548	543	531
8. Jambi	42.535	44.479	45.930	45.822	46.229	46.427	46.508	46.853	47.270	46.892	47.281	47.846	47.879	48.256	48.787
NPL/NPF	1.083	897	925	945	947	925	965	973	893	920	962	962	1.038	950	944
9. Aceh	36.838	31.166	32.664	32.635	32.874	33.317	33.598	33.992	34.232	33.695	34.729	35.424	35.461	35.571	36.101
NPL/NPF	833	605	622	609	621	596	563	579	524	570	601	644	649	684	709
10. Sumatera Utara	216.540	211.424	231.171	227.078	221.809	224.499	222.554	220.985	222.900	218.112	216.747	220.890	223.736	227.677	228.555
NPL/NPF	7.184	5.511	5.621	5.849	5.843	5.418	5.445	5.414	5.163	5.287	5.417	5.152	5.273	5.249	4.786
11. Sumatera Barat	54.553	58.633	61.195	61.011	61.676	62.087	62.302	62.942	63.336	63.048	63.369	63.896	64.060	64.330	64.982
NPL/NPF	1.042	1.036	1.171	1.203	1.191	1.152	1.159	1.123	1.066	1.172	1.218	1.199	1.288	1.296	1.204
12. Riau	72.355	77.625	80.918	81.573	78.837	82.280	82.285	83.867	84.935	83.856	84.074	84.948	85.806	86.844	87.516
NPL/NPF	1.817	1.770	1.848	1.995	1.757	1.766	1.808	1.836	1.658	1.797	1.867	1.788	1.957	2.062	2.013
13. Sumatera Selatan	86.177	89.398	92.173	92.193	92.689	93.486	94.195	94.676	94.767	94.012	94.310	95.892	96.801	97.646	97.940
NPL/NPF	3.472	2.747	2.960	2.941	3.016	2.978	2.945	2.902	2.792	2.921	2.997	2.970	3.058	3.160	2.970
14. Bangka Belitung	12.362	13.028	13.724	13.772	13.861	14.003	14.141	14.307	14.474	14.247	14.367	14.706	14.793	14.857	14.986
NPL/NPF	288	288	500	502	494	488	510	510	478	503	525	515	506	501	470
15. Kepulauan Riau	37.771	40.243	41.617	41.956	45.778	44.595	45.387	44.091	45.724	44.869	45.382	46.112	46.186	46.662	47.016
NPL/NPF	1.536	1.202	1.207	1.300	1.366	1.528	1.553	911	873	932	963	981	991	1.003	1.066
16. Lampung	53.348	56.740	59.016	59.304	59.735	59.938	60.114	60.397	60.667	60.041	60.182	60.103	60.255	60.969	63.496
NPL/NPF	1.430	3.044	3.078	2.990	2.980	3.040	3.026	2.955	3.055	3.041	3.041	3.041	1.661	1.735	1.543
17. Kalimantan Selatan	50.948	53.332	56.106	56.024	56.647	57.294	57.596	56.934	56.904	55.348	56.311	56.920	57.194	57.416	58.078
NPL/NPF	1.169	1.275	1.546	1.548	1.520	1.475	1.565	1.499	1.461	1.547	1.572	1.449	1.501	1.567	1.519
18. Kalimantan Barat	55.952	58.138	60.433	60.575	60.968	61.691	62.661	63.356	64.787	65.224	65.499	66.491	66.491	67.258	67.685
NPL/NPF	960	1.262	1.368	1.439	1.467	1.455	1.508	1.368	1.260	1.248	1.314	1.286	1.264	1.270	1.209
19. Kalimantan Timur	73.372	80.963	82.951	82.996	83.046	84.186	84.947	86.227	88.372	87.080	90.695	93.360	91.866	93.243	94.426
NPL/NPF	4.039	3.151	3.168	3.240	3.257	3.231	3.200	3.122	2.890	2.418	2.404	2.387	2.436	2.438	2.354
20. Kalimantan Tengah	33.653	36.544	38.828	40.277	40.846	40.904	41.339	41.959	42.588	42.407	42.683	42.719	42.995	43.602	43.895
NPL/NPF	405	450	546	550	545	526	541	528	488	528	595	570	606	620	570
21. Sulawesi Tengah	31.086	38.354	40.437	40.951	40.899	41.605	43.330	44.273	45.256	44.189	44.155	44.916	44.013	43.576	44.278
NPL/NPF	565	733	901	883	880	798	792	771	757	824	820	773	798	815	793
22. Sulawesi Selatan	122.563	126.948	130.252	130.760	131.790	133.453	134.646	135.797	136.667	135.711	138.066	141.220	142.057	143.344	145.021
NPL/NPF	3.037	4.174	4.004	4.098	4.211	4.176	4.258	4.041	3.415	3.688	3.778	3.751	3.888	3.904	3.697
23. Sulawesi Utara	39.386	41.433	42.770	42.795	42.985	43.362	43.678	44.022	44.068	43.861	43.963	44.404	44.454	44.892	45.219
NPL/NPF	1.396	1.316	1.461	1.475	1.472	1.451	1.443	1.363	1.211	1.346	1.346	1.252	1.287	1.327	1.202
24. Gorontalo	14.590	15.901	16.595	16.599	16.684	16.807	16.898	17.019	17.036	16.930	17.045	17.108	17.092	17.280	17.404
NPL/NPF	514	596	649	659	694	678	681	637	607	634	639	620	652	689	717
25. Sulawesi Barat	9.198	10.049	10.436	10.467	10.541	10.658	10.688	10.757	10.894	10.810	10.902	10.989	11.012	11.091	11.265
NPL/NPF	106	132	187	212	220	218	229	220	206	227	247	256	255	263	255
26. Sulawesi Tenggara	27.258	32.255	33.642	33.691	31.235	34.199	34.212	34.644	36.140	35.827	35.548	35.925	35.970	36.339	36.634
NPL/NPF	533	560	589	610	608	591	593	576	534	599	634	625	653	682	642
27. Nusa Tenggara Barat	50.607	53.696	55.727	55.843	56.307	56.440	57.031	57.568	54.265	53.537	53.936	52.852	52.750	53.302	55.905
NPL/NPF	521	734	1.035	1.061	1.068	1.071	1.079	1.019	888	909	915	905	880	801	740
28. Bali	81.876	83.299	84.979	85.065	85.174	85.784	85.991	86.340	86.821	85.993	86.297	87.140	87.224	87.758	88.451
NPL/NPF	1.911	2.111	2.507	2.726	2.526	2.424	2.359	2.274	2.083	2.195	2.084	2.058	2.083	2.034	1.726
