

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, Juli 2022
Jakarta, July 2022

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

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Juni 2022 akan diterbitkan pada minggu ke III bulan Agustus 2022.

Tanda, Simbol dan Sumber Data

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

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

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

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

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

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

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Advance Release Calender (ARC)

Juni 2022 edition will be released on the 3rd week of August 2022.

Notes, Symbols and Sources of Data

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

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

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

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

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

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

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DAFTAR SINGKATAN LIST OF ABBREVIATIONS

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

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Data Perbankan

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

Tabel 1															
Kegiatan Usaha Perbankan															
(Bank Industries Operation)															
dalam Miliar Rp (Billion Rp)															
Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	8.280.812	9.098.135	9.274.089	9.439.644	9.427.147	9.537.635	9.755.519	9.847.465	9.948.360	10.114.135	10.002.115	10.075.752	10.164.473	10.126.557	10.209.855
Bank Perkreditan Rakyat / Rural Banks	144.107	148.709	151.035	152.752	153.318	154.608	155.800	156.577	158.296	161.831	161.079	163.513	163.953	163.483	164.645
SBI dan SBIS ¹⁾	68.974	18.785	19.350	27.353	24.386	11.668	10.611	13.581	14.122	12.420	12.011	10.371	7.149	4.711	3.200
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	6.839.563	7.406.325	7.495.142	7.611.880	7.593.091	7.676.748	7.778.785	7.842.090	7.910.086	8.129.720	7.980.662	8.012.524	8.115.138	8.186.225	8.202.438
Bank Perkreditan Rakyat / Rural Banks	123.603	127.522	130.548	132.029	132.513	133.411	134.330	134.839	136.240	139.648	139.099	141.163	141.482	143.444	142.798
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	8.562.974	9.177.894	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.763
Bank Perkreditan Rakyat / Rural Banks	149.872	155.075	157.399	159.113	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1.542	1.506	1.496	1.492	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	31.127	30.733	29.726	29.699	29.713	29.683	29.588	30.770	32.332	32.366	28.688	28.530	26.025	25.771	25.695
Bank Perkreditan Rakyat / Rural Banks	5.964	5.913	5.877	5.869	5.872	5.867	5.850	5.854	5.879	5.871	5.879	6.004	5.997	5.994	6.013

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

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

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	5.707.892	5.754.720	5.820.636	5.759.877	5.811.902	5.915.765	6.036.164	6.068.986
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365
Rupiah	-	-	-	-	-	4.868.469	4.891.839	4.955.703	4.894.951	4.945.792	5.021.666	5.091.539	5.120.820
Valas / Foreign Exchange	-	-	-	-	-	789.135	813.289	812.883	814.456	816.609	841.603	889.713	891.544
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621
Rupiah	-	-	-	-	-	40.696	39.497	41.608	40.525	40.414	42.327	44.423	45.160
Valas / Foreign Exchange	-	-	-	-	-	9.591	10.095	10.443	9.944	9.088	10.169	10.488	11.461
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	260.562	219.358	223.134	226.784	247.032	233.687	254.749	219.141
- Giro / Demand Deposit	-	-	-	-	-	154.085	128.408	122.504	120.572	146.540	123.793	141.074	113.935
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	89.176	77.089	75.942	83.510	81.712	91.383	90.335	87.361
- Deposito Berjangka / Time Deposits	-	-	-	-	-	12.391	11.464	19.992	19.103	14.940	14.722	19.458	12.324
- Lainnya / Others	-	-	-	-	-	4.910	2.397	4.696	3.598	3.840	3.789	3.882	5.521
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	1.042.935	1.065.255	1.146.356	1.073.705	990.344	998.696	909.222	989.575
- Giro / Demand Deposit	-	-	-	-	-	365.157	371.817	491.581	415.018	411.879	467.244	496.785	454.351
- Fine Tune Operation (FTO)	-	-	-	-	-	511.777	475.555	398.246	395.595	409.143	374.522	164.786 ¹⁾	382.277
- Fasbi	-	-	-	-	-	149.103	202.094	242.494	256.805	161.402	149.492	244.353 ²⁾	147.263
- Lainnya / Others	-	-	-	-	-	16.897	15.788	14.035	6.287	7.920	7.438	3.297 ³⁾	5.684
d. Surat Berharga / Securities	-	-	-	-	-	1.806.990	1.859.252	1.830.962	1.814.829	1.827.288	1.844.713	1.817.676	1.787.171
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	13.581	14.122	12.420	12.011	10.371	7.149	4.711	3.200
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	56.455	49.476	45.171	42.131	40.837	41.769	47.332	41.842
- Obligasi / Bonds	-	-	-	-	-	1.522.216	1.566.773	1.539.989	1.533.652	1.477.529	1.510.393	1.485.929	1.462.259
- Lainnya / Others	-	-	-	-	-	214.739	228.881	233.381	227.036	298.551	285.402	279.704	279.871
e. Penyertaan / Equity Investment	-	-	-	-	-	118.771	118.371	96.503	98.000	98.377	98.123	98.371	102.658
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) Impairment on Financial Assets	-	-	-	-	-	351.429	355.684	354.825	359.606	362.706	366.202	370.221	373.186
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	342.303	346.253	345.888	350.282	353.720	357.361	361.595	364.607
- Surat Berharga / Securities	-	-	-	-	-	2.364	2.422	2.578	2.312	2.450	2.277	2.269	2.233
- Lainnya / Others	-	-	-	-	-	6.761	7.009	6.360	7.013	6.536	6.565	6.357	6.347
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	20.634	15.593	18.072	14.245	14.476	15.549	15.681	14.627
h. Tagihan Lainnya / Other claims	-	-	-	-	-	538.253	560.127	623.647	655.069	723.628	691.738	624.474	654.511
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538
Rupiah	-	-	-	-	-	6.198.197	6.280.683	6.442.601	6.353.248	6.368.149	6.411.743	6.474.588	6.500.051
Giro / Demand Deposit	-	-	-	-	-	1.479.487	1.520.057	1.591.523	1.544.750	1.563.529	1.602.812	1.579.467	1.627.195
Tabungan / Saving	-	-	-	-	-	2.149.352	2.182.741	2.263.564	2.227.859	2.227.412	2.244.477	2.339.274	2.317.507
Simpanan Berjangka / Time Deposits	-	-	-	-	-	2.569.358	2.577.884	2.587.514	2.580.640	2.577.209	2.564.453	2.555.848	2.555.300
Valas / Foreign Exchange	-	-	-	-	-	1.046.786	1.042.674	1.036.861	1.009.332	1.016.245	1.069.932	1.011.099	1.015.488
Giro / Demand Deposit	-	-	-	-	-	557.747	556.883	551.982	524.615	535.981	585.255	534.202	553.483
Tabungan / Saving	-	-	-	-	-	168.892	172.538	168.696	176.703	180.275	189.988	184.215	182.611
Simpanan Berjangka / Time Deposits	-	-	-	-	-	320.147	313.253	316.184	308.014	299.988	294.690	292.682	279.394
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	4.064	1.696	1.672	1.676	1.666	1.609	3.596 ¹⁾	1.557
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	149.177	144.571	160.594	169.173	165.100	160.959	189.869	185.067
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	117.150	113.383	117.684	114.606	116.034	116.000	113.619	115.254
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	225.806	228.890	227.554	220.949	219.193	217.734	227.988	238.097
Rupiah	-	-	-	-	-	63.136	61.973	62.206	61.622	60.806	64.484	67.366	67.855
Valas / Foreign Exchange	-	-	-	-	-	162.669	164.917	165.349	159.327	158.387	153.250	160.621	170.242
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	13.868	11.167	12.370	10.187	10.547	11.628	13.958	12.423
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	-	-	-	-	-	83.331	84.668	125.817	97.840	111.417	121.908	147.680 ¹⁾	131.512
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	3.711	4.355	4.565	3.651	4.172	3.624	3.826	2.989
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	253.829	250.285	261.671	263.027	264.152	272.706	273.714	274.239
b. Cadangan / Reserves	-	-	-	-	-	81.505	81.579	81.168	81.504	81.516	83.643	84.952	86.286
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	646.996	645.583	648.343	781.496	788.525	710.086	696.569	693.690
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	-	-	-	-	117.996	130.474	140.207	16.857	30.890	45.368	62.377	79.513
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	287.809	295.515	273.985	279.682	274.947	274.902	259.338	260.803
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	64.796	66.011	65.852	66.531	66.497	68.512	68.139	69.245

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

Keterangan	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	822.048	687.378	698.332	686.812	666.970	679.287	687.258	692.150
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610	689.491
Rupiah	-	-	-	-	-	690.028	603.123	615.896	605.636	597.701	607.543	612.955	616.764
Valas / Foreign Exchange	-	-	-	-	-	125.756	79.935	77.836	77.215	66.578	69.110	71.655	72.727
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	6.263	4.320	4.600	3.962	2.692	2.634	2.648	2.658
Rupiah	-	-	-	-	-	3.258	2.777	2.107	2.190	1.948	1.995	1.999	2.020
Valas / Foreign Exchange	-	-	-	-	-	3.005	1.543	2.493	1.772	743	639	649	639
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	72.427	37.824	43.871	45.032	38.109	39.430	44.710	35.342
- Giro / Demand Deposit	-	-	-	-	-	19.956	18.194	17.120	20.296	21.092	20.691	21.282	18.368
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	44.858	14.746	15.021	14.487	7.056	8.954	10.954	8.364
- Deposito Berjangka / Time Deposits	-	-	-	-	-	4.066	3.907	10.617	9.465	8.196	7.883	10.597	5.656
- Lainnya / Others	-	-	-	-	-	3.547	977	1.113	785	1.902	1.902	1.877	2.954
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	250.740	192.733	194.311	201.759	184.249	204.404	175.651	213.775
- Giro / Demand Deposit	-	-	-	-	-	85.911	60.866	69.274	61.519	59.931	73.627	73.437	74.394
- Fine Tune Operation (FTO)	-	-	-	-	-	111.712	81.861	75.765	84.434	84.932	85.766	41.506 ¹⁾	94.436
- Fasbi	-	-	-	-	-	48.552	46.556	47.188	53.963	37.195	43.646	58.214	42.238
- Lainnya / Others	-	-	-	-	-	4.565	3.450	2.085	1.843	2.191	1.547	2.494	2.707
d. Surat Berharga / Securities	-	-	-	-	-	218.945	219.986	224.260	220.618	217.045	220.683	223.534	213.783
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	2.305	2.111	2.605	2.453	2.910	2.386	1.693	1.622
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	11.527	6.836	7.426	9.236	8.205	8.244	9.584	9.504
- Obligasi / Bonds	-	-	-	-	-	179.417	182.769	184.658	180.302	176.825	180.471	182.326	174.011
- Lainnya / Others	-	-	-	-	-	25.695	28.270	29.571	28.627	29.105	29.582	29.932	28.646
e. Penyertaan / Equity Investment	-	-	-	-	-	1.950	1.021	1.019	1.020	1.033	1.018	1.014	1.012
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	27.459	24.844	24.095	24.440	23.381	23.610	23.961	24.222
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	26.553	23.967	23.259	23.604	22.529	22.909	23.256	23.527
- Surat Berharga / Securities	-	-	-	-	-	262	247	262	259	252	120	121	103
- Lainnya / Others	-	-	-	-	-	644	630	575	578	599	581	584	592
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	8.751	4.985	5.697	4.439	2.717	2.939	2.848	2.835
h. Tagihan Lainnya / Other claims	-	-	-	-	-	122.887	106.352	106.071	112.734	124.318	110.762	106.980	103.586
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	1.068.984	966.691	970.137	972.355	954.579	974.559	962.581	976.245
Rupiah	-	-	-	-	-	932.141	860.453	862.962	868.497	859.039	860.343	863.761	874.211
Giro / Demand Deposit	-	-	-	-	-	234.288	208.459	189.883	198.621	201.150	209.887	192.490	204.411
Tabungan / Saving	-	-	-	-	-	186.287	185.038	205.068	192.635	188.055	189.041	202.255	200.240
Simpanan Berjangka / Time Deposits	-	-	-	-	-	511.566	466.956	468.010	477.240	469.834	461.415	469.016	469.560
Valas / Foreign Exchange	-	-	-	-	-	136.843	106.238	107.176	103.859	95.539	114.215	98.820	102.033
Giro / Demand Deposit	-	-	-	-	-	84.180	63.294	63.276	59.384	54.939	74.112	60.168	63.479
Tabungan / Saving	-	-	-	-	-	7.474	8.394	8.132	7.825	5.302	5.618	5.296	4.890
Simpanan Berjangka / Time Deposits	-	-	-	-	-	45.190	34.550	35.767	36.650	35.299	34.486	33.356	33.664
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	2.373	1	1	1	1	1	1.696	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	58.688	43.149	51.342	48.810	37.371	38.372	39.676	40.652
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	19.810	15.486	19.294	17.126	18.683	18.774	17.080	18.273
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	20.781	19.807	18.993	19.095	18.811	19.870	21.165	21.391
Rupiah	-	-	-	-	-	12.040	10.482	10.133	10.102	10.137	11.152	11.488	11.616
Valas / Foreign Exchange	-	-	-	-	-	8.741	9.325	8.860	8.993	8.674	8.718	9.677	9.774
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	6.719	3.651	4.672	3.581	2.896	3.339	3.633	3.370
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	-	-	-	-	-	10.381	7.132	8.631	6.956	4.746	7.711	7.263	5.431
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	748	1.057	1.064	899	1.158	317	288	271
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	120.266	111.693	118.758	118.068	118.767	121.621	122.618	123.522
b. Cadangan / Reserves	-	-	-	-	-	22.922	22.989	22.057	22.053	22.055	23.039	23.797	24.318
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	27.421	1.613	1.220	5.496	4.551	1.367	(1.898) ¹⁾	(2.920)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	-	-	-	-	6.554	6.361	4.510	1.265	2.158	3.390	4.126	5.083
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	28.925	25.280	38.287	39.849	39.356	37.473	35.341	37.460
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	8.652	5.643	5.918	5.746	5.743	7.744	6.921	7.791

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

Keterangan	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	513.600	651.854	651.624	650.304	675.130	684.466	662.328	671.323
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785	654.977	662.982
Rupiah	-	-	-	-	-	429.171	514.599	520.203	517.171	530.924	541.537	534.634	544.059
Valas / Foreign Exchange	-	-	-	-	-	80.512	131.448	124.797	127.364	137.755	136.248	120.342	118.923
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	3.918	5.807	6.625	5.768	6.450	6.681	7.351	8.341
Rupiah	-	-	-	-	-	3.776	4.089	5.200	4.330	4.298	4.528	5.179	6.156
Valas / Foreign Exchange	-	-	-	-	-	142	1.719	1.425	1.438	2.152	2.153	2.172	2.185
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	18.426	40.703	37.379	43.578	43.788	51.989	51.273	51.332
- Giro / Demand Deposit	-	-	-	-	-	11.011	13.053	14.212	13.974	14.533	13.459	15.569	12.262
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	6.280	26.480	20.819	26.667	27.373	36.244	32.313	38.294
- Deposito Berjangka / Time Deposits	-	-	-	-	-	830	823	1.921	2.509	1.509	2.043	3.139	539
- Lainnya / Others	-	-	-	-	-	304	347	427	428	373	243	252	237
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	122.099	183.550	202.122	197.030	195.411	193.803	176.487	184.294
- Giro / Demand Deposit	-	-	-	-	-	35.769	70.043	84.011	82.730	80.080	86.623	84.635	81.115
- Fine Tune Operation (FTO)	-	-	-	-	-	78.084	87.726	69.167	75.922	88.101	75.595	36.504	71.815
- Fasbi	-	-	-	-	-	8.246	25.781	48.944	37.278	25.573	31.161	55.348	30.683
- Lainnya / Others	-	-	-	-	-	-	-	-	1.100	1.657	424	- ¹⁾	681
d. Surat Berharga / Securities	-	-	-	-	-	161.748	183.022	179.281	173.118	184.675	188.035	183.377	177.515
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	5.806	5.542	5.921	5.277	4.597	4.474	3.819	3.249
- Obligasi / Bonds	-	-	-	-	-	137.349	157.107	148.210	148.219	161.214	164.653	160.263	153.415
- Lainnya / Others	-	-	-	-	-	18.593	20.373	25.150	19.623	18.864	18.908	19.294	20.852
e. Penyertaan / Equity Investment	-	-	-	-	-	2.367	3.294	2.960	2.959	2.960	2.961	2.961	2.961
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	20.246	24.112	23.997	24.315	25.704	25.877	25.255	25.592
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	19.061	22.878	23.226	23.519	24.900	25.069	24.904	25.258
- Surat Berharga / Securities	-	-	-	-	-	55	47	30	27	28	18	23	20
- Lainnya / Others	-	-	-	-	-	1.130	1.186	741	769	776	790	328	314
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	2.486	3.858	4.200	3.485	5.163	5.094	5.052	4.455
h. Tagihan Lainnya / Other claims	-	-	-	-	-	50.527	51.831	49.249	59.792	94.917	91.643	81.929	90.735
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	685.493	786.797	793.773	792.215	840.625	852.157	818.657	829.983
Rupiah	-	-	-	-	-	589.678	659.173	667.465	660.930	704.095	707.518	697.209	701.433
Giro / Demand Deposit	-	-	-	-	-	148.507	166.468	178.191	166.031	188.166	192.596	173.109	175.000
Tabungan / Saving	-	-	-	-	-	120.514	130.292	138.651	129.996	134.358	132.287	136.177	133.266
Simpanan Berjangka / Time Deposits	-	-	-	-	-	320.656	362.412	350.623	364.903	381.570	382.635	387.922	393.167
Valas / Foreign Exchange	-	-	-	-	-	95.815	127.624	126.308	131.285	136.530	144.640	121.448	128.551
Giro / Demand Deposit	-	-	-	-	-	47.681	68.188	66.157	72.211	74.307	80.784	69.849	75.715
Tabungan / Saving	-	-	-	-	-	18.921	19.076	19.372	19.423	22.259	22.983	13.909	13.933
Simpanan Berjangka / Time Deposits	-	-	-	-	-	29.214	40.360	40.779	39.651	39.963	40.872	37.690	38.903
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	0	0	0	0	0	0	377 ¹⁾	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	17.194	31.891	31.255	35.545	41.943	43.976	50.600	50.529
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	2.403	3.398	4.245	3.428	3.399	3.399	3.399	3.400
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	32.709	33.952	35.008	31.551	33.224	33.977	27.880	28.705
Rupiah	-	-	-	-	-	15.687	16.654	17.367	17.345	17.327	19.155	20.174	20.226
Valas / Foreign Exchange	-	-	-	-	-	17.022	17.298	17.641	14.206	15.897	14.822	7.705	8.479
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	2.161	2.822	3.193	2.527	3.548	3.596	3.308	3.048
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	-	-	-	-	-	5.649	6.565	9.557	7.891	8.542	9.672	11.378	11.822
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	287	329	433	307	266	234	248	246
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	40.752	45.655	48.978	51.151	51.576	54.887	47.502	47.502
b. Cadangan / Reserves	-	-	-	-	-	12.628	12.628	12.624	12.965	12.965	13.743	12.795	12.795
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	40.687	64.965	64.967	75.085	75.685	69.521	61.996	61.989
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	-	-	-	-	9.440	10.716	11.034	806	1.629	2.281	3.277	4.241
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	27.801	39.741	36.336	39.719	39.325	39.583	38.111	38.163
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	10.699	13.547	13.288	13.313	13.309	13.309	13.355	13.385

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

Keterangan	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	1.466.246	1.474.432	1.494.599	1.480.765	1.494.717	1.524.159	1.601.709	1.608.025
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.594.158
Rupiah	-	-	-	-	-	1.258.421	1.262.199	1.277.182	1.266.939	1.277.764	1.297.686	1.334.594	1.341.555
Valas / Foreign Exchange	-	-	-	-	-	195.638	200.734	205.828	202.471	205.811	213.501	253.658	252.604
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	12.187	11.499	11.589	11.354	11.141	12.972	13.456	13.866
Rupiah	-	-	-	-	-	9.507	8.884	9.295	8.960	9.207	10.147	10.809	10.958
Valas / Foreign Exchange	-	-	-	-	-	2.680	2.615	2.294	2.394	1.934	2.825	2.648	2.909
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	50.717	43.353	42.330	43.895	46.715	39.195	41.207	46.155
- Giro / Demand Deposit	-	-	-	-	-	38.852	29.425	25.882	27.362	28.727	24.831	28.509	28.084
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	9.075	9.980	11.002	11.838	14.029	11.623	9.249	14.022
- Deposito Berjangka / Time Deposits	-	-	-	-	-	2.196	3.366	3.349	3.380	2.658	1.509	2.247	2.843
- Lainnya / Others	-	-	-	-	-	594	583	2.097	1.315	1.301	1.233	1.201	1.205
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	238.729	255.558	258.093	237.687	210.589	207.296	190.192	219.508
- Giro / Demand Deposit	-	-	-	-	-	75.214	77.069	81.663	81.851	84.850	98.558	99.962	90.666
- Fine Tune Operation (FTO)	-	-	-	-	-	98.278	108.720	100.904	96.520	88.364	68.565	44.388 ¹⁾	96.090
- Fasbi	-	-	-	-	-	52.910	57.438	63.582	55.978	33.309	34.712	45.044	30.463
- Lainnya / Others	-	-	-	-	-	12.327	12.332	11.944	3.338	4.066	5.460	797 ²⁾	2.289
d. Surat Berharga / Securities	-	-	-	-	-	457.881	464.432	466.213	455.770	450.418	459.675	457.767	442.627
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	11.830	15.652	12.863	12.104	14.172	14.360	19.962	18.188
- Obligasi / Bonds	-	-	-	-	-	390.910	385.452	388.598	377.663	370.312	379.319	385.479	361.348
- Lainnya / Others	-	-	-	-	-	55.141	63.327	64.752	66.003	65.934	65.996	52.327 ³⁾	63.090
e. Penyertaan / Equity Investment	-	-	-	-	-	17.505	16.994	17.300	17.408	17.407	17.047	17.143	17.290
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	74.507	75.935	76.399	78.159	78.718	78.676	80.193	81.177
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	73.250	74.719	75.287	76.833	77.592	77.493	78.520	79.356
- Surat Berharga / Securities	-	-	-	-	-	264	274	290	290	87	87	109	108
- Lainnya / Others	-	-	-	-	-	992	942	822	1.036	1.039	1.096	1.565	1.713
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	4.520	3.599	3.948	3.440	3.445	4.093	4.915	4.657
h. Tagihan Lainnya / Other claims	-	-	-	-	-	102.524	113.934	131.381	166.157	177.069	151.405	124.345	148.047
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	1.800.856	1.829.259	1.865.083	1.859.266	1.838.076	1.856.742	1.863.396	1.888.575
Rupiah	-	-	-	-	-	1.521.372	1.541.626	1.577.864	1.573.770	1.549.931	1.563.973	1.572.960	1.597.995
Giro / Demand Deposit	-	-	-	-	-	340.435	339.376	362.802	350.015	349.205	366.329	368.139	385.113
Tabungan / Saving	-	-	-	-	-	389.731	392.148	404.140	403.490	401.236	403.872	416.054	417.886
Simpanan Berjangka / Time Deposits	-	-	-	-	-	791.207	810.102	810.922	820.265	799.490	793.771	788.767	794.996
Valas / Foreign Exchange	-	-	-	-	-	279.483	287.634	287.219	285.496	288.146	292.769	290.436	290.580
Giro / Demand Deposit	-	-	-	-	-	110.072	117.780	119.196	114.982	119.417	121.790	109.874	119.161
Tabungan / Saving	-	-	-	-	-	78.680	78.213	77.370	80.613	81.343	85.863	91.727	90.957
Simpanan Berjangka / Time Deposits	-	-	-	-	-	90.731	91.642	90.653	89.900	87.385	85.116	88.836	80.462
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	28.080	30.309	29.292	33.299	37.667	36.706	39.390	47.851
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	27.035	26.196	26.208	26.287	26.212	26.077	25.984	26.207
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	68.782	69.189	70.884	70.409	68.103	70.354	83.822	88.728
Rupiah	-	-	-	-	-	33.917	33.458	33.331	32.804	31.976	32.787	34.340	34.575
Valas / Foreign Exchange	-	-	-	-	-	34.865	35.731	37.553	37.605	36.127	37.567	49.482	54.153
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	3.477	3.073	3.118	2.666	2.713	3.052	4.330	3.683
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	27.818	29.420	39.123	29.281	33.751	27.850	29.268	40.198
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	1.354	1.664	1.915	1.406	1.700	1.708	2.020	1.179
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	-	-	-	-	-	64.228	64.229	64.229	64.230	64.230	66.620	74.005	74.005
b. Cadangan / Reserves	-	-	-	-	-	35.308	35.315	35.840	35.840	35.850	35.900	37.399	38.211
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	125.328	125.444	131.677	150.662	158.039	147.307	147.302	145.451
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	-	-	-	-	-	22.366	24.123	26.280	2.689	4.594	7.834	11.117	13.789
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	79.898	79.546	72.434	76.056	73.810	77.325	70.828	70.698
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	28.638	29.842	29.764	29.934	29.924	29.935	30.197	30.311

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

Keterangan	2021					2022							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses													
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	-	-	-	-	645.650	707.621	773.902	75.405	129.182	193.170	257.686	322.836
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	7.698	8.707	9.740	1.210	2.150	3.075	4.031	5.126
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	2.265	2.435	2.691	225	448	591	797	1.035
c. Dari surat berharga / From securities	-	-	-	-	-	71.539	78.964	87.345	7.905	14.837	22.626	30.137	37.748
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	407.423	446.715	487.587	46.942	85.476	126.749	169.227	211.752
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	405.111	444.210	484.944	46.699	85.025	126.089	168.236	210.522
- kepada bank lain / To other Bank	-	-	-	-	-	2.312	2.505	2.643	243	451	660	991	1.231
e. Lainnya / Others	-	-	-	-	-	156.726	170.799	186.539	19.123	26.271	40.131	53.494	67.175
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	-	-	290.207	315.601	342.699	37.175	54.543	79.257	102.676	126.949
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	141	144	145	24	46	66	71	105
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	4.692	5.118	5.618	421	772	996	1.357	1.840
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	119.353	129.866	140.844	10.683	20.209	30.492	40.373	50.494
- Giro / Demand Deposit	-	-	-	-	-	20.001	22.112	24.161	2.183	4.110	6.181	8.268	10.443
- Tabungan / Saving	-	-	-	-	-	14.595	15.863	17.181	1.274	2.516	3.838	5.065	6.297
- Simpanan Berjangka / Time deposits	-	-	-	-	-	84.757	91.891	99.502	7.226	13.583	20.472	27.040	33.753
d. Surat Berharga / Securities	-	-	-	-	-	8.172	9.068	9.797	737	1.417	2.596	3.449	4.060
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	5.606	6.065	6.908	5.659	1.224	1.603	1.998	2.483
f. Lainnya / Others	-	-	-	-	-	147.013	160.338	174.872	19.651	30.874	43.505	55.429	67.968
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	-	-	5.231	5.002	4.515	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)						355.443	392.020	431.203	38.230	74.639	113.913	155.010	195.888
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	-	-	-	-	-	386.606	417.957	460.019	52.877	89.649	122.171	150.784	173.338
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	17.962	19.371	20.448	2.596	3.893	4.784	5.436	5.367
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	1	3	6	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	57	65	60	100	380	559	151	157
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	187.880	187.899	208.665	25.641	46.678	66.543	85.116	94.871
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	71.216	78.929	87.234	6.838	13.267	21.368	29.959	38.904
f. Lainnya / Others	-	-	-	-	-	109.491	131.693	143.612	17.701	25.429	28.911	30.122	34.038
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	591.635	645.091	716.871	70.774	126.555	181.540	229.462	272.371
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	1.634	1.741	2.082	520	675	964	1.614	1.550
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	454	454	454	0	0	0	82	621 ¹⁾
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	174	175	177	7	32	125	108	165
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	173.547	173.040	191.785	25.047	45.180	62.990	81.327	90.144
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	198.630	227.745	249.910	24.286	37.254	51.229	59.189	70.501
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	3.602	3.978	4.404	388	743	1.263	1.634	2.079
g. Lainnya / Others	-	-	-	-	-	213.594	237.959	268.059	20.524	42.672	64.967	85.507	107.311
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)						150.413	164.886	174.352	20.332	37.733	54.544	76.333	96.854
E. Pendapatan non - operasional / Non Operational Income						15.950	17.995	20.216	3.109	7.301	7.095	10.242	13.129
F. Beban non - operasional / Non Operational Expenses						16.722	17.557	20.411	2.320	4.456	6.541	8.688	11.275
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)						(772)	438	(195)	789	2.845	553	1.554	1.854
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit						149.641	165.324	174.271	21.121	40.579	55.098	77.887	98.708
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received						(165)	(184)	89.861	(18)	(39)	(65)	(88)	(114)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office						(264)	(283)	89.586	(18)	(39)	(65)	(88)	(114)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax						117.996	130.474	140.206	16.857	30.890	45.368	62.377	79.513

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

Keterangan	2021					2022								
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	
A. Pendapatan dan Beban Bunga/Bagi Hasil / Interest/Profit Sharing Income and Expenses														
1. Pendapatan bunga/Pendapatan Bagi Hasil / Interest Income/Profit Sharing Income	-	-	-	-	-	124.378	124.236	136.178	10.619	20.122	31.192	41.965	52.843	
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	2.268	2.040	2.297	279	486	704	948	1.237	
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	850	829	873	58	101	161	201	250	
c. Dari surat berharga / From securities	-	-	-	-	-	10.763	10.798	11.759	1.140	1.864	2.895	3.939	4.946	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	57.847	58.410	64.408	5.423	10.464	16.178	21.752	27.380	
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	57.679	58.231	64.218	5.414	10.451	16.157	21.724	27.345	
- kepada bank lain / To other Bank	-	-	-	-	-	168	179	190	9	14	21	28	36	
e. Lainnya / Others	-	-	-	-	-	52.649	52.159	56.840	3.719	7.206	11.254	15.125	19.030	
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	-	-	80.967	79.586	86.768	6.040	11.554	17.843	23.893	30.052	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	134	137	137	0	1	2	6	11	
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	884	814	895	81	143	221	301	387	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	26.525	25.909	28.410	2.212	4.131	6.256	8.291	10.375	
- Giro / Demand Deposit	-	-	-	-	-	2.857	2.925	3.207	260	476	742	998	1.252	
- Tabungan / Saving	-	-	-	-	-	2.493	2.546	2.801	275	499	766	1.035	1.321	
- Simpanan Berjangka / Time deposits	-	-	-	-	-	21.175	20.438	22.401	1.678	3.156	4.748	6.258	7.802	
d. Surat Berharga / Securities	-	-	-	-	-	1.408	1.201	1.403	102	207	334	466	594	
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	593	477	515	36	68	106	150	195	
f. Lainnya / Others	-	-	-	-	-	51.404	51.029	55.389	3.608	7.004	10.924	14.679	18.491	
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	-	-	19	19	19	-	-	-	-	-	
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	-	-	-	-	-	43.411	44.651	49.410	4.579	8.568	13.348	18.072	22.792	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	-	-	-	-	-	150.603	99.093	105.924	7.677	12.036	16.025	19.651	21.775	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	1.897	2.047	2.418	245	245	394	512	500 ¹⁾	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	1	3	5	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	23	31	24	97	373	545	131	131	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	129.949	81.314	86.289	5.718	8.839	11.494	14.524	15.745	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	4.763	5.131	5.778	475	776	1.361	1.778	2.188	
f. Lainnya / Others	-	-	-	-	-	13.972	10.569	11.415	1.141	1.800	2.226	2.706	3.211	
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	184.595	134.371	147.717	10.605	17.666	24.836	32.167	37.610	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	843	834	1.143	105	131	225	319	399	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	278	-	1	0	0	-	-	1	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	173	174	176	7	32	124	107	110	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	127.460	79.075	83.510	5.708	8.802	11.278	14.257 ¹⁾	15.236	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	21.679	19.942	23.825	1.765	2.905	3.958	4.717	5.964	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	784	779	904	71	93	228	229	298	
g. Lainnya / Others	-	-	-	-	-	33.378	33.568	38.159	2.948	5.704	9.023	12.536	15.602	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	9.419	9.373	7.616	1.651	2.938	4.538	5.556	6.957	
E. Pendapatan non-operasional / Non Operational Income	-	-	-	-	-	5.173	5.434	6.062	717	1.376	1.937	2.678	3.346	
F. Beban non-operasional / Non Operational Expenses	-	-	-	-	-	5.051	5.358	6.038	711	1.401	2.014	2.755	3.551	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	123	76	24	6	(25)	(77)	(77)	(205)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	9.542	9.448	7.640	1.657	2.913	4.461	5.479	6.752	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	(165)	(184)	4.306	(18)	0	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	(264)	(283)	4.031	(18)	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	6.554	6.361	4.510	1.265	2.158	3.390	4.126	5.083	

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

Keterangan	2021					2022								
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei	
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses														
1. Pendapatan bunga / Interest Income	-	-	-	-	-	76.954	95.370	104.090	8.706	17.166	26.059	34.619	43.440	
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	1.207	1.836	2.022	219	420	612	737	938	
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	288	365	383	16	81	56	85	120	
c. Dari surat berharga / From securities	-	-	-	-	-	7.097	8.820	9.637	828	1.774	2.648	3.541	4.388	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	40.375	49.274	53.880	4.546	8.987	13.804	18.285	22.935	
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	40.242	49.126	53.720	4.532	8.961	13.765	18.232	22.862	
- kepada bank lain / To other Bank	-	-	-	-	-	132	148	160	14	26	39	54	72	
e. Lainnya / Others	-	-	-	-	-	27.988	35.075	38.168	3.097	5.905	8.938	11.971	15.060	
2. Beban Bunga / Interest Expenses	-	-	-	-	-	44.488	56.370	61.091	4.800	9.174	13.901	18.423	23.228	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	571	771	835	63	119	182	243	312	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	15.026	19.126	20.716	1.589	3.100	4.699	6.134	7.713	
- Giro / Demand Deposit	-	-	-	-	-	1.600	1.974	2.171	196	396	596	772	959	
- Tabungan / Saving	-	-	-	-	-	1.175	1.494	1.660	167	336	497	645	797	
- Simpanan Berjangka / Time deposits	-	-	-	-	-	12.251	15.657	16.885	1.226	2.369	3.605	4.717	5.958	
d. Surat Berharga / Securities	-	-	-	-	-	800	1.203	1.310	111	224	345	464	583	
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	817	1.039	1.116	72	143	226	287	366	
f. Lainnya / Others	-	-	-	-	-	27.208	34.157	37.032	2.964	5.589	8.449	11.295	14.254	
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	66	75	82	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)						32.466	38.999	42.998	3.906	7.992	12.158	16.196	20.212	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	21.796	75.914	83.649	15.314	29.224	47.057	59.913	68.873	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	1.467	1.609	1.750	167	383	456	580	627	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	0	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	33	34	35	3	6	14	20	25	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	11.458	59.480	65.579	13.441	27.010	43.620	54.971	63.101	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	4.493	5.442	6.026	492	1.079	1.757	2.413	2.937	
f. Lainnya / Others	-	-	-	-	-	4.345	9.350	10.259	1.210	746	1.210	1.928	2.183	
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	42.496	101.600	113.549	18.135	35.190	56.136	72.059	83.977	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	170	257	237	119	136	136	240	277	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	67	345	345	-	-	0	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	54	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	9.032	56.254	62.517	13.203	26.575	42.521	53.960	61.773	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	10.503	15.490	17.787	2.327	2.843	4.900	6.276	7.434	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	747	921	1.029	90	210	346	458	556	
g. Lainnya / Others	-	-	-	-	-	21.977	28.333	31.634	2.395	5.424	8.232	11.126	13.883	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)						11.766	13.313	13.098	1.085	2.027	3.079	4.050	5.108	
E. Pendapatan non - operasional / Non Operational Income						886	1.551	2.057	284	299	243	415	608	
F. Beban non - operasional / Non Operational Expenses						1.380	1.699	1.940	262	298	356	334	497	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)						(493)	(148)	118	23	2	(113)	81	111	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit						11.272	13.165	13.216	1.107	2.028	2.967	4.131	5.219	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received						-	-	2.756	-	(39)	(65)	(88)	(114)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office						-	-	2.756	-	(39)	(65)	(88)	(114)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax						9.440	10.716	11.034	806	1.629	2.281	3.277	4.241	

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

Keterangan	2021					2022							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	-	-	-	-	174.490	191.329	208.880	16.440	31.432	47.498	64.569	81.154
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	2.355	2.627	2.887	359	649	923	1.247	1.551
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	270	300	370	25	46	67	97	123
c. Dari surat berharga / From securities	-	-	-	-	-	21.481	23.551	25.630	2.101	4.004	6.080	8.087	10.166
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	96.740	105.803	115.366	9.449	18.231	27.553	38.117	47.880
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	95.958	104.958	114.457	9.383	18.108	27.367	37.869	47.560
- kepada bank lain / To other Bank	-	-	-	-	-	781	845	909	67	123	186	249	319
e. Lainnya / Others	-	-	-	-	-	53.645	59.048	64.628	4.506	8.502	12.876	17.022	21.434
2. Beban Bunga / Interest Expenses	-	-	-	-	-	94.286	103.316	112.375	8.250	15.365	23.129	30.688	38.628
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	3	3	3	24	45	64	66	94
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	407	440	479	42	83	127	161	225
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	35.524	38.685	41.875	3.175	5.977	8.955	11.951	14.933
- Giro / Demand Deposit	-	-	-	-	-	5.306	5.834	6.390	543	1.034	1.553	2.109	2.675
- Tabungan / Saving	-	-	-	-	-	4.666	5.116	5.566	428	813	1.226	1.640	2.065
- Simpanan Berjangka / Time deposits	-	-	-	-	-	25.553	27.736	29.919	2.203	4.129	6.176	8.201	10.193
d. Surat Berharga / Securities	-	-	-	-	-	3.682	3.965	4.252	255	501	761	1.014	1.309
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	2.792	3.041	3.291	254	483	730	999	1.283
f. Lainnya / Others	-	-	-	-	-	51.777	57.085	62.388	4.501	8.276	12.491	16.498	20.784
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	101	97	88	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	-	-	80.205	88.013	96.505	8.190	16.066	24.369	33.881	42.526
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	40.666	44.960	55.850	13.274	17.259	21.768	21.923	25.196
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	5.386	6.137	6.476	639	1.175	1.349	1.456	1.382
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	0,9	0,9	0,4	0,0	0,0	0,0	0,1	0,1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	9.765	11.141	18.770	1.978	2.587	3.652	5.226	6.137
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	13.795	15.331	17.130	1.296	2.506	4.138	6.104	7.634
f. Lainnya / Others	-	-	-	-	-	11.719	12.349	13.473	9.360	10.991	12.629	9.137*)	10.043
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	92.572	102.817	119.625	18.050	27.360	36.176	41.936	50.459
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	425	451	488	247	272	445	772	750
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	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	0,8	0,8	0,3	0,5	0,7	0,7	0,7
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	6.864	8.148	15.451	1.581	2.088	2.915	4.223	4.789
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	35.694	39.508	43.455	11.085	14.832	17.309	15.873	18.493
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	1.379	1.543	1.733	155	289	478	690	931
g. Lainnya / Others	-	-	-	-	-	48.209	53.167	58.497	4.981	9.879	15.030	20.377	25.496
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	28.299	30.156	32.729	3.414	5.965	9.961	13.868	17.263
E. Pendapatan non-operasional / Non Operational Income	-	-	-	-	-	8.992	9.926	10.817	1.309	2.728	4.051	5.492	7.134
F. Beban non-operasional / Non Operational Expenses	-	-	-	-	-	8.537	9.307	10.362	1.284	2.686	3.983	5.255	6.890
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	455	620	455	26	42	68	237	244
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	28.754	30.776	33.298	3.439	6.007	10.029	14.105	17.506
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	12.158	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	12.158	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	22.366	24.123	26.279	2.689	4.594	7.834	11.117	13.789

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

Keterangan	2021					2022							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb ¹⁾	Mar ¹⁾	Apr ¹⁾	Mei
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses													
1. Pendapatan bunga / Interest Income	-	-	-	-	-	269.829	296.686	324.755	39.641	60.461	88.422	116.533	145.398
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	1.867	2.204	2.535	354	595	836	1.100	1.401
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	856	941	1.065	127	220	307	415	542
c. Dari surat berharga / From securities	-	-	-	-	-	32.199	35.796	40.318	3.836	7.195	11.003	14.570	18.248
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	212.461	233.229	253.933	27.524	47.794	69.213	91.073	113.557
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	211.231	231.895	252.549	27.370	47.506	68.800	90.412	112.754
- kepada bank lain / To other Bank	-	-	-	-	-	1.230	1.334	1.384	154	288	413	660	803
e. Lainnya / Others	-	-	-	-	-	22.445	24.516	26.903	7.801	4.658	7.063	9.376	11.651
2. Beban Bunga / Interest Expenses	-	-	-	-	-	70.467	76.329	82.464	18.086	18.449	24.384	29.671	35.041
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	4	4	5	0	0	0	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	2.829	3.093	3.409	235	427	465	651	915
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	42.277	46.146	49.843	3.707	7.001	10.582	13.996	17.473
- Giro / Demand Deposit	-	-	-	-	-	10.239	11.378	12.393	1.184	2.204	3.290	4.388	5.558
- Tabungan / Saving	-	-	-	-	-	6.261	6.707	7.154	404	868	1.349	1.745	2.114
- Simpanan Berjangka / Time deposits	-	-	-	-	-	25.778	28.060	30.296	2.119	3.930	5.943	7.864	9.800
d. Surat Berharga / Securities	-	-	-	-	-	2.282	2.699	2.832	268	485	1.156	1.505	1.574
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	1.404	1.508	1.986	5.297	530	540	562	639
f. Lainnya / Others	-	-	-	-	-	16.625	18.067	20.063	8.578	10.005	11.641	12.957	14.440
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	5.046	4.812	4.326	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)						199.362	220.357	242.291	21.555	42.013	64.037	86.862	110.358
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses													
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	173.540	197.990	214.597	16.612	31.130	37.320	49.297	57.494
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	9.213	9.578	9.804	1.544	2.089	2.585	2.888	2.859 ¹⁾
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	36.708	35.963	38.028	4.504	8.243	7.777	10.394	9.889 ¹⁾
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	48.165	53.025	58.300	4.574	8.907	14.111	19.664	26.146
f. Lainnya / Others	-	-	-	-	-	79.454	99.425	108.464	5.990	11.892	12.847	16.351	18.600
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	271.972	306.303	335.979	23.985	46.339	64.392	83.300	100.325
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	197	199	215	49	135	159	282	124 ¹⁾
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	108	108	108	-	0	0	82	620 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	-	-	-	-	-	30.191	29.563	30.308	4.555	7.714	6.277	8.888	8.346 ¹⁾
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	130.753	152.805	164.841	9.108	16.674	25.063	32.324	38.611
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	692	735	737	72	150	212	257	294
g. Lainnya / Others	-	-	-	-	-	110.031	122.892	139.769	10.200	21.665	32.682	41.468	52.330
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)						100.930	112.044	120.909	14.183	26.804	36.966	52.859	67.527
E. Pendapatan non-operasional / Non Operational Income						898	1.084	1.279	799	2.898	863	1.656 ¹⁾	2.041
F. Beban non-operasional / Non Operational Expenses						1.755	1.193	2.071	64	72	189	343	337
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)						(856)	(109)	(791)	734	2.826	675	1.313	1.704
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit						100.074	111.935	120.118	14.917	29.630	37.641	54.172	69.231
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received						-	-	70.641	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office						-	-	70.641	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax						79.636	89.274	98.383	12.097	22.509	31.862	43.858	56.400

