

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, Januari 2022
Jakarta, January 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 Desember 2021 akan diterbitkan pada minggu ke III bulan Februari 2022.

Tanda, Simbol dan Sumber Data

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

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

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

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

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

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

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Advance Release Calender (ARC)

December 2021 edition will be released on the 3rd week of February 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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	7,809,987	8,280,812	9,018,532	9,098,135	8,971,759	9,102,217	9,279,980	9,203,792	9,274,089	9,439,644	9,427,147	9,537,635	9,755,519	9,847,465	9,948,360
Bank Perkreditan Rakyat / Rural Banks	130,523	144,107	146,738	148,709	148,696	149,628	150,664	149,599	151,035	152,752	153,318	154,608	155,800	156,577	158,296
SBI dan SBIS ¹⁾	39,441	68,974	20,351	18,785	15,754	17,279	20,453	20,160	19,350	27,353	24,386	11,668	10,611	13,581	14,122
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	6,475,110	6,839,563	7,282,936	7,406,325	7,221,609	7,321,274	7,477,813	7,456,467	7,495,142	7,611,880	7,593,091	7,676,748	7,778,785	7,842,090	7,910,343
Bank Perkreditan Rakyat / Rural Banks	111,712	123,603	125,609	127,522	127,619	128,459	129,430	128,876	130,548	132,029	132,513	133,411	134,330	134,839	136,240
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	8,068,346	8,562,974	9,053,446	9,177,894	9,006,974	9,121,696	9,276,449	9,223,025	9,273,954	9,411,164	9,412,187	9,522,658	9,735,389	9,824,498	9,913,669
Bank Perkreditan Rakyat / Rural Banks	135,570	149,872	153,315	155,075	154,967	155,784	156,905	156,020	157,399	159,113	159,876	161,197	162,374	163,194	164,966
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	115	110	110	109	109	107	107	107	107	107	107	107	107	107	107
Bank Perkreditan Rakyat / Rural Banks	1,593	1,542	1,509	1,506	1,503	1,500	1,498	1,497	1,496	1,492	1,487	1,484	1,481	1,468	1,468
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	31,609	31,127	30,755	30,733	30,176	29,999	29,926	29,817	29,726	29,699	29,713	29,683	29,588	30,770	32,332
Bank Perkreditan Rakyat / Rural Banks	6,014	5,964	5,933	5,913	5,885	5,894	5,880	5,880	5,877	5,869	5,872	5,867	5,850	5,854	5,879

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds											
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	-	-	5.707.892	5.754.720
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	-	-	5.657.605	5.705.128
Rupiah	-	-	-	-	-	-	-	-	-	4.868.469	4.891.839
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	789.135	813.289
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	-	-	50.287	49.592
Rupiah	-	-	-	-	-	-	-	-	-	40.696	39.497
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	9.591	10.095
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	-	-	260.562	219.358
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	154.085	128.408
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	89.176	77.089
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	12.391	11.464
- Lainnya / Others	-	-	-	-	-	-	-	-	-	4.910	2.397
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	-	-	1.042.935	1.065.255
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	365.157	371.817
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	-	-	511.777	475.555
- Fasbi	-	-	-	-	-	-	-	-	-	149.103	202.094
- Lainnya / Others	-	-	-	-	-	-	-	-	-	16.897	15.788
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	1.806.990	1.859.252
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	13.581	14.122
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	-	-	56.455	49.476
- Obligasi / Bonds	-	-	-	-	-	-	-	-	-	1.522.216	1.566.773
- Lainnya / Others	-	-	-	-	-	-	-	-	-	214.739	228.881
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	-	-	118.771	118.371
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	-	-	351.429	355.684
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	-	-	342.303	346.253
- Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	2.364	2.422
- Lainnya / Others	-	-	-	-	-	-	-	-	-	6.761	7.009
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	-	-	20.634	15.593
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	-	-	538.253	560.127
Sumber Dana / Source of Funds											
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	-	-	7.244.983	7.323.356
Rupiah	-	-	-	-	-	-	-	-	-	6.198.197	6.280.683
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	1.479.487	1.520.057
Tabungan / Saving	-	-	-	-	-	-	-	-	-	2.149.352	2.182.741
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	2.569.358	2.577.884
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	1.046.786	1.042.674
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	557.747	556.883
Tabungan / Saving	-	-	-	-	-	-	-	-	-	168.892	172.538
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	320.147	313.253
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	4.064	1.696
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	149.177	144.571
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	117.150	113.383
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	225.806	226.890
Rupiah	-	-	-	-	-	-	-	-	-	63.136	61.973
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	162.669	164.917
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	13.868	11.167
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	-	-	83.331	84.668
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	-	-	3.711	4.355
Beberapa komponen modal / Several Components of Capital											
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	-	-	253.829	250.285
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	81.505	81.579
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	-	-	646.996	645.583
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	-	-	117.996	130.474
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	-	-	287.809	295.515
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	64.796	66.011