29. Nusa Tenggara Timur	34.297	36.860	38.410	38.596	38.922	38.856	39.156	39.421	39.766	39.652	40.527	40.978	41.073	41.661	42.107
NPL/NPF	613	465	1.166	1.199	1.198	632	639	592	534	643	782	819	837	843	828
30. Maluku	12.762	13.650	14.423	14.454	14.553	14.612	14.717	14.828	14.808	14.805	14.916	15.102	15.169	15.218	15.300
NPL/NPF	156	246	296	330	314	294	308	275	258	285	304	297	321	352	335
31. Papua	31.322	32.443	33.250	33.301	33.446	33.923	34.342	34.675	34.763	34.269	35.084	36.114	36.282	36.606	37.355
NPL/NPF	678	843	987	1.019	1.040	954	971	959	863	915	960	936	1.039	1.089	982
32. Maluku Utara	9.756	10.677	13.078	13.168	13.306	13.466	13.734	13.865	14.042	13.955	14.101	14.176	14.126	14.268	14.318
NPL/NPF	115	144	178	168	175	169	173	156	150	221	232	219	227	225	208
33. Irian Jaya Barat	13.980	15.069	15.068	15.106	15.224	15.424	15.458	15.664	15.785	15.502	15.616	15.839	15.791	15.916	16.013
NPL/NPF	351	391	589	626	640	625	639	628	558	596	598	555	563	589	519
34. Lainnya / Others	100.858	124.321	133.679	132.605	129.760	133.786	136.412	148.879	151.934	144.443	145.625	140.304	134.777	139.974	145.590
NPL/NPF	1.511	237	156	156	284	292	300	303	380	710	359	356	346	227	225
Total	5.481.560	5.768.585	6.176.861	6.159.326	6.179.454	6.274.901	6.333.506	6.347.472	6.423.564	6.310.879	6.375.320	6.445.457	6.464.551	6.577.076	6.656.016
NPL/NPF	167.707	173.270	176.635	178.556	177.803	174.459	172.480	168.313	156.576	163.744	164.506	160.455	163.336	165.848	162.203

Tabel 3.14.a Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Hubungan Penerima Kredit/Pembiayaan dengan Bank (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Relation with Beneficiary) Miliar Rp (Billion Rp)															
Keterangan / Items	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.426.326	5.710.968	6.112.315	6.086.867	6.133.245	6.226.975	6.283.210	6.297.983	6.371.758	6.259.819	6.322.222	6.393.373	6.411.485	6.523.795	6.603.907
a. Lancar / Current	5.017.731	5.301.445	5.658.856	5.640.899	5.689.498	5.787.496	5.848.670	5.868.862	5.972.133	5.822.538	5.855.886	5.953.315	5.937.261	6.057.999	6.118.389
b. DPK / Special Mention	242.207	236.567	277.144	267.728	266.263	265.341	262.385	261.127	243.367	273.857	302.152	279.956	311.212	300.280	323.647
c. Kurang Lancar / Sub-Standard	26.784	21.521	21.459	23.715	21.767	20.665	20.831	18.692	18.779	24.027	21.156	18.902	25.661	22.812	23.355
d. Diragukan / Doubtful	14.453	20.605	31.496	30.592	32.746	31.311	28.487	27.293	25.407	25.235	29.705	30.581	28.369	28.904	27.948
e. Macet / Lost	125.151	130.829	123.359	123.932	122.971	122.162	122.837	122.009	112.072	114.162	113.324	110.619	108.982	113.800	110.568
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	166.389	172.955	176.315	178.239	177.484	174.138	172.155	167.994	156.258	163.424	164.185	160.102	163.012	165.516	161.870
Kredit Kepada PihakTerkait / Loan for Connected Parties	55.234	57.618	64.546	72.458	46.209	47.926	50.296	49.489	51.805	51.060	53.098	52.085	53.066	53.281	52.109
a. Lancar / Current	52.614	57.190	63.523	71.259	44.640	46.524	48.853	48.170	50.488	49.642	51.737	50.690	51.653	51.885	50.187
b. DPK / Special Mention	1.301	113	703	883	1.250	1.081	1.119	1.000	1.000	1.097	1.038	1.041	1.088	1.064	1.589
c. Kurang Lancar / Sub-Standard	396	245	12	1	4	4	5	3	2	5	2	1	4	7	2
d. Diragukan / Doubtful	4	10	2	4	4	4	6	8	6	3	5	35	2	8	13
e. Macet / Lost	919	60	307	312	312	313	313	308	310	312	314	317	318	318	318
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	1.319	315	320	317	319	321	324	319	318	320	322	353	324	333	333

Tabel 3.15.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu Berdasarkan Kelompok Bank (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Withdrawn By Card Based on Group of Bank) Miliar Rp (Billion Rp)															
Pengelompokan Bank / Group of Banks	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Bank Persero / State Owned Banks	24.856	27.472	29.377	29.211	29.641	30.154	30.841	31.505	32.096	30.154	31.452	31.710	32.007	32.161	32.826
NPL	768	575	371	361	356	349	359	357	366	349	384	387	400	392	406
2. BPD / Regional Development Banks	-	-	-	-	-	-	-	-	-	-	-	0	0	0	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42.529	42.179	5.826	44.633	45.003	45.396	45.707	46.438	47.344	45.396	48.167	47.660	48.546	48.133	49.413
NPL	1.049	1.129	110	930	927	913	927	931	919	913	921	907	914	930	958
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5.918	5.705	44.477	5.835	5.868	5.911	5.920	6.014	6.087	5.911	6.173	6.124	6.182	6.091	6.205
NPL	191	128	940	108	108	102	105	100	99	102	101	98	97	97	102