Tabel 1.11. Rekening Administratif Bank Umum (Commercial Banks Off-Balance Sheet) Miliar Rp (Billion Rp)													
Indikator / Indicator	2021					2022							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	-	-	-	-	-	1.183.005	1.232.759	1.213.629	1.154.258	1.185.136	1.150.136	1.264.022	1.278.882
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	44.645	42.372	41.525	41.892	42.740	42.522	40.509	36.278
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	1.126.855	1.178.789	1.163.491	1.101.328	1.131.646	1.097.380	1.214.361	1.231.786
- Lainnya / <i>Others</i>	-	-	-	-	-	11.504	11.598	8.613	11.038	10.750	10.234	9.152	10.817
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	3.061.340	3.136.772	3.113.244	3.057.673	3.081.981	3.032.374	3.122.505	3.088.860
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	1.701.063	1.715.932	1.705.175	1.725.430	1.722.294	1.711.188	1.698.419	1.697.841
- <i>Committed</i>	-	-	-	-	-	430.956	438.655	429.072	443.185	432.497	435.859	432.338	446.070
- <i>Uncommitted</i>	-	-	-	-	-	1.270.107	1.277.277	1.276.104	1.282.245	1.289.797	1.275.329	1.266.081	1.251.771
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	23.510	23.476	24.251	23.378	23.544	16.485	16.032	17.029
- <i>Committed</i>	-	-	-	-	-	3.367	3.115	3.874	3.830	2.813	2.725	2.788	2.488
- <i>Uncommitted</i>	-	-	-	-	-	20.142	20.361	20.377	19.549	20.731	13.759	13.244	14.542
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	84.836	95.722	85.063	81.906	95.523	98.643	107.870	97.117
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	1.237.412	1.286.348	1.285.893	1.209.341	1.221.127	1.191.583	1.285.357	1.257.858
- Lainnya / <i>Others</i>	-	-	-	-	-	14.520	15.293	12.862	17.619	19.493	14.475	14.828	19.014
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	280.456	278.776	269.045	235.614	239.722	234.847	239.266	237.875
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	214.904	210.836	204.276	205.979	218.672	213.475	217.800	217.246
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	54.444	56.486	53.711	1.075	1.102	1.124	1.119	974
- Lainnya / <i>Others</i>	-	-	-	-	-	11.107	11.454	11.058	28.559	19.949	20.248	20.347	19.655
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	327.337	341.751	348.030	327.615	301.787	292.818	293.725	289.015
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	324.667	339.109	345.453	325.013	299.059	290.216	291.016	286.372
- Lainnya / <i>Others</i>	-	-	-	-	-	2.670	2.643	2.576	2.602	2.727	2.602	2.710	2.643
Lainnya / Others	-	-	-	-	-	611.927	681.574	696.230	534.076	518.778	523.977	528.349	528.905
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	11.781	11.477	11.477	9.682	9.473	9.378	9.449	9.421
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	544.707	614.136	627.791	523.747	508.654	513.940	518.235	518.815
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	533.888	535.884	548.614	518.459	501.970	507.225	511.519	512.075
- Lainnya / <i>Others</i>	-	-	-	-	-	10.818	78.252	79.177	5.289	6.684	6.715	6.716	6.740
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	55.439	55.961	56.962	646	652	660	665	669
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	48.036	48.555	49.558	646	652	660	665	669
- Lainnya / <i>Others</i>	-	-	-	-	-	7.403	7.405	7.404	-	-	-	-	-

Tabel 1.12. Rekening Administratif Bank Umum - KBMI 1 (Commercial Banks Off-Balance Sheet - KBMI 1) Miliar Rp (Billion Rp)													
Indikator / Indicator	2021					2022							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	-	-	-	-	-	523.148	410.459	418.224	341.790	196.946	180.954	207.380	256.882
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	4.982	4.801	4.866	4.630	5.078	4.567	4.600	3.383
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	516.812	404.055	412.539	334.844	189.581	174.228	201.119	251.877
- Lainnya / <i>Others</i>	-	-	-	-	-	1.354	1.603	819	2.316	2.287	2.159	1.661	1.622
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	774.284	530.711	538.929	457.934	299.291	285.459	311.859	359.335
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	272.182	149.422	145.539	139.944	106.275	105.919	105.180	113.556
- <i>Committed</i>	-	-	-	-	-	44.631	36.929	35.456	36.635	35.599	34.546	36.377	38.245
- <i>Uncommitted</i>	-	-	-	-	-	227.551	112.493	110.084	103.308	70.676	71.373	68.803	75.311
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	1.066	227	157	269	220	164	301	277
- <i>Committed</i>	-	-	-	-	-	48	54	30	66	51	31	79	75
- <i>Uncommitted</i>	-	-	-	-	-	1.018	172	127	204	169	133	221	203
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	5.615	5.391	5.633	4.954	3.950	3.689	3.499	3.792
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	490.803	371.019	384.112	307.601	182.470	172.642	199.181	236.454
- Lainnya / <i>Others</i>	-	-	-	-	-	4.617	4.652	3.487	5.167	6.375	3.045	3.698	5.256
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	45.845	43.659	36.834	34.324	30.493	30.437	30.939	30.424
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	34.181	33.275	28.407	28.860	24.679	24.667	25.051	24.203
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	10.391	9.094	7.088	432	437	446	442	438
- Lainnya / <i>Others</i>	-	-	-	-	-	1.273	1.290	1.339	5.032	5.377	5.323	5.446	5.783
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	35.496	28.213	28.150	27.209	21.517	21.383	21.664	21.198
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	35.151	27.941	27.909	26.939	21.148	21.086	21.384	20.919
- Lainnya / <i>Others</i>	-	-	-	-	-	345	272	241	270	369	297	280	279
Lainnya / Others	-	-	-	-	-	66.946	56.268	62.084	50.320	45.532	45.614	45.976	46.687
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	2.761	533	532	442	441	441	440	486
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	55.406	47.551	53.302	49.878	45.091	45.173	45.536	46.201
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	55.101	47.243	52.770	49.390	44.601	44.687	45.050	45.699
- Lainnya / <i>Others</i>	-	-	-	-	-	306	308	532	488	490	486	486	502
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	8.779	8.184	8.251	0	0	0	0	0
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	8.729	8.134	8.200	0	0	0	0	0
- Lainnya / <i>Others</i>	-	-	-	-	-	50	51	51	-	-	-	-	-

Tabel 1.13. Rekening Administratif Bank Umum - KBMI 2 (Commercial Banks Off-Balance Sheet - KBMI 2) Miliar Rp (Billion Rp)													
Indikator / Indicator	2021					2022							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	-	-	-	-	-	112.166	236.291	212.427	210.258	376.630	350.728	387.890	363.472
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	7.699	4.905	7.713	7.777	7.770	8.058	6.900	6.939
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	-	-	-	-	-	96.405	223.247	197.606	195.200	362.107	336.007	374.493	349.500
- Lainnya / Others	-	-	-	-	-	8.062	8.139	7.108	7.280	6.754	6.663	6.498	7.033
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	322.943	572.945	550.557	547.420	727.106	705.214	643.763	612.879
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	-	-	-	-	-	207.893	326.658	321.373	326.615	371.371	368.759	312.197	306.038
- Committed	-	-	-	-	-	42.644	53.714	52.557	53.183	53.036	54.942	51.892	53.402
- Uncommitted	-	-	-	-	-	165.249	272.944	268.816	273.432	318.335	313.817	260.305	252.636
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	-	-	-	-	-	7.018	8.089	7.964	7.204	7.512	5.235	4.947	4.828
- Committed	-	-	-	-	-	60	59	53	240	237	241	1.252 ¹⁾	181
- Uncommitted	-	-	-	-	-	6.958	8.031	7.912	6.964	7.275	4.994	3.695	4.647
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	-	-	-	-	-	4.472	8.303	8.751	8.882	10.807	11.869	7.467	6.693
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	-	-	-	-	-	96.855	222.809	205.797	196.938	330.716	312.428	312.451	288.452
- Lainnya / Others	-	-	-	-	-	6.705	7.084	6.672	7.780	6.699	6.923	6.702	6.868
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	103.505	107.426	101.202	98.850	101.175	99.853	52.377 ¹⁾	54.024
- Garansi yang diterima / Received guarantees	-	-	-	-	-	100.246	100.957	94.855	94.832	97.255	95.882	48.378 ¹⁾	49.768
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	-	-	-	-	-	3.241	6.451	6.330	64	63	66	58	60
- Lainnya / Others	-	-	-	-	-	18	18	17	3.954	3.856	3.906	3.941	4.197
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	16.131	25.851	24.515	20.731	27.219	25.806	21.145	21.756
- Garansi yang diberikan / Issued guarantees	-	-	-	-	-	15.890	25.609	24.273	20.489	26.977	25.564	20.904	21.514
- Lainnya / Others	-	-	-	-	-	242	242	242	242	242	242	242	242
Lainnya / Others	-	-	-	-	-	46.259	55.760	56.757	47.716	53.839	54.796	54.928	51.534
- Penerusan Kredit/pembiayaan / Channelling	-	-	-	-	-	4.422	6.232	6.211	4.430	4.289	4.221	4.327	4.254
- Aset produktif yang dihapusbukukan / Written off earning assets	-	-	-	-	-	36.844	43.877	44.689	43.277	49.541	50.567	50.592	47.272
- Kredit/Pembiayaan yang diberikan / Credit disbursed	-	-	-	-	-	36.104	43.138	43.724	42.609	48.910	49.899	49.925	46.604
- Lainnya / Others	-	-	-	-	-	740	740	1.174	667	631	667	667	667
- Aset produktif yang dihapustagih / Charged off earning assets	-	-	-	-	-	4.992	5.650	5.648	8	8	9	9	9
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	-	-	-	-	-	4.992	5.650	5.648	8	8	9	9	9
- 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							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	-	-	-	-	-	302.078	327.463	303.252	320.609	320.793	347.108	384.321	380.123
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	31.964	32.666	28.946	29.485	29.893	29.897	29.009	25.956
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	268.793	293.646	274.112	290.742	289.603	316.387	355.019	352.561
- Lainnya / <i>Others</i>	-	-	-	-	-	1.321	1.151	194	382	1.298	825	293	1.606
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	918.277	956.387	938.903	964.350	971.194	967.927	1.082.207	1.058.023
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	596.571	602.258	609.276	612.547	606.140	589.506	645.561	637.848
- <i>Committed</i>	-	-	-	-	-	85.821	83.511	79.500	84.672	79.206	88.338	89.298	95.901
- <i>Uncommitted</i>	-	-	-	-	-	510.751	518.746	529.777	527.874	526.934	501.168	556.263	541.947
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	10.073	10.069	9.875	9.990	10.888	8.929	9.427	9.783
- <i>Committed</i>	-	-	-	-	-	133	138	134	138	133	339	138	138
- <i>Uncommitted</i>	-	-	-	-	-	9.939	9.931	9.741	9.852	10.754	8.590	9.289	9.645
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	17.483	19.058	20.575	18.096	20.328	20.744	27.191	22.779
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	291.277	321.880	296.654	319.905	328.110	344.836	396.132	381.441
- Lainnya / <i>Others</i>	-	-	-	-	-	2.873	3.122	2.523	3.814	5.729	3.912	3.896	6.173 ¹⁾
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	57.289	59.182	58.054	52.890	51.478	45.660	97.046¹⁾	96.675
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	30.988	32.901	32.465	33.106	40.534	34.405	85.849 ¹⁾	86.904
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	17.295	16.522	16.250	579	601	613	619	476 ¹⁾
- Lainnya / <i>Others</i>	-	-	-	-	-	9.006	9.759	9.340	19.205	10.343	10.643	10.578	9.294
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	40.887	43.795	44.514	42.305	43.610	45.068	49.842	47.761
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	40.348	43.218	43.981	41.783	43.066	44.584	49.239	47.231
- Lainnya / <i>Others</i>	-	-	-	-	-	538	576	532	522	544	484	603	530
Lainnya / Others	-	-	-	-	-	180.602	182.742	185.306	120.557	123.120	124.666	125.152	125.952
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	144.437	146.203	148.402	119.534	122.091	123.630	124.110	124.906
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	138.206	139.917	141.846	118.922	120.050	121.589	122.065	122.859
- Lainnya / <i>Others</i>	-	-	-	-	-	6.231	6.286	6.556	612	2.041	2.041	2.044	2.046
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	35.779	36.153	36.519	638	643	651	656	661
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	28.427	28.799	29.165	638	643	651	656	661
- Lainnya / <i>Others</i>	-	-	-	-	-	7.353	7.355	7.354	-	-	-	-	-

Tabel 1.15. Rekening Administratif Bank Umum - KBMI 4 (Commercial Banks Banks Off-Balance Sheet - KBMI 4) Miliar Rp (Billion Rp)													
Indikator / Indicator	2021					2022							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	-	-	-	-	-	245.613	258.546	279.726	281.602	290.767	271.346	284.431	278.404
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	244.846	257.841	279.234	280.542	290.355	270.758	283.730	277.848
- Lainnya / <i>Others</i>	-	-	-	-	-	767	706	492	1.061	412	588	701	556
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	1.045.837	1.076.729	1.084.855	1.087.969	1.084.390	1.073.774	1.084.676	1.058.623
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	624.417	637.593	628.987	646.324	638.508	647.004	635.481	640.399
- <i>Committed</i>	-	-	-	-	-	257.861	264.501	261.559	268.695	264.656	258.034	254.771	258.522
- <i>Uncommitted</i>	-	-	-	-	-	366.556	373.093	367.427	377.629	373.852	388.970	380.711	381.877
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	5.353	5.091	6.255	5.915	4.924	2.157	1.357	2.142
- <i>Committed</i>	-	-	-	-	-	3.126	2.864	3.658	3.386	2.392	2.114	1.319	2.094
- <i>Uncommitted</i>	-	-	-	-	-	2.227	2.227	2.597	2.529	2.533	43	38	47
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	57.266	62.969	50.104	49.974	60.437	62.341	69.712	63.854
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	358.477	370.641	399.330	384.898	379.830	361.677	377.594	351.511
- Lainnya / <i>Others</i>	-	-	-	-	-	325	435	180	857	691	595	531	718
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	73.815	68.508	72.955	49.549	56.576	58.896	58.903	56.752
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	49.489	43.703	48.550	49.181	56.204	58.521	58.522	56.371
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	23.517	24.419	24.043	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	810	386	362	369	372	376	381	381
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	234.823	243.893	250.851	237.369	209.440	200.562	201.074	198.300
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	233.278	242.340	249.290	235.801	207.867	198.982	199.489	196.708
- Lainnya / <i>Others</i>	-	-	-	-	-	1.545	1.552	1.561	1.568	1.573	1.580	1.585	1.592
Lainnya / Others	-	-	-	-	-	318.120	386.804	392.083	315.483	296.287	298.901	302.294	304.732
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	4.212	4.327	4.349	4.424	4.356	4.331	4.296	4.295
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	308.019	376.505	381.189	311.059	291.931	294.570	297.997	300.437
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	304.477	305.586	310.273	307.537	288.409	291.050	294.479	296.913
- Lainnya / <i>Others</i>	-	-	-	-	-	3.542	70.919	70.915	3.522	3.522	3.520	3.518	3.524
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	5.889	5.973	6.545	-	-	-	-	-
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	5.889	5.973	6.545	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021					2022							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	25,30	25,59	25,67	25,88	25,85	24,79	24,35	24,41
- Modal / Capital	-	-	-	-	-	1.528.782	1.549.412	1.569.939	1.597.950	1.615.027	1.561.160	1.554.653	1.498.342
- ATMR / Risk Weighted Assets	-	-	-	-	-	6.042.416	6.054.315	6.116.974	6.175.339	6.246.718	6.298.503	6.385.264	6.138.506
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	23,72	23,99	24,07	24,28	24,26	23,17	22,73	22,79
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	1.433.092	1.452.599	1.472.240	1.499.117	1.515.423	1.459.578	1.451.597	1.398.848
- ATMR / Risk Weighted Assets	-	-	-	-	-	6.042.416	6.054.315	6.116.974	6.175.339	6.246.718	6.298.503	6.385.264	6.138.506
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	1,92	1,91	1,84	2,53	2,34	2,19	2,32	1,88
- Laba sebelum pajak / Profit	-	-	-	-	-	179.570	180.006	174.271	253.457	234.474	220.390	233.661	180.683
- Rata-rata total aset / Average total assets	-	-	-	-	-	9.369.374	9.419.584	9.476.690	10.007.168	10.034.418	10.066.766	10.093.235	9.604.225
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	83,14	82,97	83,58	82,04	80,57	80,35	78,57	83,10
- Biaya Operasional / Operating Expenses	-	-	-	-	-	739.449	805.500	889.655	95.375	159.419	225.139	284.575	456.779
- Pendapatan Operasional / Operating Income	-	-	-	-	-	889.362	970.827	1.064.432	116.255	197.854	280.198	362.205	549.677
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	4,52	4,51	4,51	4,60	4,47	4,53	4,63	4,59
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	409.453	410.908	413.942	444.143	433.293	440.686	449.807	424.646
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	9.065.134	9.116.300	9.170.121	9.658.962	9.685.500	9.719.858	9.722.680	9.254.287
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	78,09	77,90	77,13	77,55	78,03	78,37	79,90	79,33
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	5.772.544
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.276.445
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	20,53	20,46	19,57	17,86	17,82	16,83	16,48	18,23
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	1.234.931	1.231.212	1.208.213	1.141.453	1.040.251	998.263	945.014	1.108.008
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	781.814	796.712	771.178	645.354	753.232	706.615	731.229	635.439
- Total Aset / Total Assets	-	-	-	-	-	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	9.563.787

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							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	35,20	27,54	29,11	29,50	29,74	29,92	28,97	29,59
- Modal / Capital	-	-	-	-	-	318.635	201.059	215.111	216.088	206.408	209.658	205.962	210.230
- ATMR / Risk Weighted Assets	-	-	-	-	-	905.295	730.058	738.938	732.473	694.004	700.841	710.948	710.533
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	33,73	26,21	27,78	28,11	28,35	28,24	27,36	27,94
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	305.382	191.350	205.245	205.897	196.719	197.927	194.520	198.543
- ATMR / Risk Weighted Assets	-	-	-	-	-	905.295	730.058	738.938	732.473	694.004	700.841	710.948	710.533
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	0,75	0,78	0,60	1,48	1,35	1,37	1,26	1,23
- Laba sebelum pajak / Profit	-	-	-	-	-	11.450	9.959	7.640	19.889	17.477	17.844	16.436	16.206
- Rata-rata total aset / Average total assets	-	-	-	-	-	1.520.089	1.274.037	1.279.647	1.344.999	1.290.089	1.303.554	1.307.675	1.312.848
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	95,68	94,66	95,91	88,79	88,32	87,57	88,24	87,72
- Biaya Operasional / Operating Expenses	-	-	-	-	-	214.574	164.123	179.569	13.123	22.313	31.909	41.614	49.439
- Pendapatan Operasional / Operating Income	-	-	-	-	-	224.257	173.382	187.233	14.781	25.263	36.438	47.161	56.361
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	3,29	3,69	3,70	4,20	4,06	4,18	4,23	4,25
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	47.121	44.118	44.499	52.794	49.027	50.923	51.568	52.129
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	1.431.362	1.197.143	1.201.704	1.257.459	1.207.539	1.219.253	1.220.505	1.225.874
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	76,31	70,66	71,51	70,23	69,59	69,43	71,12	70,63
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610	689.491
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	1.068.984	966.691	970.137	972.355	954.579	974.559	962.581	976.245
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	22,43	20,89	20,75	20,82	18,96	19,29	18,23	19,23
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	258.675	194.667	198.540	208.912	180.850	188.949	169.866	191.108
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	95.757	80.802	81.377	71.172	67.121	67.699	70.822	65.362
- Total Aset / Total Assets	-	-	-	-	-	1.580.094	1.318.695	1.348.864	1.344.999	1.307.895	1.330.484	1.320.039	1.333.542

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							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	25,63	36,43	36,88	37,72	37,14	36,30	35,75	35,83
- Modal / Capital	-	-	-	-	-	145.052	271.335	271.808	278.174	289.500	286.640	272.696	273.719
- ATMR / Risk Weighted Assets	-	-	-	-	-	565.843	744.823	737.072	737.464	779.387	789.700	762.761	763.950
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	23,18	34,16	34,55	35,34	34,85	34,01	33,43	33,50
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	131.153	254.425	254.657	260.595	271.584	268.611	254.978	255.945
- ATMR / Risk Weighted Assets	-	-	-	-	-	565.843	744.823	737.072	737.464	779.387	789.700	762.761	763.950
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	1,51	1,25	1,14	1,11	0,95	0,93	1,01	1,01
- Laba sebelum pajak / Profit	-	-	-	-	-	13.527	14.362	13.216	13.288	12.171	11.867	12.393	12.525
- Rata-rata total aset / Average total assets	-	-	-	-	-	896.353	1.151.093	1.154.798	1.200.953	1.276.411	1.281.618	1.230.101	1.235.593
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	84,67	90,63	91,55	94,78	94,92	95,32	94,93	94,59
- Biaya Operasional / Operating Expenses	-	-	-	-	-	61.088	125.256	138.932	20.078	38.918	61.842	79.352	93.263
- Pendapatan Operasional / Operating Income	-	-	-	-	-	72.145	138.213	151.750	21.184	41.003	64.882	83.588	98.597
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	4,37	3,72	3,74	3,91	3,80	3,84	4,02	3,99
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	36.629	40.179	40.600	44.260	45.389	46.036	46.007	45.910
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	837.274	1.080.424	1.085.081	1.131.887	1.194.508	1.198.940	1.143.588	1.149.250
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	74,35	82,11	81,26	81,36	79,55	79,54	80,01	79,88
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785	654.977	662.982
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	685.493	786.797	793.773	792.215	840.625	852.157	818.657	829.983
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	22,08	22,81	22,38	20,70	21,48	21,63	21,51	21,53
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	126.594	178.121	183.586	172.050	178.112	181.961	173.274	190.881
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	77.960	92.213	83.950	76.580	96.649	97.456	94.657	79.849
- Total Aset / Total Assets	-	-	-	-	-	926.292	1.185.288	1.195.504	1.200.953	1.279.153	1.292.033	1.245.656	1.257.559

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							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	25,07	25,34	25,30	24,46	24,55	24,03	23,64	23,54
- Modal / Capital	-	-	-	-	-	352.613	355.859	357.409	356.055	360.415	359.063	367.790	367.638
- ATMR / Risk Weighted Assets	-	-	-	-	-	1.406.354	1.404.344	1.412.509	1.455.668	1.467.981	1.494.476	1.555.493	1.561.874
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	23,09	23,25	23,24	22,44	22,56	22,06	21,66	21,63
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	324.689	326.554	328.286	326.655	331.116	329.738	336.985	337.873
- ATMR / Risk Weighted Assets	-	-	-	-	-	1.406.354	1.404.344	1.412.509	1.455.668	1.467.981	1.494.476	1.555.493	1.561.874
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	1,48	1,43	1,41	1,67	1,54	1,62	1,68	1,66
- Laba sebelum pajak / Profit	-	-	-	-	-	34.505	33.573	33.298	41.273	38.091	40.115	42.315	42.015
- Rata-rata total aset / Average total assets	-	-	-	-	-	2.337.530	2.346.624	2.357.650	2.473.849	2.471.015	2.470.827	2.525.440	2.532.114
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	82,45	82,88	83,48	86,35	85,10	82,32	79,88	79,55
- Biaya Operasional / Operating Expenses	-	-	-	-	-	135.241	149.273	169.751	21.829	34.488	46.875	56.200	68.381
- Pendapatan Operasional / Operating Income	-	-	-	-	-	164.022	180.103	203.336	25.280	40.524	56.940	70.357	85.963
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	3,82	3,79	3,79	3,70	3,64	3,67	3,76	3,77
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	86.468	86.222	86.552	88.426	86.800	87.577	91.646	92.077
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	2.264.585	2.274.095	2.284.059	2.390.374	2.387.366	2.386.332	2.434.867	2.441.314
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	80,74	79,97	79,51	79,03	80,71	81,39	85,23	84,41
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.594.158
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	1.800.856	1.829.259	1.865.083	1.859.266	1.838.076	1.856.742	1.863.396	1.888.575
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	21,75	21,98	21,71	20,21	18,60	17,80	17,60	17,87
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	300.944	316.937	315.680	278.499	241.241	221.363	212.602	258.134
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	222.960	218.851	222.490	221.536	217.907	218.462	230.706	199.138
- Total Aset / Total Assets	-	-	-	-	-	2.408.649	2.437.567	2.478.932	2.473.849	2.468.181	2.470.450	2.519.062	2.558.807

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							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	22,51	22,71	22,48	23,01	22,95	21,30	21,10	21,58
- Modal / Capital	-	-	-	-	-	712.483	721.159	725.611	747.634	758.703	705.798	708.205	716.023
- ATMR / Risk Weighted Assets	-	-	-	-	-	3.164.925	3.175.090	3.228.455	3.249.734	3.305.347	3.313.485	3.356.062	3.318.429
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	21,23	21,43	21,19	21,72	21,66	20,02	19,82	20,29
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	671.867	680.270	684.053	705.969	716.004	663.302	665.114	673.228
- ATMR / Risk Weighted Assets	-	-	-	-	-	3.164.925	3.175.090	3.228.455	3.249.734	3.305.347	3.313.485	3.356.062	3.318.429
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	2,60	2,63	2,56	3,59	3,34	3,00	3,23	3,30
- Laba sebelum pajak / Profit	-	-	-	-	-	120.088	122.111	120.118	179.007	166.735	150.563	162.517	166.155
- Rata-rata total aset / Average total assets	-	-	-	-	-	4.615.402	4.647.831	4.684.596	4.987.367	4.996.904	5.010.767	5.030.019	5.030.184
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	76,60	76,57	76,88	73,34	69,95	69,31	66,67	65,14
- Biaya Operasional / Operating Expenses	-	-	-	-	-	328.546	366.847	401.403	40.345	63.700	84.512	107.409	128.347
- Pendapatan Operasional / Operating Income	-	-	-	-	-	428.939	479.129	522.114	55.011	91.063	121.938	161.098	197.027
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	5,28	5,27	5,27	5,30	5,15	5,21	5,29	5,37
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	239.234	240.389	242.291	258.663	252.077	256.150	260.586	264.859
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	4.531.913	4.564.638	4.599.276	4.879.242	4.896.087	4.915.333	4.923.720	4.927.845
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	78,00	77,88	76,53	77,90	78,53	78,92	79,49	80,24
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	3.689.650	3.740.610	3.850.469	3.738.744	3.751.115	3.798.217	3.841.053	3.820.736
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	19,02	19,03	17,56	15,20	16,21	14,47	14,24	13,59
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	548.719	541.487	510.407	481.991	440.049	405.991	389.271	372.413
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	385.138	404.846	383.360	276.066	371.554	322.997	335.044	311.431
- Total Aset / Total Assets	-	-	-	-	-	4.909.463	4.972.120	5.089.004	4.987.367	5.006.441	5.038.493	5.087.775	5.030.845

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						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
- KBMI 1	-	-	-	-	-	1.580.094	1.318.695	1.348.864	1.344.999	1.307.895	1.330.484	1.320.039	1.333.542
- KBMI 2	-	-	-	-	-	926.292	1.185.288	1.195.504	1.200.953	1.279.153	1.292.033	1.245.656	1.257.559
- KBMI 3	-	-	-	-	-	2.408.649	2.437.567	2.478.932	2.473.849	2.468.181	2.470.450	2.519.062	2.558.817
- KBMI 4	-	-	-	-	-	4.909.463	4.972.120	5.089.004	4.987.367	5.006.441	5.038.493	5.087.775	5.030.845
Total	-	-	-	-	-	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.763

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

Kelompok Bank / Group of Bank	Mei 2022			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	18	52	3
KBMI 2	-	1	5	11
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	19	57	31

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						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	8.518.392	8.589.241	8.665.390	8.628.088	8.760.686	8.826.765	8.860.634	8.464.385
a. Lancar / Current	-	-	-	-	-	8.042.117	8.126.694	8.244.402	8.171.522	8.273.873	8.371.688	8.392.014	8.004.742
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	288.970	274.402	242.194	274.685	304.990	275.721	284.585	279.654
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	25.993	24.969	23.338	27.316	23.581	21.085	24.160	22.310
d. Diragukan / Doubtful	-	-	-	-	-	23.742	23.795	20.640	19.079	26.006	27.679	25.767	28.364
e. Macet / Loss	-	-	-	-	-	137.570	139.381	134.815	135.486	132.236	130.593	134.108	129.315
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	2.130.082	2.171.069	2.155.891	2.151.905	2.136.543	2.112.783	2.109.409	2.089.575
a. Lancar / Current	-	-	-	-	-	2.093.654	2.125.479	2.122.335	2.112.733	2.096.402	2.076.636	2.068.913	2.053.481
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	32.117	41.185	29.466	35.722	36.301	32.879	37.195	32.780
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	1.245	1.187	881	815	807	668	665	661
d. Diragukan / Doubtful	-	-	-	-	-	287	398	213	200	440	256	255	327
e. Macet / Loss	-	-	-	-	-	2.779	2.820	2.997	2.435	2.593	2.344	2.380	2.326
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	191.616	192.551	182.884	185.331	185.663	182.625	187.335	183.303
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621
a. Lancar / Current	-	-	-	-	-	50.259	49.567	52.028	50.449	49.455	52.453	54.855	56.589
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	17	15	13	15	41	36	51	30
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	0	-	-	-	-	-	-	1
d. Diragukan / Doubtful	-	-	-	-	-	0	0	0	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	10	10	10	6	6	6	6	1
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	10	10	10	6	6	6	6	1

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						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	1.254.799	1.059.747	1.085.516	1.075.211	1.056.559	1.055.298	1.064.742	1.051.670
a. Lancar / Current	-	-	-	-	-	1.177.853	1.005.713	1.038.654	1.018.221	1.000.419	1.004.018	1.012.810	998.466
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	47.600	30.484	26.735	36.425	36.374	31.382	31.434	32.202
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	3.167	3.562	3.401	3.483	3.136	3.261	3.690	3.454
d. Diragukan / Doubtful	-	-	-	-	-	2.624	1.782	1.625	1.717	1.805	1.875	1.646	2.235
e. Macet / Loss	-	-	-	-	-	23.555	18.206	15.100	15.365	14.826	14.761	15.162	15.313
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	311.071	180.754	176.218	168.926	128.498	128.045	127.373	135.340
a. Lancar / Current	-	-	-	-	-	305.959	177.982	173.399	166.645	127.338	126.248	126.078	134.276
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	4.696	2.643	2.588	2.121	789	1.574	1.069	828
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	199	7	6	17	8	29	12	9
d. Diragukan / Doubtful	-	-	-	-	-	13	18	15	6	225	57	50	59
e. Macet / Loss	-	-	-	-	-	204	104	209	138	137	137	163	168
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	29.763	23.678	20.357	20.725	20.136	20.120	20.723	21.238
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	6.263	4.320	4.600	3.962	2.692	2.634	2.648	2.658
a. Lancar / Current	-	-	-	-	-	6.253	4.313	4.594	3.956	2.686	2.627	2.641	2.657
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	4	2	0	-	-	2	2	2
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	6	6	6	6	6	6	6	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	6	6	6	6	6	6	6	-

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

Indikator / Indicator	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	750.826	938.566	935.269	936.033	999.287	1.014.659	972.453	988.078
a. Lancar / Current	-	-	-	-	-	704.420	878.072	881.124	879.712	938.535	957.639	920.868	935.479
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	30.608	38.774	32.462	33.847	38.198	35.049	29.997	29.815
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	1.766	2.192	1.562	1.952	1.639	1.543	1.716	2.114
d. Diragukan / Doubtful	-	-	-	-	-	905	1.440	2.053	2.108	2.058	1.875	1.498	2.326
e. Macet / Loss	-	-	-	-	-	13.127	18.088	18.067	18.414	18.856	18.553	18.374	18.344
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	235.272	368.615	362.322	363.356	416.633	411.397	345.485	338.995
a. Lancar / Current	-	-	-	-	-	228.289	358.843	353.871	353.917	405.643	401.327	336.602	330.439
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	5.804	8.384	7.212	8.327	9.716	9.168	8.075	7.711
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	637	755	650	547	568	414	325	289
d. Diragukan / Doubtful	-	-	-	-	-	24	30	29	26	27	33	21	89
e. Macet / Loss	-	-	-	-	-	518	603	559	539	678	455	462	467
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	16.977	23.107	22.920	23.586	23.827	22.873	22.395	23.628
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	3.918	5.807	6.625	5.768	6.450	6.681	7.351	8.341
a. Lancar / Current	-	-	-	-	-	3.917	5.807	6.625	5.768	6.439	6.670	7.321	8.329
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	11	11	30	11
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	0	0	0	1	1	1	1	1
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	0	0	0	1	1	1	1	1

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

Indikator / Indicator	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	2.115.797	2.132.451	2.156.140	2.174.831	2.192.002	2.196.179	2.241.448	2.261.583
a. Lancar / Current	-	-	-	-	-	1.994.561	2.014.344	2.045.055	2.057.885	2.064.756	2.076.271	2.116.522	2.131.661
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	72.416	69.196	64.213	69.678	79.620	72.973	76.312	80.709
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	8.828	8.114	7.484	8.008	7.790	5.956	6.684	6.508
d. Diragukan / Doubtful	-	-	-	-	-	5.697	5.820	4.751	4.222	4.746	5.948	5.351	5.261
e. Macet / Loss	-	-	-	-	-	34.295	34.977	34.636	35.038	35.090	35.030	36.579	37.444
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	663.425	673.706	682.717	681.393	679.532	662.856	730.512	718.969
a. Lancar / Current	-	-	-	-	-	655.131	665.662	675.840	672.796	670.694	655.882	719.720	708.166
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	7.837	7.761	6.585	8.071	8.362	6.465	10.130	10.134
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	78	92	90	102	100	94	199	214
d. Diragukan / Doubtful	-	-	-	-	-	48	35	51	56	58	48	74	59
e. Macet / Loss	-	-	-	-	-	331	158	151	368	319	367	388	395
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	49.277	49.195	47.163	47.794	48.102	47.444	49.275	49.882
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	12.187	11.499	11.589	11.354	11.141	12.972	13.456	13.866
a. Lancar / Current	-	-	-	-	-	12.174	11.485	11.577	11.340	11.112	12.948	13.437	13.848
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	13	13	12	15	30	24	19	18
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	0	0	0	0	0	0	0	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	0	0	0	0	0	0	0	-

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

Indikator / Indicator	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	4.396.970	4.458.477	4.488.465	4.442.013	4.512.838	4.560.629	4.581.991	4.572.347
a. Lancar / Current	-	-	-	-	-	4.165.283	4.228.565	4.279.569	4.215.704	4.270.163	4.333.760	4.341.815	4.328.900
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	138.346	135.948	118.783	134.736	150.798	136.316	146.841	148.720
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	12.232	11.102	10.892	13.872	11.016	10.326	12.069	12.604
d. Diragukan / Doubtful	-	-	-	-	-	14.516	14.753	12.211	11.031	17.397	17.980	17.272	19.640
e. Macet / Loss	-	-	-	-	-	66.592	68.109	67.011	66.670	63.464	62.248	63.993	62.483
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	920.314	947.994	934.635	938.230	911.881	910.484	906.040	903.102
a. Lancar / Current	-	-	-	-	-	904.275	922.992	919.224	919.375	892.727	893.178	886.513	887.395
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	13.781	22.397	13.080	17.203	17.433	15.671	17.920	14.114
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	331	334	135	150	131	132	129	154
d. Diragukan / Doubtful	-	-	-	-	-	202	315	118	112	130	118	110	121
e. Macet / Loss	-	-	-	-	-	1.726	1.956	2.077	1.391	1.460	1.385	1.368	1.317
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	95.599	96.570	92.444	93.226	93.598	92.188	94.941	96.319
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	27.919	27.966	29.237	29.385	29.218	30.209	31.456	31.756
a. Lancar / Current	-	-	-	-	-	27.914	27.962	29.232	29.385	29.218	30.209	31.456	31.756
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	0	0	0	0	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	0	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	0	0	0	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	4	4	4	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	4	4	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	Mei 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.180.678	29,02
Rupiah	1.627.195	21,65
Valas / Foreign Exchange	553.483	7,36
Tabungan / Saving	2.500.117	33,27
Rupiah	2.317.507	30,84
Valas / Foreign Exchange	182.611	2,43
Simpanan Berjangka / Time Deposits	2.834.744	37,72
Rupiah	2.555.350	34,00
Valas / Foreign Exchange	279.394	3,72
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.086.562	14,46
Valas / Foreign Exchange	124.484	1,66
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	633.805	8,43
Valas / Foreign Exchange	51.840	0,69
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	330.350	4,40
Valas / Foreign Exchange	43.123	0,57
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	504.632	6,71
Valas / Foreign Exchange	59.947	0,80
Total DPK / Total Third Party Funds	7.515.538	100,00
Rupiah	6.500.051	86,49
Valas / Foreign Exchange	1.015.488	13,51

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	Mei 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	267.890	27,44
Rupiah	204.411	20,94
Valas / Foreign Exchange	63.479	6,50
Tabungan / Saving	205.130	21,01
Rupiah	200.240	20,51
Valas / Foreign Exchange	4.890	0,50
Simpanan Berjangka / Time Deposits	503.225	51,55
Rupiah	469.560	48,10
Valas / Foreign Exchange	33.664	3,45
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	181.668	18,61
Valas / Foreign Exchange	13.710	1,40
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	114.594	11,74
Valas / Foreign Exchange	5.780	0,59
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	62.796	6,43
Valas / Foreign Exchange	4.183	0,43
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	110.502	11,32
Valas / Foreign Exchange	9.991	1,02
Total DPK / Total Third Party Funds	976.245	100,00
Rupiah	874.211	89,55
Valas / Foreign Exchange	102.033	10,45

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	Mei 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	250.715	30,21
Rupiah	175.000	21,08
Valas / Foreign Exchange	75.715	9,12
Tabungan / Saving	147.199	17,74
Rupiah	133.266	16,06
Valas / Foreign Exchange	13.933	1,68
Simpanan Berjangka / Time Deposits	432.070	52,06
Rupiah	393.167	47,37
Valas / Foreign Exchange	38.903	4,69
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	170.681	20,56
Valas / Foreign Exchange	20.340	2,45
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	97.807	11,78
Valas / Foreign Exchange	9.287	1,12
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	50.517	6,09
Valas / Foreign Exchange	4.580	0,55
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	74.161	8,94
Valas / Foreign Exchange	4.695	0,57
Total DPK / Total Third Party Funds	829.983	100,00
Rupiah	701.433	84,51
Valas / Foreign Exchange	128.551	15,49

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	Mei 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	504.273	26,70
Rupiah	385.113	20,39
Valas / Foreign Exchange	119.161	6,31
Tabungan / Saving	508.843	26,94
Rupiah	417.886	22,13
Valas / Foreign Exchange	90.957	4,82
Simpanan Berjangka / Time Deposits	875.459	46,36
Rupiah	794.996	42,10
Valas / Foreign Exchange	80.462	4,26
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	414.986	21,97
Valas / Foreign Exchange	46.817	2,48
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	203.979	10,80
Valas / Foreign Exchange	19.405	1,03
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	93.098	4,93
Valas / Foreign Exchange	6.468	0,34
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	82.933	4,39
Valas / Foreign Exchange	7.773	0,41
Total DPK / Total Third Party Funds	1.888.575	100,00
Rupiah	1.597.995	84,61
Valas / Foreign Exchange	290.580	15,39

Tabel 1.32.		
Komposisi Dana Pihak Ketiga Bank Umum - KBMI 4		
(Composition of Third Party Funds of Commercial Banks - KBMI 4)		
Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	Mei 2022	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.157.799	30,30
Rupiah	862.671	22,58
Valas / Foreign Exchange	295.128	7,72
Tabungan / Saving	1.638.946	42,90
Rupiah	1.566.115	40,99
Valas / Foreign Exchange	72.831	1,91
Simpanan Berjangka / Time Deposits	1.023.990	26,80
Rupiah	897.626	23,49
Valas / Foreign Exchange	126.364	3,31
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	319.226	8,36
Valas / Foreign Exchange	43.616	1,14
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	217.425	5,69
Valas / Foreign Exchange	17.368	0,45
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	123.939	3,24
Valas / Foreign Exchange	27.892	0,73
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	237.036	6,20
Valas / Foreign Exchange	37.489	0,98
Total DPK / Total Third Party Funds	3.820.736	100,00
Rupiah	3.326.412	87,06
Valas / Foreign Exchange	494.324	12,94

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						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	1,71	1,72	1,71	1,68	1,64	1,64	1,61	1,61
Valas / Foreign Exchange	-	-	-	-	-	0,21	0,19	0,17	0,15	0,15	0,16	0,16	0,16
Tabungan / Saving													
Rupiah	-	-	-	-	-	0,72	0,71	0,69	0,69	0,63	0,63	0,62	0,64
Valas / Foreign Exchange	-	-	-	-	-	0,18	0,18	0,17	0,16	0,15	0,16	0,15	0,16
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	3,13	3,02	2,92	2,88	2,85	2,85	2,84	2,79
Valas / Foreign Exchange	-	-	-	-	-	0,41	0,39	0,37	0,37	0,38	0,37	0,40	0,46
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-	-	-								
Rupiah	-	-	-	-	-	3,37	3,30	3,21	3,15	3,07	3,01	2,98	2,98
Valas / Foreign Exchange	-	-	-	-	-	0,54	0,51	0,50	0,47	0,44	0,46	0,49	0,52
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	3,70	3,62	3,52	3,38	3,27	3,24	3,23	3,21
Valas / Foreign Exchange	-	-	-	-	-	0,67	0,67	0,60	0,56	0,46	0,53	0,53	0,55
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	4,23	4,06	3,99	3,59	3,51	3,44	3,35	3,34
Valas / Foreign Exchange	-	-	-	-	-	0,75	0,68	0,66	0,56	0,54	0,53	0,52	0,52