5. Bank Umum / Commercial Bank	73.303	75.355	79.681	79.679	80.512	81.460	82.468	83.957	85.527	81.460	85.792	85.494	86.735	86.386	88.445
NPL	2.009	1.833	1.421	1.399	1.391	1.363	1.391	1.388	1.384	1.363	1.406	1.393	1.410	1.418	1.466

Tabel 3.16.a. Kredit Bank Perkreditan Rakyat Berdasarkan Sektor Ekonomi (Credit of Rural Banks Based on Economic Sector) Miliar Rp (Billion Rp)																
Sektor Ekonomi / Economic Sector		2020	2021	2022						2023						
				Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1	Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	6.462	7.041	8.045	7.964	7.822	8.006	8.211	8.234	8.616	8.666	8.849	9.044	9.099	8.892	8.864
2	Perikanan / Fishery	511	504	534	556	549	551	560	583	609	615	610	614	616	624	636
3	Pertambangan dan Penggalian / Mining and Quarrying	667	635	795	825	856	874	890	912	941	964	972	1.000	998	1.001	988
4	Industri Pengolahan / Processing industry	2.395	2.784	3.469	3.540	3.626	3.705	3.877	3.915	3.986	3.995	4.197	4.207	4.179	4.444	4.546
5	Listrik, Gas dan Air / Electricity, Gas and Water	155	163	178	184	153	151	157	159	159	162	165	191	173	205	249
6	Konstruksi / Construction	4.345	4.858	5.620	5.805	6.005	6.069	6.217	6.383	6.421	6.265	6.464	6.625	6.746	7.036	7.240
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.264	24.746	25.412	25.835	26.233	26.152	26.222	26.390	26.560	26.501	26.782	27.241	27.374	28.123	28.308
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.968	2.228	2.682	2.706	2.751	2.832	2.908	2.962	2.994	3.071	3.148	3.222	3.254	3.352	3.390
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.860	3.104	3.398	3.461	3.532	3.569	3.639	3.663	3.789	3.812	3.892	4.075	4.365	4.515	4.656
10	Perantara Keuangan / Financial intermediaries	736	835	1.381	1.419	1.515	1.504	1.521	1.528	1.640	1.628	1.671	1.834	1.930	2.033	2.041
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	4.337	4.374	4.662	4.682	4.747	4.733	4.777	4.819	4.906	4.895	4.977	5.029	5.031	5.143	5.201
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	91	102	257	255	253	250	252	240	236	227	226	225	225	230	244
13	Jasa Pendidikan / Education services	363	372	413	425	437	403	406	418	426	436	423	429	434	473	462
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	671	685	689	664	682	678	698	690	703	673	673	678	696
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6.281	6.902	9.466	9.103	9.073	9.012	9.004	9.187	9.060	8.879	9.041	9.097	9.197	9.191	9.107
16	Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	339	328	308	294	286	272	259	252	247	241	244	234	228
17	Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.774	2.628	31	8	8	28	6	3	3	8	8	8	10	11	12
18	Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13.106	15.053	16.339	16.549	16.770	16.985	17.274	17.452	17.661	17.801	18.291	18.362	16.791	16.954	17.509
19	Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	39.084	38.801	39.753	39.754	39.789	40.271	40.042	40.143	40.333	40.332	40.407	40.508	41.734	41.683	41.373
Total		110.770	116.580	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821	135.751

Tabel 3.17.a. Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan (Credit of Rural Banks Based on Type of Use) Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Modal Kerja / Working Capital															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.587	6.094	7.068	6.976	6.834	6.996	7.179	7.207	7.586	7.619	7.778	7.989	8.040	7.817	7.773
- Perikanan / Fishery	452	458	496	514	502	505	509	530	551	555	549	555	556	563	576
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	605	627	648	663	670	692	707	720	720	741	737	743	739
- Industri Pengolahan / Processing industry	2.061	2.381	2.982	3.044	3.109	3.160	3.287	3.326	3.381	3.405	3.609	3.643	3.620	3.862	3.964
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	154	161	128	129	134	137	134	138	137	160	137	169	216
- Konstruksi / Construction	4.038	4.517	5.151	5.304	5.490	5.553	5.688	5.845	5.872	5.697	5.864	6.015	6.139	6.396	6.591
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20.984	22.295	22.994	23.394	23.756	23.633	23.670	23.768	23.955	23.868	24.125	24.584	24.700	25.390	25.578
- Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	1.402	1.654	1.913	1.920	1.969	2.017	2.061	2.106	2.110	2.125	2.183	2.230	2.250	2.296	2.318
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.859	2.050	2.245	2.251	2.281	2.321	2.363	2.360	2.430	2.413	2.470	2.618	2.910	3.064	3.159