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

Keterangan / Items	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	1,80	1,84	1,74	1,85	1,82	1,81	1,79	1,80
Valas / Foreign Exchange	-	-	-	-	-	0,11	0,11	0,10	0,10	0,11	0,24	0,24	0,22
Tabungan / Saving													
Rupiah	-	-	-	-	-	1,61	1,61	1,65	1,77	1,88	1,80	1,78	1,83
Valas / Foreign Exchange	-	-	-	-	-	0,18	0,18	0,17	0,15	0,15	0,16	0,16	0,16
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	3,82	3,80	3,74	3,56	3,61	3,57	3,56	3,43
Valas / Foreign Exchange	-	-	-	-	-	0,65	0,65	0,66	0,65	0,68	0,72	0,69	0,67
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	4,41	4,31	4,18	3,96	3,91	3,80	3,70	3,70
Valas / Foreign Exchange	-	-	-	-	-	0,79	0,87	0,88	0,82	0,78	0,75	0,79	0,85
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	4,54	4,39	4,36	4,28	4,25	4,12	4,07	4,01
Valas / Foreign Exchange	-	-	-	-	-	1,19	1,18	1,13	1,06	1,01	0,91	0,89	0,91
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	4,87	4,66	4,50	4,34	4,28	4,37	4,05	4,15
Valas / Foreign Exchange	-	-	-	-	-	1,01	0,91	0,95	0,81	0,75	0,72	0,73	0,73

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

Keterangan / Items	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	1,62	1,59	1,56	1,62	1,56	1,67	1,61	1,64
Valas / Foreign Exchange	-	-	-	-	-	0,13	0,10	0,09	0,08	0,08	0,08	0,09	0,10
Tabungan / Saving													
Rupiah	-	-	-	-	-	1,08	1,20	1,17	1,18	1,31	1,28	1,27	1,30
Valas / Foreign Exchange	-	-	-	-	-	0,07	0,13	0,11	0,07	0,09	0,09	0,19	0,14
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	3,80	3,67	3,62	3,55	3,48	3,47	3,50	3,44
Valas / Foreign Exchange	-	-	-	-	-	0,64	0,63	0,56	0,61	0,66	0,56	0,69	0,75
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	3,96	3,92	3,83	3,73	3,69	3,64	3,64	3,68
Valas / Foreign Exchange	-	-	-	-	-	0,73	0,72	0,66	0,68	0,65	0,75	0,84	0,92
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	4,18	4,20	4,23	4,16	4,08	4,01	3,94	3,93
Valas / Foreign Exchange	-	-	-	-	-	0,70	0,98	1,04	0,97	0,80	0,74	0,77	0,78
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	4,29	4,45	4,22	4,21	4,16	3,96	3,81	3,74
Valas / Foreign Exchange	-	-	-	-	-	0,71	0,72	0,66	0,67	0,62	0,60	0,61	0,61

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

Keterangan / Items	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	1,85	1,86	1,87	1,68	1,64	1,63	1,53	1,55
Valas / Foreign Exchange	-	-	-	-	-	0,28	0,28	0,25	0,24	0,20	0,21	0,18	0,18
Tabungan / Saving													
Rupiah	-	-	-	-	-	1,21	1,20	1,18	0,94	0,91	0,94	0,93	0,94
Valas / Foreign Exchange	-	-	-	-	-	0,21	0,20	0,19	0,16	0,15	0,15	0,14	0,14
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	3,07	2,99	2,98	2,92	2,81	2,83	2,79	2,75
Valas / Foreign Exchange	-	-	-	-	-	0,38	0,34	0,34	0,33	0,31	0,31	0,33	0,42
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	3,28	3,20	3,16	3,09	2,96	2,97	2,92	2,93
Valas / Foreign Exchange	-	-	-	-	-	0,46	0,41	0,38	0,35	0,34	0,33	0,34	0,34
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	3,37	3,29	3,25	3,22	3,01	3,01	3,01	3,04
Valas / Foreign Exchange	-	-	-	-	-	0,49	0,44	0,43	0,42	0,40	0,39	0,41	0,40
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	4,10	3,89	3,79	3,78	3,75	3,47	3,62	3,61
Valas / Foreign Exchange	-	-	-	-	-	0,79	0,73	0,70	0,69	0,68	0,63	0,66	0,67

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						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits													
Rupiah	-	-	-	-	-	1,64	1,67	1,68	1,65	1,61	1,59	1,61	1,59
Valas / Foreign Exchange	-	-	-	-	-	0,23	0,18	0,16	0,14	0,14	0,14	0,15	0,15
Tabungan / Saving													
Rupiah	-	-	-	-	-	0,44	0,43	0,38	0,38	0,35	0,35	0,33	0,34
Valas / Foreign Exchange	-	-	-	-	-	0,18	0,17	0,17	0,17	0,17	0,17	0,17	0,17
Simpanan Berjangka / Time Deposits													
- Simpanan Berjangka 1 bln / 1 Month Time Deposits													
Rupiah	-	-	-	-	-	2,68	2,50	2,34	2,21	2,19	2,22	2,21	2,15
Valas / Foreign Exchange	-	-	-	-	-	0,33	0,29	0,27	0,24	0,24	0,24	0,27	0,32
- Simpanan Berjangka 3 bln / 3 Month Time Deposits													
Rupiah	-	-	-	-	-	2,85	2,76	2,63	2,48	2,40	2,33	2,31	2,34
Valas / Foreign Exchange	-	-	-	-	-	0,44	0,41	0,39	0,36	0,32	0,37	0,41	0,39
- Simpanan Berjangka 6 bln / 6 Month Time Deposits													
Rupiah	-	-	-	-	-	3,19	3,14	3,02	2,78	2,75	2,74	2,67	2,64
Valas / Foreign Exchange	-	-	-	-	-	0,61	0,61	0,53	0,49	0,36	0,48	0,48	0,49
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits													
Rupiah	-	-	-	-	-	3,60	3,46	3,48	2,94	2,88	2,83	2,82	2,74
Valas / Foreign Exchange	-	-	-	-	-	0,66	0,57	0,53	0,46	0,45	0,44	0,43	0,42

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					
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
KBMI 1													
Jumlah Bank / Total Banks	-	-	-	-	-	77	75	75	74	73	73	73	73
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	5.272	4.937	4.989	4.903	4.853	4.567	4.459	4.466
KBMI 2													
Jumlah Bank / Total Banks	-	-	-	-	-	14	16	16	17	18	18	17	17
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	2.552	3.275	3.275	3.251	3.242	2.645	2.614	2.616
KBMI 3													
Jumlah Bank / Total Banks	-	-	-	-	-	12	12	12	12	12	12	13	13
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	8.333	8.918	8.916	5.358	5.306	4.957	4.887	4.829
KBMI 4													
Jumlah Bank / Total Banks	-	-	-	-	-	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	14.613	15.202	15.186	15.176	15.129	13.856	13.811	13.784
Total													
Jumlah Bank / Total Banks	-	-	-	-	-	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	30.770	32.332	32.366	28.688	28.530	26.025	25.771	25.695

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	2019	2020	2021										2022						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei				
Penyaluran Dana / Distribution of Funds																			
a. Kredit Yang Diberikan / <i>Credit</i>	5.683.757	5.547.618	5.575.627	5.644.857	5.623.380	5.644.525	5.707.484	5.707.892	5.754.720	5.820.636	5.759.877	5.811.902	5.915.765	6.036.164	6.068.986				
- Kepada Pihak Ketiga / <i>To Third Party</i>	5.616.992	5.481.560	5.514.402	5.581.789	5.563.700	5.588.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365				
Rupiah	4.830.794	4.723.761	4.743.370	4.792.325	4.775.272	4.798.499	4.855.590	4.868.469	4.891.839	4.955.703	4.894.951	4.945.792	5.021.666	5.091.539	5.120.820				
Valas / <i>Foreign Exchange</i>	786.198	757.798	771.032	789.464	788.428	787.525	797.249	789.135	813.289	812.883	814.456	816.609	841.603	889.713	891.544				
- Kepada Bank Lain / <i>Inter Bank Credit</i>	66.766	66.058	61.225	63.068	59.680	58.501	54.646	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621				
Rupiah	47.969	52.401	48.880	49.126	47.448	46.968	43.641	40.696	39.497	41.608	40.525	40.414	42.327	44.423	45.160				
Valas / <i>Foreign Exchange</i>	18.797	13.657	12.345	13.942	12.232	11.533	11.005	9.591	10.095	10.443	9.944	9.088	10.169	10.488	11.461				
b. Penempatan pada Bank Lain / <i>Interbank Placement</i>	245.271	252.800	255.139	247.953	237.355	262.050	248.258	260.562	219.358	223.134	226.784	247.032	233.687	254.749	219.141				
- Giro / <i>Demand Deposit</i>	86.079	123.338	122.505	118.098	113.846	134.328	145.501	154.085	128.408	122.504	120.572	146.540	123.793	141.074	113.935				
- Inter Bank Call Money / <i>Inter Bank Call Money</i>	110.322	99.266	95.684	89.261	80.743	89.033	87.015	89.176	77.089	75.942	83.510	81.712	91.383	90.335	87.361				
- Deposito Berjangka / <i>Time Deposits</i>	27.882	22.754	23.207	22.814	19.752	14.820	12.265	12.391	11.464	19.992	19.103	14.940	14.722	19.458	12.324				
- Lainnya / <i>Others</i>	20.988	7.442	13.742	17.780	23.014	23.868	3.477	4.910	2.397	4.696	3.598	3.840	3.789	4.882	5.521				
c. Penempatan pada Bank Indonesia / <i>Placement to Bank Indonesia</i>	766.781	775.395	814.435	981.295	1.022.368	968.385	1.028.063	1.042.935	1.065.255	1.146.356	1.073.705	990.344	998.696	909.222	989.575				
- Giro / <i>Demand Deposit</i>	407.076	305.171	320.692	319.453	340.919	337.632	374.552	365.157	371.817	491.581	415.018	411.879	467.244	496.785	454.351				
- Fine Tune Operation (FTO)	174.529	288.370	372.140	437.533	491.786	437.794	471.414	511.777	475.555	398.246	395.595	409.143	374.522	164.786 ¹⁾	382.277				
- Fasbi	179.365	166.856	107.964	198.023	177.987	178.117	163.190	149.103	202.094	242.494	256.805	161.402	149.492	244.353	147.263				
- Lainnya / <i>Others</i>	5.811	14.998	13.639	26.287	11.676	14.842	18.907	16.897	15.788	14.035	6.287	7.920	7.438	3.297 ¹⁾	5.684				
d. Surat Berharga / <i>Securities</i>	1.012.695	1.466.904	1.592.122	1.674.902	1.666.853	1.718.885	1.799.183	1.806.990	1.859.252	1.830.962	1.814.829	1.827.288	1.844.713	1.817.676	1.787.171				
- Sertifikat Bank Indonesia (SBI) / <i>Bank Indonesia Certificates (SBI)</i>	68.974	18.785	19.350	27.353	24.386	11.668	10.611	13.581	14.122	12.420	12.011	10.371	7.149	4.711	3.200				
- Surat Perbendaharaan Negara (SPN) / <i>Treasury Bills</i>	38.212	55.922	58.240	62.322	59.458	57.806	58.342	56.455	49.476	45.171	42.131	40.837	41.769	47.332	41.842				
- Obligasi / <i>Bonds</i>	712.173	1.209.094	1.332.086	1.384.037	1.374.938	1.434.837	1.509.777	1.522.216	1.566.773	1.539.989	1.533.652	1.477.529	1.510.393	1.485.929	1.462.259				
- Lainnya / <i>Others</i>	193.336	183.104	182.446	201.189	208.072	214.573	220.454	214.739	228.881	233.381	227.036	298.551	285.402	279.704	279.871				
e. Penyerahan / <i>Equity Investment</i>	50.772	54.982	60.826	60.639	60.858	61.095	60.858	61.095	60.858	61.095	60.858	61.095	60.858	61.095	60.858				
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / <i>Impairment on Financial Assets</i>	170.652	313.016	342.364	345.878	348.276	350.658	348.613	351.429	355.684	354.825	359.606	362.706	366.202	370.221	373.186				
- Kredit yang diberikan / <i>Credit</i>	164.654	304.167	334.032	336.626	339.465	341.960	339.430	342.303	346.253	345.888	350.282	353.720	357.361	361.595	364.607				
- Surat Berharga / <i>Securities</i>	823	2.793	2.158	2.681	2.439	2.358	2.451	2.364	2.422	2.578	2.312	2.450	2.277	2.269	2.233				
- Lainnya / <i>Others</i>	5.175	6.056	6.174	6.571	6.372	6.339	6.732	6.761	7.009	6.360	7.013	6.536	6.565	6.357	6.347				
g. Tagihan Spot dan Derivatif / <i>Spot and Derivatives Claims</i>	20.952	30.961	20.102	16.720	15.643	22.061	17.992	20.634	15.593	18.072	14.245	14.476	15.549	15.681	14.627				
h. Tagihan Lainnya / <i>Other claims</i>	329.931	656.458	613.474	467.399	452.412	509.977	487.402	538.253	560.127	623.647	655.069	723.628	691.738	624.474	654.511				
Sumber Dana / Source of Funds																			
a. Dana Pihak Ketiga / <i>Third Party Funds</i>	5.998.648	6.665.390	6.836.964	6.966.349	6.965.828	7.059.543	7.162.288	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538				
Rupiah	5.164.773	5.756.007	5.886.868	5.988.904	5.999.221	6.068.870	6.125.079	6.198.197	6.280.683	6.442.601	6.353.248	6.368.149	6.411.743	6.474.588	6.500.051				
Giro / <i>Demand Deposit</i>	1.100.040	1.262.734	1.312.055	1.366.270	1.356.164	1.381.910	1.439.235	1.479.487	1.520.057	1.591.523	1.544.750	1.563.529	1.602.812	1.579.467	1.627.195				
Tabungan / <i>Saving</i>	1.813.949	2.014.663	2.052.172	2.085.775	2.089.833	2.112.743	2.125.970	2.149.352	2.182.741	2.263.564	2.227.859	2.227.412	2.244.477	2.339.274	2.317.507				
Simpanan Berjangka / <i>Time Deposits</i>	2.250.784	2.478.610	2.522.642	2.536.858	2.553.224	2.574.216	2.559.874	2.569.358	2.577.884	2.587.514	2.580.640	2.577.209	2.564.453	2.555.848	2.555.350				
Valas / <i>Foreign Exchange</i>	833.875	909.383	950.096	977.445	966.607	990.673	1.037.209	1.046.786	1.042.674	1.036.861	1.009.332	1.016.245	1.069.932	1.011.099	1.015.488				
Giro / <i>Demand Deposit</i>	365.808	424.401	470.325	498.742	495.854	518.636	543.056	557.747	556.883	551.982	524.615	535.981	585.255	534.202	553.483				
Tabungan / <i>Saving</i>	131.236	158.837	154.816	156.339	159.196	160.006	168.744	168.892	172.538	168.696	176.703	180.275	189.988	184.215	182.611				
Simpanan Berjangka / <i>Time Deposits</i>	336.831	326.145	324.955	322.364	311.558	312.032	325.409	320.147	313.253	316.184	308.014	299.988	294.690	292.682	279.394				
b. Kewajiban kepada Bank Indonesia / <i>Liabilities to BI</i>	2.147	6.011	5.768	4.836	5.704	5.480	5.871	4.064	1.696	1.672	1.676	1.666	1.609	3.596 ¹⁾	1.557 ¹⁾				
c. Kewajiban kepada Bank lain / <i>Interbank Liabilities</i>	197.517	176.681	172.414	164.155	160.884	155.215	161.478	149.177	144.571	160.594	169.173	165.100	160.959	189.869	185.067				
d. Surat Berharga yang diterbitkan / <i>Issued Securities</i>	135.029	125.079	122.966	118.942	118.176	115.473	117.491	117.150	113.383	117.684	114.606	116.034	116.000	113.619	115.254				
e. Pinjaman yang Diterima / <i>Loans received</i>	299.055	270.036	252.247	247.865	235.032	230.512	228.346	225.806	226.890	227.554	220.949	219.193	217.734	227.988	238.097				
Rupiah	62.710	71.871	69.915	71.298	69.462	68.340	65.056	63.136	61.973	62.206	61.622	60.806	64.484	67.366	67.855				
Valas / <i>Foreign Exchange</i>	236.345	198.165	182.332	176.567	165.570	162.172	163.289	162.669	164.917	165.349	159.327	158.387	153.250	160.621	170.242				
f. Kewajiban Spot dan Derivatif / <i>Spot and Derivatives Liabilities</i>	15.606	23.795	13.899	13.088	11.654	15.084	12.704	13.868	11.167	12.370	10.187	10.547	11.628	13.958	12.423				
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / <i>Other Liabilities</i>	187.404	134.966	87.499	92.822	91.120	91.184	85.820	83.331	84.668	125.817	97.840	111.417	121.908	147.680	131.512				
h. Setoran Jaminan / <i>Guarantee Deposits</i>	4.157	4.367	3.385	3.822	4.694	4.256	4.788	3.711	4.355	4.565	3.651	4.172	3.624	3.826	2.989				
Beberapa komponen modal / Several Components of Capital																			
a. Modal Disetor / <i>Paid In Capital</i>	211.758	229.563	244.929	244.346	247.309	248.464	252.850	253.829	250.285	261.671	263.027	264.152	272.706	273.714	274.239				
b. Cadangan / <i>Reserves</i>	75.055	73.652	76.346	80.995	81.217														

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

Keterangan / Items	2019	2020	2021													
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Penyaluran Dana / Distribution of Funds																
a. Kredit Yang Diberikan / Credit	2.438.272	2.456.205	2.504.367	2.552.232	2.544.398	2.558.879	2.579.760	2.582.100	2.612.531	2.630.961	2.604.795	2.634.859	2.685.138	2.724.807	2.736.457	
- Kepada Pihak Ketiga / To Third Party	2.430.773	2.445.965	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034	
Rupiah	2.118.483	2.130.279	2.171.357	2.203.439	2.194.574	2.203.969	2.218.276	2.219.331	2.235.923	2.250.578	2.220.581	2.250.827	2.287.055	2.307.810	2.315.862	
Valas / Foreign Exchange	312.289	315.686	322.675	338.316	340.381	345.989	353.987	356.444	369.816	372.587	376.359	376.333	389.658	408.136	411.172	
- Kepada Bank Lain / Inter Bank Credit	7.499	10.240	10.335	10.477	9.443	8.921	7.497	6.325	6.793	7.796	7.855	7.698	8.426	8.861	9.423	
Rupiah	4.737	6.266	6.206	6.370	5.317	5.358	4.550	4.642	4.678	5.658	5.627	5.551	5.984	5.970	5.836	
Valas / Foreign Exchange	2.762	3.974	4.129	4.107	4.126	3.563	2.948	1.683	2.115	2.138	2.228	2.148	2.442	2.891	3.587	
b. Penempatan pada Bank Lain / Interbank Placement	76.408	79.290	95.041	96.803	91.445	105.494	93.967	94.589	75.344	72.637	72.173	92.889	76.854	89.498	62.170	
- Giro / Demand Deposit	36.957	56.276	56.681	54.452	50.903	65.414	76.451	72.841	59.489	54.993	51.418	73.244	54.975	67.026	45.809	
- Inter Bank Call Money / Inter Bank Call Money	27.051	16.143	24.608	24.557	17.122	18.831	13.214	16.109	12.151	12.635	16.091	16.823	18.336	18.602	12.108	
- Deposito Berjangka / Time Deposits	3.568	3.768	2.929	2.646	2.603	1.792	3.929	5.299	3.368	4.105	3.750	2.577	3.288	3.474	3.286	
- Lainnya / Others	8.831	3.102	10.824	15.149	20.817	19.457	374	340	336	904	915	246	254	395	968	
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	315.897	320.000	298.240	346.377	354.158	330.088	338.388	338.255	319.983	396.875	310.570	295.031	300.946	254.990	259.935	
- Giro / Demand Deposit	160.700	140.604	97.720	93.501	104.845	99.129	116.306	116.337	110.822	201.794	127.440	128.588	148.404	175.986	138.845	
- Fine Tune Operation (FTO)	70.898	97.477	168.269	172.080	172.651	171.677	164.044	149.351	115.051	94.247	79.453	95.125	107.155	39.994 ¹⁾	77.318	
- Fasbi	84.270	81.918	32.247	80.792	76.657	59.276	58.031	72.560	94.104	100.827	103.641	71.311	45.381	39.004	43.765	
- Lainnya / Others	29	1	4	4	4	6	6	6	6	6	36	6	6	6	6	
d. Surat Berharga / Securities	394.525	615.448	638.622	668.256	674.018	707.867	770.186	786.701	811.619	786.707	806.733	807.982	807.146	786.542	785.384	
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	20.406	15.483	14.689	23.624	22.195	10.539	8.565	11.275	12.012	9.815	9.558	7.461	4.763	3.018	1.578	
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	19.151	40.225	38.616	40.327	36.413	35.949	37.192	35.592	33.881	29.869	26.162	26.708	28.592	31.561	26.426	
- Obligasi / Bonds	297.188	499.825	528.135	544.156	556.361	595.926	653.392	670.549	700.157	676.547	692.465	620.508	626.043	594.149	601.645	
- Lainnya / Others	57.781	59.915	57.181	60.149	59.049	65.453	71.036	69.284	65.570	70.477	78.548	153.305	147.748	157.813	155.735	
e. Penyertaan / Equity Investment	25.139	26.197	31.728	31.833	31.914	32.030	86.647	86.756	86.868	65.030	66.418	66.706	66.903	67.060	71.201	
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	90.486	186.006	201.508	205.788	205.593	207.294	208.451	210.360	212.147	210.919	214.779	216.521	217.551	220.278	222.166	
- Kredit yang diberikan / Credit	87.056	180.143	197.055	200.460	200.459	201.889	202.985	204.937	206.516	205.201	208.514	210.513	211.605	214.614	216.656	
- Surat Berharga / Securities	323	2.176	1.962	2.218	1.962	1.904	1.947	1.858	1.918	2.124	1.887	2.035	2.010	1.985	1.949	
- Lainnya / Others	3.106	3.687	2.778	3.109	3.172	3.501	3.519	3.565	3.714	3.594	4.377	3.973	3.936	3.679	3.561	
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.117	5.696	3.514	2.192	2.232	4.334	3.196	3.453	2.305	2.929	2.096	2.250	2.704	2.564	2.432	
h. Tagihan Lainnya / Other claims	119.239	186.428	111.499	91.975	99.200	104.253	117.265	125.776	146.104	182.009	145.403	137.130	127.740	130.227	123.204	
Sumber Dana / Source of Funds																
a. Dana Pihak Ketiga / Third Party Funds	2.581.349	2.873.149	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159	3.179.487	3.057.731	3.065.654	3.100.691	3.124.755	3.100.784	
Rupiah	2.208.733	2.459.829	2.436.985	2.500.467	2.516.583	2.557.741	2.585.120	2.593.029	2.634.433	2.731.178	2.635.891	2.636.062	2.652.595	2.689.790	2.677.407	
Giro / Demand Deposit	487.231	555.777	531.540	565.332	569.110	571.818	615.057	611.115	690.666	632.470	653.377	649.043	652.931	667.868	673.870	
Tabungan / Saving	910.783	1.005.489	1.003.087	1.021.389	1.021.888	1.036.953	1.046.429	1.049.165	1.069.126	1.105.687	1.084.304	1.075.990	1.088.550	1.123.427	1.113.295	
Simpanan Berjangka / Time Deposits	810.719	898.563	902.358	913.746	925.585	948.970	923.633	932.749	932.837	934.825	898.210	911.029	911.114	898.494	890.242	
Valas / Foreign Exchange	372.615	413.319	439.191	449.151	448.549	444.520	459.895	470.689	456.726	448.310	421.840	429.593	448.096	434.966	423.378	
Giro / Demand Deposit	168.535	204.899	243.560	256.795	260.268	261.644	270.161	284.319	275.509	267.918	243.872	253.859	271.904	262.768	258.330	
Tabungan / Saving	37.406	46.356	44.207	44.186	44.305	44.445	47.178	46.224	49.286	46.357	51.213	53.485	57.051	55.020	54.408	
Simpanan Berjangka / Time Deposits	166.674	162.065	151.424	148.171	143.976	138.430	142.556	140.145	131.931	134.035	126.756	122.249	119.141	117.178	110.640	
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	529	537	991	976	1.288	1.313	1.736	1.690	1.694	1.671	1.675	1.665	1.608	1.523	1.556	
c. Kewajiban kepada Bank Lain / Interbank Liabilities	46.482	44.899	39.618	45.229	41.313	41.724	38.471	37.657	31.667	38.720	42.153	37.752	34.307	43.665	37.881	
d. Surat Berharga yang diterbitkan / Issued Securities	85.334	83.796	85.079	84.343	84.252	81.603	80.624	80.262	80.663	80.309	80.213	80.113	80.123	79.530	80.822	
e. Pinjaman yang Diterima / Loans received	153.693	141.994	140.485	141.844	129.701	128.118	127.013	126.184	126.129	124.731	121.416	118.760	114.049	116.407	120.074	
Rupiah	25.447	24.982	24.757	26.944	24.961	24.023	23.393	24.143	23.569	23.436	22.904	21.071	21.905	22.730	22.239	
Valas / Foreign Exchange	128.246	117.013	115.728	114.901	104.740	104.095	103.620	102.041	102.560	101.295	98.512	97.689	92.143	93.676	97.836	
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.400	2.345	1.680	2.496	1.704	1.550	1.432	1.481	1.528	1.351	1.344	1.322	1.558	2.372	2.058	
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	82.019	66.728	30.668	35.251	38.033	37.006	31.899	33.307	35.026	62.316	47.152	59.148	68.517	91.998	64.766	
h. Setoran Jaminan / Guarantee Deposits	1.227	1.383	924	1.349	2.176	1.380	1.820	1.095	1.051	934	814	848	1.168	1.003	1.065	
Beberapa komponen modal / Several Components of Capital																
a. Modal Disetor / Paid In Capital	30.078	30.446	30.451	30.451	30.437	30.425	31.734	32.336	32.463	33.461	33.332	33.332	33.332	33.344	32.964	
b. Cadangan / Reserves	11.994	11.994	13.596	13.596	13.596	13.596	13.688	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)	317.719	300.631	312.690	312.691	312.692	312.707	312.707	312.707	312.707	312.691	377.949	383.474	339.947	337.221	337.222	
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	74.699	37.301	24.019	29.657	34.729	41.519	47.054	54.303	61.164	69.282	8.730	16.377	25.049	33.376	43.099	
e. Tambahan modal disetor / Additional Paid In Capital	39.838	49.834	51.173	50.379	50.046	51.589	144.550	143.719	143.537	119.757	120.420	118.679	117.422	109.506	108.650	
f. Modal Pinjaman / Loan Capital	3.764	10.945	16.646	15.324	15.286	15.129	23.744	23.541	25.259	25.162	25.837	25.816	25.820	26.000	26.119	

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

Keterangan / Items	2019	2020	2021												
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	469.530	493.422	499.523	502.927	502.352	505.291	511.721	512.141	515.469	520.497	511.920	514.651	523.176	525.823	528.577
- Kepada Pihak Ketiga / To Third Party	464.434	488.666	495.456	499.032	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737
Rupiah	464.099	488.402	494.195	497.778	497.384	500.347	506.632	507.219	510.543	514.928	506.929	509.897	518.152	520.706	523.491
Valas / Foreign Exchange	335	264	1.261	1.254	1.251	1.234	1.214	1.202	1.215	1.162	1.173	1.211	1.223	1.235	1.246
- Kepada Bank Lain / Inter Bank Credit	5.096	4.756	4.067	3.895	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840
Rupiah	5.096	4.756	4.067	3.895	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	40.436	28.601	26.042	28.688	21.607	19.391	19.958	15.839	13.480	23.315	19.712	17.390	19.050	27.446	12.687 ¹⁾
- Giro / Demand Deposit	2.071	2.585	4.609	3.271	3.258	4.687	5.159	5.455	5.697	4.317	4.870	4.690	3.986	6.625	3.787 ¹⁾
- Inter Bank Call Money / Inter Bank Call Money	18.497	9.126	4.705	9.101	4.676	4.087	9.581	6.852	4.803	9.736	5.567	6.027	7.828	9.278	5.045 ¹⁾
- Deposito Berjangka / Time Deposits	18.505	16.052	16.102	15.787	12.872	8.814	3.565	1.983	2.100	8.385	8.592	6.031	6.671	10.929	3.324 ¹⁾
- Lainnya / Others	1.364	838	626	529	800	1.804	1.653	1.549	879	878	682	641	565	614	532
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71.441	71.953	65.685	88.964	91.254	89.913	107.515	116.739	116.076	110.147	101.679	102.288	106.173	109.728	109.800
- Giro / Demand Deposit	43.659	29.527	30.896	31.751	35.202	34.511	35.639	37.747	44.932	51.741	44.327	39.879	49.855	52.439	50.690
- Fine Tune Operation (FTO)	4.389	16.912	19.677	25.480	33.512	27.102	45.830	58.272	47.331	18.249	31.961	43.760	33.399	3.929 ¹⁾	38.603 ¹⁾
- Fasbi	22.219	23.928	11.895	29.833	20.300	26.503	25.311	17.425	21.685	39.582	23.051	14.959	21.372	50.867	17.801
- Lainnya / Others	1.173	1.587	3.217	1.900	2.240	1.796	736	3.295	2.128	575	2.341	3.690	1.547	2.493	2.706
d. Surat Berharga / Securities	67.915	80.760	111.751	116.131	114.167	116.834	123.993	120.426	123.787	117.817	115.990	118.614	120.107	116.992	117.650
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	11.894	3.110	4.271	3.416	2.014	977	1.928	2.133	1.829	1.369	1.291	1.716	904	193 ¹⁾	194
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.184	5.666	9.537	10.098	8.218	7.152	7.946	7.160	4.965	4.944	5.481	4.725	6.264	6.975	6.459
- Obligasi / Bonds	35.306	51.886	77.650	80.142	82.142	85.580	89.515	88.397	92.180	83.303	88.209	91.020	91.650	88.679	89.032
- Lainnya / Others	16.531	20.098	20.294	22.475	21.793	23.125	24.604	22.736	24.813	28.201	21.009	21.153	21.289	21.145	21.966
e. Penyertaan / Equity Investment	1.610	1.945	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.968	1.968	1.967	1.966
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	9.317	14.290	15.876	15.824	16.219	16.628	16.255	16.824	16.881	16.089	16.319	16.731	16.657	16.651	16.743
- Kredit yang diberikan / Credit	8.874	13.730	15.323	15.273	15.673	16.082	15.696	16.277	16.349	15.590	15.785	16.217	16.278	16.260	16.369
- Surat Berharga / Securities	167	226	227	230	232	232	226	226	199	199	197	197	48	48	44
- Lainnya / Others	276	333	327	321	314	315	326	321	307	299	337	317	331	342	330
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	11	28	5	9	39	21	25	33	6	16	20	4	10	3
h. Tagihan Lainnya / Other claims	26.602	47.769	66.129	52.137	40.134	42.090	42.406	79.091	64.834	46.175	55.452	78.465	74.364	58.830	76.705
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	532.258	590.602	648.381	663.663	646.055	646.847	673.688	713.166	701.153	681.607	671.332	697.765	705.245	708.797	713.234
Rupiah	529.822	589.463	645.860	660.654	643.492	642.572	668.282	708.015	696.061	676.637	667.072	693.403	701.531	705.887	710.343
Giro / Demand Deposit	141.049	131.204	157.927	176.834	155.074	159.779	176.299	206.638	188.335	169.986	170.859	190.978	205.909	177.610	185.595
Tabungan / Saving	181.965	188.112	177.419	181.962	183.988	181.330	179.759	181.814	187.336	208.612	184.898	182.884	183.391	198.855	190.445
Simpanan Berjangka / Time Deposits	206.808	270.147	310.514	301.858	304.430	301.462	312.224	319.563	320.390	298.039	311.315	319.541	312.230	329.422	334.303
Valas / Foreign Exchange	2.436	1.139	2.521	3.009	2.564	4.275	5.407	5.151	5.092	4.970	4.260	4.363	3.714	2.909	2.891
Giro / Demand Deposit	339	136	686	651	668	656	669	927	980	808	799	796	811	786	708
Tabungan / Saving	66	110	118	113	108	103	102	102	99	106	98	94	95	95	96
Simpanan Berjangka / Time Deposits	2.032	892	1.717	2.246	1.788	3.516	4.635	4.122	4.013	4.056	3.363	3.473	2.808	2.028	2.087
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	98	1	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	31.967	23.092	13.056	14.620	13.498	14.559	18.589	13.934	14.235	20.660	16.500	14.420	16.083	16.148	12.788
d. Surat Berharga yang diterbitkan / Issued Securities	11.224	9.537	7.965	7.150	6.536	6.551	7.672	6.557	6.113	8.089	6.610	6.484	7.002	6.548	6.597
e. Pinjaman yang Diterima / Loans received	16.255	18.301	18.923	18.397	18.533	18.796	18.184	18.512	19.281	18.400	18.355	18.377	20.768	21.094	21.164
Rupiah	16.255	18.301	18.923	18.397	18.533	18.796	18.184	18.512	19.281	18.400	18.355	18.377	20.724	21.051	21.120
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	43	43	44
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	2	4	13	2	5	11	11	27	0	13	4	7	30	21
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	11.345	1.501	455	2.173	646	351	421	499	1.017	2.765	873	864	2.247	6.285	5.594
h. Setoran Jaminan / Guarantee Deposits	443	323	168	156	177	196	213	217	220	406	295	226	192	185	168
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	42.047	44.615	47.145	46.485	46.509	46.510	46.555	46.599	46.760	48.206	48.208	48.250	52.453	52.475	52.966
b. Cadangan / Reserves	25.160	23.424	25.733	27.024	27.235	27.474	27.475	27.475	27.567	26.605	26.942	26.943	28.660	29.927	30.443
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.899	2.909	5.839	5.448	4.175	3.917	3.738	3.738	3.609	3.978	16.924	16.421	7.652	3.957 ¹⁾	2.951 ¹⁾
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	12.307	13.002	5.475	7.019	8.025	9.160	10.432	11.590	12.438	13.776	1.416	2.461	4.130	5.087	6.322
e. Tambahan modal disetor / Additional Paid In Capital	1.831	4.269	1.772	1.604	2.020	2.292	2.067	2.912	2.844	2.698	2.368	2.711	2.906	1.998	1.375
f. Modal Pinjaman / Loan Capital	1.937	2.934	2.934	2.934	3.931	3.931	3.930	3.930	3.930	3.930	3.930	3.930	3.931	3.931	3.931

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

Keterangan / Items	2019	2020	2021														
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei		
Penyaluran Dana / Distribution of Funds																	
a. Kredit Yang Diberikan / Credit	2.534.506	2.415.930	2.396.005	2.412.935	2.402.048	2.411.653	2.441.703	2.442.636	2.451.566	2.498.048	2.474.974	2.492.802	2.536.842	2.609.343	2.624.150		
- Kepada Pihak Ketiga / To Third Party	2.491.518	2.369.008	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868	2.569.991	2.584.622		
Rupiah	2.135.017	2.019.257	1.993.135	2.008.109	1.999.868	2.011.461	2.044.679	2.055.680	2.057.084	2.098.946	2.077.549	2.094.985	2.127.039	2.170.479	2.184.947		
Valas / Foreign Exchange	356.501	349.751	358.540	360.112	358.548	357.176	356.609	349.544	358.254	362.528	361.214	361.852	371.829	399.512	399.675		
- Kepada Bank Lain / Inter Bank Credit	42.987	46.923	44.330	44.714	43.633	43.015	40.415	37.412	36.228	36.574	36.211	35.965	37.974	39.352	39.528		
Rupiah	38.078	41.379	38.606	38.861	38.413	37.901	35.216	32.334	31.108	31.543	31.080	31.320	32.543	34.071	33.985		
Valas / Foreign Exchange	4.909	5.544	5.724	5.853	5.219	5.114	5.199	5.078	5.119	5.031	5.131	4.645	5.431	5.281	5.543		
b. Penempatan pada Bank Lain / Interbank Placement	96.924	108.478	94.585	88.237	87.701	95.826	96.481	107.355	95.627	102.668	103.316	110.905	103.536	104.133	105.315		
- Giro / Demand Deposit	43.410	61.068	55.325	56.524	55.598	60.853	61.850	73.162	59.602	59.506	60.713	64.899	60.316	62.754	59.262		
- Inter Bank Call Money / Inter Bank Call Money	36.937	41.296	33.946	26.716	27.344	30.621	28.985	28.379	29.408	33.418	33.894	37.470	36.452	34.245	38.367		
- Deposito Berjangka / Time Deposits	5.809	2.935	3.676	3.882	3.777	3.715	4.272	4.609	5.496	7.002	6.761	6.332	4.763	5.055	5.714		
- Lainnya / Others	10.768	3.180	1.638	1.114	982	637	1.374	1.205	1.121	2.742	1.947	2.204	2.005	2.080	1.972		
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	317.094	307.063	341.354	437.102	464.477	438.359	457.863	480.288	520.060	521.894	539.068	478.357	460.420	436.821	488.603		
- Giro / Demand Deposit	184.662	101.980	147.600	150.829	156.911	162.898	179.962	169.278	174.234	188.136	191.561	191.534	223.371	221.352	217.470		
- Fine Tune Operation (FTO)	73.491	148.664	140.180	194.161	238.084	193.883	204.169	257.715	262.790	239.511	233.813	221.416	164.991	76.570 ¹⁾	205.624 ¹⁾		
- Fasbi	54.332	43.600	43.985	70.588	60.814	70.131	57.034	39.985	69.382	80.803	110.286	61.340	66.598	138.102	63.219		
- Lainnya / Others	4.608	12.819	9.589	21.523	11.448	8.667	13.311	13.654	3.408	13.443	3.408	4.066	5.460	798	2.290		
d. Surat Berharga / Securities	483.621	686.753	765.093	809.446	803.382	814.563	826.319	826.762	846.522	845.884	818.953	821.363	836.029	827.651	811.890		
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	34.038	191	390	313	177	153	117	172	282	1.236	1.162	1.195	1.482	1.500	1.428		
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7.903	7.533	8.542	9.559	12.443	12.236	10.823	11.729	8.510	8.357	7.601	5.713	3.715	3.943	4.137		
- Obligasi / Bonds	327.107	580.288	654.417	684.876	667.300	678.791	693.021	694.985	702.682	705.088	684.962	691.749	715.914	722.878	705.674		
- Lainnya / Others	114.574	98.740	101.744	114.698	123.462	123.383	119.877	123.557	135.048	131.203	125.228	122.707	114.917	99.330	100.651		
e. Penyertaan / Equity Investment	23.951	26.768	27.071	26.779	26.917	27.038	29.847	29.988	29.475	29.445	29.554	29.630	29.179	29.271	29.418		
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	64.780	106.672	118.368	117.593	119.819	120.219	118.006	118.037	120.192	121.292	122.054	123.097	125.060	126.337	127.332		
- Kredit yang diberikan / Credit	62.925	104.562	115.133	114.356	116.824	117.600	114.979	115.024	117.067	118.718	119.671	120.780	122.691	123.917	124.784		
- Surat Berharga / Securities	325	379	249	227	238	216	265	274	273	245	221	208	213	225	228		
- Lainnya / Others	1.529	1.731	2.985	3.010	2.757	2.402	2.763	2.740	2.852	2.330	2.162	2.109	2.157	2.196	2.319		
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10.628	14.258	9.097	7.536	7.232	9.504	8.069	9.435	7.117	8.381	6.775	6.932	7.754	7.690	7.234		
h. Tagihan Lainnya / Other claims	162.186	400.487	414.589	304.913	293.506	340.171	310.914	312.835	328.100	371.833	423.557	468.442	452.014	402.047	421.857		
Sumber Dana / Source of Funds																	
a. Dana Pihak Ketiga / Third Party Funds	2.702.953	3.016.126	3.106.633	3.145.638	3.150.680	3.198.614	3.220.883	3.262.436	3.321.171	3.411.842	3.423.283	3.409.224	3.437.398	3.430.107	3.469.274		
Rupiah	2.326.941	2.596.157	2.683.979	2.711.602	2.720.406	2.747.237	2.754.507	2.781.585	2.830.471	2.916.904	2.925.831	2.915.095	2.931.398	2.951.748	2.983.087		
Giro / Demand Deposit	411.752	507.027	542.197	548.234	552.366	569.914	571.111	586.247	620.164	648.844	638.699	640.308	660.859	646.297	679.610		
Tabungan / Saving	716.016	814.929	865.246	875.818	877.442	887.241	892.542	910.420	917.949	940.522	949.720	958.837	962.941	1.007.037	1.003.995		
Simpanan Berjangka / Time Deposits	1.199.174	1.274.202	1.276.537	1.287.551	1.290.598	1.290.082	1.290.854	1.284.918	1.292.358	1.327.538	1.337.413	1.315.950	1.307.598	1.298.414	1.299.482		
Valas / Foreign Exchange	376.012	419.969	422.654	434.036	430.273	451.377	466.375	480.851	490.700	494.938	497.452	494.129	506.000	478.359	486.187		
Giro / Demand Deposit	133.464	161.502	155.915	165.150	163.714	180.077	181.100	196.857	205.080	209.304	209.411	208.573	219.506	196.254	213.897		
Tabungan / Saving	85.950	103.092	102.764	104.100	106.792	107.528	113.405	114.620	114.314	113.357	116.521	118.034	124.418	120.746	119.928		
Simpanan Berjangka / Time Deposits	156.598	155.375	163.975	164.786	159.767	163.772	171.871	169.374	171.306	172.278	171.520	167.523	162.076	161.359	152.362		
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.495	5.473	4.776	3.859	4.415	4.167	4.134	2.373	1	1	1	1	1	1.696 ¹⁾	1		
c. Kewajiban kepada Bank lain / Interbank Liabilities	96.530	88.784	93.766	85.844	84.723	79.441	83.765	77.677	80.233	80.086	87.942	90.402	87.529	108.737	110.012		
d. Surat Berharga yang diterbitkan / Issued Securities	38.471	31.745	29.923	27.449	27.388	27.319	29.195	30.331	26.607	29.287	27.784	29.436	28.875	27.542	27.835		
e. Pinjaman yang Diterima / Loans received	127.107	106.689	91.769	86.555	85.729	82.531	82.083	80.543	81.415	84.359	81.113	82.057	82.918	90.487	96.859		
Rupiah	19.008	26.588	25.235	24.957	24.968	24.521	22.480	19.981	19.123	20.369	20.363	21.358	21.855	23.585	24.496		
Valas / Foreign Exchange	108.099	80.101	66.534	61.597	60.761	58.010	59.603	60.562	62.292	63.990	60.750	60.698	61.064	66.902	72.363		
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7.776	13.021	7.194	6.662	6.089	7.426	6.383	6.664	5.608	6.041	5.077	5.166	5.859	7.038	6.049		
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	87.659	63.128	54.576	53.699	51.157	52.703	52.357	48.436	47.569	58.334	47.367	49.350	49.146	48.002	59.782		
h. Setoran Jaminan / Guarantee Deposits	2.393	2.405	2.029	2.081	1.972	2.119	2.149	1.964	2.309	2.530	1.968	2.244	2.239	2.612	1.731		
Beberapa komponen modal / Several Components of Capital																	
a. Modal Disetor / Paid In Capital	132.321	147.188	160.021	160.097	163.051	164.217	167.248	167.581	163.750	172.692	174.174	175.257	179.608	180.583	180.996		
b. Cadangan / Reserves	37.901	38.235	37.017	40.374	40.385	40.422	40.423	40.434	40.415	40.967	40.967	40.977	41.387	41.428	42.247		
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	262.105	273.869	296.633	292.450	292.220	292.001	291.954	290.481	291.405	293.812	345.120	347.127	321.269	314.715	312.830		
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	58.964	46.927	22.550	28.915	33.012	38.357	44.044	48.845	53.390	53.222	6.296	11.355	15.511	22.826	28.474		
e. Tambahan modal disetor / Additional Paid In Capital	101.550	137.429	136.637	138.556	139.339	139.534	139.827	140.708	148.677	151.133	156.623	153.342	154.492	148.081	151.032		
f. Modal Pinjaman / Loan Capital	37.788	42.327	41.333	41.789	40.154	39.924	38.040	37.326	36.822	36.760	36.764	36.751	38.762	38.208	39.195		

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	2019	2020	2021												
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	241.450	182.060	175.732	176.762	174.582	168.702	174.300	171.015	175.154	171.130	168.188	169.591	170.609	176.191	179.802
- Kepada Pihak Ketiga / To Third Party	230.266	177.922	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972
Rupiah	113.194	85.824	84.684	82.998	83.446	82.721	86.003	86.240	88.289	91.250	89.892	90.083	89.420	92.544	96.521
Valas / Foreign Exchange	117.072	92.098	88.556	89.782	88.248	83.126	85.439	81.946	84.005	76.606	75.710	77.212	78.893	80.830	79.451
- Kepada Bank Lain / Inter Bank Credit	11.184	4.139	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830
Rupiah	58	-	-	-	-	-	-	-	-	-	-	-	-	500 ¹⁾	1.500 ¹⁾
Valas / Foreign Exchange	11.125	4.139	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.317	2.330
b. Penempatan pada Bank Lain / Interbank Placement	31.504	36.432	39.470	34.226	36.602	41.339	37.853	42.779	34.907	24.514	31.583	25.848	34.247	33.672	38.969
- Giro / Demand Deposit	3.641	3.409	5.889	3.851	4.087	3.374	2.042	2.626	3.620	3.688	3.571	3.707	4.515	4.670	5.078
- Inter Bank Call Money / Inter Bank Call Money	27.838	32.701	32.426	28.888	31.601	35.494	35.235	37.836	30.727	20.153	27.959	21.392	28.767	28.209	31.842
- Deposito Berjangka / Time Deposits	-	-	500	500	500	500	500	500	500	500	-	-	-	-	-
- Lainnya / Others	25	322	655	988	415	1.971	76	1.816	60	173	53	749	965	793	2.049
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	62.349	76.379	109.156	108.852	112.480	110.025	124.296	107.653	109.135	117.441	122.388	114.667	131.157	107.682	131.236
- Giro / Demand Deposit	18.054	33.061	44.476	43.372	43.962	41.095	42.645	41.796	41.829	49.910	51.691	51.877	45.615	47.008	47.346
- Fine Tune Operation (FTO)	25.751	25.316	44.014	45.813	47.538	45.133	57.371	46.440	50.382	46.238	50.368	48.842	68.977	44.294	60.732
- Fasbi	18.543	17.410	19.837	16.808	20.215	22.207	22.813	19.132	16.924	21.282	19.827	13.792	16.141	16.379	22.477
- Lainnya / Others	1	591	829	2.859	764	1.591	1.467	285	0	11	502	157	425	1 ¹⁾	682 ¹⁾
d. Surat Berharga / Securities	66.633	83.944	76.656	81.068	75.286	79.621	78.686	73.101	77.324	80.554	73.153	79.328	81.432	86.492	72.247
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2.637	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	6.974	2.498	1.545	2.338	2.384	2.469	2.381	1.974	2.119	2.002	2.887	3.691	3.198	4.853	4.821
- Obligasi / Bonds	52.572	77.095	71.884	74.863	69.134	74.540	73.849	68.285	71.754	75.051	68.016	74.251	76.785	80.223	65.907
- Lainnya / Others	4.451	4.350	3.226	3.867	3.768	2.612	2.456	2.842	3.451	3.502	2.250	1.386	1.448	1.416	1.519
e. Penyertaan / Equity Investment	72	73	73	73	73	73	73	73	73	73	73	73	73	73	73
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.070	6.048	6.612	6.673	6.645	6.517	5.901	6.209	6.465	6.526	6.454	6.356	6.934	6.956	6.946
- Kredit yang diberikan / Credit	5.798	5.732	6.521	6.537	6.509	6.389	5.770	6.066	6.321	6.379	6.311	6.210	6.786	6.805	6.797
- Surat Berharga / Securities	8	12	6	6	6	6	7	7	7	9	6	9	6	11	12
- Lainnya / Others	263	305	85	130	130	122	123	136	137	138	136	137	141	140	137
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.206	10.996	7.463	6.988	6.169	8.184	6.707	7.720	6.138	6.757	5.358	5.274	5.087	5.415	4.959
h. Tagihan Lainnya / Other claims	21.903	21.775	21.257	18.373	19.573	23.463	16.818	20.551	21.089	23.630	30.657	39.591	37.620	33.369	32.745
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	182.088	185.513	205.774	207.429	203.961	211.821	222.702	205.663	209.873	206.526	210.234	211.750	238.341	222.028	232.246
Rupiah	99.276	110.557	120.044	116.180	118.740	121.319	117.170	115.568	119.718	117.882	124.454	123.590	126.219	127.163	129.214
Giro / Demand Deposit	60.009	68.725	80.391	75.870	79.613	80.398	76.768	75.487	79.088	82.027	81.815	83.200	83.114	87.691	88.120
Tabungan / Saving	5.184	6.134	6.420	6.607	6.516	7.220	7.241	7.953	8.330	8.743	8.937	9.700	9.594	9.954	9.771
Simpanan Berjangka / Time Deposits	34.084	35.698	33.233	33.704	32.611	33.702	33.162	32.128	32.299	27.112	33.702	30.689	33.511	29.518	31.323
Valas / Foreign Exchange	82.812	74.956	85.730	91.249	85.222	90.502	105.532	90.095	90.155	88.644	85.780	88.160	112.122	94.865	103.031
Giro / Demand Deposit	63.471	57.864	70.164	76.147	71.204	76.258	91.126	75.644	75.313	73.952	70.533	72.754	93.034	74.394	80.548
Tabungan / Saving	7.815	9.279	7.727	7.940	7.991	7.930	7.946	8.059	8.839	8.876	8.871	8.662	8.423	8.354	8.179
Simpanan Berjangka / Time Deposits	11.527	7.813	7.839	7.162	6.027	6.313	6.346	6.505	6.002	5.816	6.376	6.744	10.664	12.117	14.305
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	25	0	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank Lain / Interbank Liabilities	22.538	19.906	25.974	18.462	21.350	19.490	20.653	19.909	18.436	21.128	22.578	22.527	23.040	21.320	24.385
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	2.000	3.051	1.070	1.069	1.069	1.066	566	65	64	64	64	-	-	-	-
Rupiah	2.000	2.000	1.000	1.000	1.000	1.000	1.000	500	-	-	-	-	-	-	-
Valas / Foreign Exchange	-	1.051	70	69	69	68	66	66	65	64	64	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	6.427	8.428	5.020	3.917	3.859	6.103	4.878	5.713	4.004	4.978	3.753	4.055	4.204	4.519	4.296
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	6.381	3.608	1.800	1.699	1.284	1.124	1.143	1.089	1.055	2.402	2.448	2.054	1.998	1.395	1.370
h. Setoran Jaminan / Guarantee Deposits	94	256	264	237	369	561	606	436	775	696	574	854	26	26	26
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	32.371	35.190	42.133	41.513	41.513	40.692	40.072	40.072	37.862	37.862	41.504	41.503	41.218	40.676	40.686
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	10.517	7.488	1.657	1.936	2.407	2.966	3.084	3.258	3.482	3.926	415	697	677	1.087	1.618
e. Tambahan modal disetor / Additional Paid In Capital	389	704	421	466	579	583	482	469	457	397	271	215	82	(247)	(254)
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	904.442	1.037.780	1.200.137	1.252.305	1.263.153	1.276.082	1.228.983	1.183.005	1.232.759	1.213.629	1.154.258	1.185.136	1.150.136	1.264.022	1.278.882
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.277	42.308	44.306	49.473	48.910	49.485	47.632	44.645	42.372	41.525	41.892	42.740	42.522	40.509	36.278
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	883.237	987.245	1.145.252	1.191.077	1.201.990	1.211.549	1.165.679	1.126.855	1.178.789	1.163.491	1.101.328	1.131.646	1.097.380	1.214.361	1.231.786
- Lainnya / <i>Others</i>	6.927	8.227	10.579	11.755	12.253	15.048	15.672	11.504	11.598	8.613	11.038	10.750	10.234	9.152	10.817
Kewajiban Komitmen / Committed Liabilities	2.659.102	2.820.197	2.997.813	2.985.258	3.090.381	3.131.557	3.103.137	3.061.340	3.136.772	3.113.244	3.057.673	3.081.981	3.032.374	3.122.505	3.088.860
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan facilities to debtors</i>	1.603.199	1.643.288	1.671.240	1.605.192	1.680.479	1.703.404	1.702.875	1.701.063	1.715.932	1.705.175	1.725.430	1.722.294	1.711.188	1.698.419	1.697.841
- <i>Committed</i>	371.281	405.603	414.804	411.945	429.797	439.207	433.384	430.956	438.655	429.072	443.185	432.497	435.859	432.338	446.070
- <i>Uncommitted</i>	1.231.918	1.237.685	1.256.437	1.193.247	1.250.682	1.264.196	1.269.491	1.270.107	1.277.277	1.276.104	1.282.245	1.289.797	1.275.329	1.266.081	1.251.771
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan facilities to other banks</i>	16.622	19.402	22.904	22.099	22.908	23.712	21.356	23.510	23.476	24.251	23.378	23.544	16.485	16.032	17.029
- <i>Committed</i>	5.138	4.843	4.121	4.296	4.228	4.306	3.172	3.367	3.115	3.874	3.830	2.813	2.725	2.788	2.488
- <i>Uncommitted</i>	11.484	14.559	18.783	17.802	18.680	19.406	18.184	20.142	20.361	20.377	19.549	20.731	13.759	13.244	14.542
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	67.522	68.511	74.706	79.074	77.752	78.901	83.562	84.836	95.722	85.063	81.906	95.523	98.643	107.870	97.117
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	961.666	1.080.952	1.215.902	1.268.098	1.295.276	1.308.774	1.281.320	1.237.412	1.286.348	1.285.893	1.209.341	1.221.127	1.191.583	1.285.357	1.257.858
- Lainnya / <i>Others</i>	10.093	8.044	13.061	10.796	13.967	16.767	14.024	14.520	15.293	12.862	17.619	19.493	14.475	14.828	19.014
Tagihan Kontinjensi / Contingent Claims	273.864	275.006	274.099	269.010	272.231	270.579	290.067	280.456	278.776	269.045	235.614	239.722	234.847	239.266	237.875
- Garansi yang diterima / <i>Received guarantees</i>	226.961	222.265	215.460	209.539	211.391	208.365	225.508	214.904	210.836	204.276	205.979	218.672	213.475	217.800	217.246
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	40.966	44.416	48.871	49.586	50.789	52.031	54.095	54.444	56.486	53.711	1.075	1.102	1.124	1.119	974
- Lainnya / <i>Others</i>	5.936	8.325	9.768	9.884	10.051	10.183	10.465	11.107	11.454	11.058	28.559	19.949	20.248	20.347	19.655
Kewajiban Kontinjensi / Contingent Liabilities	365.644	341.684	312.040	317.225	320.444	314.892	321.762	327.337	341.751	348.030	327.615	301.787	292.818	293.725	289.015
- Garansi yang diberikan / <i>Issued guarantees</i>	363.078	338.920	309.209	314.573	317.793	312.265	319.302	324.667	339.109	345.453	325.013	299.059	290.216	291.016	286.372
- Lainnya / <i>Others</i>	2.566	2.764	2.830	2.652	2.651	2.628	2.460	2.670	2.643	2.576	2.602	2.727	2.602	2.710	2.643
Lainnya / Others	491.618	566.622	585.688	595.768	600.228	603.289	607.736	611.927	681.574	696.230	534.076	518.778	523.977	528.349	528.905
- Penerusan Kredit / <i>Channelling</i>	14.246	12.966	12.207	12.197	12.088	12.083	12.052	11.781	11.477	11.477	9.682	9.473	9.378	9.449	9.421
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	430.741	500.846	516.446	526.679	530.202	533.650	541.502	544.707	614.136	627.791	523.747	508.654	513.940	518.235	518.815
Kredit yang diberikan / <i>Credit disbursed</i>	421.711	490.473	505.886	516.064	519.582	523.025	530.885	533.888	535.884	548.614	518.459	501.970	507.225	511.519	512.075
Lainnya / <i>Others</i>	9.030	10.373	10.560	10.616	10.621	10.624	10.617	10.818	78.252	79.177	5.289	6.684	6.715	6.716	6.740
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	46.632	52.809	57.035	56.892	57.937	57.557	54.182	55.439	55.961	56.962	646	652	660	665	669
Kredit yang diberikan / <i>Credit disbursed</i>	39.304	45.429	49.651	49.505	50.551	50.174	46.776	48.036	48.555	49.558	646	652	660	665	669
Lainnya / <i>Others</i>	7.328	7.380	7.384	7.387	7.386	7.384	7.405	7.403	7.405	7.404	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	178.892	212.808	253.214	255.753	248.351	258.400	240.026	239.641	251.575	272.165	269.815	277.799	255.414	270.129	264.347
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	178.714	212.512	252.856	255.418	248.028	258.079	239.661	239.247	251.169	271.748	269.501	277.799	255.414	270.129	264.347
- Lainnya / <i>Others</i>	178	296	358	334	323	321	365	394	406	418	314	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	630.918	653.065	716.257	680.749	738.654	750.009	734.298	721.837	743.770	753.808	759.813	750.724	750.058	762.809	735.046
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	384.510	350.189	374.079	312.064	367.338	378.784	380.589	377.498	383.107	377.531	386.608	382.812	393.175	386.287	383.331
- <i>Committed</i>	37.746	40.703	52.619	50.522	54.254	64.046	65.188	63.081	62.166	60.069	60.744	60.500	58.252	57.223	58.058
- <i>Uncommitted</i>	346.764	309.486	321.459	261.542	313.084	314.738	315.402	314.417	320.941	317.462	325.864	322.312	334.924	329.064	325.272
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4.358	4.251	4.044	4.343	4.268	4.249	2.721	3.151	3.156	3.379	3.026	3.031	538	540 ¹⁾	543
- <i>Committed</i>	2.262	2.231	2.025	2.024	1.949	1.930	502	927	932	785	500	502	500	506	500
- <i>Uncommitted</i>	2.097	2.020	2.019	2.319	2.319	2.319	2.219	2.224	2.224	2.594	2.526	2.529	38	34 ¹⁾	43
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	34.403	34.576	38.089	40.790	42.438	41.680	46.234	46.509	51.322	38.007	38.795	47.145	48.530	54.150	49.925
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	207.633	264.037	300.033	323.540	324.598	325.284	304.741	294.667	306.173	334.878	331.372	317.645	307.802	321.818	301.235
- Lainnya / <i>Others</i>	14	12	12	12	12	12	12	12	13	13	13	91	13	13	13
Tagihan Kontinjensi / Contingent Claims	67.408	84.460	87.352	88.184	88.736	86.614	88.543	91.285	85.121	89.772	66.932	64.869	67.261	67.548	64.323
- Garansi yang diterima / <i>Received guarantees</i>	44.596	51.866	51.507	51.819	51.364	48.245	48.006	49.875	44.131	48.934	49.646	56.751	58.918	59.069	56.990
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.846	26.379	29.020	29.399	30.261	31.156	33.219	33.500	33.350	33.095	150	155	155	154	- ¹⁾
- Lainnya / <i>Others</i>	4.966	6.215	6.825	6.966	7.111	7.214	7.318	7.909	7.640	7.742	17.136	7.963	8.188	8.325	7.334
Kewajiban Kontinjensi / Contingent Liabilities	219.994	218.809	200.967	206.518	207.218	205.872	213.290	218.672	226.146	233.977	220.956	193.133	183.948	184.001	181.212
- Garansi yang diberikan / <i>Issued guarantees</i>	218.787	217.325	199.456	205.000	205.693	204.333	211.753	217.127	224.549	232.373	219.388	191.561	182.368	182.415	179.619
- Lainnya / <i>Others</i>	1.207	1.484	1.511	1.518	1.525	1.538	1.537	1.545	1.598	1.604	1.568	1.573	1.580	1.585	1.592
Lainnya / Others	253.628	284.230	293.263	300.331	302.177	304.298	305.707	308.311	377.056	381.308	315.026	295.938	298.757	302.510	304.967
- Penerusan Kredit / <i>Channelling</i>	5.160	4.488	4.266	4.252	4.200	4.197	4.178	4.213	4.327	4.349	4.424	4.357	4.331	4.297	4.296
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	248.332	279.604	288.858	295.938	297.837	299.961	301.389	303.961	372.590	376.821	310.602	291.582	294.426	298.214	300.671
- Kredit yang diberikan / <i>Credit disbursed</i>	245.610	276.873	286.075	293.152	295.052	297.167	298.591	301.163	302.419	306.652	307.833	288.813	291.659	295.451	297.905
- Lainnya / <i>Others</i>	2.722	2.731	2.783	2.785	2.785	2.794	2.798	2.798	70.171	70.170	2.769	2.769	2.767	2.762	2.766
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	136	139	139	141	141	139	140	137	139	138	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	136	139	139	141	141	139	140	137	139	138	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021							2022					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	5.439	7.324	11.719	10.112	12.312	13.587	15.003	19.951	18.792	13.570	16.538	15.166	11.715	13.090	11.823
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	138	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	365	885	4.600	2.633	4.349	5.536	6.499	11.703	10.132	5.970	7.658	7.232	3.774	5.747	3.661
- Lainnya / <i>Others</i>	4.936	6.330	7.012	7.372	7.855	7.943	8.396	8.140	8.552	7.492	8.772	7.826	7.832	7.235	8.054
Kewajiban Komitmen / Committed Liabilities	31.921	28.035	33.275	31.127	34.660	36.048	37.680	44.133	42.489	40.282	43.150	42.535	35.952	39.626	39.121
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	26.403	21.200	20.565	20.781	21.320	20.162	20.593	21.096	21.024	20.263	22.606	24.406	22.240	23.482	23.122
- <i>Committed</i>	8.648	4.826	4.594	4.898	5.399	5.505	5.738	5.666	5.582	6.009	6.305	6.093	5.802	6.495	6.515
- <i>Uncommitted</i>	17.755	16.374	15.971	15.883	15.921	14.657	14.855	15.430	15.442	14.253	16.301	18.313	16.438	16.988	16.607
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	299	826	873	745	696	779	899	846	872	976	984	1.226	1.057	942	896
- <i>Committed</i>	25	117	135	87	93	84	89	86	91	69	288	279	249	289	213
- <i>Uncommitted</i>	274	709	738	657	603	696	810	761	781	907	696	947	808	653	684
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	98	116	79	126	188	200	262	246	291	238	203	180	189	194	214
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	157	651	4.179	2.278	3.474	5.195	6.279	11.173	9.405	9.392	7.436	4.637	3.669	5.759	3.679
- Lainnya / <i>Others</i>	4.964	5.242	7.579	7.198	8.982	9.712	9.647	10.772	10.897	9.414	11.921	12.086	8.796	9.249	11.210
Tagihan Kontinjensi / Contingent Claims	7.671	8.406	8.921	8.958	9.071	9.114	9.107	9.172	10.752	9.050	5.348	5.555	5.570	5.484	5.497
- Garansi yang diterima / <i>Received guarantees</i>	1.779	1.807	1.806	1.820	1.837	1.833	1.844	1.843	1.855	1.726	1.094	1.092	1.089	1.108	1.141
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	5.063	5.607	6.074	6.092	6.172	6.188	6.155	6.198	7.753	6.164	233	236	237	229	218
- Lainnya / <i>Others</i>	829	992	1.041	1.046	1.061	1.093	1.108	1.131	1.144	1.160	4.022	4.227	4.244	4.147	4.138
Kewajiban Kontinjensi / Contingent Liabilities	9.375	6.066	4.708	4.667	5.249	6.084	6.523	6.627	6.539	6.626	4.821	4.302	4.066	4.165	4.307
- Garansi yang diberikan / <i>Issued guarantees</i>	9.254	5.960	4.357	4.563	5.145	5.983	6.509	6.528	6.433	6.518	4.712	4.193	3.956	4.054	4.196
- Lainnya / <i>Others</i>	121	107	351	104	104	102	14	99	106	108	109	109	110	111	111
Lainnya / Others	24.980	27.679	29.045	29.114	29.286	24.759	25.321	25.168	25.310	26.445	24.997	25.127	25.281	25.487	25.754
- Penerusan Kredit / <i>Channelling</i>	1.841	1.815	1.806	1.810	1.809	1.806	1.794	1.791	1.788	1.786	2.255	2.358	2.463	2.569	2.674
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	22.977	25.702	27.073	27.139	27.312	22.788	23.362	23.212	23.357	24.494	22.742	22.769	22.818	22.919	23.081
- Kredit yang diberikan / <i>Credit disbursed</i>	22.227	24.965	26.337	26.403	26.576	22.053	22.620	22.470	22.615	23.752	22.445	22.508	22.521	22.622	22.784
- Lainnya / <i>Others</i>	750	737	735	736	736	735	742	742	742	742	297	261	297	297	297
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	162	161	165	165	165	165	165	165	165	165	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	162	161	165	165	165	165	165	165	165	165	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	372.476	422.255	478.446	470.221	477.008	501.490	480.557	465.934	481.211	457.141	471.686	482.607	512.163	538.370	512.339
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	14.139	42.200	44.198	49.365	48.802	49.377	47.524	44.537	42.264	41.417	41.784	42.632	42.414	40.401	36.170
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	356.524	378.455	431.039	416.807	424.131	445.329	426.122	418.427	436.307	415.020	427.950	437.050	467.347	496.051	473.406
- Lainnya / <i>Others</i>	1.813	1.600	3.210	4.049	4.075	6.784	6.911	2.970	2.640	704	1.952	2.924	2.401	1.917	2.763
Kewajiban Komitmen / Committed Liabilities	1.356.751	1.480.366	1.539.824	1.523.171	1.542.117	1.581.777	1.588.646	1.578.899	1.616.065	1.594.010	1.616.545	1.642.501	1.630.884	1.667.382	1.621.153
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	907.865	990.205	1.005.656	997.171	1.015.880	1.027.623	1.032.852	1.032.963	1.042.198	1.045.459	1.059.657	1.051.671	1.033.192	1.023.497	1.023.770
- <i>Committed</i>	264.313	306.028	304.396	301.907	316.124	316.595	313.153	314.302	321.817	314.681	326.881	317.836	323.526	318.591	326.345
- <i>Uncommitted</i>	643.552	684.176	701.259	695.264	699.756	711.029	719.699	718.661	720.381	730.778	732.776	733.835	709.666	704.906	697.424
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	9.125	9.616	12.024	12.188	12.555	13.411	13.664	13.781	13.535	14.083	14.362	14.195	11.929	10.564	11.712
- <i>Committed</i>	2.852	2.495	1.961	2.185	2.186	2.293	2.581	2.355	2.093	3.020	3.042	2.033	1.976	994	1.775 ¹⁾
- <i>Uncommitted</i>	6.273	7.122	10.063	10.004	10.370	11.118	11.083	11.426	11.442	11.063	11.321	12.162	9.953	9.570	9.937
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	30.167	31.550	31.918	34.292	32.278	33.485	33.580	34.293	37.666	40.860	35.807	41.465	44.208	48.174	42.178
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	404.490	446.205	484.757	476.184	476.581	500.415	504.186	494.159	518.283	490.173	501.291	527.852	535.888	579.581	535.703
- Lainnya / <i>Others</i>	5.104	2.790	5.470	3.336	4.822	6.842	4.364	3.704	4.384	3.436	5.429	7.317	5.666	5.566	7.791
Tagihan Kontinjensi / Contingent Claims	166.396	153.744	153.038	146.931	151.284	151.987	157.550	154.258	156.982	149.462	142.857	149.218	142.049	145.872	148.062
- Garansi yang diterima / <i>Received guarantees</i>	148.732	140.667	137.872	131.508	135.622	136.016	141.345	138.091	139.528	133.501	134.906	140.892	133.649	137.416	139.476
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	17.540	11.971	13.273	13.560	13.793	14.103	14.175	14.109	14.793	13.814	693	712	732	735	756
- Lainnya / <i>Others</i>	124	1.106	1.893	1.862	1.869	1.867	2.029	2.058	2.661	2.148	7.259	7.614	7.668	7.720	7.831
Kewajiban Kontinjensi / Contingent Liabilities	103.901	89.493	82.788	82.096	85.852	81.371	80.663	81.189	85.815	84.762	81.034	83.948	85.622	86.159	84.053
- Garansi yang diberikan / <i>Issued guarantees</i>	102.663	88.320	81.820	81.066	84.830	80.383	79.754	80.162	84.877	83.898	80.109	82.902	84.709	85.146	83.113
- Lainnya / <i>Others</i>	1.238	1.173	968	1.030	1.022	988	909	1.027	939	864	925	1.045	913	1.013	940
Lainnya / Others	197.442	236.336	244.623	247.528	249.870	255.404	257.204	258.933	259.631	268.883	178.591	182.225	184.444	184.847	182.656
- Penerusan Kredit / <i>Channelling</i>	7.245	6.663	6.135	6.135	6.080	6.080	6.080	5.778	5.363	5.342	3.002	2.758	2.584	2.584	2.451
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	146.669	181.268	185.894	188.960	190.313	196.216	201.398	202.807	203.416	211.684	174.942	178.815	181.201	181.598	179.536
- Kredit yang diberikan / <i>Credit disbursed</i>	141.263	174.514	179.004	182.017	183.364	189.272	194.472	195.680	196.228	203.570	172.871	175.312	177.701	178.092	176.010
- Lainnya / <i>Others</i>	5.407	6.754	6.890	6.943	6.949	6.944	6.926	7.127	7.188	8.115	2.072	3.503	3.500	3.506	3.526
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	43.528	48.406	52.594	52.433	53.477	53.108	49.726	50.348	50.853	51.856	646	652	660	665	669
- Kredit yang diberikan / <i>Credit disbursed</i>	36.200	41.076	45.261	45.097	46.142	45.775	42.371	42.996	43.498	44.502	646	652	660	665	669
- Lainnya / <i>Others</i>	7.328	7.330	7.333	7.336	7.336	7.333	7.355	7.353	7.355	7.354	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tagihan Komitmen / Committed Claims	347.635	395.393	456.757	516.220	525.483	502.605	493.396	457.478	481.180	470.754	396.220	409.565	370.845	442.434	490.372
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	347.635	395.393	456.757	516.220	525.483	502.605	493.396	457.478	481.180	470.754	396.220	409.565	370.845	442.434	490.372
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	639.512	658.731	708.456	750.210	774.950	763.723	742.513	716.472	734.447	725.145	638.165	646.222	615.481	652.688	267.619¹⁾
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	284.421	281.694	270.941	275.177	275.940	276.834	268.842	269.507	269.602	261.923	256.558	263.404	262.581	265.152	267.619
- <i>Committed</i>	60.574	54.046	53.194	54.618	54.019	53.062	49.306	47.909	49.090	48.312	49.255	48.067	48.279	50.029	55.151
- <i>Uncommitted</i>	223.847	227.649	217.747	220.559	221.921	223.772	219.536	221.598	220.512	213.611	207.303	215.336	214.302	215.123	212.468
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	2.840	4.708	5.963	4.822	5.388	5.273	4.072	5.732	5.913	5.813	5.006	5.093	2.960	3.986	3878
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	1.000 ¹⁾	-
- <i>Uncommitted</i>	2.840	4.708	5.963	4.822	5.388	5.273	4.072	5.732	5.913	5.813	5.006	5.093	2.960	2.986	3.878
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2.855	2.269	4.620	3.866	2.847	3.537	3.485	3.787	6.444	5.958	7.101	6.733	5.716	5.351	4.800
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	349.386	370.059	426.932	466.095	490.624	477.879	466.114	437.414	452.487	451.451	369.244	370.992	344.224	378.199	417.242
- Lainnya / <i>Others</i>	10	-	-	250	150	200	-	32	-	-	257	-	-	-	-
Tagihan Kontinjensi / Contingent Claims	32.390	28.396	24.789	24.938	23.140	22.864	34.868	25.741	25.922	20.761	20.477	20.080	19.967	20.362	19.993
- Garansi yang diterima / <i>Received guarantees</i>	31.854	27.925	24.275	24.393	22.568	22.271	34.313	25.095	25.322	20.116	20.334	19.936	19.819	20.208	19.640
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	518	459	504	536	563	583	546	636	591	637	-	-	-	-	-
- Lainnya / <i>Others</i>	17	13	10	9	9	10	9	9	9	9	143	144	148	154	353
Kewajiban Kontinjensi / Contingent Liabilities	32.374	27.316	23.576	23.943	22.125	21.565	21.287	20.849	23.251	22.665	20.803	20.403	19.183	19.401	19.444
- Garansi yang diberikan / <i>Issued guarantees</i>	32.374	27.316	23.576	23.943	22.125	21.565	21.287	20.849	23.251	22.665	20.803	20.403	19.183	19.401	19.444
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	15.568	18.376	18.757	18.795	18.894	18.829	19.504	19.515	19.577	19.594	15.461	15.489	15.495	15.505	15.528
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	12.762	14.273	14.621	14.643	14.741	14.684	15.354	14.726	14.773	14.791	15.461	15.489	15.495	15.505	15.528
- Kredit yang diberikan / <i>Credit disbursed</i>	12.611	14.122	14.470	14.492	14.590	14.533	15.202	14.575	14.622	14.640	15.310	15.338	15.344	15.354	15.376
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	2.806	4.103	4.136	4.152	4.154	4.145	4.151	4.788	4.804	4.803	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	2.806	4.053	4.085	4.101	4.103	4.094	4.100	4.738	4.754	4.752	-	-	-	-	-
- Lainnya / <i>Others</i>	-	50	51	51	51	51	51	50	51	51	-	-	-	-	-

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

Keterangan / Items	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23,40	23,89	24,27	24,30	24,58	24,37	25,18	25,32	25,59	25,66	26,00	25,99	24,85	24,34	24,74
- Modal / Capital	1.377.558	1.360.376	1.382.507	1.400.516	1.414.295	1.410.737	1.466.639	1.479.533	1.499.553	1.519.278	1.545.452	1.562.275	1.505.494	1.497.961	1.512.077
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167	5.919.917	5.944.003	6.011.340	6.057.788	6.154.615	6.111.810
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,86	22,24	22,55	22,54	22,83	22,75	23,59	23,73	23,98	24,06	24,39	24,38	23,26	22,77	23,15
- Modal Inti (Tier I) / Core Capital (Tier I)	1.286.968	1.266.316	1.284.448	1.298.775	1.313.616	1.316.582	1.373.756	1.386.560	1.405.484	1.424.392	1.449.524	1.465.589	1.408.876	1.401.294	1.415.005
- ATMR / Risk Weighted Assets	5.886.069	5.693.416	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167	5.919.917	5.944.003	6.011.340	6.057.788	6.154.615	6.111.810
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,47	1,59	1,80	1,88	1,86	1,90	1,91	1,93	1,93	1,85	2,56	2,36	2,20	2,33	2,36
- Laba sebelum pajak / Profit	194.916	134.529	158.137	165.993	164.329	168.790	170.368	173.287	173.735	168.047	244.457	225.986	211.503	224.830	227.909
- Rata-rata total aset / Average total assets	7.880.981	8.440.183	8.782.870	8.819.009	8.844.450	8.877.484	8.926.277	8.973.782	9.021.034	9.075.206	9.563.787	9.589.501	9.621.204	9.647.048	9.663.014
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,39	86,58	85,61	84,59	84,26	83,69	83,68	83,12	82,94	83,55	80,90	79,91	79,94	78,48	77,42
- Biaya Operasional / Operating Expenses	735.429	849.954	390.956	448.780	508.686	578.291	654.742	712.676	775.876	856.794	85.253	147.135	210.380	272.213	324.787
- Pendapatan Operasional / Operating Income	926.303	981.650	456.693	530.550	603.706	690.992	782.431	857.411	935.422	1.025.464	105.382	184.129	263.187	346.864	419.516
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,91	4,45	4,66	4,66	4,64	4,63	4,62	4,63	4,62	4,63	4,69	4,56	4,62	4,72	4,76
- Pendapatan bunga bersih / Interest income net	370.095	361.932	395.974	397.839	397.570	398.528	399.877	403.239	404.692	407.834	433.906	423.609	430.470	439.656	444.586
- Rata-rata total aset produktif / Average total earning assets	7.538.955	8.136.641	8.504.956	8.545.378	8.572.071	8.605.977	8.655.560	8.703.322	8.751.775	8.803.063	9.259.030	9.282.380	9.316.235	9.318.948	9.339.439
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,43	82,54	80,89	80,39	80,17	79,37	79,11	78,27	78,26	77,49	78,00	78,45	78,69	80,27	80,39
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.391.846	5.235.027	5.263.579	5.328.457	5.311.066	5.333.428	5.395.966	5.400.425	5.460.266	5.512.366	5.456.270	5.504.919	5.597.973	5.713.378	5.741.086
- Total Dana Pihak Ketiga / Total Third Party Funds	5.709.670	6.342.538	6.507.221	6.628.449	6.624.920	6.719.334	6.820.953	6.899.794	6.976.725	7.114.041	6.995.583	7.017.017	7.114.317	7.117.587	7.141.402
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	15,51	18,91	19,67	21,67	21,29	20,86	21,07	20,93	20,96	20,01	18,23	18,29	17,26	16,81	16,78
- Aset Likuid Primer / Primary Liquid Asset	902.889	1.009.045	1.062.914	1.234.363	1.187.030	1.148.169	1.184.186	1.202.463	1.205.388	1.174.590	1.108.008	1.013.798	974.413	913.887	987.909
- Aset Likuid Sekunder / Secondary Liquid assets	370.524	651.176	682.047	716.101	728.016	751.764	779.209	765.267	784.034	760.137	635.439	744.876	696.932	720.337	644.675
- Total Aset / Total Assets	8.212.586	8.780.681	8.869.600	8.999.703	8.997.032	9.108.720	9.316.623	9.401.328	9.493.556	9.670.515	9.563.787	9.615.215	9.684.610	9.724.468	9.726.878

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

Keterangan / Items	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,18	18,82	19,28	19,14	19,42	19,10	21,04	21,20	21,42	21,39	21,91	21,98	20,40	20,14	20,52
- Modal / Capital	526.961	462.629	479.814	486.762	492.938	489.568	541.107	548.744	556.097	561.942	581.400	589.574	550.612	550.142	555.124
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668	2.627.678	2.653.709	2.682.548	2.699.126	2.731.054	2.704.821
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,09	17,52	17,75	17,52	17,79	17,58	19,54	19,71	19,87	19,85	20,37	20,44	18,88	18,63	19,00
- Modal Inti (Tier I) / Core Capital (Tier I)	499.910	430.786	441.668	445.653	451.622	450.628	502.494	510.125	515.859	521.477	540.668	548.300	509.605	508.797	514.047
- ATMR / Risk Weighted Assets	2.487.813	2.458.280	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668	2.627.678	2.653.709	2.682.548	2.699.126	2.731.054	2.704.821
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,81	1,43	1,99	2,04	2,02	2,09	2,10	2,15	2,18	2,16	3,13	3,00	2,82	2,98	3,06
- Laba sebelum pajak / Profit	94.489	51.975	74.828	77.257	76.940	79.984	80.760	83.433	85.047	84.875	129.392	124.070	117.101	124.086	127.120
- Rata-rata total aset / Average total assets	3.364.528	3.626.978	3.767.840	3.786.876	3.803.673	3.821.338	3.851.106	3.877.973	3.903.015	3.932.076	4.137.435	4.142.538	4.151.650	4.164.453	4.160.627
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	76,39	86,62	84,81	84,39	83,86	83,06	82,55	81,70	81,68	81,66	78,32	75,26	72,72	70,70	69,25
- Biaya Operasional / Operating Expenses	306.618	342.975	172.737	206.011	231.033	261.900	287.087	310.479	347.552	378.705	38.079	60.638	77.454	98.600	118.033
- Pendapatan Operasional / Operating Income	401.394	395.943	203.667	244.111	275.505	315.312	347.761	380.032	425.503	463.761	48.617	80.568	106.508	139.469	170.447
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,26	4,63	5,17	5,17	5,12	5,12	5,11	5,15	5,14	5,16	5,28	5,16	5,24	5,34	5,43
- Pendapatan bunga bersih / Interest income net	169.488	163.746	191.553	192.603	191.699	192.372	193.693	196.515	197.675	199.656	214.082	209.905	213.711	218.049	221.506
- Rata-rata total aset produktif / Average total earning assets	3.224.071	3.539.589	3.702.623	3.723.825	3.740.475	3.758.926	3.789.645	3.816.740	3.842.247	3.870.328	4.052.657	4.064.309	4.077.435	4.081.983	4.081.801
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,17	85,13	86,71	86,17	85,49	84,93	84,47	84,07	84,30	82,50	84,93	85,70	86,33	86,92	87,95
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.430.773	2.445.965	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034
- Total Dana Pihak Ketiga / Total Third Party Funds	2.581.349	2.873.149	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159	3.179.487	3.057.731	3.065.654	3.100.691	3.124.755	3.100.784
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,48	17,53	18,40	19,56	18,94	18,77	18,50	17,95	17,68	16,41	13,55	15,36	13,85	12,85	12,38
- Aset Likuid Primer / Primary Liquid Asset	363.560	414.449	426.767	480.438	457.652	445.598	444.905	438.783	412.441	395.658	363.783	343.134	329.553	294.260	294.036
- Aset Likuid Sekunder / Secondary Liquid assets	153.929	254.901	270.358	278.894	281.682	294.718	311.760	300.549	321.927	301.992	197.025	293.956	247.874	245.930	219.350
- Total Aset / Total Assets	3.574.105	3.818.584	3.789.619	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.641	4.169.874	4.202.861	4.145.327

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

Keterangan / Items	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,19	22,11	21,36	21,36	21,87	22,10	22,15	22,63	22,81	22,77	23,33	23,46	22,76	22,30	22,47
- Modal / Capital	81.327	89.468	87.842	88.674	90.612	92.035	93.026	94.997	96.080	97.305	99.124	100.151	98.210	96.006	96.292
- ATMR / Risk Weighted Assets	383.759	404.641	411.231	415.049	414.253	416.493	419.941	419.817	421.169	427.260	424.868	426.890	431.427	430.434	428.598
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,71	20,43	19,69	19,79	20,07	20,30	20,36	20,83	21,03	21,00	21,52	21,66	20,97	20,50	20,67
- Modal Inti (Tier I) / Core Capital (Tier I)	75.623	82.670	80.959	82.147	83.152	84.559	85.516	87.433	88.568	89.726	91.441	92.449	90.478	88.253	88.572
- ATMR / Risk Weighted Assets	383.759	404.641	411.231	415.049	414.253	416.493	419.941	419.817	421.169	427.260	424.868	426.890	431.427	430.434	428.598
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,15	2,04	2,03	2,16	2,12	2,11	2,12	2,04	2,03	2,03	2,41	2,08	2,31	2,13	2,11
- Laba sebelum pajak / Profit	14.267	14.433	15.228	16.290	16.037	15.985	16.184	15.695	15.753	15.802	19.385	16.952	19.004	17.683	17.510
- Rata-rata total aset / Average total assets	663.919	706.917	749.811	755.374	757.029	758.937	763.654	770.840	775.916	779.783	803.788	816.318	824.326	829.054	831.414
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	79,56	80,60	79,19	78,19	78,50	78,55	78,31	79,03	79,05	79,38	73,83	75,83	73,68	75,71	75,65
- Biaya Operasional / Operating Expenses	55.777	59.823	24.344	29.445	34.507	39.445	44.327	49.948	55.199	61.033	4.584	9.035	13.490	18.740	23.151
- Pendapatan Operasional / Operating Income	70.109	74.224	30.741	37.658	43.960	50.219	56.607	63.204	69.824	76.892	6.208	11.915	18.310	24.752	30.603
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,95	5,72	5,61	5,67	5,72	5,74	5,74	5,71	5,71	5,72	5,70	5,56	5,69	5,78	5,71
- Pendapatan bunga bersih / Interest income net	37.730	38.826	40.419	41.155	41.603	41.814	42.102	42.305	42.593	42.834	43.997	43.580	45.048	45.815	45.441
- Rata-rata total aset produktif / Average total earning assets	634.080	678.925	719.910	725.828	727.398	729.101	733.768	741.024	746.168	749.355	772.102	784.485	791.694	792.518	795.840
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	88,10	83,15	76,66	75,38	77,37	77,65	75,35	71,48	73,20	75,87	75,75	73,25	73,67	73,77	73,62
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	444.489	466.977	473.248	476.400	475.912	478.628	484.518	484.987	488.367	492.338	484.611	487.338	495.258	497.680	500.290
- Total Dana Pihak Ketiga / Total Third Party Funds	504.517	561.619	617.322	632.007	615.073	616.392	643.002	678.491	667.165	648.918	639.751	665.297	672.298	674.614	679.567
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16,16	16,12	15,60	18,46	17,37	16,66	18,74	17,63	17,40	17,02	15,49	15,22	14,89	16,64	14,70
- Aset Likuid Primer / Primary Liquid Asset	95.947	92.289	77.244	102.486	91.659	87.500	106.474	103.574	99.051	103.468	87.524	89.480	88.333	105.766	85.835
- Aset Likuid Sekunder / Secondary Liquid assets	14.558	25.053	42.279	42.072	41.536	41.126	43.711	43.734	44.803	36.398	36.996	36.650	36.792	34.524	37.776
- Total Aset / Total Assets	683.617	727.860	766.175	783.192	766.954	772.295	801.390	835.516	826.669	821.803	803.788	828.849	840.342	843.238	840.855