- Perantara Keuangan / Financial intermediaries	687	772	1.325	1.355	1.451	1.441	1.460	1.467	1.583	1.573	1.605	1.762	1.860	1.961	1.965
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.845	3.946	4.189	4.202	4.256	4.249	4.254	4.292	4.367	4.299	4.409	4.455	4.448	4.551	4.623
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	62	66	183	182	182	178	180	173	168	160	159	158	157	163	180
- Jasa Pendidikan / Education services	210	224	264	273	284	266	269	268	268	279	269	273	274	307	291
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	442	456	460	455	474	473	486	481	494	487	489	494	498
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4.950	5.432	7.590	7.260	7.253	7.170	7.179	7.365	7.250	7.088	7.241	7.268	7.380	7.360	7.254
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	263	254	239	227	218	206	194	188	185	179	179	176	171
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2.243	2.021	24	7	7	21	6	3	3	7	7	7	10	9	11
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	50.080	53.626	57.887	58.180	58.850	58.982	59.602	60.217	61.047	60.616	61.802	63.123	63.885	65.323	65.906
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	977	988	988	1.010	1.031	1.027	1.030	1.048	1.071	1.055	1.059	1.074	1.091
- Perikanan / Fishery	59	46	38	42	47	46	51	53	57	60	61	60	60	61	61
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	190	199	208	212	220	219	234	244	253	259	260	258	249
- Industri Pengolahan / Processing industry	334	402	487	496	516	545	591	590	605	590	588	564	559	581	582
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	24	24	25	23	23	22	24	24	28	31	36	35	33
- Konstruksi / Construction	307	341	469	501	515	516	528	538	549	569	601	610	607	639	649
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.281	2.451	2.419	2.441	2.477	2.519	2.553	2.622	2.605	2.633	2.657	2.657	2.674	2.733	2.730
- Penyediaan Akomodasi dan Penyedian Makan Minum / Provision of accommodation and the provision of eating and drinking	565	573	769	787	782	815	847	856	884	946	965	992	1.004	1.056	1.073
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.001	1.054	1.153	1.210	1.251	1.248	1.276	1.303	1.358	1.399	1.422	1.457	1.454	1.451	1.496
- Perantara Keuangan / Financial intermediaries	49	63	56	64	64	63	61	61	57	55	67	72	70	72	76
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	491	428	473	479	491	484	522	526	539	596	568	574	583	592	578
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	29	36	74	73	71	73	72	66	69	67	67	67	68	67	64
- Jasa Pendidikan / Education services	153	148	149	152	154	137	137	150	158	156	154	156	160	167	171
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	228	229	230	209	208	205	211	209	209	186	184	184	198
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1.331	1.469	1.876	1.843	1.819	1.842	1.825	1.822	1.809	1.791	1.800	1.829	1.817	1.831	1.854
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	76	74	69	67	68	66	65	64	63	62	65	59	57
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	7	0	1	7	1	1	0	0	0	1	0	1	1
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / Total Investment	8.515	9.105	9.466	9.601	9.706	9.815	10.013	10.127	10.254	10.450	10.574	10.632	10.662	10.862	10.964
Konsumsi / Consumption															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1.998	1.972	2.064	2.069	2.053	2.088	2.097	2.135	2.158	2.147	2.203	2.192	2.182	2.179	2.203
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.043	1.080	1.123	1.133	1.150	1.156	1.161	1.176	1.172	1.181	1.425	1.438	1.192	1.193	1.207
- Kredit konsumsi lainnya / Other consumer credit	49.135	50.797	52.907	53.102	53.356	54.012	54.058	54.285	54.663	54.804	55.070	55.240	55.152	55.265	55.471
Total Konsumsi / Total consumption	52.175	53.850	56.093	56.304	56.559	57.255	57.317	57.595	57.993	58.132	58.698	58.870	58.525	58.636	58.882
Total	110.770	116.580	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821	135.751

Tabel 3.18.a. Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
1. Jawa Barat	13.223	13.961	14.990	15.128	15.243	15.408	15.594	15.793	15.834	15.847	16.068	16.236	16.240	16.283	16.438
2. Banten	3.982	4.096	4.476	4.515	4.624	4.739	4.818	4.865	4.918	4.861	4.897	4.982	4.999	5.027	5.078
3. DKI Jakarta	2.051	2.427	2.692	2.739	2.782	2.843	2.863	2.883	2.995	3.014	3.031	3.056	3.095	3.117	3.173
4. D.I Yogyakarta	5.679	5.805	5.947	5.981	6.009	6.069	6.073	6.097	6.146	6.129	6.201	6.253	6.301	6.329	6.384
5. Jawa Tengah	28.082	29.847	32.581	32.690	32.893	32.849	33.012	33.231	33.363	33.238	33.659	34.026	34.167	34.317	34.445