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

Keterangan / Items	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,12	25,48	25,74	25,97	26,17	26,15	26,03	26,14	26,61	26,77	26,86	26,79	25,97	25,17	25,65
- Modal / Capital	579.652	644.848	646.819	654.903	659.517	661.003	664.486	668.814	681.916	693.681	698.819	705.949	691.596	684.040	692.905
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627	2.591.659	2.601.530	2.634.644	2.663.567	2.717.935	2.701.139
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,05	23,39	23,73	23,92	24,21	24,36	24,29	24,40	24,90	25,05	25,13	25,07	24,26	23,51	23,96
- Modal Inti (Tier I) / Core Capital (Tier I)	525.392	591.966	596.329	603.255	609.973	615.740	620.091	624.445	638.055	649.159	653.724	660.630	646.141	638.953	647.200
- ATMR / Risk Weighted Assets	2.620.403	2.531.202	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627	2.591.659	2.601.530	2.634.644	2.663.567	2.717.935	2.701.139
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,11	1,56	1,65	1,76	1,72	1,74	1,76	1,78	1,75	1,59	2,12	1,90	1,70	1,87	1,86
- Laba sebelum pajak / Profit	70.316	56.525	63.141	67.451	66.048	67.082	68.023	69.004	67.992	62.225	88.591	79.276	71.111	78.385	78.121
- Rata-rata total aset / Average total assets	3.325.506	3.615.981	3.816.993	3.829.180	3.837.148	3.850.011	3.863.341	3.877.926	3.895.906	3.917.964	4.175.670	4.179.258	4.184.580	4.192.267	4.206.296
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,39	84,66	81,03	80,33	80,19	79,46	78,74	78,60	78,86	80,92	76,25	75,85	78,20	76,54	76,28
- Biaya Operasional / Operating Expenses	292.003	298.258	114.796	137.164	156.760	175.616	190.595	211.685	232.943	265.507	23.681	41.522	64.023	85.559	105.180
- Pendapatan Operasional / Operating Income	358.791	352.287	141.666	170.757	195.479	220.998	242.052	269.323	295.390	328.131	31.056	54.742	81.868	111.780	137.878
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,45	4,24	4,22	4,21	4,20	4,19	4,17	4,17	4,15	4,15	4,13	4,01	4,05	4,15	4,17
- Pendapatan bunga bersih / Interest income net	141.370	146.132	154.053	154.273	154.530	154.757	154.544	154.930	155.039	156.075	165.393	160.928	162.616	166.522	168.141
- Rata-rata total aset produktif / Average total earning assets	3.180.038	3.449.883	3.653.434	3.667.138	3.676.127	3.689.442	3.703.039	3.717.600	3.736.245	3.757.028	4.008.436	4.009.977	4.015.756	4.013.655	4.027.581
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	93,68	78,76	75,61	75,28	74,93	74,04	74,49	73,56	72,92	72,39	71,54	72,31	72,76	75,14	74,72
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.235.355	2.144.164	2.123.060	2.137.522	2.128.505	2.138.995	2.167.743	2.171.478	2.193.867	2.229.008	2.209.117	2.223.125	2.257.690	2.326.377	2.337.790
- Total Dana Pihak Ketiga / Total Third Party Funds	2.386.043	2.722.257	2.807.949	2.839.395	2.840.754	2.888.861	2.910.233	2.951.922	3.008.528	3.079.110	3.087.867	3.074.315	3.102.987	3.096.189	3.128.806
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,71	19,08	19,65	22,63	22,55	21,76	22,02	22,84	23,26	22,66	21,87	20,23	18,76	18,75	19,17
- Aset Likuid Primer / Primary Liquid Asset	342.842	406.531	434.862	532.630	517.970	494.579	501.826	540.228	577.737	569.756	547.884	483.877	425.364	405.449	466.788
- Aset Likuid Sekunder / Secondary Liquid assets	160.777	318.331	324.841	347.636	357.892	362.774	372.237	375.337	370.191	372.862	365.499	362.284	361.475	385.072	350.429
- Total Aset / Total Assets	3.423.793	3.798.635	3.865.647	3.890.115	3.884.894	3.940.056	3.969.981	4.009.192	4.075.702	4.160.554	4.175.670	4.182.847	4.195.223	4.215.218	4.262.411

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

Keterangan / Items	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	50,38	54,61	59,21	60,42	61,01	60,12	60,08	60,47	59,16	60,86	62,94	62,34	62,61	60,97	60,51
- Modal / Capital	175.942	163.432	168.033	170.177	171.228	168.130	168.021	166.979	165.460	166.351	166.109	166.601	165.075	167.772	167.755
- ATMR / Risk Weighted Assets	349.253	299.293	283.768	281.637	280.640	279.645	279.679	276.129	279.702	273.320	263.896	267.258	263.667	275.192	277.252
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	49,50	53,76	58,32	59,55	60,17	59,24	59,23	59,59	58,28	60,01	62,03	61,44	61,69	60,06	59,58
- Modal Inti (Tier I) / Core Capital (Tier I)	172.885	160.894	165.493	167.720	168.868	165.655	165.655	164.558	163.002	164.030	163.691	164.209	162.652	165.290	165.185
- ATMR / Risk Weighted Assets	349.253	299.293	283.768	281.637	280.640	279.645	279.679	276.129	279.702	273.320	263.896	267.258	263.667	275.192	277.252
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,27	2,37	1,10	1,12	1,19	1,28	1,21	1,15	1,11	1,16	1,59	1,26	0,93	1,01	1,11
- Laba sebelum pajak / Profit	14.989	11.596	4.940	4.995	5.303	5.740	5.402	5.156	4.944	5.145	7.089	5.688	4.287	4.676	5.158
- Rata-rata total aset / Average total assets	457.719	490.307	448.226	447.579	446.600	447.197	448.176	447.043	446.198	445.383	446.895	451.387	460.648	461.274	464.676
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83,86	93,53	98,09	97,61	97,32	97,00	97,59	97,04	96,87	96,73	96,97	97,38	98,07	97,81	97,31
- Biaya Operasional / Operating Expenses	73.162	148.897	79.079	76.159	86.385	101.330	132.732	140.564	140.182	151.548	18.910	35.940	55.413	69.315	78.424
- Pendapatan Operasional / Operating Income	87.243	159.196	80.619	78.024	88.763	104.463	136.012	144.852	144.705	156.679	19.501	36.905	56.502	70.863	80.588
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,09	2,83	2,32	2,29	2,27	2,24	2,22	2,22	2,20	2,17	2,45	2,17	2,11	2,15	2,19
- Pendapatan bunga bersih / Interest income net	17.756	13.228	9.948	9.807	9.737	9.586	9.538	9.489	9.384	9.269	10.434	9.196	9.095	9.269	9.498
- Rata-rata total aset produktif / Average total earning assets	434.478	468.244	428.989	428.586	428.072	428.507	429.107	427.958	427.116	426.351	425.834	423.611	431.350	430.793	434.217
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	126,46	95,91	84,19	83,30	84,18	78,30	76,98	81,78	82,09	81,28	78,77	79,01	70,62	78,09	75,77
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	230.266	177.922	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972
- Total Dana Pihak Ketiga / Total Third Party Funds	182.088	185.513	205.774	207.429	203.961	211.821	222.702	205.663	209.873	206.526	210.234	211.750	238.341	222.028	232.246
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	29,01	34,13	37,62	37,43	37,81	38,47	40,02	37,89	37,30	35,42	32,39	32,75	37,97	35,24	37,29
- Aset Likuid Primer / Primary Liquid Asset	90.845	95.776	124.042	118.810	119.748	120.493	130.982	119.879	116.159	105.708	108.816	97.307	131.162	108.412	141.250
- Aset Likuid Sekunder / Secondary Liquid assets	40.128	52.892	44.569	47.500	46.906	53.145	51.501	45.646	47.113	48.885	35.918	51.986	50.790	54.811	37.120
- Total Aset / Total Assets	451.514	435.602	448.159	444.340	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152	478.285

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	2019	2020	2021									2022			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
- Bank Persero / State Owned Banks	3.574.130	3.818.584	3.789.790	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435	4.251.749	4.137.435	4.147.641	4.169.874	4.202.861	4.145.327
- BPD / Regional Development Banks	717.518	763.879	804.139	821.902	804.880	809.648	840.158	877.369	867.904	861.329	841.962	868.149	880.006	884.372	881.471
- Bank Swasta Nasional / Domestic Private Banks	3.819.813	4.159.829	4.231.866	4.262.866	4.262.123	4.316.640	4.349.980	4.390.509	4.454.580	4.562.817	4.580.877	4.590.000	4.602.409	4.622.146	4.675.680
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.514	435.602	448.159	444.340	440.730	451.376	456.002	436.851	437.750	436.409	446.895	455.879	479.171	463.152	478.285
Total	8.562.974	9.177.894	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669	10.112.304	10.007.168	10.061.669	10.131.460	10.172.531	10.180.763

Tabel 1.22.a.																				
Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset																				
(Total of Commercial Banks Based on Total Assets)																				
Kelompok Bank / Group of Banks	Desember 2019				Desember 2020				Mei 2021			Desember 2021			Mei 2022					
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	4	19	4	-	3	20	4	-	3	20	4
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	21	29	18	-	16	33	19	-	15	34	19
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	-	1	4	3	-	1	3	4	-	1	3	4
Total	2	32	47	29	1	28	49	31	-	26	52	29	-	20	56	31	-	19	57	31

Tabel 1.23.a.															
Aset Produktif Bank Umum Konvensional dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain															
(Earning Assets of Commercial Banks and Credit/Financing Quality of Commercial Banks to Other Bank)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	7.109.042	7.720.284	7.818.411	7.800.818	7.747.762	7.911.054	8.057.401	8.132.952	8.205.084	8.262.969	8.228.157	8.354.379	8.422.136	8.456.576	8.464.385
a. Lancar / Current	6.692.948	7.319.912	7.342.241	7.331.752	7.269.500	7.434.157	7.603.573	7.682.935	7.761.038	7.858.621	7.789.792	7.887.651	7.986.330	8.007.264	8.004.742
b. Dalam Perhatian Khusus / Special Mention	275.482	235.325	293.954	290.579	294.844	292.436	275.341	271.040	262.967	232.695	263.702	292.253	263.851	272.719	279.654
c. Kurang Lancar / Sub-Standard	22.411	27.704	32.014	25.068	29.654	26.486	24.373	23.247	22.172	20.873	24.771	20.934	18.666	21.804	22.310
d. Diragukan / Doubtful	28.481	13.637	25.995	34.156	29.917	26.531	25.042	22.433	22.597	19.234	17.766	24.755	26.393	24.532	28.364
e. Macet / Loss	89.719	123.706	124.207	119.263	123.847	131.444	129.072	133.298	136.310	131.545	132.126	128.785	126.896	130.257	129.315
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.041.716	2.061.121	2.069.394	2.011.958	2.089.940	2.108.674	2.117.546	2.124.633	2.165.545	2.150.274	2.146.648	2.131.316	2.106.574	2.102.878	2.089.575
a. Lancar / Current	2.012.694	2.028.854	2.032.629	1.979.294	2.056.774	2.059.090	2.084.465	2.088.254	2.119.984	2.116.745	2.107.511	2.091.214	2.070.459	2.062.412	2.053.481
b. Dalam Perhatian Khusus / Special Mention	25.970	27.927	32.680	28.568	28.827	45.322	28.746	32.112	41.181	29.462	35.712	36.286	32.871	37.190	32.780
c. Kurang Lancar / Sub-Standard	1.294	1.968	1.474	1.705	1.510	1.404	1.290	1.242	1.184	879	811	805	666	662	661
d. Diragukan / Doubtful	450	228	960	196	679	680	329	287	397	213	199	438	256	254	327
e. Macet / Loss	1.309	2.144	1.651	2.194	2.150	2.178	2.716	2.738	2.799	2.975	2.415	2.573	2.322	2.359	2.326
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	143.664	169.387	186.300	182.583	187.756	188.723	182.821	183.243	185.460	175.719	178.088	178.290	175.199	179.868	183.303
Kredit kepada Bank Lain / Interbank Loans	66.766	66.058	61.225	63.147	59.680	58.501	54.646	50.287	49.592	52.051	50.470	49.501	52.496	54.912	56.621
a. Lancar / Current	66.697	65.963	61.192	63.088	59.620	58.451	54.616	50.259	49.567	52.028	50.449	49.455	52.453	54.855	56.589
b. Dalam Perhatian Khusus / Special Mention	6	35	21	46	48	39	17	17	15	13	15	41	36	51	30
c. Kurang Lancar / Sub-Standard	0	-	1	1	-	0	-	0	-	-	-	-	-	-	1
d. Diragukan / Doubtful	0	-	-	0	0	-	0	0	0	0	-	-	-	-	-
e. Macet / Loss	63	59	12	12	12	12	12	10	10	10	6	6	6	6	1
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	63	59	13	13	12	12	12	10	10	10	6	6	6	6	1

Tabel 1.24.a.															
Aset Produktif Bank Persero dan Kualitas Kredit Bank Persero kepada Bank Lain															
(Earning Asset of State Owned Banks and Credit Quality of State Owned Banks to Other Bank)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	3.107.085	3.416.538	3.424.593	3.483.460	3.486.213	3.557.997	3.697.013	3.722.335	3.777.335	3.782.349	3.742.087	3.780.929	3.802.741	3.840.638	3.821.137
a. Lancar / Current	2.917.689	3.220.311	3.181.586	3.249.333	3.245.637	3.316.636	3.469.929	3.493.998	3.550.402	3.577.917	3.515.723	3.539.133	3.574.786	3.600.765	3.575.297
b. Dalam Perhatian Khusus / Special Mention	122.566	108.285	150.451	143.710	148.157	149.968	137.101	138.498	137.635	118.199	138.539	153.983	141.933	150.949	155.261
c. Kurang Lancar / Sub-Standard	14.108	16.956	13.812	13.097	15.693	13.879	12.132	11.238	10.176	9.601	12.565	9.993	9.061	11.202	11.143
d. Diragukan / Doubtful	14.914	7.277	17.425	18.157	15.023	14.393	15.335	13.269	12.852	11.727	10.693	13.218	13.782	12.875	15.540
e. Macet / Loss	37.808	63.709	61.319	59.162	61.702	63.121	62.515	65.332	66.270	64.905	64.568	64.602	63.179	64.846	63.896
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	642.058	606.341	615.667	562.196	619.737	629.046	641.297	644.285	662.133	651.290	648.033	624.693	624.612	623.393	613.418
a. Lancar / Current	631.493	595.211	599.116	549.551	606.457	599.505	625.952	628.176	637.174	636.055	628.534	605.063	606.619	603.753	597.456
b. Dalam Perhatian Khusus / Special Mention	9.566	8.859	14.351	10.625	11.063	27.312	13.061	13.819	22.488	12.943	17.647	17.834	16.183	17.848	14.134
c. Kurang Lancar / Sub-Standard	346	965	632	628	343	375	333	346	351	148	150	144	144	129	164
d. Diragukan / Doubtful	292	177	875	130	617	609	157	144	124	138	130	124	102	101	108
e. Macet / Loss	361	1.129	692	1.263	1.257	1.244	1.793	1.801	1.997	2.007	1.571	1.527	1.564	1.562	1.556
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	67.830	90.213	94.756	92.437	94.635	93.622	92.266	92.130	91.769	88.525	89.677	89.608	87.831	90.716	92.406
Kredit kepada Bank Lain / Interbank Loans	7.499	10.240	10.335	10.477	9.443	8.921	7.497	6.325	6.793	7.796	7.855	7.698	8.426	8.861	9.423
a. Lancar / Current	7.444	10.187	10.331	10.473	9.438	8.917	7.493	6.321	6.788	7.791	7.855	7.698	8.426	8.861	9.423
b. Dalam Perhatian Khusus / Special Mention	0	-	0	0	0	0	0	-	-	-	-	0	-	0	-
c. Kurang Lancar / Sub-Standard	-	-	0	-	-	0	-	0	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	0	0	-	0	0	0	0	-	-	-	-	-
e. Macet / Loss	54	53	4	4	4	4	4	4	4	4	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	54	53	4	4	4	4	4	4	4	4	-	-	-	-	-

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

Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	581.246	624.946	678.200	672.547	652.105	657.192	669.071	699.277	688.922	679.494	677.026	701.362	705.670	692.119	705.952
a. Lancar / Current	557.420	601.918	652.089	646.350	625.927	630.052	642.826	672.575	662.479	657.302	645.873	672.234	680.101	667.309	680.898
b. Dalam Perhatian Khusus / Special Mention	11.559	9.539	11.417	11.594	11.404	12.453	12.336	12.484	12.265	9.137	17.881	15.756	12.019	11.118	11.196
c. Kurang Lancar / Sub-Standard	690	373	758	745	908	770	555	692	668	632	862	771	979	1.107	1.071
d. Diragukan / Doubtful	918	675	1.053	1.050	812	693	696	589	629	756	754	859	698	586	760
e. Macet / Loss	10.659	12.442	12.884	12.807	13.054	13.224	12.657	12.937	12.880	11.667	11.657	11.742	11.873	11.999	12.027
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	33.298	26.782	24.587	24.907	25.932	25.718	26.758	27.136	26.969	26.230	27.017	28.527	25.901	27.079	26.805
a. Lancar / Current	32.762	26.051	23.906	24.281	25.330	24.879	26.138	26.474	26.268	25.571	26.397	27.917	25.353	26.520	26.210
b. Dalam Perhatian Khusus / Special Mention	136	71	120	91	76	297	99	134	182	152	171	166	81	85	114
c. Kurang Lancar / Sub-Standard	1	4	8	24	21	28	2	5	3	4	14	6	28	7	7
d. Diragukan / Doubtful	1	2	33	15	9	4	10	7	1	2	3	6	4	4	7
e. Macet / Loss	399	653	520	495	495	509	510	516	515	501	432	432	434	463	468
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	12.667	14.149	15.255	15.137	15.299	15.229	14.430	14.747	14.696	13.563	13.722	13.816	14.017	14.166	14.339
Kredit kepada Bank Lain / Interbank Loans	5.096	4.756	4.067	3.895	3.718	3.710	3.875	3.720	3.711	4.407	3.818	3.543	3.800	3.882	3.840
a. Lancar / Current	5.094	4.743	4.064	3.879	3.703	3.695	3.874	3.719	3.711	4.406	3.817	3.531	3.789	3.871	3.829
b. Dalam Perhatian Khusus / Special Mention	-	13	-	13	13	13	-	-	-	-	-	11	11	11	11
c. Kurang Lancar / Sub-Standard	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	2	0	2	2	2	2	2	0	0	0	1	1	1	1	1
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	2	0	3	3	2	2	2	0	0	0	1	1	1	1	1

Tabel 1.26.a.															
Aset Produktif Bank Swasta Nasional dan Kualitas Kredit Bank Swasta Nasional kepada Bank Lain															
(Earning Assets of Domestic Private Banks and Credit Quality of Domestic Private Banks to Other Bank)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	3.050.485	3.343.329	3.394.687	3.327.092	3.296.940	3.374.332	3.381.710	3.401.372	3.429.274	3.500.624	3.505.597	3.565.368	3.598.053	3.602.380	3.620.619
a. Lancar / Current	2.861.593	3.173.789	3.200.169	3.131.199	3.098.350	3.178.589	3.193.441	3.218.582	3.249.180	3.333.913	3.335.351	3.380.753	3.427.745	3.429.445	3.443.759
b. Dalam Perhatian Khusus / Special Mention	131.270	108.345	124.286	127.542	127.444	122.317	117.942	112.140	107.141	99.169	101.345	115.909	102.471	103.562	105.927
c. Kurang Lancar / Sub-Standard	7.100	9.807	15.323	9.420	11.914	10.752	10.602	10.319	9.928	9.055	9.852	8.680	7.137	8.003	8.603
d. Diragukan / Doubtful	11.608	5.504	7.372	14.094	12.299	10.382	7.944	8.320	8.869	6.501	6.088	10.449	11.718	10.879	11.875
e. Macet / Loss	38.913	45.885	47.536	44.837	46.934	52.292	51.780	52.010	54.157	51.986	52.961	49.577	48.983	50.491	50.455
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.043.870	1.112.010	1.124.039	1.117.046	1.137.971	1.146.700	1.151.805	1.153.336	1.171.233	1.176.394	1.182.131	1.182.464	1.165.621	1.158.516	1.153.611
a. Lancar / Current	1.035.262	1.100.809	1.111.999	1.105.694	1.127.014	1.135.562	1.142.495	1.141.642	1.159.364	1.165.871	1.170.194	1.169.870	1.155.811	1.146.858	1.141.925
b. Dalam Perhatian Khusus / Special Mention	7.404	10.639	11.392	10.677	10.215	10.327	8.512	10.952	11.129	9.846	11.262	11.675	9.217	11.069	11.059
c. Kurang Lancar / Sub-Standard	571	206	209	243	347	377	280	237	232	191	250	262	225	202	212
d. Diragukan / Doubtful	108	30	36	33	36	49	142	119	256	55	52	79	81	88	150
e. Macet / Loss	525	326	403	400	359	386	376	386	250	432	374	578	288	298	266
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	58.825	61.758	70.879	69.026	71.889	74.238	71.125	71.391	73.692	68.219	69.576	69.625	68.431	69.962	71.560
Kredit kepada Bank Lain / Interbank Loans	42.987	46.923	44.330	44.793	43.633	43.015	40.415	37.412	36.228	36.574	36.211	35.965	37.974	39.352	39.528
a. Lancar / Current	42.975	46.894	44.304	44.754	43.592	42.984	40.392	37.389	36.207	36.556	36.191	35.929	37.942	39.306	39.507
b. Dalam Perhatian Khusus / Special Mention	6	23	21	33	35	25	17	17	15	13	15	30	26	40	20
c. Kurang Lancar / Sub-Standard	0	-	-	-	-	-	-	-	-	-	-	-	-	-	1
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	7	6	6	6	6	6	6	6	6	6	6	6	6	6	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	7	6	6	6	6	6	6	6	6	6	6	6	6	6	1

Tabel 1.27.a.															
Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain															
(Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank)															
Miliar Rp (Billion Rp)															
Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset Produktif Neraca / Earning Assets	370.226	335.470	320.931	317.720	312.503	321.533	309.608	309.967	309.554	300.502	303.447	306.720	315.672	321.440	316.677
a. Lancar / Current	356.246	323.894	308.396	304.869	299.586	308.879	297.377	297.780	298.977	289.489	292.845	295.531	303.698	309.745	304.788
b. Dalam Perhatian Khusus / Special Mention	10.086	9.156	7.800	7.733	7.838	7.698	7.962	7.917	5.926	6.190	5.938	6.606	7.428	7.091	7.269
c. Kurang Lancar / Sub-Standard	514	569	2.122	1.806	1.139	1.085	1.084	997	1.401	1.585	1.493	1.490	1.489	1.492	1.493
d. Diragukan / Doubtful	1.041	182	145	855	1.783	1.063	1.067	255	248	251	231	229	195	191	189
e. Macet / Loss	2.339	1.670	2.469	2.457	2.157	2.808	2.119	3.018	3.002	2.986	2.940	2.864	2.862	2.920	2.937
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	322.489	315.988	305.100	307.808	306.301	307.209	297.686	299.875	305.211	296.359	289.468	295.633	290.440	293.889	295.742
a. Lancar / Current	313.177	306.784	297.608	299.768	297.973	299.144	289.880	291.962	297.178	289.249	282.387	288.364	282.675	285.281	287.891
b. Dalam Perhatian Khusus / Special Mention	8.863	8.358	6.817	7.176	7.473	7.386	7.074	7.208	7.382	6.521	6.633	6.611	7.390	8.188	7.473
c. Kurang Lancar / Sub-Standard	376	793	624	810	799	624	675	653	599	536	397	392	269	323	279
d. Diragukan / Doubtful	49	19	16	19	18	17	19	17	16	18	15	229	69	61	63
e. Macet / Loss	23	35	35	35	38	38	37	35	36	36	37	36	37	36	36
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	4.342	3.267	5.410	5.983	5.934	5.635	5.001	4.976	5.302	5.412	5.113	5.241	4.920	5.024	4.997
Kredit kepada Bank Lain / Interbank Loans	11.184	4.139	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830
a. Lancar / Current	11.184	4.139	2.492	3.982	2.887	2.855	2.858	2.829	2.861	3.274	2.585	2.296	2.296	2.817	3.830
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan	Desember 2019		Desember 2020		Mei 2021		Desember 2021		Mei 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.465.848	24,44	1.687.135	25,31	1.782.379	26,07	2.143.505	28,66	2.180.678	29,02
Rupiah	1.100.040	18,34	1.262.734	18,94	1.312.055	19,19	1.591.523	21,28	1.627.195	25,03
Valas / Foreign Exchange	365.808	6,10	424.401	6,37	470.325	6,88	551.982	7,38	553.483	54,50
Tabungan / Saving	1.945.185	32,43	2.173.501	32,61	2.206.988	32,28	2.432.260	32,52	2.500.117	33,27
Rupiah	1.813.949	30,24	2.014.663	30,23	2.052.172	30,02	2.263.564	30,26	2.317.507	30,84
Valas / Foreign Exchange	131.236	2,19	158.837	2,38	154.816	2,26	168.696	2,26	182.611	2,43
Simpanan Berjangka / Time Deposits	2.587.615	43,14	2.804.755	42,08	2.847.596	41,65	2.903.698	38,82	2.834.744	37,72
Rupiah	2.250.784	37,52	2.478.610	37,19	2.522.642	36,90	2.587.514	34,59	2.555.350	34,00
Valas / Foreign Exchange	336.831	5,62	326.145	4,89	324.955	4,75	316.184	4,23	279.394	3,72
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	989.554	16,50	1.147.144	17,21	1.148.742	16,80	1.151.042	15,39	1.086.562	14,46
Valas / Foreign Exchange	163.018	2,72	157.535	2,36	162.361	2,37	162.193	2,17	124.484	1,66
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	762.015	12,70	820.131	12,30	773.111	11,31	742.930	9,93	633.805	8,43
Valas / Foreign Exchange	82.261	1,37	69.582	1,04	64.824	0,95	55.384	0,74	51.840	0,69
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	247.039	4,12	275.986	4,14	285.133	4,17	320.224	4,28	330.350	4,40
Valas / Foreign Exchange	43.932	0,73	59.675	0,90	59.668	0,87	58.202	0,78	43.123	0,57
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	252.177	4,20	235.349	3,53	315.657	4,62	373.318	4,99	504.632	6,71
Valas / Foreign Exchange	47.620	0,79	39.353	0,59	38.102	0,56	40.405	0,54	59.947	0,80
Total DPK / Total Third Party Funds	5.998.648	100,00	6.665.390	100,00	6.836.964	100,00	7.479.463	100,00	7.515.538	100,00
Rupiah	5.164.773	86,10	5.756.007	86,36	5.886.868	86,10	6.442.601	86,14	6.500.051	86,49
Valas / Foreign Exchange	833.875	13,90	909.383	13,64	950.096	13,90	1.036.861	13,86	1.015.488	13,51

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

Keterangan	Desember 2019		Desember 2020		Mei 2021		Desember 2021		Mei 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	655.766	25,40	760.676	26,48	775.100	26,95	958.583	30,15	932.200	30,06
Rupiah	487.231	18,88	555.777	19,34	531.540	18,48	690.666	21,72	673.870	21,73
Valas / Foreign Exchange	168.535	6,53	204.899	7,13	243.560	8,47	267.918	8,43	258.330	8,33
Tabungan / Saving	948.189	36,73	1.051.845	36,61	1.047.294	36,41	1.152.044	36,23	1.167.703	37,66
Rupiah	910.783	35,28	1.005.489	35,00	1.003.087	34,88	1.105.687	34,78	1.113.295	35,90
Valas / Foreign Exchange	37.406	1,45	46.356	1,61	44.207	1,54	46.357	1,46	54.408	1,75
Simpanan Berjangka / Time Deposits	977.393	37,86	1.060.628	36,92	1.053.782	36,64	1.068.860	33,62	1.000.882	32,28
Rupiah	810.719	31,41	898.563	31,27	902.358	31,37	934.825	29,40	890.242	28,71
Valas / Foreign Exchange	166.674	6,46	162.065	5,64	151.424	5,26	134.035	4,22	110.640	3,57
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	308.147	11,94	361.895	12,60	363.612	12,64	343.697	10,81	243.376	7,85
Valas / Foreign Exchange	71.814	2,78	65.756	2,29	70.522	2,45	60.740	1,91	33.861	1,09
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	365.210	14,15	420.599	14,64	364.553	12,67	323.819	10,18	237.458	7,66
Valas / Foreign Exchange	39.825	1,54	35.652	1,24	24.860	0,86	18.328	0,58	16.332	0,53
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52.783	2,04	58.915	2,05	76.448	2,66	136.950	4,31	149.511	4,82
Valas / Foreign Exchange	27.968	1,08	35.154	1,22	34.083	1,18	35.815	1,13	23.592	0,76
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	84.579	3,28	57.154	1,99	97.745	3,40	130.359	4,10	259.897	8,38
Valas / Foreign Exchange	27.068	1,05	25.503	0,89	21.959	0,76	19.153	0,60	36.855	1,19
Total DPK / Total Third Party Funds	2.581.349	100,00	2.873.149	100,00	2.876.176	100,00	3.179.487	100,00	3.100.784	100,00
Rupiah	2.208.733	85,57	2.459.829	85,61	2.436.985	84,73	2.731.178	85,90	2.677.407	86,35
Valas / Foreign Exchange	372.615	14,43	413.319	14,39	439.191	15,27	448.310	14,10	423.378	13,65

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

Keterangan	Desember 2019		Desember 2020		Mei 2021		Desember 2021		Mei 2022	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
Giro / Demand Deposits	141.388	26,56	131.340	22,24	158.613	24,46	170.794	25,06	186.303	26,12
Rupiah	141.049	26,50	131.204	22,22	157.927	24,36	169.986	24,94	185.595	26,02
Valas / Foreign Exchange	339	0,06	136	0,02	686	0,11	808	0,12	708	0,10
Tabungan / Saving	182.031	34,20	188.222	31,87	177.537	27,38	208.717	30,62	190.541	26,72
Rupiah	181.965	34,19	188.112	31,85	177.419	27,36	208.612	30,61	190.445	26,70
Valas / Foreign Exchange	66	0,01	110	0,02	118	0,02	106	0,02	96	0,01
Simpanan Berjangka / Time Deposits	208.839	39,24	271.040	45,89	312.231	48,16	302.095	44,32	336.390	47,16
Rupiah	206.808	38,85	270.147	45,74	310.514	47,89	298.039	43,73	334.303	46,87
Valas / Foreign Exchange	2.032	0,38	892	0,15	1.717	0,26	4.056	0,60	2.087	0,29
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	87.105	16,37	106.916	18,10	114.522	17,66	79.057	11,60	118.436	16,61
Valas / Foreign Exchange	1.794	0,34	485	0,08	470	0,07	1.959	0,29	1.321	0,19
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	46.047	8,65	48.671	8,24	65.315	10,07	81.579	11,97	76.594	10,74
Valas / Foreign Exchange	42	0,01	284	0,05	431	0,07	1.027	0,15	215	0,03
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	29.906	5,62	52.552	8,90	42.341	6,53	30.288	4,44	32.936	4,62
Valas / Foreign Exchange	108	0,02	19	0,00	252	0,04	361	0,05	37	0,01
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	43.750	8,22	62.008	10,50	88.335	13,62	107.115	15,72	106.337	14,91
Valas / Foreign Exchange	88	0,02	105	0,02	563	0,09	709	0,10	514	0,07
Total DPK / Total Third Party Funds	532.258	100,00	590.602	100,00	648.381	100,00	681.607	100,00	713.234	100,00
Rupiah	529.822	99,54	589.463	99,81	645.860	99,61	676.637	99,27	710.343	99,59
Valas / Foreign Exchange	2.436	0,46	1.139	0,19	2.521	0,39	4.970	0,73	2.891	0,41

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

Keterangan	Desember 2019		Desember 2020		Mei 2021		Desember 2021		Mei 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	545.216	20,17	668.529	22,17	698.112	22,47	858.148	25,15	893.507	25,75
Rupiah	411.752	15,23	507.027	16,81	542.197	17,45	648.844	19,02	679.610	19,59
Valas / Foreign Exchange	133.464	4,94	161.502	5,35	155.915	5,02	209.304	6,13	213.897	6,17
Tabungan / Saving	801.966	29,67	918.021	30,44	968.010	31,16	1.053.879	30,89	1.123.923	32,40
Rupiah	716.016	26,49	814.929	27,02	865.246	27,85	940.522	27,57	1.003.995	28,94
Valas / Foreign Exchange	85.950	3,18	103.092	3,42	102.764	3,31	113.357	3,32	119.928	3,46
Simpanan Berjangka / Time Deposits	1.355.772	50,16	1.429.576	47,40	1.440.511	46,37	1.499.815	43,96	1.451.844	41,85
Rupiah	1.199.174	44,37	1.274.202	42,25	1.276.537	41,09	1.327.538	38,91	1.299.482	37,46
Valas / Foreign Exchange	156.598	5,79	155.375	5,15	163.975	5,28	172.278	5,05	152.362	4,39
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	578.501	21,40	659.713	21,87	652.876	21,02	712.881	20,89	707.558	20,39
Valas / Foreign Exchange	83.116	3,07	87.429	2,90	86.909	2,80	96.401	2,83	79.755	2,30
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343.694	12,72	343.028	11,37	337.038	10,85	332.925	9,76	311.892	8,99
Valas / Foreign Exchange	39.830	1,47	31.408	1,04	37.500	1,21	34.555	1,01	31.853	0,92
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	155.731	5,76	157.125	5,21	159.252	5,13	147.456	4,32	142.916	4,12
Valas / Foreign Exchange	14.223	0,53	23.788	0,79	24.814	0,80	21.453	0,63	18.882	0,54
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	121.248	4,49	114.335	3,79	127.371	4,10	134.276	3,94	137.116	3,95
Valas / Foreign Exchange	19.429	0,72	12.749	0,42	14.751	0,47	19.869	0,58	21.872	0,63
Total DPK / Total Third Party Funds	2.702.953	100,00	3.016.126	100,00	3.106.633	100,00	3.411.842	100,00	3.469.274	100,00
Rupiah	2.326.941	86,09	2.596.157	86,08	2.683.979	86,40	2.916.904	85,49	2.983.087	85,99
Valas / Foreign Exchange	376.012	13,91	419.969	13,92	422.654	13,60	494.938	14,51	486.187	14,01

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

Keterangan	Desember 2019		Desember 2020		Mei 2021		Desember 2021		Mei 2022	
	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Komposisi thd Total DPK (%) <i>(Composition to Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>	Nominal	Persentase thd Total DPK (%) <i>(Percentage of Total Third Party Funds) (%)</i>
Giro / Demand Deposits	123.479	67,81	126.589	68,24	150.555	73,17	155.979	75,53	168.668	72,62
Rupiah	60.009	32,96	68.725	37,05	80.391	39,07	82.027	39,72	88.120	37,94
Valas / Foreign Exchange	63.471	34,86	57.864	31,19	70.164	34,10	73.952	35,81	80.548	34,68
Tabungan / Saving	12.999	7,14	15.413	8,31	14.147	6,88	17.619	8,53	17.950	7,73
Rupiah	5.184	2,85	6.134	3,31	6.420	3,12	8.743	4,23	9.771	4,21
Valas / Foreign Exchange	7.815	4,29	9.279	5,00	7.727	3,76	8.876	4,30	8.179	3,52
Simpanan Berjangka / Time Deposits	45.610	25,05	43.511	23,45	41.072	19,96	32.928	15,94	45.628	19,65
Rupiah	34.084	18,72	35.698	19,24	33.233	16,15	27.112	13,13	31.323	13,49
Valas / Foreign Exchange	11.527	6,33	7.813	4,21	7.839	3,81	5.816	2,82	14.305	6,16
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	15.801	8,68	18.620	10,04	17.732	8,62	15.407	7,46	17.193	7,40
Valas / Foreign Exchange	6.295	3,46	3.865	2,08	4.460	2,17	3.093	1,50	9.546	4,11
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.064	3,88	7.834	4,22	6.205	3,02	4.606	2,23	7.861	3,38
Valas / Foreign Exchange	2.564	1,41	2.238	1,21	2.032	0,99	1.475	0,71	3.440	1,48
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	8.618	4,73	7.393	3,99	7.091	3,45	5.530	2,68	4.987	2,15
Valas / Foreign Exchange	1.633	0,90	714	0,38	519	0,25	573	0,28	612	0,26
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	2.601	1,43	1.852	1,00	2.206	1,07	1.569	0,76	1.282	0,55
Valas / Foreign Exchange	1.035	0,57	996	0,54	828	0,40	675	0,33	706	0,30
Total DPK / Total Third Party Funds	182.088	100,00	185.513	100,00	205.774	100,00	206.526	100,00	232.246	100,00
Rupiah	99.276	54,52	110.557	59,60	120.044	58,34	117.882	57,08	129.214	55,64
Valas / Foreign Exchange	82.812	45,48	74.956	40,40	85.730	41,66	88.644	42,92	103.031	44,36

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party %)
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	110.190	15.099	272.595	12.276	193.165	13.885	575.950	41.260	617.210	8,21
2. Banten	61.300	7.001	88.409	5.093	83.440	3.284	233.149	15.378	248.527	3,31
3. DKI Jakarta	1.005.210	450.867	602.647	112.336	1.510.162	214.912	3.118.019	778.114	3.896.133	51,84
4. D.I Yogyakarta	9.912	417	44.440	965	19.148	400	73.500	1.782	75.281	1,00
5. Jawa Tengah	49.058	4.639	205.127	6.601	100.906	5.557	355.091	16.798	371.888	4,95
6. Jawa Timur	113.441	17.624	293.817	16.181	222.031	17.223	629.289	51.028	680.317	9,05
7. Bengkulu	3.099	242	10.804	60	3.439	5	17.342	307	17.649	0,23
8. Jambi	7.569	131	24.194	346	11.927	113	43.691	590	44.281	0,59
9. Aceh	8.694	218	21.267	88	10.033	30	39.994	337	40.331	0,54
10. Sumatera Utara	43.650	5.807	128.202	6.459	100.028	9.831	271.880	22.097	293.977	3,91
11. Sumatera Barat	8.239	230	29.451	370	13.789	285	51.479	885	52.364	0,70
12. Riau	17.660	2.166	62.999	1.424	28.262	932	108.922	4.522	113.444	1,51
14. Sumatera Selatan	16.721	1.381	48.773	1.240	34.046	1.206	99.541	3.827	103.368	1,38
15. Bangka Belitung	4.269	772	13.616	641	7.631	297	25.516	1.710	27.226	0,36
13. Kepulauan Riau	14.929	7.020	26.612	3.595	13.397	2.284	54.939	12.898	67.837	0,90
16. Lampung	9.881	197	31.508	521	10.813	279	52.202	997	53.199	0,71
17. Kalimantan Selatan	13.630	1.948	34.954	601	15.836	253	64.420	2.802	67.222	0,89
18. Kalimantan Barat	10.299	699	42.307	814	18.224	359	70.830	1.872	72.702	0,97
19. Kalimantan Timur	25.818	11.512	61.475	2.365	35.195	3.671	122.488	17.548	140.036	1,86
20. Kalimantan Tengah	8.039	213	18.927	69	7.132	388	34.098	670	34.768	0,46
21. Sulawesi Tengah	6.740	1.278	16.110	118	7.044	48	29.893	1.443	31.337	0,42
22. Sulawesi Selatan	17.300	1.111	66.668	1.158	25.465	615	109.433	2.884	112.317	1,49
23. Sulawesi Utara	4.960	229	14.593	790	7.450	133	27.003	1.152	28.155	0,37
24. Gorontalo	1.432	15	3.569	35	1.215	3	6.217	53	6.270	0,08
25. Sulawesi Barat	1.406	1	4.204	1	425	0	6.035	3	6.038	0,08
26. Sulawesi Tenggara	6.068	197	16.047	90	5.758	30	27.873	318	28.190	0,38
27. Nusa Tenggara Barat	3.790	7.094	17.812	239	9.360	34	30.962	7.367	38.329	0,51
28. Bali	14.390	2.079	52.753	4.303	33.066	431	100.208	6.813	107.021	1,42
29. Nusa Tenggara Timur	5.687	26	17.638	132	9.704	36	33.028	193	33.222	0,44
30. Maluku	2.353	13	8.302	107	3.546	28	14.201	148	14.350	0,19
31. Papua	14.280	1.114	24.266	309	9.209	86	47.755	1.508	49.263	0,66
32. Maluku Utara	1.852	167	5.466	20	1.729	30	9.047	218	9.265	0,12
33. Papua Barat	5.314	33	7.933	44	2.764	18	16.011	95	16.106	0,21
34. Lainnya	14	11.942	21	3.222	10	2.707	45	17.870	17.915	0,24
Total	1.627.195	553.483	2.317.507	182.611	2.555.350	279.394	6.500.051	1.015.488	7.515.538	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	2019	2020	2021									2022			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	502.909	561.231	582.544	594.281	571.379	572.653	581.418	606.649	593.320	609.899	597.707	600.004	605.961	614.885	617.210
2. Banten	197.033	221.887	227.501	228.679	222.823	223.722	229.260	234.093	238.869	242.084	237.713	237.750	245.166	247.811	248.527
3. DKI Jakarta	3.006.175	3.392.262	3.483.224	3.544.944	3.583.018	3.649.537	3.699.774	3.722.363	3.803.964	3.908.384	3.841.292	3.856.066	3.895.805	3.865.354	3.896.133
4. D.I Yogyakarta	62.794	69.846	70.537	72.468	72.824	72.703	72.893	73.340	73.956	74.354	74.491	74.684	75.242	75.373	75.281
5. Jawa Tengah	305.631	341.042	350.620	354.444	352.375	355.605	357.339	360.899	361.645	371.697	368.757	367.162	369.110	373.364	371.888
6. Jawa Timur	581.975	633.322	647.607	660.119	659.715	672.410	678.129	676.358	677.104	683.634	679.248	675.168	682.050	676.243	680.317
7. Bengkulu	12.429	13.729	14.864	15.308	15.247	15.877	16.131	16.525	16.520	16.400	16.431	16.630	17.028	17.615	17.649
8. Jambi	33.506	38.203	40.357	41.337	40.693	41.272	41.982	42.266	42.422	42.790	42.714	43.412	43.594	44.052	44.281
9. Aceh	42.244	41.793	39.205	38.927	38.315	37.432	37.195	40.447	39.487	39.321	37.665	37.985	38.258	40.455	40.331
10. Sumatera Utara	235.436	261.975	273.199	279.903	278.594	284.358	286.336	290.807	292.650	293.498	291.185	292.999	303.258	302.399	293.977
11. Sumatera Barat	44.096	46.928	48.491	50.245	49.207	49.332	50.228	50.865	50.412	50.421	49.516	50.222	51.801	52.557	52.364
12. Riau	82.430	91.590	95.108	99.279	99.411	103.486	105.937	105.887	107.637	109.453	108.754	109.224	113.856	114.837	113.444
13. Sumatera Selatan	85.621	89.085	90.529	91.955	93.157	93.165	95.253	98.252	99.093	100.005	98.916	100.695	105.875	106.088	103.368
14. Bangka Belitung	18.774	19.196	21.732	22.702	22.985	23.498	24.207	24.432	24.603	24.284	23.961	24.551	26.205	26.710	27.226
15. Kepulauan Riau	52.739	61.254	62.407	63.458	63.250	63.344	64.257	64.443	65.153	66.415	65.529	66.362	66.737	66.664	67.837
16. Lampung	43.425	46.781	49.010	49.988	49.855	49.877	50.491	51.259	51.369	51.451	50.901	51.325	51.958	52.887	53.199
17. Kalimantan Selatan	51.761	55.405	57.344	58.611	59.336	59.251	60.990	61.729	61.735	64.398	63.195	62.975	64.948	67.120	67.222
18. Kalimantan Barat	59.759	65.138	66.670	67.839	67.737	68.002	68.900	69.532	69.932	71.359	69.635	70.722	71.812	72.934	72.702
19. Kalimantan Timur	107.776	117.244	118.516	122.460	122.411	123.718	128.681	128.623	130.553	131.337	130.600	128.780	132.785	135.807	140.036
20. Kalimantan Tengah	26.743	29.982	31.701	32.078	32.197	31.989	32.612	33.262	33.791	34.260	33.660	34.028	34.284	35.171	34.768
21. Sulawesi Tengah	24.041	25.803	26.410	26.896	26.479	27.339	27.534	28.363	28.876	32.247	29.853	29.351	30.248	31.075	31.337
22. Sulawesi Selatan	98.138	105.535	106.460	108.452	108.257	108.179	110.018	110.159	110.981	112.226	109.903	109.941	110.980	111.666	112.317
23. Sulawesi Utara	25.405	28.621	27.857	29.420	28.133	27.612	28.167	28.800	28.530	28.291	28.233	28.191	28.674	28.358	28.155
24. Gorontalo	5.296	5.312	5.840	5.998	6.093	6.052	6.206	6.237	6.346	5.967	5.945	6.125	6.338	6.348	6.270
25. Sulawesi Barat	4.707	5.207	5.809	5.897	5.912	5.967	6.220	6.397	6.276	5.860	5.936	5.980	6.030	6.120	6.038
26. Sulawesi Tenggara	21.914	25.940	26.598	26.781	26.877	26.759	26.340	28.569	28.668	29.829	28.136	29.121	27.692	28.522	28.190
27. Nusa Tenggara Barat	31.111	33.364	35.614	36.131	35.222	34.264	34.312	34.687	35.848	35.410	36.018	35.637	37.198	37.720	38.329
28. Bali	101.758	100.217	98.905	101.745	100.695	99.617	100.856	101.122	102.282	104.080	102.793	102.576	105.582	105.054	107.021
29. Nusa Tenggara Timur	29.497	30.085	31.664	32.561	32.139	31.851	32.008	33.241	33.406	33.167	31.816	32.583	33.427	33.814	33.222
30. Maluku	13.538	13.977	14.313	14.263	14.453	14.571	14.649	15.030	14.779	14.439	14.210	14.307	14.222	14.415	14.350
31. Papua	46.654	46.639	45.039	46.474	45.778	45.916	46.582	50.437	50.443	48.022	46.475	46.079	45.062	50.124	49.263
32. Maluku Utara	8.215	8.190	8.625	8.859	8.589	8.759	8.876	9.142	9.017	9.113	9.111	9.239	9.061	9.470	9.265
33. Papua Barat	18.866	18.068	15.809	16.219	15.344	14.883	14.578	16.933	16.337	17.034	15.742	15.436	15.006	16.343	16.106
34. Lainnya / Others	16.251	20.541	16.853	17.630	17.328	16.540	23.931	23.834	17.351	18.335	16.539	19.086	16.421	18.328	17.915
Total	5.998.648	6.665.390	6.836.964	6.966.349	6.965.828	7.059.543	7.162.288	7.244.983	7.323.356	7.479.463	7.362.580	7.384.394	7.481.675	7.485.687	7.515.538

Tabel 1.35.a.															
Suku Bunga Rata-rata DPK Bank Umum															
(Average of Interest Rate of Third Party Funds of Commercial Banks)															
Persen (Percent)															
Keterangan / Items	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	2,27	1,91	1,82	1,79	1,75	1,75	1,73	1,71	1,72	1,71	1,68	1,64	1,64	1,61	1,61
Valas / Foreign Exchange	0,78	0,42	0,33	0,31	0,29	0,28	0,27	0,21	0,19	0,17	0,15	0,15	0,16	0,16	0,16
Tabungan / Saving															
Rupiah	1,17	0,86	0,80	0,81	0,75	0,76	0,73	0,72	0,71	0,69	0,69	0,63	0,63	0,62	0,64
Valas / Foreign Exchange	0,43	0,28	0,21	0,21	0,19	0,19	0,19	0,18	0,18	0,17	0,16	0,15	0,16	0,15	0,16
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,02	4,22	3,55	3,47	3,39	3,31	3,24	3,13	3,02	2,92	2,88	2,85	2,85	2,84	2,79
Valas / Foreign Exchange	2,09	0,72	0,55	0,52	0,50	0,50	0,45	0,41	0,39	0,37	0,37	0,38	0,37	0,40	0,46
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,32	4,39	3,76	3,64	3,56	3,51	3,43	3,37	3,30	3,21	3,15	3,07	3,01	2,98	2,98
Valas / Foreign Exchange	2,44	1,00	0,68	0,68	0,63	0,57	0,56	0,54	0,51	0,50	0,47	0,44	0,46	0,49	0,52
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,79	5,12	4,30	4,09	3,96	3,86	3,77	3,70	3,62	3,52	3,38	3,27	3,24	3,23	3,21
Valas / Foreign Exchange	2,37	1,38	0,98	0,90	0,90	0,83	0,76	0,67	0,67	0,60	0,56	0,46	0,53	0,53	0,55
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,92	5,80	4,92	4,77	4,71	4,65	4,44	4,23	4,06	3,99	3,59	3,51	3,44	3,35	3,34
Valas / Foreign Exchange	2,17	1,44	1,13	0,95	0,87	0,82	0,79	0,75	0,68	0,66	0,56	0,54	0,53	0,52	0,52

Tabel 1.36.a.															
Suku Bunga Rata-rata DPK Bank Persero															
(Average of Interest Rate of Third Party Funds of State Owned Banks)															
Persen (Percent)															
Keterangan / Items	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	2,55	2,06	2,02	1,99	1,95	1,97	1,96	1,93	1,95	1,95	1,87	1,82	1,79	1,80	1,80
Valas / Foreign Exchange	0,80	0,49	0,43	0,40	0,36	0,38	0,32	0,24	0,19	0,17	0,15	0,15	0,15	0,16	0,16
Tabungan / Saving															
Rupiah	1,11	0,85	0,82	0,83	0,76	0,78	0,72	0,70	0,69	0,62	0,64	0,50	0,51	0,51	0,51
Valas / Foreign Exchange	0,43	0,31	0,24	0,24	0,21	0,21	0,20	0,20	0,20	0,20	0,20	0,19	0,20	0,19	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,01	3,74	3,14	3,13	3,07	2,99	2,92	2,83	2,68	2,53	2,44	2,45	2,48	2,48	2,42
Valas / Foreign Exchange	2,54	0,65	0,57	0,56	0,54	0,50	0,43	0,37	0,34	0,31	0,29	0,29	0,29	0,32	0,40
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,20	3,77	3,32	3,21	3,12	3,08	3,02	2,96	2,88	2,77	2,64	2,58	2,52	2,53	2,54
Valas / Foreign Exchange	2,87	1,06	0,60	0,60	0,57	0,53	0,49	0,46	0,42	0,40	0,37	0,34	0,39	0,42	0,41
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,44	4,52	3,61	3,47	3,45	3,42	3,37	3,30	3,24	3,12	2,89	2,82	2,82	2,79	2,78
Valas / Foreign Exchange	2,64	1,36	1,01	0,93	0,91	0,85	0,80	0,65	0,66	0,57	0,52	0,38	0,53	0,54	0,55
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,07	5,85	4,43	4,27	4,26	4,16	4,14	3,93	3,69	3,70	3,13	3,07	2,98	2,96	2,90
Valas / Foreign Exchange	2,12	1,49	1,17	0,90	0,81	0,76	0,72	0,67	0,58	0,54	0,46	0,45	0,45	0,43	0,43

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

Keterangan / Items	2019	2020	2021									2022			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	2,03	1,93	1,95	1,98	1,87	1,86	1,91	1,84	1,81	1,69	1,93	1,88	1,92	1,88	1,91
Valas / Foreign Exchange	0,28	0,29	0,26	0,26	0,26	0,26	0,25	0,25	0,35	0,29	0,28	0,27	0,27	0,27	0,24
Tabungan / Saving															
Rupiah	1,62	1,28	1,13	1,08	1,07	1,06	1,07	1,02	1,02	1,03	1,07	1,07	1,07	1,01	1,02
Valas / Foreign Exchange	0,21	0,21	0,21	0,21	0,21	0,20	0,20	0,20	0,21	0,20	0,28	0,28	0,28	0,28	0,30
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,89	5,37	4,31	4,03	3,84	3,85	3,80	3,68	3,62	3,41	3,33	3,26	3,27	3,27	3,19
Valas / Foreign Exchange	2,84	1,16	0,80	0,90	0,69	0,54	0,48	0,54	0,53	0,52	0,50	0,49	0,49	0,45	0,45
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,10	5,85	4,38	4,02	4,00	4,05	3,86	3,94	3,84	3,66	3,48	3,45	3,27	3,21	3,22
Valas / Foreign Exchange	1,38	1,23	0,81	0,83	0,85	0,70	0,68	0,59	0,47	0,53	0,55	0,48	0,44	0,47	0,50
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,45	5,30	4,77	4,42	4,23	4,08	3,93	3,86	3,82	3,92	3,96	3,89	3,73	3,73	3,65
Valas / Foreign Exchange	0,99	0,56	0,78	0,77	0,74	0,62	0,54	0,51	0,52	0,53	0,55	0,55	0,55	0,55	0,55
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,29	6,42	5,61	5,46	5,36	5,06	4,77	4,56	4,47	4,28	4,26	4,20	4,02	3,83	3,75
Valas / Foreign Exchange	1,13	0,99	0,29	0,30	0,30	0,29	0,33	0,32	0,31	0,30	0,25	0,25	0,25	0,25	0,25

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

Keterangan / Items	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Giro / Demand Deposits															
Rupiah	2,01	1,77	1,60	1,57	1,55	1,55	1,49	1,49	1,50	1,51	1,47	1,44	1,44	1,41	1,41
Valas / Foreign Exchange	0,75	0,38	0,24	0,23	0,23	0,21	0,23	0,23	0,22	0,20	0,18	0,17	0,17	0,15	0,15
Tabungan / Saving															
Rupiah	1,15	0,78	0,71	0,72	0,67	0,68	0,67	0,66	0,67	0,67	0,66	0,67	0,66	0,65	0,67
Valas / Foreign Exchange	0,45	0,27	0,20	0,20	0,19	0,18	0,18	0,18	0,17	0,16	0,14	0,13	0,13	0,13	0,14
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	5,94	4,35	3,70	3,61	3,53	3,44	3,35	3,23	3,13	3,08	3,00	2,96	2,97	2,94	2,87
Valas / Foreign Exchange	1,72	0,79	0,55	0,50	0,48	0,50	0,48	0,44	0,42	0,41	0,41	0,42	0,42	0,43	0,48
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,34	4,97	4,13	4,03	3,94	3,85	3,76	3,67	3,58	3,52	3,45	3,32	3,29	3,23	3,27
Valas / Foreign Exchange	2,08	0,98	0,75	0,75	0,67	0,60	0,61	0,60	0,57	0,56	0,53	0,49	0,48	0,51	0,56
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,81	5,32	4,53	4,40	4,31	4,20	4,09	4,03	3,92	3,81	3,76	3,64	3,52	3,55	3,56
Valas / Foreign Exchange	1,94	1,45	0,95	0,88	0,89	0,82	0,70	0,70	0,68	0,67	0,62	0,58	0,52	0,52	0,54
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,68	5,44	4,83	4,71	4,63	4,78	4,45	4,27	4,19	4,04	3,96	3,86	3,82	3,74	3,86
Valas / Foreign Exchange	2,26	1,40	1,12	1,06	0,99	0,93	0,90	0,87	0,80	0,80	0,75	0,70	0,67	0,68	0,68

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

Keterangan / Items	2019	2020	2021												2022	
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Giro / Demand Deposits																
Rupiah	2,30	1,72	1,69	1,40	1,39	1,41	1,25	1,21	1,28	1,27	1,35	1,26	1,26	1,24	1,22	
Valas / Foreign Exchange	0,78	0,25	0,14	0,11	0,11	0,10	0,10	0,05	0,05	0,05	0,04	0,04	0,21	0,23	0,21	
Tabungan / Saving																
Rupiah	1,54	1,45	1,41	1,54	1,61	1,74	1,82	1,86	2,05	2,13	2,05	2,12	2,10	2,19	2,21	
Valas / Foreign Exchange	0,15	0,25	0,10	0,10	0,10	0,10	0,10	0,10	0,20	0,18	0,16	0,17	0,17	0,17	0,17	
Simpanan Berjangka / Time Deposits																
- Simpanan Berjangka 1 bln / 1 Month Time Deposits																
Rupiah	4,82	2,98	2,27	2,24	2,04	2,27	2,16	2,23	2,13	2,03	2,21	2,10	2,02	1,99	1,94	
Valas / Foreign Exchange	1,38	0,13	0,08	0,12	0,24	0,22	0,16	0,19	0,27	0,24	0,26	0,27	0,26	0,46	0,61	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits																
Rupiah	6,07	4,04	3,34	3,16	3,08	3,08	2,94	2,86	2,78	2,74	2,78	2,78	2,80	2,82	2,77	
Valas / Foreign Exchange	1,40	0,37	0,21	0,20	0,22	0,18	0,17	0,17	0,21	0,17	0,19	0,17	0,65	0,71	0,71	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits																
Rupiah	6,50	4,50	3,80	3,73	3,69	3,69	3,68	3,60	3,50	3,40	3,32	3,27	3,22	3,16	3,22	
Valas / Foreign Exchange	1,58	0,40	0,41	0,31	0,29	0,29	0,28	0,28	0,30	0,38	0,39	0,41	0,60	0,76	0,86	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits																
Rupiah	6,97	4,71	4,16	4,13	3,98	3,89	3,71	3,61	3,55	3,51	3,45	3,41	3,36	3,35	3,33	
Valas / Foreign Exchange	1,99	0,84	0,51	0,50	0,49	0,50	0,47	0,46	0,48	0,46	0,46	0,49	0,52	0,58	0,62	

Tabel 1.41.a.															
Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan															
(Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation of Use)															
Persen (Percent)															
Jenis Penggunaan / Type of Use	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	10,09	9,21	9,02	9,02	9,00	8,92	8,85	8,78	8,76	8,63	8,66	8,62	8,59	8,49	8,48
Valas / Foreign Exchange	4,35	3,45	3,28	3,24	3,21	3,14	3,13	3,13	3,09	3,03	2,99	2,99	3,07	3,06	3,24
- Investasi / Investments															
Rupiah	9,90	8,88	8,64	8,70	8,63	8,58	8,54	8,52	8,44	8,35	8,36	8,38	8,32	8,29	8,25
Valas / Foreign Exchange	4,85	3,74	3,67	3,72	3,69	3,66	3,63	3,62	3,63	3,69	3,66	3,71	3,85	3,93	4,07
- Konsumsi / Consumption															
Rupiah	11,62	10,97	10,87	10,81	10,73	10,69	10,65	10,61	10,56	10,53	10,30	10,28	10,32	10,31	10,31
Valas / Foreign Exchange	6,36	4,06	4,10	3,95	3,92	3,83	3,82	3,85	3,81	3,71	3,71	3,86	3,84	3,78	3,89
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	8,99	8,34	8,76	8,88	8,86	8,82	8,94	8,97	9,04	9,07	9,13	9,19	9,12	8,91	8,94
Valas / Foreign Exchange	4,16	2,70	2,76	2,73	2,74	2,63	2,68	2,79	2,74	2,85	2,81	2,85	3,03	3,04	3,24
- Impor / Import															
Rupiah	9,72	9,03	9,01	8,98	8,97	8,76	8,85	8,65	8,55	8,62	8,86	8,82	8,85	8,73	8,71
Valas / Foreign Exchange	4,67	3,87	3,74	3,71	3,75	3,41	3,43	3,58	3,61	3,32	3,37	3,36	3,39	3,27	3,38
- Lainnya / Other															
Rupiah	10,56	9,73	9,55	9,54	9,49	9,44	9,38	9,33	9,28	9,19	9,13	9,11	9,09	9,04	9,02
Valas / Foreign Exchange	4,60	3,67	3,53	3,53	3,49	3,45	3,42	3,39	3,39	3,37	3,32	3,35	3,45	3,48	3,64

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

Kelompok Bank / Group of Bank	2019	2020	2021									2022			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.621	17.307	16.648	16.631	16.620	16.589	16.538	17.015	18.188	18.182	14.640	14.595	13.344	13.298	13.271
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	4.396	4.421	4.385	4.384	4.381	4.381	4.379	4.647	5.067	5.127	5.022	4.983	4.134	4.007	4.015
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	71	70	68	68	68	68	68	68	68	68	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	9.074	8.969	8.663	8.654	8.683	8.684	8.642	9.081	9.050	9.030	8.999	8.925	8.524	8.443	8.386
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	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	36	36	30	30	29	29	29	27	27	27	27	27	23	23	23
Total															
Jumlah Bank / Total Banks	110	109	107	107	107	107	107	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.127	30.733	29.726	29.699	29.713	29.683	29.588	30.770	32.332	32.366	28.688	28.530	26.025	25.771	25.695

Tabel 1.43.a.															
Perkembangan Jumlah Kantor Cabang Bank Berdasarkan Lokasi Bank															
(Growth of Total Branch Offices Based on Location)															
Lokasi / Location	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	406	402	399	399	400	400	400	400	398	398	396	396	394	393	392
2. Banten	102	102	105	105	106	106	106	106	105	104	106	106	105	105	104
3. DKI Jakarta	471	467	463	463	460	459	460	460	455	456	456	456	456	453	456
4. D.I. Yogyakarta	61	61	61	61	61	61	61	61	61	61	61	61	61	61	61
5. Jawa Tengah	332	332	332	332	332	332	332	332	331	332	334	333	335	335	335
6. Jawa Timur	409	409	408	409	409	409	409	409	408	408	409	409	410	409	409
7. Bengkulu	34	34	34	34	34	34	34	34	34	35	35	35	35	34	34
8. Jambi	61	61	63	64	64	64	64	64	64	65	65	64	64	62	62
9. Aceh	77	87	87	87	84	84	70	67	66	62	60	60	59	58	58
10. Sumatera Utara	208	208	207	207	206	206	206	206	204	204	203	203	202	201	201
11. Sumatera Barat	87	87	87	87	87	87	87	87	87	88	88	88	88	87	87
12. Riau	90	90	91	91	91	91	91	91	91	91	91	90	89	88	88
13. Sumatera Selatan	106	106	105	105	106	106	106	106	106	108	108	108	107	106	106
14. Bangka Belitung	30	30	31	31	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	60	61	61	61	61	61	61	61	61	61	61	61	61	60	60
16. Lampung	65	65	65	65	66	66	66	66	66	66	66	66	67	67	67
17. Kalimantan Selatan	74	73	73	73	73	73	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	80	81	81	81	81	81	81	81	81	81	81	81	80	80	80
19. Kalimantan Timur	117	117	117	118	118	118	118	118	118	118	117	116	116	116	116
20. Kalimantan Tengah	46	46	46	46	46	46	46	46	46	47	47	46	46	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	135	136	136	136	136	136	136	136	137	137	136	137	137	137	137
23. Sulawesi Utara	64	64	63	63	62	62	62	62	62	62	62	62	62	62	62
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
26. Sulawesi Tenggara	45	45	45	45	45	45	45	45	45	45	45	44	44	43	43
27. Nusa Tenggara Barat	53	55	55	55	55	55	55	55	55	55	55	54	54	53	53
28. Bali	91	92	90	90	90	90	90	90	90	90	90	90	90	90	89
29. Nusa Tenggara Timur	60	60	60	60	60	60	59	59	59	59	59	59	59	59	59
30. Maluku	36	36	35	35	35	35	35	35	35	35	35	35	35	35	35
31. Papua	61	61	63	63	63	63	63	64	64	64	64	64	64	64	64
32. Maluku Utara	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	27	27	28	28	28	28	28	28	28	28	28	28	29	29	29
34. Lainnya / Others	17	17	17	17	17	17	17	17	18	18	18	18	18	18	18
Total	3.609	3.616	3.612	3.615	3.611	3.610	3.596	3.594	3.583	3.586	3.584	3.578	3.575	3.559	3.559

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	2019	2020	2021									2022			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	108.784	110.770	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166
b. Antar Bank Aktiva / Inter-Bank Assets	35.052	37.938	37.687	38.930	39.482	40.484	41.111	41.464	42.682	45.251	44.392	44.218	43.127	41.039	42.479
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	102.538	106.151	109.437	110.410	111.212	112.219	112.980	113.732	115.068	117.006	117.079	119.605	119.641	119.186	120.392
Deposito / Time Deposits	70.406	73.389	77.427	78.014	78.320	78.890	79.488	79.819	80.472	81.139	82.017	83.030	82.951	83.602	83.879
Tabungan / Savings Deposits	32.132	32.763	32.010	32.396	32.892	33.328	33.492	33.913	34.596	35.867	35.061	36.575	36.690	35.584	36.513
b. Antar Bank Pasiva / Inter-Bank Liabilities	6.386	6.656	7.642	7.844	8.018	8.131	8.330	8.352	8.527	8.903	9.005	9.195	9.435	11.480	9.768
c. Pinjaman yang Diterima / Loans received	13.412	13.707	12.333	12.654	12.255	12.073	12.056	11.769	11.695	12.782	12.091	11.286	11.349	11.480	11.433
d. Kewajiban Segera / Immediate Liabilities	892	1.008	1.138	1.121	1.028	988	963	987	950	956	924	1.077	1.058	1.297	1.205
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	13.989	15.008	15.348	15.445	15.642	15.712	15.760	15.839	15.906	16.144	16.184	16.618	16.693	16.800	16.846
b. Cadangan / Reserves	3.435	3.629	3.878	3.894	3.923	3.921	3.914	3.912	3.915	3.916	3.937	3.998	4.057	4.137	4.163
c. L/R Tahun Berjalan / Current Earnings	3.456	2.901	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905	1.146
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2.905	3.495	4.293	4.112	3.855	3.827	3.760	3.670	3.652	3.516	6.172	5.837	5.215	4.486	4.109

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

Indikator / Indicator	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
LDR (%)	79,09	75,44	81,46	75,31	75,12	74,87	74,90	74,97	74,63	73,67	72,58	73,27	74,31	75,60	75,07
- Total Kredit / Total Credit	108.784	110.770	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.686	119.294	120.826	122.443	122.166
- Penghimpunan Dana / Funds collected	115.912	123.745	115.915	128.034	128.483	129.355	130.157	130.661	132.011	135.256	134.761	136.658	136.915	136.872	138.093
- Modal Inti / Core Capital	21.636	23.079	23.236	23.110	23.047	23.071	22.966	22.875	22.914	22.983	26.010	26.145	25.684	25.093	24.636
NPL (%)	6,81	7,22	7,65	7,46	7,67	7,63	7,53	7,54	7,45	6,72	7,15	7,35	7,44	7,53	8,13
- Kredit Non Lancar / Non Current Credits	7.405	7.995	8.668	8.497	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936
- Total Kredit / Total Credit	108.784	110.770	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166
ROA (%)	2,31	1,87	1,63	1,71	1,72	1,75	1,76	1,76	1,79	1,78	1,86	1,64	1,76	1,60	1,60
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905	1.146
- Total Aktiva / Total Aktiva	149.623	155.075	157.399	159.113	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422
ROE (%)	21,00	16,40	14,07	14,87	14,83	15,11	15,28	15,35	15,71	15,77	16,30	14,25	15,24	13,65	13,77
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3.456	2.901	1.068	1.362	1.604	1.875	2.139	2.397	2.711	3.005	260	466	752	905	1.146
- Modal Disetor / Paid In Capital	13.989	15.008	15.348	15.445	15.642	15.712	15.760	15.839	15.906	16.144	16.184	16.618	16.693	16.800	16.846
- Cadangan Umum / General Reserve	2.473	2.686	2.859	2.870	2.902	2.905	2.907	2.903	2.912	2.914	2.943	2.987	3.051	3.105	3.123

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

Lokasi / Location	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	20.474	20.370	20.504	20.605	20.646	20.716	20.839	20.919	21.174	21.788	21.691	21.846	21.777	21.804	21.794
2. Banten	5.328	5.152	5.451	5.483	5.543	5.649	5.681	5.764	5.854	6.121	6.105	6.113	6.072	6.237	6.261
3. DKI Jakarta	3.118	3.459	3.701	3.733	3.734	3.713	3.770	3.813	3.848	3.993	4.067	4.140	4.331	4.459	4.485
4. D.I Yogyakarta	7.135	7.607	8.198	8.491	8.695	8.657	7.890	8.013	8.132	8.244	8.493	8.460	8.550	8.650	9.318
5. Jawa Tengah	35.523	37.675	37.752	37.894	38.026	38.569	39.826	40.031	40.515	41.006	40.616	43.328	43.404	42.534	42.579
6. Jawa Timur	15.467	16.242	16.518	16.738	16.662	16.864	16.951	17.068	17.239	17.629	17.632	17.671	17.825	17.636	17.814
7. Bengkulu	106	106	107	107	111	107	124	115	113	118	116	118	118	118	119
8. Jambi	1.047	1.091	1.130	1.151	1.168	1.174	1.182	1.181	1.189	1.197	1.197	1.190	1.189	1.193	1.186
9. Aceh	297	242	239	241	241	242	91	91	91	91	90	90	89	87	86
10. Sumatera Utara	1.798	1.901	2.000	2.018	2.025	2.046	2.042	2.062	2.083	2.076	2.090	2.089	2.101	2.091	2.136
11. Sumatera Barat	1.835	1.902	1.851	1.888	1.844	1.863	1.882	1.907	1.931	1.985	1.975	1.969	1.944	1.900	1.958
12. Riau	1.401	1.473	1.551	1.606	1.647	1.684	1.763	1.791	1.823	1.828	1.833	1.870	1.884	1.852	1.881
13. Kepulauan Riau	7.407	7.453	7.597	7.643	7.612	7.666	7.690	7.656	7.660	7.667	7.621	7.657	7.703	7.721	7.821
14. Sumatera Selatan	1.706	1.826	1.892	1.888	1.905	1.923	1.927	1.928	1.903	1.899	1.909	1.911	1.910	1.892	1.900
15. Bangka Belitung	176	190	191	194	198	201	199	201	206	208	205	205	207	204	202
16. Lampung	12.251	12.851	12.893	13.224	13.290	13.316	13.419	13.292	13.430	13.901	13.902	13.373	13.184	13.234	13.236
17. Kalimantan Selatan	705	761	730	731	742	745	702	739	746	809	790	782	749	770	754
18. Kalimantan Barat	1.284	1.470	1.597	1.614	1.614	1.670	1.700	1.703	1.701	1.716	1.689	1.680	1.720	1.718	1.731
19. Kalimantan Timur	396	400	402	409	412	419	436	446	458	473	474	474	483	471	473
20. Kalimantan Tengah	627	694	674	692	737	768	874	892	1.040	1.187	1.083	1.109	1.215	1.170	1.290
21. Kalimantan Utara	87	86	86	86	87	86	86	87	88	89	91	91	92	95	95
22. Sulawesi Tengah	2.621	2.677	2.705	2.747	2.743	2.752	2.716	2.695	2.669	2.732	2.631	2.569	2.508	2.595	2.526
23. Sulawesi Selatan	2.854	2.843	2.874	2.891	2.919	2.953	2.960	2.988	2.991	2.898	2.980	3.003	3.013	3.027	3.039
24. Sulawesi Utara	1.670	1.798	1.821	1.836	1.880	1.907	1.953	1.959	2.016	2.091	2.066	2.066	2.061	2.077	2.094
25. Sulawesi Tenggara	333	334	336	336	339	343	345	340	354	376	362	359	353	354	363
26. Sulawesi Barat	8	9	107	118	127	136	142	141	126	121	122	128	146	143	134
27. Gorontalo	34	54	26	30	33	32	32	33	29	32	31	30	29	30	28
28. Nusa Tenggara Barat	1.583	1.617	1.645	1.649	1.649	1.645	1.662	1.667	1.680	1.707	1.703	1.695	1.670	1.661	1.700
29. Bali	17.130	17.074	17.294	17.472	17.649	17.760	17.805	17.981	18.147	18.528	18.423	18.584	18.579	18.659	18.569
30. Nusa Tenggara Timur	800	867	898	904	896	898	912	903	902	906	916	921	920	918	914
31. Maluku	2.123	2.177	2.175	2.205	2.211	2.183	2.226	2.231	2.251	2.348	2.319	2.224	2.254	2.346	2.279
32. Papua	1.353	1.429	1.490	1.514	1.517	1.528	1.556	1.558	1.572	1.678	1.609	1.598	1.614	1.650	1.669
33. Maluku Utara	219	252	260	267	269	271	273	276	279	282	283	287	287	289	294
34. Papua Barat	727	993	705	707	707	711	717	723	726	718	706	703	707	700	698
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	149.623	155.075	157.399	159.113	159.876	161.197	162.374	163.194	164.966	168.443	167.821	170.332	170.690	170.289	171.422

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

Total Aset / Total Asset	2019	2020	2021									2022			
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Total Aset BPR / Total Asset Rural bank	9	8	7	6	4	4	5	6	6	5	5	5	5	4	4
< 1 Miliar / < 1 Billion															
Total Aset BPR / Total Asset Rural bank	66	49	46	45	45	45	41	41	38	37	35	37	34	37	36
1 s.d 5 Miliar / 1 up to 5 Billion															
Total Aset BPR / Total Asset Rural bank	146	123	115	106	103	102	104	94	95	102	95	94	97	93	93
5 s.d 10 Miliar / 5 up to 10 Billion															
Total Aset BPR / Total Asset Rural bank	1.325	1.326	1.328	1.335	1.335	1.333	1.331	1.327	1.329	1.324	1.331	1.328	1.326	1.320	1.321
> 10 Miliar / > 10 Billion															
Total	1.546	1.506	1.496	1.492	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454

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

Kolektibilitas / Collectibility	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Kredit / Credit	108.784	110.770	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166
a. Lancar / Current	101.379	102.775	94.478	95.602	95.024	94.843	96.240	96.243	97.407	99.464	98.749	99.945	100.772	103.168	101.487
b. Dalam Perhatian Khusus / <i>Special Mention</i>		0	10.203	9.723	10.085	10.576	9.812	10.192	9.596	9.280	9.600	10.576	11.070	10.055	10.744
c. Kurang Lancar / <i>Sub-Standard</i>	1.373	923	1.409	1.287	1.365	1.333	1.286	1.300	1.302	982	1.318	1.565	1.547	1.531	1.580
d. Diragukan / <i>Doubtful</i>	1.512	1.292	1.017	981	1.066	1.088	1.155	1.147	1.146	1.058	1.119	1.104	1.233	1.293	1.453
e. Macet / <i>Lost</i>	4.520	5.780	6.242	6.228	6.297	6.284	6.196	6.231	6.163	5.795	5.901	6.104	6.204	6.397	6.903
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7.405	7.995	8.668	8.497	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6,81	7,22	7,65	7,46	7,67	7,63	7,53	7,54	7,45	6,72	7,15	7,35	7,44	7,53	8,13

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

Lokasi / Location	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	1.153	1.316	1.382	1.355	1.395	1.412	1.458	1.490	1.470	1.363	1.407	1.431	1.489	1.519	1.584
2. Banten	221	266	283	270	270	286	264	256	257	222	255	259	250	252	276
3. DKI Jakarta	108	116	154	146	149	160	163	170	173	153	161	165	155	149	157
4. D.I Yogyakarta	252	292	369	385	427	404	343	349	345	307	348	380	389	405	464
5. Jawa Tengah	1.917	2.035	2.253	2.267	2.322	2.350	2.392	2.438	2.416	2.213	2.341	2.590	2.690	2.792	2.875
6. Jawa Timur	827	936	1.031	1.010	1.038	1.010	1.006	1.015	1.007	930	961	1.009	1.040	1.051	1.108
7. Bengkulu	5	6	7	7	7	7	7	10	10	9	9	9	9	9	9
8. Jambi	93	106	109	103	103	109	104	105	101	95	99	103	100	104	109
9. Aceh	21	22	23	22	21	22	11	11	12	11	11	10	11	11	11
10. Sumatera Utara	91	100	102	100	107	107	109	109	105	98	104	105	106	101	101
11. Sumatera Barat	94	105	113	108	108	106	102	100	98	87	93	98	105	113	125
12. Riau	127	128	130	124	127	123	119	118	122	110	117	118	120	124	127
13. Kepulauan Riau	397	383	375	359	379	372	347	346	331	285	298	312	301	306	318
14. Sumatera Selatan	93	103	109	105	106	106	105	98	92	81	83	87	89	88	91
15. Bangka Belitung	8	9	10	10	10	9	8	8	7	8	9	10	10	10	10
16. Lampung	170	201	246	232	219	215	219	214	224	211	233	235	244	240	248
17. Kalimantan Selatan	40	43	51	48	47	47	45	46	47	43	43	46	44	42	44
18. Kalimantan Barat	90	76	83	82	82	82	80	78	76	66	68	70	68	70	71
19. Kalimantan Timur	22	29	28	28	26	25	26	25	24	23	26	22	22	23	26
20. Kalimantan Tengah	43	39	46	49	39	40	36	38	38	34	36	34	36	35	39
21. Kalimantan Utara	1	2	2	3	5	5	5	2	3	2	2	2	3	3	2
22. Sulawesi Tengah	39	34	36	35	34	33	35	31	31	26	27	28	30	31	31
23. Sulawesi Selatan	46	62	55	54	54	53	54	50	53	50	85	85	84	84	83
24. Sulawesi Utara	94	100	126	107	106	112	108	105	107	100	110	112	107	111	112
25. Sulawesi Tenggara	36	35	36	34	36	33	31	31	30	25	26	27	27	26	28
26. Sulawesi Barat	0	1	2	2	2	2	2	2	2	1	1	2	2	2	2
27. Gorontalo	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	149	159	175	172	172	173	174	165	161	159	164	168	177	185	193
29. Bali	856	863	898	863	920	886	862	860	879	782	857	881	906	956	1.317
30. Nusa Tenggara Timur	21	28	51	46	45	44	39	41	37	30	38	45	42	44	49
31. Maluku	3	5	9	11	11	13	17	18	20	14	16	18	19	18	21
32. Papua	49	36	39	37	39	38	40	38	37	30	36	38	38	40	40
33. Maluku Utara	2	4	4	4	4	4	4	4	4	4	3	4	4	3	4
34. Papua Barat	332	355	329	318	320	316	318	303	293	266	266	267	267	271	261
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7.405	7.995	8.668	8.497	8.728	8.705	8.636	8.679	8.611	7.836	8.337	8.773	8.984	9.221	9.936

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

Indikator / Indicator	Desember 2019		Desember 2020		Mei 2021		Desember 2021		Mei 2022	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	70.406	68,66	73.389	69,14	77.427	70,75	81.139	69,35	83.879	69,67
Tabungan / Saving	32.132	31,34	32.763	30,86	32.010	29,25	35.867	30,65	36.513	30,33
Total DPK / Total Third Party Funds	102.538	100,00	106.151	100,00	100,00	100,00	117.006	100,00	120.392	100,00

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

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4.545	10.363	14.908	12,38%
2. Banten	665	2.909	3.575	2,97%
3. DKI Jakarta	365	3.246	3.611	3,00%
4. D.I Yogyakarta	2.132	4.810	6.943	5,77%
5. Jawa Tengah	14.565	18.387	32.953	27,37%
6. Jawa Timur	3.596	8.303	11.899	9,88%
7. Bengkulu	35	37	73	0,06%
8. Jambi	155	709	864	0,72%
9. Aceh	22	38	60	0,05%
10. Sumatera Utara	847	834	1.681	1,40%
11. Sumatera Barat	911	617	1.528	1,27%
12. Riau	542	791	1.333	1,11%
13. Kepulauan Riau	731	5.660	6.391	5,31%
14. Sumatera Selatan	298	925	1.223	1,02%
15. Bangka Belitung	36	121	157	0,13%
16. Lampung	1.017	6.162	7.180	5,96%
17. Kalimantan Selatan	194	232	426	0,35%
18. Kalimantan Barat	395	933	1.328	1,10%
19. Kalimantan Timur	95	151	246	0,20%
20. Kalimantan Tengah	310	371	681	0,57%
21. Kalimantan Utara	18	23	42	0,03%
22. Sulawesi Tengah	107	981	1.089	0,90%
23. Sulawesi Selatan	332	1.843	2.176	1,81%
24. Sulawesi Utara	288	1.347	1.635	1,36%
25. Sulawesi Tenggara	76	83	159	0,13%
26. Sulawesi Barat	72	17	88	0,07%
27. Gorontalo	6	9	15	0,01%
28. Nusa Tenggara Barat	614	573	1.187	0,99%
29. Bali	2.864	10.802	13.666	11,35%
30. Nusa Tenggara Timur	196	479	675	0,56%
31. Maluku	167	937	1.104	0,92%
32. Papua	174	685	859	0,71%
33. Maluku Utara	20	96	117	0,10%
34. Papua Barat	120	402	522	0,43%
35. Lainnya / Others	-	-	-	0,00%
Total	36.513	83.879	120.392	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	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	13.665	13.847	14.026	14.057	14.092	14.186	14.261	14.317	14.574	15.114	15.049	15.006	14.874	14.846	14.908
2. Banten	3.377	3.161	3.196	3.240	3.281	3.301	3.314	3.340	3.379	3.517	3.507	3.556	3.568	3.591	3.575
3. DKI Jakarta	2.159	2.495	2.831	2.867	2.875	2.860	2.923	2.976	3.011	3.143	3.224	3.306	3.444	3.591	3.611
4. D.I Yogyakarta	5.453	5.732	6.469	6.608	6.895	6.860	6.016	6.195	6.536	6.307	6.423	6.470	6.499	6.587	6.943
5. Jawa Tengah	26.738	28.422	28.427	28.581	28.649	29.118	30.297	30.407	30.579	31.334	31.100	33.327	33.417	32.670	32.953
6. Jawa Timur	10.144	10.787	11.129	11.272	11.314	11.458	11.477	11.629	11.679	11.852	11.911	11.869	11.930	11.755	11.899
7. Bengkulu	54	58	60	59	63	61	76	69	67	71	69	70	71	71	73
8. Jambi	766	788	822	838	850	853	865	862	868	875	873	865	864	867	864
9. Aceh	149	138	138	140	140	140	63	63	63	64	63	63	61	61	60
10. Sumatera Utara	1.361	1.476	1.567	1.583	1.586	1.598	1.588	1.612	1.628	1.623	1.639	1.636	1.653	1.645	1.681
11. Sumatera Barat	1.425	1.475	1.428	1.460	1.427	1.442	1.458	1.475	1.496	1.545	1.537	1.537	1.512	1.470	1.528
12. Riau	1.012	1.045	1.114	1.158	1.191	1.217	1.265	1.285	1.314	1.303	1.297	1.322	1.327	1.308	1.333
13. Kepulauan Riau	5.980	6.006	6.274	6.291	6.251	6.234	6.278	6.245	6.244	6.192	6.238	6.272	6.316	6.360	6.391
14. Sumatera Selatan	1.021	1.143	1.206	1.199	1.213	1.224	1.230	1.228	1.206	1.204	1.220	1.223	1.220	1.213	1.223
15. Bangka Belitung	136	146	147	148	152	153	152	153	157	159	155	154	157	160	157
16. Lampung	6.205	6.539	6.744	6.842	6.889	6.949	6.987	6.945	7.020	7.072	7.182	7.155	7.040	7.149	7.180
17. Kalimantan Selatan	424	461	425	418	423	426	381	416	426	488	469	458	426	445	426
18. Kalimantan Barat	1.001	1.151	1.265	1.281	1.277	1.325	1.350	1.334	1.324	1.330	1.316	1.307	1.345	1.326	1.328
19. Kalimantan Timur	211	209	207	212	212	218	228	235	242	253	254	249	252	244	246
20. Kalimantan Tengah	426	448	427	431	448	476	532	521	628	702	565	573	654	583	681
21. Kalimantan Utara	31	31	36	36	37	36	36	37	36	38	40	41	41	41	42
22. Sulawesi Tengah	959	985	1.051	1.061	1.073	1.080	1.089	1.090	1.081	1.058	1.055	1.087	1.047	1.087	1.089
23. Sulawesi Selatan	1.858	1.879	2.001	2.015	2.041	2.055	2.065	2.091	2.095	2.008	2.104	2.113	2.125	2.173	2.176
24. Sulawesi Utara	1.331	1.395	1.440	1.444	1.464	1.486	1.527	1.523	1.562	1.635	1.621	1.607	1.601	1.626	1.635
25. Sulawesi Tenggara	155	151	141	143	145	147	146	143	149	166	150	147	142	152	159
26. Sulawesi Barat	11	20	65	77	86	96	100	98	83	79	79	85	102	98	88
27. Gorontalo	17	37	13	12	14	14	12	13	15	18	17	15	13	15	15
28. Nusa Tenggara Barat	1.100	1.114	1.134	1.137	1.134	1.135	1.154	1.165	1.174	1.190	1.179	1.171	1.146	1.156	1.187
29. Bali	12.568	11.920	12.541	12.675	12.860	12.935	12.967	13.100	13.252	13.460	13.506	13.678	13.537	13.644	13.666
30. Nusa Tenggara Timur	591	640	665	676	671	670	677	666	662	666	673	678	675	677	675
31. Maluku	834	936	986	991	998	988	1.016	1.073	1.086	1.084	1.127	1.141	1.143	1.098	1.104
32. Papua	688	844	814	806	799	813	785	768	778	814	807	796	798	839	859
33. Maluku Utara	107	103	97	102	104	105	105	103	105	108	107	107	113	114	117
34. Papua Barat	581	567	550	551	557	560	561	554	550	534	523	521	528	520	522
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	102.538	106.151	109.437	110.410	111.212	112.219	112.980	113.732	115.068	117.006	117.079	119.605	119.641	119.186	120.392