6. Jawa Timur	10.841	11.554	12.243	12.314	12.399	12.487	12.529	12.660	12.774	12.742	13.018	13.280	13.379	14.627	14.652
7. Bengkulu	74	79	87	88	90	95	97	100	102	105	111	114	115	118	122
8. Jambi	803	863	903	914	925	940	948	956	969	966	991	1.012	1.021	1.016	1.021
9. Aceh	135	57	51	51	50	50	49	48	48	31	32	33	32	32	33
10. Sumatera Utara	1.205	1.406	1.454	1.474	1.496	1.517	1.536	1.559	1.566	1.564	1.596	1.613	1.625	1.647	1.678
11. Sumatera Barat	1.355	1.369	1.422	1.401	1.408	1.417	1.426	1.437	1.449	1.447	1.474	1.466	1.465	1.477	1.484
12. Riau	954	1.028	1.076	1.096	1.117	1.140	1.154	1.172	1.177	1.188	1.217	1.245	1.260	1.268	1.320
13. Kepulauan Riau	5.152	5.220	5.601	5.666	5.747	5.842	5.927	6.044	6.219	6.223	6.297	6.443	6.536	6.657	6.709
14. Sumatera Selatan	1.457	1.474	1.507	1.518	1.541	1.561	1.590	1.604	1.621	1.635	1.653	1.669	1.665	1.683	1.700
15. Bangka Belitung	119	109	111	109	111	112	112	111	112	114	118	123	123	125	126
16. Lampung	10.096	10.322	10.567	10.616	10.681	10.731	10.805	10.827	10.869	10.965	11.087	11.163	11.159	11.261	11.326
17. Kalimantan Selatan	425	520	555	554	568	584	593	594	599	602	713	770	713	807	863
18. Kalimantan Barat	758	977	1.035	1.054	1.092	1.108	1.111	1.117	1.123	1.100	1.150	1.169	1.159	1.176	1.184
19. Kalimantan Timur	241	270	293	300	305	310	317	323	327	319	335	347	352	364	375
20. Kalimantan Tengah	561	826	1.027	1.035	1.028	1.035	1.087	1.116	1.534	1.544	1.634	1.701	1.696	1.390	1.339
21. Kalimantan Utara	39	56	63	63	63	62	62	63	66	63	65	66	65	68	70
22. Sulawesi Tengah	2.288	2.224	2.184	2.180	2.188	2.191	2.186	2.201	2.212	2.212	2.220	2.231	2.095	2.100	2.109
23. Sulawesi Selatan	2.268	2.384	2.474	2.487	2.500	2.511	2.519	2.526	2.537	2.547	2.558	2.585	2.742	2.765	2.770
24. Sulawesi Utara	1.329	1.351	1.473	1.496	1.536	1.561	1.563	1.562	1.536	1.519	1.536	1.565	1.577	1.564	1.592
25. Sulawesi Tenggara	229	257	273	277	282	291	295	297	300	304	311	313	314	314	320
26. Sulawesi Barat	25	79	76	76	74	76	75	77	79	81	82	83	83	82	83
27. Gorontalo	53	48	50	49	50	51	51	50	53	59	62	64	65	65	65
28. Nusa Tenggara Barat	1.194	1.255	1.260	1.268	1.280	1.304	1.335	1.364	1.405	1.418	1.428	1.431	1.426	1.411	1.414
29. Bali	11.522	11.894	12.085	12.046	12.077	12.169	12.176	12.187	12.274	12.269	12.378	12.465	12.469	12.553	12.686
30. Nusa Tenggara Timur	669	672	669	669	680	684	694	698	697	689	693	696	698	701	702
31. Maluku	1.917	1.974	2.021	2.025	2.037	2.053	2.064	2.084	2.094	2.105	2.120	2.133	2.137	2.145	2.147
32. Papua	1.241	1.354	1.383	1.395	1.421	1.441	1.448	1.464	1.467	1.474	1.506	1.537	1.547	1.571	1.581
33. Maluku Utara	200	220	230	230	233	237	239	243	244	245	249	252	253	254	255
34. Papua Barat	604	602	587	582	584	584	585	586	586	579	581	502	501	508	508
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	110.770	116.580	123.447	124.085	125.115	126.052	126.932	127.939	129.295	129.199	131.073	132.625	133.073	134.821	135.751

Tabel 3.19.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Sektor Ekonomi (SMEs Credit/Financing & Micro, Small, and NPL/NPF Based on Economic Sector) Miliar Rp (Billion Rp)																
Sektor Ekonomi / Economic Sector	2020	2021	2022						2023							
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises																
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry																
Baki Debet	130.012	161.456	191.948	194.405	197.473	201.109	204.553	209.748	214.198	211.833	212.674	218.180	220.532	224.346	227.214	
NPL/NPF	2.594	2.900	3.565	3.557	3.377	3.289	3.409	3.305	3.067	3.459	3.711	3.715	4.020	4.163	4.072	
2. Perikanan / Fishery																
Baki Debet	11.416	14.751	15.432	15.610	15.737	15.872	15.942	16.031	16.021	15.875	15.959	15.995	16.017	16.249	16.496	
NPL/NPF	385	376	518	534	534	557	559	527	489	581	625	580	617	640	632	
3. Pertambangan dan Penggalian / Mining and quarrying																
Baki Debet	8.039	8.969	6.897	6.528	6.671	7.860	7.223	6.942	7.080	7.096	7.236	7.146	7.104	7.706	6.926	
NPL/NPF	1.240	397	470	468	410	351	362	351	332	330	362	395	374	438	351	
4. Industri Pengolahan / Processing industry																
Baki Debet	112.601	128.136	131.206	130.937	131.415	133.163	134.288	133.204	135.619	133.889	134.754	136.895	138.737	139.200	140.871	
NPL/NPF	4.929	5.419	5.255	5.524	5.448	5.018	5.157	5.026	4.678	5.044	5.243	5.197	5.387	5.428	5.465	
5. Listrik, Gas dan Air / Electricity, gas and water																
Baki Debet	4.039	3.808	3.676	3.541	3.108	3.124	3.185	3.438	3.565	3.557	3.549	3.155	3.246	3.354	3.432	
NPL/NPF	148	133	132	130	130	116	116	124	103	103	87	84	76	78	103	