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

Indikator / Indicator	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Tabungan / Saving	3,33	3,08	2,82	2,74	2,71	2,68	2,66	2,56	2,58	2,57	2,53	2,48	2,47	2,45	2,44
Deposito / Time Deposits	8,16	7,16	6,60	6,50	6,50	6,36	6,21	6,05	5,92	5,88	5,82	5,71	5,65	5,61	5,57

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

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

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

Jenis Penggunaan / <i>Type of Use</i>	2019	2020	2021							2022					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Modal Kerja / <i>Working Capital</i>	24,65	23,79	23,79	23,78	23,71	23,62	23,52	23,38	23,32	23,22	23,11	23,09	23,08	23,09	22,98
Investasi / <i>Investment</i>	22,67	21,57	21,62	21,66	21,62	21,62	21,49	21,46	21,41	21,29	21,30	21,46	21,31	21,26	21,26
Konsumsi / <i>Consumption</i>	22,38	21,13	21,09	21,07	21,03	21,02	21,00	21,08	20,99	20,98	20,97	20,99	20,98	20,92	20,69

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

Keterangan / Information	2019	2020	2021							2022					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jumlah BPR / Total Rural Banks	1.545	1.506	1.496	1.492	1.487	1.484	1.481	1.468	1.468	1.468	1.466	1.464	1.462	1.454	1.454
Jumlah Kantor / Total Bank Offices	5.939	5.913	5.877	5.869	5.872	5.867	5.850	5.854	5.879	5.871	5.879	6.004	5.997	5.994	6.013

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	230	394	332	956
2. Banten	54	62	44	160
3. DKI Jakarta	26	15	2	43
4. D.I Yogyakarta	59	56	123	238
5. Jawa Tengah	241	594	878	1.713
6. Jawa Timur	260	287	831	1.378
7. Bengkulu	5	5	1	11
8. Jambi	19	8	6	33
9. Aceh	4	-	11	15
10. Sumatera Utara	49	54	46	149
11. Sumatera Barat	82	42	79	203
12. Riau	28	12	14	54
13. Kepulauan Riau	44	28	12	84
14. Sumatera Selatan	24	15	13	52
15. Bangka Belitung	4	3	5	12
16. Lampung	24	33	19	76
17. Kalimantan Selatan	14	22	10	46
18. Kalimantan Barat	20	5	5	30
19. Kalimantan Timur	13	10	30	53
20. Kalimantan Tengah	6	6	6	18
21. Kalimantan Utara	2	1	7	10
22. Sulawesi Tengah	7	16	15	38
23. Sulawesi Selatan	20	14	6	40
24. Sulawesi Utara	17	27	16	60
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	4	3	9
28. Nusa Tenggara Barat	20	56	31	107
29. Bali	133	59	108	300
30. Nusa Tenggara Timur	12	5	12	29
31. Maluku	1	9	10	20
32. Papua	8	16	3	27
33. Maluku Utara	3	6	2	11
34. Papua Barat	5	4	-	9
35. Lainnya / Others	-	-	-	-
Total	1.454	1.874	2.685	6.013

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

Indikator / Indicator	2019	2020	2021							2022					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penyaluran Dana iB / Disbursement of Fund iB	12.807	14.025	14.111	14.329	14.499	14.717	14.980	15.189	15.419	16.033	16.068	16.022	16.102	16.206	16.471
Pembiayaan iB / Financing iB	9.943	10.681	11.085	11.162	11.193	11.251	11.452	11.597	11.695	11.984	12.087	12.361	12.639	12.890	12.920
Antar Bank Aktiva iB / Interbank Assets iB	2.864	3.343	3.026	3.168	3.307	3.466	3.528	3.592	3.724	4.050	3.981	3.661	3.463	3.316	3.551
Sumber Dana iB / Source of Funds iB	11.535	12.862	13.019	13.274	13.293	13.293	13.674	13.842	14.075	14.521	14.610	14.576	14.714	14.860	15.103
Dana Pihak Ketiga / Third Party Funds	8.732	9.819	10.071	10.294	10.411	10.411	10.783	10.912	11.109	11.592	11.640	11.565	11.598	11.710	11.903
Tabungan iB Wadiah / Wadiah Savings iB	1.874	1.993	1.881	1.947	2.044	2.037	2.049	2.065	2.129	2.296	2.229	2.091	2.098	2.143	2.173
Tabungan iB Mudharabah / Mudharabah Savings iB	1.329	1.379	1.331	1.399	1.366	1.443	1.448	1.461	1.514	1.601	1.569	1.579	1.539	1.494	1.546
Deposito iB Mudharabah / Deposit Mudharabah iB	5.529	6.447	6.859	6.948	7.001	7.117	7.286	7.386	7.466	7.694	7.842	7.895	7.961	8.073	8.184
Antar Bank Passiva / Interbank Liabilities	2.423	2.513	2.590	2.623	1.900	1.881	1.949	2.001	2.051	2.074	2.121	2.148	2.192	2.218	2.278
Pinjaman yang Diterima / Loan received	291	187	166	162	766	680	710	689	663	652	619	632	674	698	686
Kewajiban Lainnya / Other Liabilities	89	342	192	195	216	223	233	240	252	204	230	231	251	234	236
Beberapa Komponen Modal / Some Components of Capital	1.671	1.972	1.939	1.961	1.934	2.073	2.012	2.001	2.019	2.270	2.266	2.215	2.195	2.181	2.200
Modal Disetor / Paid-In Capital	1.183	1.457	1.511	1.573	1.659	1.669	1.739	1.728	1.746	1.758	1.776	1.776	1.805	1.812	1.814
Cadangan / Reserves	206	249	272	271	274	272	273	273	273	277	282	299	315	323	323
L/R Tahun berjalan / Current Earnings (Profit/Loss)	262	224	85	102	108	128	160	180	191	219	24	44	65	80	101
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	20	42	70	14	5	4	10	16	16	14	185	96	10	(33)	(38)

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

Indikator / Indicator	2019	2020	2021							2022					
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Aset / Assets	13.758	14.950	15.115	15.115	15.508	15.731	16.019	16.222	16.477	17.060	17.126	17.126	17.180	17.288	17.552
Pembiayaan iB / Financing iB	9.943	10.681	11.085	11.162	11.193	11.251	11.452	11.597	11.695	11.984	12.087	12.361	12.639	12.639	12.920
<i>Lancar / Current</i>	9.243	9.908	10.156	10.245	8.989	9.127	9.430	9.511	9.743	10.139	10.225	10.377	10.643	10.960	10.809
<i>DPK</i>	-	-	-	-	1.265	1.182	1.112	1.189	1.040	1.012	986	1.085	1.105	1.003	1.133
<i>Kurang Lancar / Sub Standard</i>	141	125	179	178	179	176	177	159	179	128	164	174	172	188	215
<i>Diragukan / Doubtful</i>	124	126	124	116	126	129	112	113	115	102	95	89	95	102	104
<i>Macet / Lost</i>	135	522	626	623	633	636	621	626	620	603	618	635	623	637	660
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	700	773	929	917	939	942	910	897	913	833	877	899	891	927	979
Non Performing Financing (%) / Non Performing Financing (%)	7,04	7,24	8,38	8,21	8,39	8,37	7,94	7,73	7,81	6,95	7,25	7,27	7,05	7,34	7,58

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			
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	
Penerima Kredit/Pembiayaan Lapangan Usaha Loans/Financing by Industrial Origin														
1. Pertanian, Perburuan dan Kehutanan <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	407.425	410.609	415.515	412.763	419.064	423.886	436.792	441.227	
NPL/NPF	-	-	-	-	-	7.754	7.783	6.518	6.755	6.584	6.753	6.730	6.934	
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	18.226	18.137	18.688	18.396	18.553	18.974	19.341	19.331	
NPL/NPF	-	-	-	-	-	997	928	1.053	1.124	1.138	1.114	1.155	1.220	
3. Pertambangan dan Penggalian <i>Mining and Quarrying</i>	-	-	-	-	-	145.546	150.714	153.803	157.659	158.130	165.411	186.945	187.429	
NPL/NPF	-	-	-	-	-	7.867	7.602	6.799	7.933	7.936	7.024	6.900	6.536	
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	917.224	941.464	951.109	942.998	951.760	971.012	991.841	1.004.231	
NPL/NPF	-	-	-	-	-	51.355	52.681	49.248	48.787	48.338	47.314	48.001	48.498	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	174.152	171.639	159.701	154.466	151.275	156.590	161.251	161.853	
NPL/NPF	-	-	-	-	-	1.669	1.671	1.668	1.676	1.427	1.422	1.387	1.939	
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	375.193	376.709	380.381	373.187	375.500	373.747	372.320	377.308	
NPL/NPF	-	-	-	-	-	14.156	14.067	13.755	13.950	14.052	14.318	14.683	15.079	
7. Perdagangan Besar dan Eceran <i>Wholesale and Retail Trade</i>	-	-	-	-	-	963.037	968.169	974.420	959.753	979.288	999.455	1.017.824	1.029.936	
NPL/NPF	-	-	-	-	-	42.950	42.724	39.728	40.680	41.332	41.372	43.826	44.621	
8. Penyediaan akomodasi dan penyediaan makan minum <i>Provision of accomodation and the provision of eating and drinking</i>	-	-	-	-	-	120.616	121.298	120.741	121.005	121.266	122.188	122.259	121.033	
NPL/NPF	-	-	-	-	-	6.931	7.267	7.653	7.918	7.830	7.845	7.928	6.890	
9. Transportasi, pergudangan dan komunikasi <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	298.430	294.775	306.242	291.600	289.621	298.941	309.964	308.094	
NPL/NPF	-	-	-	-	-	6.517	6.605	6.347	6.056	6.111	5.965	5.884	6.083	
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	216.694	217.641	224.714	223.227	232.684	236.088	246.420	249.434	
NPL/NPF	-	-	-	-	-	993	1.008	2.925	3.204	3.337	3.449	3.286	3.300	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	254.255	256.086	265.315	262.751	264.709	272.593	272.141	272.006	
NPL/NPF	-	-	-	-	-	7.874	7.504	7.414	7.663	7.882	7.791	8.006	9.006	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	30.782	31.673	34.272	34.191	34.185	33.859	34.630	34.317	
NPL/NPF	-	-	-	-	-	3	3	3	4	5	6	7	6	
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	13.966	14.005	13.990	13.734	14.557	14.631	14.421	14.699	
NPL/NPF	-	-	-	-	-	248	215	211	223	247	272	254	305	
14. Jasa Kesehatan dan Kegiatan Sosial <i>Health Services and Social Activities</i>	-	-	-	-	-	28.459	28.344	28.513	27.957	27.456	27.972	28.980	28.396	
NPL/NPF	-	-	-	-	-	186	158	171	153	158	170	347	174	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	94.010	94.733	95.691	92.996	95.040	98.048	102.953	103.450	
NPL/NPF	-	-	-	-	-	2.582	2.505	2.253	2.392	2.452	2.354	2.716	2.893	
16. Jasa Perorangan yang Melayani Rumah Tangga <i>Individual Services which Serve Households</i>	-	-	-	-	-	3.866	3.880	3.872	3.834	3.821	3.829	3.881	3.971	
NPL/NPF	-	-	-	-	-	89	92	80	84	86	94	107	109	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	358	362	365	339	339	339	342	12	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	1.272	1.173	716	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	124	125	96	-	-	-	-	-	
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>	-	-	-	-	-	535.373	538.790	544.004	545.436	548.719	556.089	561.108	561.738	
NPL/NPF	-	-	-	-	-	13.266	12.755	12.164	12.705	12.804	12.399	12.633	13.130	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	24.917	25.164	26.100	26.058	26.150	26.544	26.627	26.556	
NPL/NPF	-	-	-	-	-	589	577	529	545	553	524	529	525	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	20.622	20.551	20.771	20.952	20.752	20.876	20.935	20.854	
NPL/NPF	-	-	-	-	-	1.041	985	944	996	1.002	989	1.016	1.062	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	96.429	98.310	99.101	102.080	102.744	103.579	105.503	104.869	
NPL/NPF	-	-	-	-	-	2.296	2.156	1.973	1.952	1.937	1.960	1.966	2.037	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	688.221	691.165	694.729	698.499	701.729	709.753	714.019	709.708	
NPL/NPF	-	-	-	-	-	9.829	9.894	8.961	9.423	9.620	9.394	9.531	10.018	
Bukan Lapangan Usaha Lainnya <i>Non Industrial Origin Others</i>	-	-	-	-	-	228.530	229.740	235.831	225.526	225.059	228.863	230.753	231.912	
NPL/NPF	-	-	-	-	-	2.709	2.888	2.776	2.709	2.585	2.565	2.528	2.645	

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	
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	34.581	33.493	32.865	32.421	32.077	32.170	32.485	33.023
NPL/NPF	-	-	-	-	-	1.611	1.564	1.016	1.037	696	670	773	793
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	3.014	1.783	1.876	1.992	2.043	2.174	2.237	2.211
NPL/NPF	-	-	-	-	-	179	96	92	93	96	93	96	98
3. Pertambangan dan Penggalian <i>Mining and Quarrying</i>	-	-	-	-	-	18.701	9.674	9.805	10.341	10.665	11.336	12.084	13.629
NPL/NPF	-	-	-	-	-	328	269	249	249	247	256	318	292
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	124.723	101.432	102.559	100.464	87.211	89.810	90.671	91.051
NPL/NPF	-	-	-	-	-	5.298	5.283	4.251	4.272	3.864	3.793	3.935	3.937
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	27.053	15.285	13.335	13.512	12.417	13.160	13.318	13.567
NPL/NPF	-	-	-	-	-	150	131	129	130	133	133	134	132
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	47.414	38.444	38.986	37.255	37.490	38.039	36.634	37.461
NPL/NPF	-	-	-	-	-	2.868	2.515	2.272	2.386	2.454	2.470	2.597	2.591
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	102.725	86.679	87.473	84.954	84.861	85.884	88.512	88.236
NPL/NPF	-	-	-	-	-	6.243	4.520	3.686	3.736	3.631	3.733	3.770	3.872
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	-	-	-	-	-	29.509	24.201	24.517	24.468	24.364	24.306	24.063	23.859
NPL/NPF	-	-	-	-	-	2.392	2.256	2.065	2.080	2.085	2.075	1.980	1.978
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	32.976	20.364	20.015	19.891	19.555	21.409	21.369	21.712
NPL/NPF	-	-	-	-	-	1.052	674	537	595	562	511	475	715
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	57.496	40.107	42.843	41.740	37.793	37.437	39.446	39.639
NPL/NPF	-	-	-	-	-	332	202	191	203	202	320	285	284
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	42.391	32.142	33.664	31.851	32.283	33.371	33.536	33.624
NPL/NPF	-	-	-	-	-	1.550	1.160	1.203	1.280	1.284	1.311	1.305	1.298
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	1.512	1.541	2.479	2.249	2.014	1.780	1.662	1.498
NPL/NPF	-	-	-	-	-	0	0	0	0	1	1	1	0
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	4.349	3.566	3.540	3.365	4.161	4.244	3.998	4.048
NPL/NPF	-	-	-	-	-	55	32	39	46	57	58	58	52
14. Jasa Kesehatan dan Kegiatan Sosial <i>Health Services and Social Activities</i>	-	-	-	-	-	4.070	3.650	3.781	4.194	3.844	3.920	3.934	3.738
NPL/NPF	-	-	-	-	-	32	32	60	27	28	28	203	30
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya <i>Community, Sociocultural Entertainment and Other Individual Services</i>	-	-	-	-	-	10.086	9.020	9.176	8.653	8.843	9.237	9.213	9.373
NPL/NPF	-	-	-	-	-	444	318	230	307	304	305	301	377
16. Jasa Perorangan yang Melayani Rumah Tangga <i>Individual Services which Serve Households</i>	-	-	-	-	-	1.721	1.709	1.741	1.721	1.735	1.745	1.762	1.773
NPL/NPF	-	-	-	-	-	16	19	18	16	17	23	23	24
17. Badan Internasional dan Badan Ekstra Internasional Lainnya <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	0	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	475	281	359	-	-	-	-	-
NPL/NPF	-	-	-	-	-	74	73	73	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha Loans/Financing to Non Industrial Origin													
Rumah Tangga / House Hold													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	30.230	27.305	27.851	27.752	27.828	28.119	28.404	28.525
NPL/NPF	-	-	-	-	-	1.529	950	866	942	961	954	976	1.032
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	-	-	2.630	2.535	2.868	2.864	2.894	2.867	2.856	2.891
NPL/NPF	-	-	-	-	-	49	37	34	32	36	36	35	40
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	1.265	1.182	1.242	1.238	1.230	1.283	1.289	1.311
NPL/NPF	-	-	-	-	-	112	109	77	79	77	77	76	85
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	6.055	5.713	5.733	5.858	5.900	5.922	6.045	5.910
NPL/NPF	-	-	-	-	-	250	107	96	95	101	97	100	104
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	162.585	151.966	151.190	152.191	152.375	154.377	155.574	156.127
NPL/NPF	-	-	-	-	-	3.354	1.853	1.523	1.593	1.555	1.585	1.620	1.796
Bukan Lapangan Usaha Lainnya Non Industrial Origin Others													
NPL/NPF	-	-	-	-	-	70.223	70.985	75.834	73.874	72.693	74.061	75.519	76.284
NPL/NPF	-	-	-	-	-	507	506	559	544	554	556	625	682

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	
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	13.332	14.636	15.081	15.758	15.769	15.570	15.624	15.109
NPL/NPF	-	-	-	-	-	597	651	616	771	777	769	767	774
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	973	2.001	1.981	1.632	1.623	1.688	1.876	1.867
NPL/NPF	-	-	-	-	-	29	36	25	58	58	20	20	24
3. Pertambangan dan Penggalian <i>Mining and Quarrying</i>	-	-	-	-	-	10.726	20.029	19.720	20.034	19.131	18.301	20.989	22.499
NPL/NPF	-	-	-	-	-	726	753	628	669	663	664	659	619
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	88.892	119.575	115.243	115.986	130.901	132.017	118.978	119.925
NPL/NPF	-	-	-	-	-	3.720	4.590	4.485	4.553	4.943	4.477	4.410	4.422
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	7.795	17.869	13.672	13.498	11.366	11.501	9.420	10.115
NPL/NPF	-	-	-	-	-	131	149	148	146	146	145	145	145
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	45.101	51.430	50.199	49.525	49.878	51.624	51.710	52.785
NPL/NPF	-	-	-	-	-	1.352	1.718	1.683	1.730	1.725	1.793	1.787	1.885
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	71.796	88.218	91.527	91.166	94.543	95.869	95.591	96.618
NPL/NPF	-	-	-	-	-	3.369	4.655	4.636	4.644	4.787	4.604	4.844	5.002
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	-	-	-	-	-	3.965	8.422	8.306	8.015	8.040	8.037	7.955	7.932
NPL/NPF	-	-	-	-	-	300	421	421	520	522	523	518	525
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	22.558	33.394	34.102	31.104	30.991	31.105	28.553	27.939
NPL/NPF	-	-	-	-	-	436	946	913	769	761	764	746	737
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	27.673	46.735	49.305	52.763	57.580	57.715	48.499	52.098
NPL/NPF	-	-	-	-	-	149	256	1.350	1.345	1.306	1.342	1.334	1.375
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	28.150	38.103	38.836	40.830	41.858	44.356	43.644	43.855
NPL/NPF	-	-	-	-	-	849	1.239	1.080	1.087	1.060	1.084	1.073	1.905
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	347	282	214	479	435	336	305	327
NPL/NPF	-	-	-	-	-	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	1.242	2.028	2.003	2.102	2.081	1.959	1.952	1.946
NPL/NPF	-	-	-	-	-	111	112	111	114	113	110	109	141
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	2.784	3.105	3.074	3.092	3.072	2.923	2.886	2.879
NPL/NPF	-	-	-	-	-	11	12	11	19	19	20	19	19
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural Entertainment and Other Individual Services</i>	-	-	-	-	-	6.596	7.431	7.202	6.958	7.151	7.238	8.360	8.101
NPL/NPF	-	-	-	-	-	154	193	171	185	191	194	198	220
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	593	599	615	621	632	640	688	718
NPL/NPF	-	-	-	-	-	14	13	13	14	14	15	16	17
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	0	0	1	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	50	235	228	-	-	-	-	-
NPL/NPF	-	-	-	-	-	11	11	4	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha Loans/Financing to Non Industrial Origin													
Rumah Tangga / House Hold													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	14.479	16.433	16.436	16.451	16.484	16.555	16.576	16.359
NPL/NPF	-	-	-	-	-	1.315	1.501	1.456	1.428	1.420	1.390	1.368	1.239
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	-	-	653	734	724	716	714	715	708	685
NPL/NPF	-	-	-	-	-	34	44	42	43	44	43	45	25
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	349	370	369	366	369	363	363	354
NPL/NPF	-	-	-	-	-	79	78	72	74	74	73	73	75
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	1.681	3.199	3.281	2.388	2.460	2.556	2.709	2.763
NPL/NPF	-	-	-	-	-	26	104	99	106	103	102	104	101
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	84.048	95.404	96.873	101.339	102.451	105.035	105.926	106.689
NPL/NPF	-	-	-	-	-	569	2.200	2.199	2.324	2.413	2.438	2.508	2.589
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>													
NPL/NPF	-	-	-	-	-	75.898	75.816	76.007	69.710	71.149	71.676	71.662	71.416
NPL/NPF	-	-	-	-	-	720	796	669	611	610	604	587	609

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	
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	54.377	53.058	55.760	54.639	56.785	57.750	61.432	62.057
NPL/NPF	-	-	-	-	-	974	992	876	881	884	918	835	848
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	2.199	2.130	2.521	2.438	2.369	2.371	2.358	2.328
NPL/NPF	-	-	-	-	-	90	97	90	94	98	116	122	150
3. Pertambangan dan Penggalian <i>Mining and Quarrying</i>	-	-	-	-	-	31.252	32.603	34.252	34.764	36.459	36.428	46.616	45.586
NPL/NPF	-	-	-	-	-	228	217	258	1.299	1.317	333	327	381
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	237.619	245.627	241.045	239.679	240.017	244.717	269.671	275.350
NPL/NPF	-	-	-	-	-	13.759	13.649	12.329	11.990	11.937	11.479	11.887	11.921
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	28.972	29.143	28.906	25.777	26.220	28.706	33.228	32.243
NPL/NPF	-	-	-	-	-	447	448	455	460	454	456	454	455
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	116.940	116.087	116.672	117.151	118.024	112.017	113.896	114.272
NPL/NPF	-	-	-	-	-	7.039	7.050	6.823	6.826	6.806	6.805	7.074	7.329
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	185.898	184.460	185.949	180.826	184.985	189.471	195.431	198.364
NPL/NPF	-	-	-	-	-	10.013	10.253	10.008	9.593	9.724	10.492	10.729	10.590
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	-	-	-	-	-	22.978	22.706	23.044	23.794	23.762	23.632	23.485	23.525
NPL/NPF	-	-	-	-	-	623	879	1.164	1.184	1.224	1.283	1.296	1.303
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	73.047	72.276	78.203	69.746	68.485	74.580	81.228	79.823
NPL/NPF	-	-	-	-	-	1.070	1.060	999	979	961	949	917	909
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	68.471	67.361	65.862	65.528	66.665	70.647	84.646	84.045
NPL/NPF	-	-	-	-	-	351	400	678	942	945	1.023	992	961
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	76.069	76.820	85.784	86.319	87.599	89.575	90.487	89.610
NPL/NPF	-	-	-	-	-	2.552	2.204	2.074	2.107	2.298	2.292	2.316	2.357
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	3	3	7	7	3	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	5.088	5.103	5.161	5.041	5.108	5.134	5.161	5.398
NPL/NPF	-	-	-	-	-	62	52	48	47	52	72	51	73
14. Jasa Kesehatan dan Kegiatan Sosial <i>Health Services and Social Activities</i>	-	-	-	-	-	8.224	7.997	8.111	7.636	7.573	8.015	8.856	8.671
NPL/NPF	-	-	-	-	-	48	53	51	51	49	49	51	46
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	11.075	11.091	12.071	11.197	11.551	12.695	10.794	10.627
NPL/NPF	-	-	-	-	-	293	305	296	253	258	326	540	533
16. Jasa Perorangan yang Melayani Rumah Tangga <i>Individual Services which Serve Households</i>	-	-	-	-	-	332	329	331	320	308	317	320	334
NPL/NPF	-	-	-	-	-	18	19	15	15	14	15	17	18
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
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	748	656	128	-	-	-	-	-
NPL/NPF	-	-	-	-	-	39	41	18	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha Loans/Financing to Non Industrial Origin													
Rumah Tangga / <i>House Hold</i>	-	-	-	-	-	337.008	339.625	341.768	343.627	345.847	350.382	353.833	354.968
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	6.521	6.461	6.221	6.462	6.593	6.356	6.540	6.701
NPL/NPF	-	-	-	-	-	13.591	13.746	14.052	14.073	14.162	14.349	14.428	14.393
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	277	285	264	273	273	256	264	275
NPL/NPF	-	-	-	-	-	11.960	12.044	12.228	12.467	12.341	12.465	12.553	12.520
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	523	500	498	529	536	503	517	538
NPL/NPF	-	-	-	-	-	28.458	28.918	28.998	32.164	32.642	33.402	34.046	33.676
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	553	500	452	455	452	448	451	481
NPL/NPF	-	-	-	-	-	119.914	120.979	121.728	123.622	124.312	126.102	127.188	127.703
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	2.131	2.063	1.868	1.974	1.984	1.893	1.875	1.963
NPL/NPF	-	-	-	-	-	19.835	20.170	20.428	18.595	18.359	18.428	18.591	18.659
Bukan Lapangan Usaha Lainnya <i>Non Industrial Origin Others</i>	-	-	-	-	-	388	510	549	567	473	468	427	439
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-

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		
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha Loans/Financing by Industrial Origin													
1. Pertanian, Perburuan dan Kehutanan <i>Agricultures, Hunting and Forestry</i>	-	-	-	-	-	305.134	309.422	311.809	309.946	314.434	318.395	327.252	331.039
NPL/NPF	-	-	-	-	-	4.572	4.577	4.009	4.066	4.227	4.395	4.354	4.519
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	12.039	12.223	12.311	12.334	12.517	12.741	12.871	12.926
NPL/NPF	-	-	-	-	-	699	699	847	878	887	885	916	947
3. Pertambangan dan Penggalian <i>Mining and Quarrying</i>	-	-	-	-	-	84.867	88.409	90.262	92.520	91.875	99.346	107.256	105.714
NPL/NPF	-	-	-	-	-	6.586	6.364	5.663	5.716	5.710	5.772	5.596	5.243
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	465.990	474.830	492.262	486.870	493.631	504.488	512.521	517.905
NPL/NPF	-	-	-	-	-	28.577	29.159	28.183	27.973	27.595	27.565	27.768	28.218
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	110.332	109.342	103.788	101.677	101.271	103.221	105.286	105.929
NPL/NPF	-	-	-	-	-	941	943	936	940	694	688	654	1.208
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	165.738	170.748	174.524	169.255	170.109	172.066	170.081	172.789
NPL/NPF	-	-	-	-	-	2.897	2.784	2.978	3.008	3.067	3.250	3.224	3.274
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	602.618	608.811	609.472	602.806	614.898	628.232	638.290	646.717
NPL/NPF	-	-	-	-	-	23.324	23.297	21.397	22.707	23.190	22.544	24.484	25.158
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	64.164	65.969	64.874	64.729	65.100	66.213	66.757	65.716
NPL/NPF	-	-	-	-	-	3.615	3.712	4.003	4.134	3.999	3.964	4.134	3.084
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	169.848	168.741	173.922	170.859	170.591	171.847	178.816	178.620
NPL/NPF	-	-	-	-	-	3.959	3.924	3.898	3.713	3.827	3.741	3.747	3.722
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	63.055	63.438	66.704	63.196	70.646	70.289	73.830	73.651
NPL/NPF	-	-	-	-	-	161	150	706	713	884	763	676	680
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	107.645	109.021	107.031	103.750	102.969	105.291	104.474	104.917
NPL/NPF	-	-	-	-	-	2.923	2.901	3.056	3.189	3.240	3.104	3.312	3.446
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	28.919	29.847	31.573	31.456	31.733	31.739	32.658	32.488
NPL/NPF	-	-	-	-	-	3	3	3	3	3	5	5	5
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	3.286	3.308	3.287	3.226	3.207	3.295	3.310	3.307
NPL/NPF	-	-	-	-	-	22	18	13	16	26	32	36	38
14. Jasa Kesehatan dan Kegiatan Sosial <i>Health Services and Social Activities</i>	-	-	-	-	-	13.382	13.592	13.547	13.035	12.967	13.114	13.304	13.109
NPL/NPF	-	-	-	-	-	95	61	48	56	62	73	75	79
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	66.253	67.190	67.242	66.188	67.495	68.877	74.585	75.348
NPL/NPF	-	-	-	-	-	1.690	1.689	1.557	1.647	1.699	1.529	1.678	1.763
16. Jasa Perorangan yang Melayani Rumah Tangga <i>Individual Services which Serve Households</i>	-	-	-	-	-	1.219	1.243	1.184	1.172	1.147	1.127	1.111	1.146
NPL/NPF	-	-	-	-	-	42	41	33	40	41	41	51	50
17. Badan Internasional dan Badan Ekstra Internasional Lainnya <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	357	361	363	335	334	334	338	8 ¹⁾
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha Loans/Financing to Non Industrial Origin													
Rumah Tangga / House Hold													
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	153.657	155.426	157.949	157.606	158.561	161.032	162.295	161.885
NPL/NPF	-	-	-	-	-	3.901	3.843	3.621	3.872	3.831	3.699	3.748	4.157
- Untuk Pemilikan Flat atau Apartemen <i>For Apartement Ownership</i>	-	-	-	-	-	8.043	8.148	8.455	8.405	8.381	8.613	8.634	8.587
NPL/NPF	-	-	-	-	-	229	211	189	198	200	189	185	185
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	7.048	6.956	6.932	6.881	6.812	6.764	6.730	6.669
NPL/NPF	-	-	-	-	-	328	298	297	315	316	335	350	363
- Untuk Pemilikan Kendaraan Bermotor <i>For Vehicles Ownership</i>	-	-	-	-	-	60.235	60.480	61.090	61.671	61.741	61.699	62.703	62.519
NPL/NPF	-	-	-	-	-	1.467	1.444	1.326	1.295	1.281	1.313	1.311	1.350
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	321.674	322.815	324.937	321.346	322.591	324.240	325.331	319.190
NPL/NPF	-	-	-	-	-	3.775	3.779	3.371	3.531	3.669	3.477	3.529	3.670
Bukan Lapangan Usaha Lainnya Non Industrial Origin Others													
NPL/NPF	-	-	-	-	-	62.574	62.768	63.562	63.347	62.857	64.699	64.981	65.553
NPL/NPF	-	-	-	-	-	1.094	1.076	999	985	948	936	889	915

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						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	2.596.597	2.583.373	2.621.250	2.569.978	2.593.781	2.661.468	2.750.567	2.780.824
NPL/NPF	-	-	-	-	-	108.913	109.814	104.692	107.231	107.689	107.031	110.255	111.892
2. Investasi / Investment	-	-	-	-	-	1.466.915	1.518.036	1.527.639	1.520.878	1.543.465	1.556.097	1.571.739	1.575.905
NPL/NPF	-	-	-	-	-	43.380	43.126	41.276	41.372	41.225	40.233	40.963	41.701
3. Konsumsi / Consumption	-	-	-	-	-	1.594.093	1.603.719	1.619.696	1.618.551	1.625.154	1.645.704	1.658.946	1.655.636
NPL/NPF	-	-	-	-	-	29.730	29.255	27.303	28.330	28.501	27.830	28.203	29.417
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365
NPL/NPF	-	-	-	-	-	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	195.909	201.773	199.100	198.171	196.657	190.357	199.772	189.009
NPL/NPF	-	-	-	-	-	5.800	6.101	6.092	5.765	5.808	5.693	5.950	6.234
2. Impor / Import	-	-	-	-	-	81.090	77.411	79.660	75.021	74.515	75.789	84.014	89.381
NPL/NPF	-	-	-	-	-	4.957	3.504	3.472	2.275	2.275	2.239	2.478	2.574
3. Lainnya / Other	-	-	-	-	-	5.380.606	5.425.944	5.489.825	5.436.216	5.491.229	5.597.122	5.697.467	5.733.975
NPL/NPF	-	-	-	-	-	171.266	172.590	163.706	168.893	169.332	167.161	170.994	174.201
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365
NPL/NPF	-	-	-	-	-	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010

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						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	352.409	276.560	281.146	271.332	258.046	265.267	271.631	274.432
NPL/NPF	-	-	-	-	-	16.724	14.226	11.867	12.047	11.577	11.505	11.773	12.175
2. Investasi / Investment	-	-	-	-	-	190.387	146.813	148.708	147.742	143.312	144.756	143.291	144.011
NPL/NPF	-	-	-	-	-	5.900	4.919	4.290	4.410	4.083	4.276	4.482	4.299
3. Konsumsi / Consumption	-	-	-	-	-	272.988	259.686	263.879	263.777	262.920	266.629	269.687	271.049
NPL/NPF	-	-	-	-	-	5.800	3.562	3.111	3.286	3.283	3.305	3.433	3.739
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610	689.491
NPL/NPF	-	-	-	-	-	28.424	22.707	19.268	19.742	18.943	19.087	19.687	20.212
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	30.484	23.701	21.850	28.279	24.537	17.334	21.494	16.981
NPL/NPF	-	-	-	-	-	2.237	1.696	1.693	1.643	1.285	1.100	1.092	1.107
2. Impor / Import	-	-	-	-	-	3.809	3.975	4.268	3.844	3.391	3.405	3.287	3.403
NPL/NPF	-	-	-	-	-	51	44	39	38	24	23	23	32
3. Lainnya / Other	-	-	-	-	-	781.492	655.382	667.613	650.727	636.351	655.914	659.829	669.107
NPL/NPF	-	-	-	-	-	26.137	20.968	17.535	18.061	17.634	17.965	18.572	19.074
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	815.785	683.058	693.732	682.851	664.279	676.653	684.610	689.491
NPL/NPF	-	-	-	-	-	28.424	22.707	19.268	19.742	18.943	19.087	19.687	20.212

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						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	276.981	331.274	334.488	337.886	358.245	363.794	343.412	350.831
NPL/NPF	-	-	-	-	-	9.788	12.285	13.088	13.267	13.712	13.577	13.766	14.068
2. Investasi / Investment	-	-	-	-	-	55.594	122.817	116.822	115.680	116.807	117.090	113.619	113.886
NPL/NPF	-	-	-	-	-	2.170	3.468	3.209	3.358	3.372	2.946	2.878	3.742
3. Konsumsi / Consumption	-	-	-	-	-	177.107	191.956	193.690	190.970	193.627	196.900	197.945	198.265
NPL/NPF	-	-	-	-	-	2.743	4.723	4.537	4.586	4.663	4.651	4.684	4.638
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	509.681	646.047	644.999	644.535	668.679	677.785	654.977	662.982
NPL/NPF	-	-	-	-	-	14.701	20.476	20.834	21.211	21.747	21.174	21.328	22.449
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	27.895	36.053	36.131	32.186	34.525	36.469	25.748	24.705
NPL/NPF	-	-	-	-	-	1.260	1.798	1.792	1.784	2.086	2.089	1.957	1.956
2. Impor / Import	-	-	-	-	-	4.669	3.619	4.135	7.293	7.806	9.110	11.153	11.394
NPL/NPF	-	-	-	-	-	299	300	300	367	380	378	462	463
3. Lainnya / Other	-	-	-	-	-	477.119	606.375	604.733	605.057	626.348	632.205	618.075	626.882
NPL/NPF	-	-	-	-	-	13.142	18.379	18.742	19.059	19.281	18.707	18.909	20.029
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	509.682	646.047	644.999	644.535	668.679	677.785	654.977	662.982
NPL/NPF	-	-	-	-	-	14.701	20.476	20.834	21.211	21.747	21.174	21.328	22.449

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)													
Milliar Rp (Billion Rp)													
Keterangan / Items	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	584.192	580.723	583.182	568.537	579.268	596.749	655.911	661.781
NPL/NPF	-	-	-	-	-	26.563	26.770	25.968	26.543	26.492	26.475	26.987	27.238
2. Investasi / Investment	-	-	-	-	-	339.101	346.727	360.626	356.326	356.646	359.310	371.702	370.458
NPL/NPF	-	-	-	-	-	11.042	10.949	10.216	10.177	10.528	10.131	10.622	10.637
3. Konsumsi / Consumption	-	-	-	-	-	530.766	535.483	539.202	544.548	547.662	555.128	560.640	561.919
NPL/NPF	-	-	-	-	-	10.392	10.319	9.852	10.261	10.310	9.924	10.075	10.398
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.594.158
NPL/NPF	-	-	-	-	-	47.998	48.037	46.036	46.981	47.330	46.530	47.683	48.273
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	44.246	43.840	36.562	33.183	34.829	34.421	48.517	46.531
NPL/NPF	-	-	-	-	-	868	826	802	718	717	701	837	842
2. Impor / Import	-	-	-	-	-	53.825	51.524	51.877	42.905	43.362	44.322	50.575	54.971
NPL/NPF	-	-	-	-	-	2.779	2.518	2.513	1.216	1.211	1.159	1.268	1.331
3. Lainnya / Other	-	-	-	-	-	1.355.989	1.367.569	1.394.571	1.393.322	1.405.384	1.432.444	1.489.160	1.492.657
NPL/NPF	-	-	-	-	-	44.350	44.694	42.720	45.047	45.402	44.670	45.579	46.100
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	1.454.059	1.462.933	1.483.010	1.469.410	1.483.575	1.511.187	1.588.253	1.594.158
NPL/NPF	-	-	-	-	-	47.998	48.037	46.036	46.981	47.330	46.530	47.683	48.273

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)													
Milliar Rp (Billion Rp)													
Keterangan / Items	2021						2022						
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use													
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party													
1. Modal Kerja / Working Capital	-	-	-	-	-	1.383.015	1.394.816	1.422.435	1.392.224	1.398.222	1.435.658	1.479.613	1.493.780
NPL/NPF	-	-	-	-	-	55.838	56.533	53.770	55.374	55.908	55.473	57.729	58.412
2. Investasi / Investment	-	-	-	-	-	881.833	901.680	901.484	901.130	926.701	934.940	943.126	947.550
NPL/NPF	-	-	-	-	-	24.268	23.790	23.561	23.427	23.242	22.879	22.982	23.022
3. Konsumsi / Consumption	-	-	-	-	-	613.231	616.594	622.926	619.257	620.945	627.046	630.675	624.403
NPL/NPF	-	-	-	-	-	10.794	10.652	9.802	10.197	10.244	9.950	10.012	10.642
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733
NPL/NPF	-	-	-	-	-	90.900	90.974	87.133	88.998	89.395	88.302	90.723	92.076
Orientasi Penggunaan / User Orientation													
Kredit kepada Pihak Ketiga / Credit to Third Party													
1. Ekspor / Export	-	-	-	-	-	93.285	98.179	104.556	104.522	102.766	102.133	104.012	100.792
NPL/NPF	-	-	-	-	-	1.435	1.782	1.805	1.620	1.720	1.803	2.064	2.330
2. Impor / Import	-	-	-	-	-	18.788	18.292	19.380	20.979	19.956	18.952	18.999	19.613
NPL/NPF	-	-	-	-	-	1.827	642	620	653	661	680	725	748
3. Lainnya / Other	-	-	-	-	-	2.766.006	2.796.618	2.822.908	2.787.110	2.823.146	2.876.559	2.930.402	2.945.328
NPL/NPF	-	-	-	-	-	87.638	88.550	84.708	86.726	87.014	85.819	87.934	88.998
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	2.878.079	2.913.090	2.946.844	2.912.611	2.945.868	2.997.644	3.053.413	3.065.733
NPL/NPF	-	-	-	-	-	90.900	90.974	87.133	88.998	89.395	88.302	90.723	92.076

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							
	Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. KBMI 1	-	-	-	-	-	1.896	1.205	1.175	1.175	542	517	517	499
NPL/NPF	-	-	-	-	-	228	50	50	46	34	31	29	28
2. KBMI 2	-	-	-	-	-	8.346	9.138	9.218	9.275	9.867	9.819	9.984	10.046
NPL/NPF	-	-	-	-	-	251	426	410	398	387	372	355	357
3. KBMI 3	-	-	-	-	-	25.709	26.050	26.254	26.508	26.228	26.103	26.400	26.629
NPL/NPF	-	-	-	-	-	525	629	651	680	573	553	502	523
4. KBMI 4	-	-	-	-	-	37.420	37.877	38.709	40.346	39.632	40.469	40.815	41.306
NPL/NPF	-	-	-	-	-	770	763	721	736	696	618	531	527
8 Bank Umum / Commercial Bank	-	-	-	-	-	73.371	74.270	75.355	77.305	76.269	76.907	77.716	78.480
NPL/NPF	-	-	-	-	-	1.773	1.868	1.833	1.860	1.690	1.575	1.417	1.435

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	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	3.747	1.217	1.428	1.842	1.293	1.225	1.511	1.573	1.460	2.026	2.057	1.713	1.707	1.715	1.762
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	13.803	5.437	5.171	7.322	7.177	7.329	7.165	7.658	7.730	6.948	7.009	7.446	7.148	7.099	7.341
NPL/NPF	175	70	65	64	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	78.838	67.889	63.649	63.614	63.901	61.022	64.228	64.699	68.987	66.270	64.405	67.685	70.284	69.233	70.849
NPL/NPF	2.590	1.293	2.519	2.667	3.217	3.207	3.219	3.213	3.592	3.754	3.740	3.704	3.673	3.725	3.728
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16.739	16.585	15.887	12.922	12.881	12.650	14.326	14.169	13.285	9.259	9.498	7.296	7.032	6.990	7.910
NPL/NPF	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-
6. Konstruksi / <i>Construction</i>	4.381	4.359	4.035	3.945	3.965	3.942	3.813	2.661	2.867	2.753	2.755	2.753	2.800	2.803	3.566
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	28.125	15.614	16.212	17.333	17.764	17.272	15.942	13.902	14.499	16.373	14.748	16.075	16.186	18.547	16.806
NPL/NPF	555	513	530	526	518	515	517	529	537	562	496	473	469	497	503
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	1.950	1.334	1.346	1.366	1.361	1.344	1.347	1.334	1.348	1.341	1.352	1.351	1.350	1.361	1.369
NPL/NPF	105	105	97	97	96	96	95	95	95	94	94	94	93	93	93
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	17.479	14.170	14.248	14.422	13.713	11.175	14.190	13.313	12.840	13.683	12.582	11.311	12.521	13.545	12.988
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	42.146	33.602	33.750	33.872	33.828	34.025	33.205	33.112	33.360	33.453	34.880	35.681	33.375	36.325	37.519
NPL/NPF	-	-	1.044	1.050	811	685	-	-	-	-	0	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.544	4.678	4.631	4.558	4.603	4.753	4.671	4.617	4.581	4.374	5.052	4.752	4.720	4.637	4.726
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	240	67	63	63	63	62	61	61	58	58	58	3	2	3	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	419	290	177	167	168	160	160	163	273	298	430	389	389	333	340
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	846	675	1.543	352	346	345	185	185	185	185	-	-	-	-	-
NPL/NPF	-	-	-	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 / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	360	331	317	316	313	317	318	319	321	324	312	309	309	310	306
NPL/NPF	2	2	3	3	3	3	3	3	2	2	2	2	3	3	3
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	37	29	31	32	31	33	34	36	37	36	35	35	34	34	34
NPL/NPF	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	1	-	-	-	-	-	-	4	4	4	4	4	4	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	55	41	39	38	38	39	40	39	38	39	39	39	41	42	42
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	568	586	589	595	588	582	568	558	551	543	539	540	527	519	515
NPL/NPF	35	54	58	56	56	61	62	63	61	60	58	58	58	53	53
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	13.945	11.019	10.123	10.021	9.660	9.573	9.675	9.786	9.868	9.887	9.846	9.915	9.882	9.874	9.892
NPL/NPF	355	383	264	259	256	265	254	248	244	229	212	192	189	173	179

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	2019	2020	2021						2022						
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	2.576.497	2.465.419	2.496.244	2.537.492	2.521.471	2.534.680	2.576.227	2.596.597	2.583.373	2.621.250	2.569.978	2.593.781	2.661.468	2.750.567	2.780.824
NPL/NPF	83.081	96.687	108.193	106.441	110.462	110.376	109.129	108.913	109.814	104.692	107.231	107.689	107.031	110.255	111.892
2. Investasi / Investment	1.481.226	1.468.687	1.459.404	1.476.705	1.474.922	1.478.100	1.493.006	1.466.915	1.518.036	1.527.639	1.520.878	1.543.465	1.556.097	1.571.739	1.575.905
NPL/NPF	33.859	43.335	45.854	44.407	44.892	46.545	43.037	43.380	43.126	41.276	41.372	41.225	40.233	40.963	41.701
3. Konsumsi / Consumption	1.559.269	1.547.454	1.558.754	1.567.592	1.567.306	1.573.244	1.583.605	1.594.093	1.603.719	1.619.696	1.618.551	1.625.154	1.645.704	1.658.946	1.655.636
NPL/NPF	24.894	27.685	30.501	29.874	30.807	30.451	29.711	29.730	29.255	27.303	28.330	28.501	27.830	28.203	29.417
Total Kredit/Pembiayaan / Total Credit/Financing	5.616.992	5.481.560	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365
NPL/NPF	141.834	167.707	184.547	180.722	186.161	187.371	181.878	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	129.120	142.171	172.893	176.510	182.113	185.104	181.778	195.909	201.773	199.100	198.171	196.657	190.357	199.772	189.009
NPL/NPF	2.472	2.865	4.653	4.918	5.740	5.781	5.778	5.800	6.101	6.092	5.765	5.808	5.693	5.950	6.234
2. Impor / Import	84.457	65.457	71.266	74.993	76.155	80.367	80.353	81.090	77.411	79.660	75.021	74.515	75.789	84.014	89.381
NPL/NPF	2.307	1.289	3.061	3.262	4.310	4.926	5.061	4.957	3.504	3.472	2.275	2.275	2.239	2.478	2.574
3. Lainnya / Other	5.403.414	5.273.932	5.270.243	5.330.286	5.305.432	5.320.553	5.390.707	5.380.606	5.425.944	5.489.825	5.436.216	5.491.229	5.597.122	5.697.467	5.733.975
NPL/NPF	137.055	163.553	176.834	172.542	176.111	176.664	171.038	171.266	172.590	163.706	168.893	169.332	167.161	170.994	174.201
Total Kredit/Pembiayaan / Total Credit/Financing	5.616.992	5.481.560	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128	5.768.585	5.709.407	5.762.401	5.863.269	5.981.252	6.012.365
NPL/NPF	141.834	167.707	184.547	180.722	186.161	187.371	181.878	182.023	182.195	173.270	176.933	177.415	175.093	179.421	183.010

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	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.044.312	1.067.403	1.112.153	1.140.301	1.131.585	1.143.420	1.160.983	1.159.363	1.169.127	1.185.502	1.161.520	1.160.969	1.194.381	1.224.290	1.237.385
NPL/NPF	36.885	51.323	53.230	52.338	54.024	53.609	53.271	52.953	53.382	51.166	52.444	52.799	52.010	54.397	55.076
2. Investasi / Investment	696.920	686.337	685.364	699.469	699.984	699.556	699.406	699.416	716.261	712.338	712.472	739.340	749.376	755.707	759.708
NPL/NPF	14.197	21.684	23.801	22.873	22.869	22.276	21.865	22.091	21.297	21.226	21.240	20.785	20.517	20.696	21.127
3. Konsumsi / Consumption	689.541	692.225	696.515	701.985	703.386	706.982	711.874	716.995	720.351	725.325	722.948	726.852	732.955	735.949	729.942
NPL/NPF	11.145	11.825	12.719	12.523	12.896	12.897	12.497	12.462	12.274	11.515	11.852	11.945	11.487	11.536	12.079
Total Kredit/Pembiayaan / Total Credit/Financing	2.430.773	2.445.965	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034
NPL/NPF	62.226	84.831	89.750	87.734	89.789	88.783	87.633	87.506	86.953	83.906	85.537	85.529	84.014	86.630	88.283
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	28.376	41.544	67.926	74.366	77.088	82.332	86.880	91.115	95.967	102.437	102.900	101.194	100.545	101.294	98.008
NPL/NPF	1.192	1.377	1.553	1.578	1.682	1.753	1.392	1.435	1.510	1.495	1.620	1.720	1.803	2.064	2.330
2. Impor / Import	11.827	6.111	9.088	9.610	9.864	13.568	11.330	11.922	12.495	12.747	13.305	13.323	13.594	13.098	12.951
NPL/NPF	41	91	109	117	120	126	119	127	126	106	135	144	143	182	193
3. Lainnya / Other	2.390.569	2.398.310	2.417.017	2.457.779	2.448.004	2.454.058	2.474.052	2.472.737	2.497.276	2.507.981	2.480.735	2.512.643	2.562.574	2.601.555	2.616.075
NPL/NPF	60.993	83.363	88.087	86.038	87.987	86.903	86.122	85.945	85.316	82.305	83.782	83.665	82.068	84.383	85.759
Total Kredit/Pembiayaan / Total Credit/Financing	2.430.773	2.445.965	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739	2.623.165	2.596.940	2.627.161	2.676.712	2.715.947	2.727.034
NPL/NPF	62.226	84.831	89.750	87.734	89.789	88.783	87.633	87.506	86.953	83.906	85.537	85.529	84.014	86.630	88.283

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	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	89.698	87.962	88.026	90.020	89.214	91.138	95.179	95.297	95.660	97.587	90.779	92.165	97.794	98.332	100.978
NPL/NPF	7.069	7.449	7.974	7.885	8.046	7.952	7.736	7.958	7.800	7.337	7.376	7.465	7.645	7.746	7.813
2. Investasi / Investment	53.056	60.781	61.440	61.450	61.663	61.546	61.374	60.726	62.561	62.060	62.024	62.370	62.612	63.620	64.076
NPL/NPF	2.287	2.809	3.054	2.946	2.972	2.982	2.458	2.431	2.401	1.992	2.015	2.027	2.087	2.099	2.138
3. Konsumsi / Consumption	321.681	339.923	345.990	347.562	347.758	348.896	351.292	352.398	353.537	356.444	355.299	356.574	358.969	359.988	359.683
NPL/NPF	2.818	3.265	3.762	3.709	3.800	3.828	3.803	3.936	4.042	3.757	3.963	3.981	3.916	3.958	4.022
Total Kredit/Pembiayaan / Total Credit/Financing	464.434	488.666	495.456	499.032	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737
NPL/NPF	12.175	13.523	14.791	14.541	14.818	14.762	13.997	14.326	14.242	13.086	13.353	13.473	13.648	13.803	13.973
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	410	448	430	425	416	411	416	424	415	529	512	535	801	717	739
NPL/NPF	1	1	1	1	1	1	3	3	3	3	3	8	3	3	3
2. Impor / Import	416	241	235	228	186	187	173	151	150	142	113	152	349	352	310
NPL/NPF	5	7	5	5	5	5	5	5	5	5	2	3	2	2	2
3. Lainnya / Other	463.609	487.977	494.792	498.379	498.033	500.983	507.256	507.846	511.193	515.419	507.478	510.421	518.225	520.871	523.688
NPL/NPF	12.168	13.516	14.785	14.535	14.812	14.756	13.989	14.318	14.235	13.078	13.349	13.461	13.643	13.798	13.968
Total Kredit/Pembiayaan / Total Credit/Financing	464.434	488.666	495.456	499.032	498.635	501.581	507.846	508.421	511.758	516.091	508.102	511.108	519.376	521.940	524.737
NPL/NPF	12.175	13.523	14.791	14.541	14.818	14.762	13.997	14.326	14.242	13.086	13.353	13.473	13.648	13.803	13.973

Tabel 3.10.a.															
Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan															
<i>(Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use)</i>															
<i>Miliar Rp (Billion Rp)</i>															
Keterangan / Items	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.294.083	1.190.317	1.179.354	1.188.273	1.181.433	1.185.160	1.201.392	1.223.795	1.197.343	1.216.047	1.195.982	1.216.729	1.243.816	1.296.218	1.307.973
NPL/NPF	35.974	36.043	43.299	42.385	44.319	44.875	44.856	44.724	45.170	42.536	43.839	43.913	44.092	44.757	45.643
2. Investasi / Investment	664.353	675.390	667.170	672.906	671.450	676.655	690.091	667.467	698.985	718.332	713.251	709.220	712.070	721.547	721.429
NPL/NPF	17.104	18.734	18.433	18.015	18.481	20.722	18.150	18.298	18.666	17.300	17.357	17.654	16.676	17.208	17.471
3. Konsumsi / Consumption	533.082	503.300	505.151	507.043	505.533	506.822	509.805	513.961	519.011	527.095	529.529	530.888	542.983	552.226	555.220
NPL/NPF	10.537	12.154	13.694	13.324	13.796	13.395	13.092	13.018	12.632	11.739	12.242	12.322	12.177	12.479	13.081
Total Kredit/Pembiayaan / Total Credit/Financing	2.491.518	2.369.008	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868	2.569.991	2.584.622
NPL/NPF	63.615	66.931	75.427	73.724	76.596	78.993	76.098	76.040	76.468	71.575	73.438	73.889	72.945	74.445	76.195
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	71.825	77.734	82.078	78.773	80.571	79.209	70.602	79.585	80.440	72.521	64.128	63.734	64.418	68.837	66.758
NPL/NPF	947	1.003	1.278	1.372	1.370	1.348	1.650	1.635	1.865	1.879	1.438	1.412	1.329	1.277	1.296
2. Impor / Import	68.629	57.546	60.286	62.819	63.800	65.025	67.281	67.472	63.092	64.995	59.782	59.225	58.201	65.753	70.803
NPL/NPF	1.581	1.191	2.931	3.123	4.168	4.779	4.921	4.809	3.356	3.345	2.122	2.112	2.078	2.278	2.363
3. Lainnya / Other	2.351.064	2.233.728	2.209.310	2.226.629	2.214.045	2.224.403	2.263.405	2.258.167	2.271.807	2.323.958	2.314.852	2.333.877	2.376.250	2.435.401	2.447.061
NPL/NPF	61.086	64.738	71.218	69.229	71.058	72.866	69.526	69.597	71.246	66.351	69.878	70.366	69.537	70.890	72.536
Total Kredit/Pembiayaan / Total Credit/Financing	2.491.518	2.369.008	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338	2.461.474	2.438.763	2.456.837	2.498.868	2.569.991	2.584.622
NPL/NPF	63.615	66.931	75.427	73.724	76.596	78.993	76.098	76.040	76.468	71.575	73.438	73.889	72.945	74.445	76.195

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	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	148.404	119.737	116.711	118.899	119.239	114.961	118.673	118.142	121.244	122.114	121.697	123.918	125.477	131.726	134.487
NPL/NPF	3.153	1.872	3.690	3.832	4.072	3.940	3.267	3.278	3.462	3.653	3.571	3.512	3.284	3.355	3.360
2. Investasi / Investment	66.898	46.178	45.429	42.880	41.826	40.343	42.135	39.305	40.230	34.909	33.130	32.536	32.039	30.866	30.693
NPL/NPF	272	109	565	572	570	564	564	559	762	758	760	759	952	960	965
3. Konsumsi / Consumption	14.965	12.006	11.099	11.002	10.629	10.543	10.634	10.738	10.820	10.832	10.775	10.841	10.797	10.782	10.792
NPL/NPF	394	440	325	318	315	330	319	314	307	292	273	253	250	229	235
Total Kredit/Pembiayaan / Total Credit/Financing	230.266	177.922	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972
NPL/NPF	3.819	2.421	4.580	4.723	4.957	4.834	4.150	4.151	4.532	4.703	4.604	4.524	4.486	4.544	4.560
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	28.509	22.445	22.459	22.946	24.038	23.151	23.879	24.785	24.951	23.612	30.630	31.194	24.593	28.923	23.504
NPL/NPF	332	484	1.821	1.968	2.688	2.679	2.733	2.728	2.722	2.716	2.704	2.668	2.558	2.605	2.605
2. Impor / Import	3.585	1.559	1.656	2.336	2.306	1.587	1.568	1.546	1.674	1.776	1.821	1.814	3.646	4.811	5.317
NPL/NPF	680	0	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	198.172	153.917	149.124	147.499	145.350	141.109	145.995	141.855	145.668	142.468	133.151	134.287	140.073	139.640	147.151
NPL/NPF	2.807	1.936	2.743	2.739	2.253	2.139	1.401	1.408	1.793	1.971	1.884	1.840	1.912	1.922	1.938
Total Kredit/Pembiayaan / Total Credit/Financing	230.266	177.922	173.239	172.781	171.694	165.847	171.442	168.186	172.294	167.855	165.603	167.295	168.313	173.374	175.972
NPL/NPF	3.819	2.421	4.580	4.723	4.957	4.834	4.150	4.151	4.532	4.703	4.604	4.524	4.486	4.544	4.560

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 - Mei 2022									
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for May 2022)									
Miliar Rp (Billion Rp)									
Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)					
				Ekspor	Impor	Lainnya			
1. Jawa Barat	187.927	70.979	254.775	10.503	3.178	499.999			
NPL/NPF	12.767	2.083	4.498	435	39	18.874			
2. Banten	65.976	31.617	79.889	2.236	413	174.834			
NPL/NPF	2.403	324	1.216	67	12	3.864			
3. DKI Jakarta	1.438.718	983.155	461.229	94.869	66.941	2.721.292			
NPL/NPF	48.339	22.687	9.482	4.093	1.602	74.813			
4. D.I Yogyakarta	17.993	10.490	15.245	1.018	186	42.525			
NPL/NPF	785	337	248	15	1	1.355			
5. Jawa Tengah	182.737	55.828	91.982	12.611	1.640	316.297			
NPL/NPF	11.296	3.969	1.306	199	614	15.758			
6. Jawa Timur	273.120	80.480	145.499	20.891	5.975	472.233			
NPL/NPF	14.116	2.640	3.013	689	215	18.865			
7. Bengkulu	7.948	3.902	13.209	724	233	24.104			
NPL/NPF	219	77	95	11	1	379			
8. Jambi	14.616	11.174	19.654	1.171	559	43.715			
NPL/NPF	484	172	274	38	7	885			
9. Aceh	7.560	2.862	21.903	2	0	32.323			
NPL/NPF	395	96	149	-	-	639			
10. Sumatera Utara	105.050	60.564	62.884	12.200	2.657	213.641			
NPL/NPF	3.623	1.025	1.175	59	10	5.756			
11. Sumatera Barat	24.335	9.153	26.920	2.293	259	57.856			
NPL/NPF	791	189	261	35	4	1.202			
12. Riau	26.003	21.566	31.751	1.557	1.243	76.519			
NPL/NPF	821	394	651	26	4	1.836			
13. Sumatera Selatan	31.897	21.107	38.468	1.980	337	89.154			
NPL/NPF	1.345	976	699	56	5	2.959			
14. Bangka Belitung	4.342	2.298	6.917	410	56	13.089			
NPL/NPF	370	47	85	39	-	462			
15. Kepulauan Riau	13.114	10.335	17.576	304	479	40.241			
NPL/NPF	459	389	369	1	5	1.212			
16. Lampung	28.938	10.894	18.349	2.127	690	55.364			
NPL/NPF	1.029	1.753	306	95	2	2.991			
17. Kalimantan Selatan	19.496	12.419	23.497	1.654	222	53.536			
NPL/NPF	871	226	496	45	2	1.547			
18. Kalimantan Barat	18.113	15.649	26.098	1.388	183	58.290			
NPL/NPF	949	232	325	20	3	1.483			
19. Kalimantan Timur	28.171	25.327	28.987	2.206	428	79.851			
NPL/NPF	2.123	597	756	34	0	3.442			
20. Kalimantan Tengah	11.802	9.716	16.019	1.214	206	36.119			
NPL/NPF	357	54	158	20	3	546			
21. Sulawesi Tengah	14.580	6.156	19.704	1.278	151	39.010			
NPL/NPF	492	159	254	26	1	877			
22. Sulawesi Selatan	53.071	17.930	58.561	4.808	566	124.188			
NPL/NPF	3.038	763	1.108	68	37	4.804			
23. Sulawesi Utara	11.834	5.200	25.047	1.035	91	40.955			
NPL/NPF	687	159	617	18	0	1.444			
26. Gorontalo	4.054	3.676	8.720	508	34	15.910			
NPL/NPF	264	250	127	16	1	624			
25. Sulawesi Barat	3.592	1.176	5.545	406	44	9.864			
NPL/NPF	123	26	27	3	0	172			
24. Sulawesi Tenggara	12.268	3.184	17.850	843	102	32.357			
NPL/NPF	353	86	168	18	1	587			
27. Nusa Tenggara Barat	22.351	8.723	23.966	1.365	73	53.602			
NPL/NPF	632	123	266	10	-	1.012			
28. Bali	31.300	23.567	29.777	2.424	200	82.021			
NPL/NPF	1.100	934	489	18	0	2.504			
29. Nusa Tenggara Timur	13.445	2.457	21.854	1.759	130	35.867			
NPL/NPF	399	602	149	25	1	1.123			
30. Maluku	4.713	860	8.543	536	57	13.524			
NPL/NPF	167	18	102	3	0	283			
31. Papua	10.113	5.065	17.722	1.567	277	31.056			
NPL/NPF	599	193	221	31	4	978			
32. Maluku Utara	2.712	2.255	7.801	448	41	12.278			
NPL/NPF	85	16	74	11	-	163			
33. Papua Barat	4.298	1.877	8.763	596	125	14.217			
NPL/NPF	264	105	251	9	0	610			
34. Lainnya	84.636	44.262	932	81	1.605	128.144			
NPL/NPF	149	-	4	-	-	153			
Total	2.780.824	1.575.905	1.655.636	189.009	89.381	5.733.975			
NPL/NPF	111.892	41.701	29.417	6.234	2.574	174.201			

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	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Kredit Kepada Pihak Tidak Terkait / Loan for Unconnected Parties	5.550.039	5.426.326	5.457.676	5.527.980	5.510.777	5.535.437	5.600.506	5.600.240	5.652.496	5.710.968	5.654.635	5.701.346	5.802.012	5.918.516	5.950.832
a. Lancar / Current	5.124.871	5.017.731	4.971.792	5.049.116	5.022.116	5.046.882	5.134.075	5.139.772	5.206.526	5.301.445	5.207.307	5.222.782	5.356.520	5.459.185	5.480.649
b. DPK / Special Mention	283.382	242.207	303.958	300.771	304.930	303.483	286.143	280.041	264.092	236.567	270.715	301.467	270.750	280.262	287.526
c. Kurang Lancar / Sub-Standard	23.277	26.784	30.530	23.939	28.868	26.527	24.674	23.686	22.779	21.521	25.511	22.158	19.953	22.832	23.258
d. Diragukan / Doubtful	27.086	14.453	26.958	34.545	30.691	26.774	26.291	23.700	23.017	20.605	19.047	25.978	27.647	25.657	29.364
e. Macet / Lost	91.422	125.151	124.437	119.609	124.171	131.771	129.322	133.042	136.082	130.829	132.054	128.961	127.142	130.581	130.034
Non Performing Loan Pihak Tidak Terkait / Non Performing Loan of Non Connected Parties	141.785	166.389	181.926	178.094	183.730	185.072	180.288	180.428	181.878	172.955	176.612	177.097	174.742	179.069	182.657
Kredit Kepada Pihak Terkait / Loan for Connected Parties	66.953	55.234	56.726	53.809	52.923	50.586	52.333	57.365	52.632	57.618	54.773	61.055	61.257	62.736	61.533
a. Lancar / Current	65.356	52.614	53.837	50.797	50.075	47.880	50.278	55.572	52.216	57.190	54.236	60.535	60.217	61.717	60.540
b. DPK / Special Mention	1.548	1.301	268	384	418	407	464	197	99	113	216	201	688	667	640
c. Kurang Lancar / Sub-Standard	4	396	422	342	292	259	264	262	244	245	245	3	1	2	3
d. Diragukan / Doubtful	24	4	18	63	25	36	37	13	12	10	7	3	4	4	2
e. Macet / Lost	21	919	2.181	2.223	2.114	2.004	1.289	1.320	61	60	69	312	347	346	349
Non Performing Loan Pihak Terkait / Non Performing Loan of Connected Parties	49	1.319	2.621	2.628	2.431	2.299	1.590	1.595	317	315	320	318	351	352	353

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	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Bank Persero / State Owned Banks	28.398	24.856	26.137	25.622	25.556	25.722	26.126	26.859	26.956	27.472	28.309	28.100	28.463	28.683	28.941
NPL	567	768	604	598	590	578	583	610	607	575	578	548	476	394	388
2. BPD / Regional Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	50.837	42.529	41.152	41.042	39.293	39.622	40.477	40.967	41.696	42.179	43.273	42.503	42.820	43.327	43.788
NPL	1.041	1.049	1.192	1.131	1.111	1.054	996	1.025	1.126	1.129	1.156	1.030	988	920	938
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.651	5.918	5.583	5.574	5.291	5.303	5.458	5.544	5.619	5.705	5.723	5.666	5.625	5.705	5.750
NPL	181	191	137	136	136	144	139	138	136	128	125	113	111	103	108
5. Bank Umum / Commercial Bank	86.886	73.303	72.872	72.238	70.140	70.647	72.061	73.371	74.270	75.355	77.305	76.269	76.907	77.716	78.480
NPL	1.790	2.009	1.932	1.865	1.837	1.776	1.718	1.773	1.868	1.833	1.860	1.690	1.575	1.417	1.435

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

Sektor Ekonomi / Economic Sector	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1 Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	5.760	6.462	6.671	6.685	6.633	6.727	6.770	6.811	6.893	7.041	7.033	7.295	7.657	7.717	7.741
2 Perikanan / Fishery	326	511	488	485	489	486	488	482	486	504	440	462	484	490	495
3 Pertambangan dan Penggalian / Mining and Quarrying	1.012	667	621	603	622	632	629	628	645	635	722	753	756	767	762
4 Industri Pengolahan / Processing industry	2.057	2.395	2.593	2.590	2.583	2.602	2.634	2.605	2.660	2.784	3.038	3.157	3.269	3.442	3.402
5 Listrik, Gas dan Air / Electricity, Gas and Water	117	155	139	140	135	136	137	139	163	163	146	155	166	178	175
6 Konstruksi / Construction	3.834	4.345	4.496	4.488	4.532	4.661	4.772	4.870	4.995	4.858	4.879	4.986	5.115	5.295	5.435
7 Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23.544	23.264	24.091	24.320	24.504	24.465	24.631	24.544	24.516	24.746	24.241	24.820	25.025	25.523	25.478
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1.514	1.968	2.060	2.111	2.156	2.171	2.154	2.139	2.172	2.228	2.487	2.587	2.630	2.666	2.649
9 Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2.291	2.860	2.937	2.927	2.889	2.863	2.916	3.094	3.071	3.104	2.948	2.977	3.118	3.223	3.306
10 Perantara Keuangan / Financial intermediaries	620	736	782	819	797	795	778	774	801	835	943	1.029	1.178	1.326	1.333
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3.403	4.337	4.431	4.510	4.086	4.125	4.179	4.292	4.302	4.374	4.437	4.499	4.552	4.600	4.611
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	93	91	98	89	88	95	97	99	101	102	238	276	284	285	270
13 Jasa Pendidikan / Education services	321	363	370	375	364	360	361	366	374	372	403	403	421	391	403
14 Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	746	620	598	591	596	601	617	610	620	636	634	671	693	690	698
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	7.629	6.281	6.398	6.443	6.715	6.697	6.788	6.764	6.802	6.902	9.138	9.769	9.659	9.573	9.457
16 Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	678	753	876	835	828	823	819	814	816	816	473	414	373	361	349
17 Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	3.523	2.774	2.764	2.718	2.728	2.746	2.692	2.673	2.645	2.628	25	29	56	193	32
18 Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	8.276	13.106	14.139	14.271	14.354	14.459	14.624	14.699	14.901	15.053	15.498	15.713	15.783	16.010	16.148
19 Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	43.040	39.084	38.797	38.822	38.739	38.681	38.602	38.710	38.653	38.801	38.963	39.297	39.610	39.713	39.420
Total	108.784	110.770	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166

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	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
1. Jawa Barat	13.848	13.223	13.564	13.571	13.623	13.710	13.827	13.901	13.984	13.961	14.012	14.256	14.526	14.809	14.724
2. Banten	3.991	3.982	3.986	3.948	3.953	3.947	3.959	3.979	4.024	4.096	4.129	4.199	4.293	4.422	4.427
3. DKI Jakarta	1.848	2.051	2.192	2.220	2.243	2.226	2.256	2.313	2.343	2.427	2.444	2.471	2.564	2.633	2.623
4. D.I Yogyakarta	5.263	5.679	6.376	6.641	6.705	6.667	5.761	5.866	6.199	5.805	6.035	6.059	6.105	6.228	6.622
5. Jawa Tengah	26.912	28.082	28.383	28.314	28.275	28.362	29.470	29.454	29.226	29.847	29.576	31.313	31.749	32.085	31.470
6. Jawa Timur	10.797	10.841	11.288	11.363	11.297	11.223	11.224	11.261	11.391	11.554	11.571	11.775	11.987	12.270	12.186
7. Bengkulu	73	74	78	79	79	78	79	79	79	79	81	83	85	87	87
8. Jambi	774	803	814	822	830	833	836	849	852	863	868	874	884	900	895
9. Aceh	152	135	139	142	142	142	59	59	58	57	55	53	54	52	51
10. Sumatera Utara	1.252	1.205	1.324	1.338	1.349	1.360	1.351	1.375	1.389	1.406	1.410	1.443	1.461	1.481	1.478
11. Sumatera Barat	1.331	1.355	1.379	1.380	1.330	1.330	1.338	1.352	1.357	1.369	1.361	1.380	1.402	1.414	1.403
12. Riau	984	954	965	971	981	989	1.013	1.016	1.020	1.028	1.024	1.035	1.048	1.067	1.062
13. Kepulauan Riau	5.379	5.152	5.137	5.168	5.134	5.183	5.155	5.169	5.121	5.220	5.244	5.267	5.343	5.439	5.530
14. Sumatera Selatan	1.436	1.457	1.439	1.460	1.450	1.451	1.470	1.474	1.471	1.474	1.466	1.475	1.474	1.489	1.493
15. Bangka Belitung	111	119	120	119	116	112	111	110	109	109	108	111	112	112	110
16. Lampung	9.664	10.096	10.324	10.335	10.301	10.287	10.301	10.289	10.310	10.322	10.326	10.358	10.405	10.473	10.461
17. Kalimantan Selatan	426	425	436	449	460	476	499	508	511	520	523	532	548	546	541
18. Kalimantan Barat	711	758	847	863	883	936	976	994	978	977	969	972	994	1.009	1.011
19. Kalimantan Timur	240	241	245	250	254	260	265	267	269	270	272	274	277	284	282
20. Kalimantan Tengah	518	561	547	557	547	596	684	704	740	826	838	844	852	883	1.003
21. Kalimantan Utara	43	39	53	53	54	54	53	54	55	56	59	61	63	64	63
22. Sulawesi Tengah	2.274	2.288	2.301	2.305	2.312	2.314	2.311	2.294	2.275	2.224	2.205	2.203	2.199	2.196	2.184
23. Sulawesi Selatan	2.467	2.268	2.290	2.300	2.302	2.308	2.308	2.346	2.375	2.384	2.406	2.423	2.441	2.460	2.457
24. Sulawesi Utara	1.221	1.329	1.323	1.321	1.313	1.313	1.341	1.312	1.323	1.351	1.345	1.363	1.397	1.428	1.434
25. Sulawesi Tenggara	238	229	243	244	243	244	249	252	252	257	260	267	271	273	272
26. Sulawesi Barat	23	25	78	78	75	77	76	78	79	79	78	78	78	79	78
27. Gorontalo	25	53	43	43	43	45	47	47	46	48	49	50	51	50	50
28. Nusa Tenggara Barat	1.150	1.194	1.197	1.179	1.167	1.161	1.180	1.196	1.228	1.255	1.266	1.278	1.283	1.277	1.264
29. Bali	11.287	11.522	11.499	11.553	11.605	11.646	11.674	11.678	11.706	11.894	11.901	11.967	12.017	12.060	12.044
30. Nusa Tenggara Timur	641	669	665	665	666	676	673	676	674	672	662	668	664	662	661
31. Maluku	1.825	1.917	1.940	1.946	1.949	1.954	1.962	1.970	1.976	1.974	1.983	1.990	2.003	2.006	2.011
32. Papua	1.130	1.241	1.292	1.300	1.314	1.321	1.331	1.343	1.351	1.354	1.345	1.346	1.367	1.379	1.376
33. Maluku Utara	166	200	212	213	214	216	217	219	220	220	222	225	229	229	228
34. Papua Barat	584	604	632	632	629	628	630	629	620	602	596	598	598	598	588
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	108.784	110.770	113.349	113.822	113.837	114.124	114.689	115.113	115.613	116.580	116.687	119.295	120.826	122.444	122.166

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	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	797.185	796.710	802.645	811.790	809.869	817.644	827.590	831.488	834.894	925.184	921.954	915.715	932.107	942.238	956.205
NPL/NPF	31.012	31.719	36.929	36.661	39.326	39.358	38.782	38.691	38.161	36.453	38.282	39.540	39.017	41.564	43.966
2. Investasi / Investment															
Baki Debet	310.312	291.623	290.610	293.482	290.574	293.012	294.739	293.322	292.569	295.831	294.222	316.969	317.957	332.789	322.597
NPL/NPF	9.098	11.394	11.415	11.321	12.017	12.267	11.435	11.088	11.178	10.304	10.880	11.645	10.948	14.292	11.647
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	1.107.497	1.088.332	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027	1.278.801
NPL/NPF	40.111	43.113	48.345	47.982	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856	55.613

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	2019	2020	2021								2022				
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	615.585	633.015	641.326	648.993	645.200	650.616	658.583	658.371	663.273	748.855	749.501	758.102	776.708	795.644	797.113
Mikro / Micro	230.095	189.333	165.748	163.795	161.455	164.449	167.273	168.644	169.997	326.560	330.834	338.595	349.941	366.307	366.886
Kecil / Small	236.710	250.616	271.720	278.395	281.377	286.502	293.733	299.375	305.530	333.146	330.712	334.704	341.514	345.547	345.636
Menengah / Medium	148.781	193.066	203.857	206.803	202.367	199.664	197.576	190.353	187.746	89.149	87.954	84.803	85.253	83.789	84.592
NPL/NPF	17.904	18.781	23.472	23.228	25.593	25.471	24.578	24.260	24.158	23.175	25.002	26.033	25.411	30.607	29.511
Mikro / Micro	3.279	2.416	4.624	4.509	5.138	4.818	4.773	4.940	4.919	5.532	6.522	6.971	6.957	11.246	8.964
Kecil / Small	7.584	7.738	9.525	9.526	10.597	10.784	10.307	10.116	10.122	10.391	11.201	11.771	11.595	12.689	13.810
Menengah / Medium	7.040	8.627	9.323	9.192	9.858	9.870	9.498	9.204	9.118	7.251	7.279	7.290	6.859	6.672	6.738
2. BPD / Regional Development Banks															
Baki Debet	78.694	74.773	74.550	76.384	77.469	78.263	80.726	81.769	81.558	81.582	77.761	79.177	81.225	84.383	85.860
Mikro / Micro	16.175	16.575	16.178	16.639	16.846	17.084	17.666	17.978	19.336	19.377	19.016	19.129	19.373	19.824	19.866
Kecil / Small	32.300	32.943	33.512	34.389	34.950	35.689	36.906	37.434	37.210	37.033	35.677	36.485	37.365	38.183	38.557
Menengah / Medium	30.219	25.255	24.860	25.357	25.673	25.490	26.154	26.357	25.012	25.172	23.068	23.563	24.487	26.376	27.437
NPL/NPF	6.488	7.005	7.380	7.445	7.726	7.739	7.224	7.315	7.197	6.570	6.621	6.758	6.829	7.190	7.289
Mikro / Micro	539	584	687	676	721	742	777	816	865	694	748	747	727	739	752
Kecil / Small	2.335	2.434	2.555	2.570	2.639	2.653	2.627	2.632	2.556	2.397	2.368	2.409	2.422	2.444	2.483
Menengah / Medium	3.614	3.987	4.138	4.200	4.366	4.344	3.820	3.866	3.776	3.479	3.505	3.602	3.680	4.006	4.054
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	412.620	380.345	377.218	379.735	377.615	381.616	382.864	384.513	382.519	390.463	388.823	395.312	392.042	394.912	395.741
Mikro / Micro	37.254	41.235	39.476	40.509	38.915	39.977	40.489	41.790	42.813	43.934	49.029	50.844	49.598	51.718	52.093
Kecil / Small	74.242	69.294	75.953	77.485	80.589	85.304	87.344	87.508	87.561	89.334	85.353	87.660	87.185	89.210	89.417
Menengah / Medium	301.125	269.816	261.789	261.741	258.111	256.335	255.031	255.215	252.144	257.195	254.441	256.807	255.259	253.985	254.231
NPL/NPF	15.570	17.327	17.493	17.309	18.024	18.415	18.415	18.204	17.983	17.013	17.539	18.394	17.725	18.059	18.813
Mikro / Micro	1.263	1.631	1.671	1.550	1.562	1.615	1.927	1.924	2.043	2.262	2.190	2.716	2.666	2.660	2.816
Kecil / Small	2.141	2.218	2.269	2.278	2.611	2.838	2.832	2.519	2.508	2.436	2.409	2.565	2.618	2.729	2.840
Menengah / Medium	12.166	13.478	13.553	13.481	13.851	13.961	13.656	13.761	13.432	12.315	12.940	13.112	12.441	12.669	13.157
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	597	199	160	160	159	162	157	156	114	115	91	92	90	87	87
Mikro / Micro	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kecil / Small	76	69	27	27	27	28	27	27	27	27	30	31	29	28	28
Menengah / Medium	520	130	133	133	132	134	130	129	87	88	61	62	60	60	59
NPL/NPF	149	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	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menengah / Medium	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jumlah / Total															
Baki Debet	1.107.497	1.088.332	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027	1.278.801
NPL/NPF	40.111	43.113	48.345	47.982	51.343	51.625	50.216	49.779	49.339	46.757	49.162	51.184	49.964	55.856	55.613

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	2019	2020	2021										2022		
			Mei	Jun	Jul	Agt	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	151.081	147.306	147.609	148.935	149.252	150.944	152.225	152.632	152.428	169.569	169.813	170.842	173.000	174.671	176.782
2. Banten	48.867	46.131	45.475	46.406	46.426	47.110	47.695	48.472	48.397	50.737	49.935	50.718	51.082	51.409	51.292
3. DKI Jakarta	157.529	143.631	139.668	140.084	138.587	138.799	147.468	136.556	135.908	138.889	137.998	139.497	138.785	144.361	142.883
4. D.I Yogyakarta	16.437	17.035	17.402	17.488	17.363	17.533	17.787	17.891	18.332	20.067	20.205	20.492	20.773	20.945	21.234
5. Jawa Tengah	125.128	126.914	126.353	126.791	126.156	127.403	128.719	128.177	129.127	148.313	149.146	151.873	154.857	160.019	160.222
6. Jawa Timur	159.406	159.233	161.145	162.944	163.110	164.810	159.281	166.187	168.030	179.883	179.571	181.480	185.601	186.722	190.424
7. Bengkulu	8.832	9.561	9.854	9.989	9.986	10.122	10.080	10.341	10.430	11.369	11.405	11.676	12.000	12.164	12.271
8. Jambi	16.780	16.447	16.714	16.909	16.967	17.141	17.341	17.377	17.362	18.880	18.707	19.102	19.537	19.814	19.966
9. Aceh	12.130	10.831	10.586	10.474	10.270	10.479	11.376	10.724	10.479	10.538	10.533	10.550	10.732	10.931	10.925
10. Sumatera Utara	59.197	56.968	57.677	58.667	58.491	58.978	58.936	59.158	59.438	63.143	63.028	63.461	64.791	65.449	65.734
11. Sumatera Barat	19.561	19.612	20.132	20.345	20.293	20.578	20.609	20.857	21.018	23.693	23.934	24.440	24.906	25.124	25.455
12. Riau	28.886	28.791	29.269	29.546	29.249	29.371	29.839	29.920	30.017	32.446	31.645	32.135	33.205	33.142	33.255
13. Kepulauan Riau	28.133	27.883	28.472	28.913	28.969	29.100	28.892	28.904	28.933	31.073	30.970	31.576	32.037	32.529	32.830
14. Sumatera Selatan	5.841	5.243	5.236	5.290	5.223	5.335	5.284	5.477	5.629	5.758	5.478	5.556	5.703	5.769	5.854
15. Bangka Belitung	9.436	8.473	9.134	9.302	9.540	9.649	9.759	9.732	9.820	10.321	10.103	10.258	10.513	10.877	10.939
16. Lampung	20.068	20.516	20.440	20.842	20.818	21.036	22.168	22.192	22.193	23.981	24.132	24.661	25.147	25.785	25.676
17. Kalimantan Selatan	14.377	14.525	14.893	15.219	15.166	15.416	15.235	15.689	15.234	16.692	16.831	17.562	17.752	17.794	17.988
18. Kalimantan Barat	22.121	22.652	22.307	22.611	22.597	23.154	23.267	23.076	22.226	24.023	23.460	24.268	24.156	24.771	24.907
19. Kalimantan Timur	27.301	26.784	27.824	28.141	27.707	27.896	27.436	28.888	28.623	30.158	31.396	31.100	30.096	30.147	30.590
20. Kalimantan Tengah	11.999	12.192	12.466	12.519	12.310	12.402	12.421	12.722	12.464	14.227	14.161	14.503	14.670	15.091	15.511
21. Sulawesi Tengah	10.161	10.371	10.490	10.582	10.524	10.659	10.766	11.121	11.092	11.835	11.761	11.972	11.830	14.777	12.212
22. Sulawesi Selatan	39.956	40.559	41.280	41.695	41.866	41.774	42.352	44.503	44.682	49.304	48.926	50.452	51.865	55.027	52.563
23. Sulawesi Utara	11.291	10.665	10.640	12.023	10.793	10.865	10.951	11.010	11.106	11.754	11.574	11.697	11.880	11.963	11.978
24. Sulawesi Tenggara	4.210	4.119	4.140	4.125	4.128	4.251	4.372	4.411	4.382	5.001	5.074	5.128	5.286	5.303	5.322
25. Sulawesi Barat	4.647	4.886	4.867	4.934	4.915	5.070	5.208	5.291	5.338	6.102	5.967	6.011	6.126	6.232	6.305
26. Gorontalo	8.640	9.253	9.499	9.760	9.646	9.695	9.718	9.927	10.015	11.187	11.167	11.329	11.635	11.821	11.979
27. Nusa Tenggara Barat	14.335	15.822	16.313	16.381	16.285	16.420	16.649	16.688	16.833	17.993	17.876	18.125	18.238	18.408	18.543
28. Bali	38.127	38.737	39.812	40.399	40.210	40.396	41.249	41.384	41.468	43.288	43.604	43.920	44.185	44.313	45.049
29. Nusa Tenggara Timur	11.525	11.550	11.983	12.085	12.071	12.174	12.379	12.409	12.694	14.201	14.117	14.287	14.670	14.811	15.113
30. Maluku	3.934	4.121	4.133	4.213	4.190	4.242	4.324	4.347	4.439	4.799	4.773	4.847	4.964	5.011	5.052
31. Papua	10.600	10.334	10.171	10.353	10.182	10.247	10.015	10.305	10.406	11.402	11.014	11.134	11.871	11.502	11.624
32. Maluku Utara	2.517	2.448	2.549	2.581	2.554	2.586	3.113	2.773	2.832	3.104	3.535	3.599	3.647	3.729	3.640
33. Papua Barat	3.947	3.885	3.905	3.956	3.902	3.965	4.196	4.096	4.078	4.441	4.285	4.317	4.446	4.539	4.609
34. Lainnya / Others	32	18	31	41	17	54	61	13	54	31	54	114	76	78	75
35. Tidak Teridentifikasi / Un-identified	466	835	781	730	681	1.003	1.161	1.560	1.954	2.813	-	-	-	-	-
Jumlah / Total	1.107.497	1.088.332	1.093.254	1.105.272	1.100.444	1.110.657	1.122.329	1.124.810	1.127.463	1.221.015	1.216.176	1.232.683	1.250.065	1.275.027	1.278.801



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