6. Konstruksi / Construction																
Baki Debet	59.164	57.583	56.737	56.667	51.590	52.778	52.784	53.021	52.264	48.256	48.660	49.645	50.116	51.560	53.851	
NPL/NPF	6.719	7.342	7.589	7.634	6.499	6.368	6.295	6.229	5.649	5.760	5.741	5.649	5.715	5.835	5.759	
7. Perdagangan Besar dan Eceran / Wholesale and retail trade																
Baki Debet	530.652	601.384	636.940	636.829	639.463	645.199	648.072	652.167	656.418	647.787	651.962	660.419	659.095	663.133	667.216	
NPL/NPF	18.208	21.565	25.941	27.061	27.011	25.941	26.432	25.921	23.799	25.970	26.971	26.189	27.136	28.128	26.196	
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking																
Baki Debet	50.623	58.603	60.867	61.154	60.003	60.608	61.086	60.840	61.393	60.798	61.095	62.039	62.283	62.800	63.177	
NPL/NPF	2.009	1.694	2.071	2.261	2.204	2.017	2.240	2.034	1.850	1.978	2.043	1.974	1.999	2.113	2.111	
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications																
Baki Debet	42.711	41.876	41.968	42.205	42.203	43.456	43.231	43.824	45.268	45.725	46.605	47.570	47.171	47.613	49.307	
NPL/NPF	1.433	1.886	1.844	1.840	1.779	1.643	1.650	1.612	1.437	1.637	1.597	1.646	1.726	1.628	1.559	
10. Perantara Keuangan / Financial intermediaries																
Baki Debet	12.167	10.001	11.678	11.662	10.468	10.559	10.789	10.713	10.835	10.577	10.228	10.221	10.210	10.177	10.380	
NPL/NPF	436	286	390	422	419	393	401	446	350	362	365	550	582	625	609	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services																
Baki Debet	50.701	48.499	50.288	49.989	48.414	48.893	48.169	49.443	51.024	50.331	50.729	49.638	49.844	50.718	52.297	
NPL/NPF	2.746	2.876	2.951	3.059	2.773	2.713	2.406	2.356	2.098	2.170	2.144	1.985	1.970	1.982	1.918	
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security																
Baki Debet	100	214	206	180	208	357	240	239	387	421	243	410	407	278	219	
NPL/NPF	3	3	2	1	1	1	0	1	0	0	0	1	1	1	1	
13. Jasa Pendidikan / Education services																
Baki Debet	7.235	8.294	8.458	8.481	8.504	8.630	8.564	8.626	8.554	8.580	8.529	8.595	8.571	8.721	8.939	
NPL/NPF	104	85	118	120	125	129	120	115	154	169	166	180	161	161	155	
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities																
Baki Debet	10.257	11.824	12.050	11.756	11.825	11.968	12.000	12.319	12.537	12.410	12.598	12.545	12.611	12.782	12.914	
NPL/NPF	248	132	166	160	150	140	141	144	134	137	177	168	180	192	169	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services																
Baki Debet	54.513	60.959	64.951	65.490	65.907	67.021	67.570	68.434	69.711	68.847	69.780	71.611	72.251	73.511	75.314	
NPL/NPF	1.768	1.557	1.906	2.013	2.026	1.931	2.014	1.914	1.805	2.011	2.145	2.166	2.304	2.308	2.268	
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households																
Baki Debet	2.875	3.825	3.909	3.942	3.936	4.002	3.955	3.902	3.926	3.847	3.858	3.903	3.886	3.921	3.914	
NPL/NPF	49	74	102	103	112	109	107	102	90	96	96	99	98	97	92	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency																
Baki Debet	7	5	7	5	6	6	6	14	15	14	16	17	15	14	14	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined																
Baki Debet	1.220	829	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	94	31	-	-	-	-	-	-	-	-	-	-	-	-	-	
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20. Tidak Teridentifikasi / Un-identified																
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jumlah / Total															-	-
Baki Debet	1.088.332	1.221.015	1.297.219	1.299.384	1.296.931	1.314.605	1.321.658	1.332.905	1.348.813	1.329.843	1.338.475	1.357.985	1.362.096	1.376.083	1.392.481	
NPL/NPF	43.113	46.757	53.020	54.887	52.998	50.715	51.410	50.206	46.033	49.808	51.473	50.579	52.347	53.818	51.460	

Tabel 3.20.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Menurut Jenis Penggunaan (SMEs Credit/Financing and NPL/NPF Credit Based on Type of Use) Miliar Rp (Billion Rp)															
Jenis Penggunaan / Type of Use	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	796.710	925.184	969.608	993.845	983.157	1.002.386	1.005.743	1.003.506	1.013.459	992.941	995.969	1.008.220	1.010.179	1.016.984	1.024.981
NPL/NPF	31.719	36.453	41.818	43.645	42.298	40.517	41.000	40.163	36.961	40.032	41.282	40.620	42.167	43.585	41.755
2. Investasi / Investment															
Baki Debet	291.623	295.831	327.611	305.539	313.774	312.219	315.915	329.399	335.355	336.902	342.507	349.765	351.916	359.099	367.500
NPL/NPF	11.394	10.304	11.202	11.242	10.700	10.198	10.410	10.044	9.072	9.776	10.191	9.959	10.180	10.233	9.705
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	1.088.332	1.221.015	1.297.219	1.299.384	1.296.931	1.314.605	1.321.658	1.332.905	1.348.813	1.329.843	1.338.475	1.357.985	1.362.096	1.376.083	1.392.481
NPL/NPF	43.113	46.757	53.020	54.887	52.998	50.715	51.410	50.206	46.033	49.808	51.473	50.579	52.347	53.818	51.460

Tabel 3.21.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank (Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank) Miliar Rp (Billion Rp)															
Kelompok Bank	2020	2021	2022							2023					
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	633.015	748.855	812.206	812.994	814.323	824.580	830.611	839.089	849.159	839.463	843.931	859.748	862.038	871.275	880.625
Mikro / Micro	189.333	326.560	373.421	376.702	379.199	436.534	441.193	448.973	455.972	452.874	455.301	466.160	468.906	476.075	482.269
Kecil / Small	250.616	333.146	351.445	351.282	353.485	308.442	308.915	310.234	311.440	307.767	308.931	311.561	311.755	313.262	314.185
Menengah / Medium	193.066	89.149	87.341	85.010	81.639	79.604	80.503	79.883	81.747	78.823	79.699	82.026	81.377	81.939	84.170
NPL/NPF	18.781	23.175	28.562	29.727	28.725	26.992	27.588	26.505	24.608	27.371	28.706	27.540	28.645	29.636	27.497
Mikro / Micro	2.416	5.532	9.166	9.543	9.623	9.658	10.180	9.167	8.430	10.005	10.958	10.936	11.116	11.072	10.441
Kecil / Small	7.738	10.391	13.005	13.583	13.865	12.665	12.745	12.750	11.566	12.667	13.172	12.126	13.201	14.175	12.440
Menengah / Medium	8.627	7.251	6.392	6.600	5.237	4.669	4.662	4.588	4.612	4.699	4.576	4.479	4.328	4.388	4.616
2. BPD / Regional Development Banks															
Baki Debet	74.773	81.582	85.860	86.984	89.403	91.713	92.442	93.880	91.839	87.204	88.753	91.917	93.527	95.851	98.404
Mikro / Micro	16.575	19.377	19.866	20.709	21.275	21.874	22.257	22.691	22.809	22.375	23.391	25.405	26.600	29.519	30.269
Kecil / Small	32.943	37.033	38.557	40.857	41.895	43.113	43.345	44.281	44.161	42.161	42.700	43.291	43.612	43.272	44.593
Menengah / Medium	25.255	25.172	27.437	25.418	26.233	26.726	26.840	26.908	24.868	22.668	22.662	23.221	23.315	23.061	23.542
NPL/NPF	7.005	6.570	6.695	6.871	6.926	6.878	6.939	6.996	6.415	6.669	6.799	7.009	7.204	7.389	7.294
Mikro / Micro	584	694	738	751	762	747	762	776	749	806	918	957	1.123	1.354	1.346
Kecil / Small	2.434	2.397	2.256	2.303	2.322	2.285	2.319	2.365	2.165	2.268	2.342	2.380	2.386	2.400	2.350
Menengah / Medium	3.987	3.479	3.700	3.817	3.841	3.846	3.859	3.855	3.501	3.595	3.539	3.672	3.695	3.635	3.598
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	380.345	390.463	399.064	399.316	393.116	398.220	398.517	399.841	407.718	403.076	405.701	406.242	406.453	408.878	413.376
Mikro / Micro	41.235	43.934	52.887	48.636	47.248	49.593	50.374	51.104	53.916	62.345	62.543	106.323	107.477	107.910	108.719
Kecil / Small	69.294	89.334	90.572	96.648	95.925	104.856	105.654	107.745	110.901	118.387	119.707	88.706	88.326	88.184	90.126
Menengah / Medium	269.816	257.195	255.604	254.032	249.943	243.772	242.489	240.992	242.901	222.344	223.451	211.213	210.650	212.784	214.530
NPL/NPF	17.327	17.013	17.763	18.289	17.347	16.845	16.883	16.705	15.009	15.768	15.968	16.030	16.497	16.793	16.669
Mikro / Micro	1.631	2.262	2.460	2.464	2.094	2.182	2.083	2.115	1.912	2.106	2.157	3.242	3.399	3.409	3.418
Kecil / Small	2.218	2.436	2.882	2.894	2.777	2.957	2.998	2.936	2.442	3.004	3.065	2.794	2.918	3.011	3.007
Menengah / Medium	13.478	12.315	12.421	12.931	12.476	11.706	11.802	11.654	10.656	10.658	10.746	9.994	10.180	10.374	10.245
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	199	115	91	87	89	92	88	95	97	100	91	78	78	79	77
Mikro / Micro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	69	27	31	28	30	31	31	38	40	45	75	20	20	20	20
Menengah / Medium	130	88	60	59	60	61	57	58	57	55	16	59	58	59	57
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mikro / Micro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / Medium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jumlah / Total															
Baki Debet	1.088.332	1.221.015	1.297.220	1.299.382	1.296.931	1.314.605	1.321.658	1.332.905	1.348.813	1.329.843	1.338.475	1.357.985	1.362.096	1.376.083	1.392.481
NPL/NPF	43.113	46.757	53.020	54.887	52.998	50.715	51.410	50.206	46.033	49.808	51.473	50.579	52.347	53.818	51.460

Tabel 3.22.a. Kredit/Pembiayaan UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I (SMEs Credit/Financing and MKM Credit Based on Project Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2020	2021	2022						2023						
			Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	147.306	169.569	179.656	180.206	179.711	182.270	182.691	183.287	185.184	182.608	183.539	185.736	185.949	186.925	187.428
2. Banten	46.131	50.737	53.162	53.457	52.808	53.423	53.651	54.179	54.291	53.439	53.678	54.809	53.967	54.196	54.527
3. DKI Jakarta	143.631	138.889	143.085	141.943	137.530	139.969	139.172	138.772	144.233	140.817	141.809	139.891	139.265	140.748	144.225
4. D.I Yogyakarta	17.035	20.067	21.548	21.437	21.240	21.479	21.634	21.936	22.236	21.775	21.854	22.286	22.288	22.423	22.545
5. Jawa Tengah	126.914	148.313	162.697	163.686	164.889	167.359	168.569	170.871	171.888	170.316	171.215	174.475	175.923	177.908	179.472
6. Jawa Timur	159.233	179.883	192.764	192.970	192.858	195.049	196.275	197.683	199.243	197.119	198.825	202.637	203.972	205.387	208.901
7. Bengkulu	9.561	11.369	12.180	12.542	12.376	12.532	12.645	13.093	13.195	12.955	12.972	13.152	13.205	13.383	13.404
8. Jambi	16.447	18.880	20.236	20.388	20.361	20.793	20.994	21.391	21.819	21.575	21.746	21.932	21.984	22.224	22.408
9. Aceh	10.831	10.538	11.014	10.938	11.011	10.995	11.006	10.845	10.773	10.287	10.304	10.793	10.830	10.783	11.129
10. Sumatera Utara	56.968	63.143	66.876	66.933	67.413	68.362	69.111	69.730	70.370	69.543	69.976	71.357	71.789	73.100	73.942
11. Sumatera Barat	19.612	23.693	26.039	26.095	26.206	26.585	26.860	27.266	27.485	27.016	27.258	27.782	27.937	28.305	28.531
12. Riau	28.791	32.446	33.964	33.940	34.051	34.658	35.242	35.712	36.091	35.632	35.891	36.530	36.834	37.556	38.100
13. Kepulauan Riau	27.883	31.073	33.453	33.793	34.066	34.851	35.058	35.659	36.162	35.488	35.786	36.274	36.492	37.022	37.066
14. Sumatera Selatan	5.243	5.758	5.969	5.973	6.018	6.174	6.538	6.564	6.572	6.340	6.345	6.701	6.789	6.847	6.909
15. Bangka Belitung	8.473	10.321	11.067	11.068	11.089	11.222	11.251	11.294	11.596	11.424	11.452	11.520	11.419	11.674	12.026
16. Lampung	20.516	23.981	26.033	26.160	26.413	26.779	27.045	27.392	27.550	27.125	27.260	27.608	27.653	28.064	28.352
17. Kalimantan Selatan	14.525	16.692	18.695	18.308	18.762	18.955	19.057	19.154	19.427	19.226	19.239	19.679	19.809	20.145	20.606
18. Kalimantan Barat	22.652	24.023	25.268	25.379	25.572	25.809	26.013	26.182	26.523	26.040	26.157	27.115	27.286	27.722	27.951
19. Kalimantan Timur	26.784	30.158	30.898	31.366	31.231	31.644	31.892	32.315	32.400	32.010	32.207	32.983	33.108	33.624	33.921
20. Kalimantan Tengah	12.192	14.227	15.603	15.581	15.986	16.258	16.279	16.325	16.882	16.341	16.846	17.077	17.295	17.210	17.728
21. Sulawesi Tengah	10.371	11.835	12.449	13.046	13.269	13.509	13.576	13.682	13.927	13.811	14.017	14.266	14.356	14.539	14.922
22. Sulawesi Selatan	40.559	49.304	52.557	52.758	52.472	52.940	53.419	54.368	54.853	54.383	54.613	55.320	55.475	56.146	56.317
23. Sulawesi Utara	10.665	11.754	12.334	12.233	12.244	12.459	12.563	12.648	12.715	12.819	12.739	13.061	13.006	13.086	13.205
24. Sulawesi Tenggara	4.119	5.001	5.428	5.271	5.270	5.306	5.306	5.361	5.453	5.448	5.499	5.596	5.605	5.655	5.680
25. Sulawesi Barat	4.886	6.102	6.787	6.413	6.412	6.481	6.503	6.555	6.644	6.561	6.569	6.635	6.664	6.742	6.948
26. Gorontalo	9.253	11.187	12.185	12.227	12.310	12.457	12.554	12.759	12.898	12.778	12.869	13.055	13.155	13.331	13.550
27. Nusa Tenggara Barat	15.822	17.993	18.740	18.739	18.603	18.801	18.948	19.383	19.474	19.214	19.259	19.565	19.552	19.600	19.770
28. Bali	38.737	43.288	45.174	45.154	45.133	45.395	45.461	45.757	45.818	45.208	45.376	46.230	46.275	46.794	47.455
29. Nusa Tenggara Timur	11.550	14.201	15.553	15.593	15.739	15.904	16.006	16.242	16.406	16.363	16.573	16.824	16.977	17.313	17.581
30. Maluku	4.121	4.799	5.180	5.200	5.334	5.375	5.395	5.458	5.494	5.472	5.559	5.715	5.763	5.818	5.856
31. Papua	10.334	11.402	12.024	12.008	12.082	12.145	12.186	12.182	12.207	11.916	12.027	12.191	12.251	12.464	12.539
32. Maluku Utara	2.448	3.104	3.757	3.806	3.646	3.687	3.743	3.825	3.878	3.835	3.976	4.042	4.078	4.091	4.147
33. Papua Barat	3.885	4.441	4.663	4.715	4.782	4.934	4.970	4.952	5.046	4.877	4.950	5.099	5.098	5.211	5.293
34. Lainnya / Others	18	31	181	58	44	44	43	82	82	81	90	50	49	47	47
35. Tidak Teridentifikasi / Un-identified	835	2.813	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1.088.332	1.221.015	1.297.219	1.299.384	1.296.931	1.314.605	1.321.658	1.332.905	1.348.813	1.329.843	1.338.475	1.357.985	1.362.096	1.376.083	1.392.481



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