Tabel 1.2. Kegiatan Usaha Bank Umum - KBMI 1 (Commercial Banks Operations - KBMI 1) Miliar Rp (Billion Rp)											
Keterangan	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds											
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	-	-	822.048	687.378
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	-	-	815.785	683.058
Rupiah	-	-	-	-	-	-	-	-	-	690.028	603.123
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	125.756	79.935
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	-	-	6.263	4.320
Rupiah	-	-	-	-	-	-	-	-	-	3.258	2.777
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	3.005	1.543
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	-	-	72.427	37.824
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	19.956	18.194
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	44.858	14.746
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	4.066	3.907
- Lainnya / Others	-	-	-	-	-	-	-	-	-	3.547	977
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	-	-	250.740	192.733
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	85.911	60.866
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	-	-	111.712	81.861
- Fasbi	-	-	-	-	-	-	-	-	-	48.552	46.556
- Lainnya / Others	-	-	-	-	-	-	-	-	-	4.565	3.450
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	218.945	219.986
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	2.305	2.111
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	-	-	11.527	6.836
- Obligasi / Bonds	-	-	-	-	-	-	-	-	-	179.417	182.769
- Lainnya / Others	-	-	-	-	-	-	-	-	-	25.695	28.270
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	-	-	1.950	1.021
f. Cadangan Kerugian Penurunan	-	-	-	-	-	-	-	-	-	27.459	24.844
Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	-	-	26.553	23.967
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	-	-	262	247
- Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	644	630
- Lainnya / Others	-	-	-	-	-	-	-	-	-	8.751	4.985
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	-	-	122.887	106.352
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	-	-	-	-
Sumber Dana / Source of Funds											
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	-	-	1.068.984	966.691
Rupiah	-	-	-	-	-	-	-	-	-	932.141	860.453
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	234.288	208.459
Tabungan / Saving	-	-	-	-	-	-	-	-	-	186.287	185.038
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	511.566	466.956
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	136.843	106.238
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	84.180	63.294
Tabungan / Saving	-	-	-	-	-	-	-	-	-	7.474	8.394
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	45.190	34.550
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	2.373	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	58.688	43.149
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	19.810	15.486
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	20.781	19.807
Rupiah	-	-	-	-	-	-	-	-	-	12.040	10.482
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	8.741	9.325
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	6.719	3.651
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	-	-	10.381	7.132
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	-	-	748	1.057
Beberapa komponen modal / Several Components of Capital											
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	-	-	120.266	111.693
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	22.922	22.989
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	-	-	27.421	1.613
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	-	-	6.554	6.361
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	-	-	28.925	25.280
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	8.652	5.643

Tabel 1.3. Kegiatan Usaha Bank Umum - KBMI 2 (Commercial Banks Operations - KBMI 2) Miliar Rp (Billion Rp)											
Keterangan	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds											
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	-	-	513.600	651.854
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	-	-	509.682	646.047
Rupiah	-	-	-	-	-	-	-	-	-	429.171	514.599
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	80.512	131.448
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	-	-	3.918	5.807
Rupiah	-	-	-	-	-	-	-	-	-	3.776	4.089
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	142	1.719
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	-	-	18.426	40.703
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	11.011	13.053
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	6.280	26.480
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	830	823
- Lainnya / Others	-	-	-	-	-	-	-	-	-	304	347
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	-	-	122.099	183.550
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	35.769	70.043
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	-	-	78.084	87.726
- Fasbi	-	-	-	-	-	-	-	-	-	8.246	25.781
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	161.748	183.022
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	-	-	5.806	5.542
- Obligasi / Bonds	-	-	-	-	-	-	-	-	-	137.349	157.107
- Lainnya / Others	-	-	-	-	-	-	-	-	-	18.593	20.373
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	-	-	2.367	3.294
f. Cadangan Kerugian Penurunan	-	-	-	-	-	-	-	-	-	20.246	24.112
Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	-	-	-	-
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	-	-	19.061	22.878
- Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	55	47
- Lainnya / Others	-	-	-	-	-	-	-	-	-	1.130	1.186
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	-	-	2.486	3.858
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	-	-	50.527	51.831
Sumber Dana / Source of Funds											
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	-	-	685.493	786.797
Rupiah	-	-	-	-	-	-	-	-	-	589.678	659.173
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	148.507	166.468
Tabungan / Saving	-	-	-	-	-	-	-	-	-	120.514	130.292
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	320.656	362.412
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	95.815	127.624
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	47.681	68.188
Tabungan / Saving	-	-	-	-	-	-	-	-	-	18.921	19.076
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	29.214	40.360
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	17.194	31.891
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	2.403	3.398
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	32.709	33.952
Rupiah	-	-	-	-	-	-	-	-	-	15.687	16.654
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	17.022	17.298
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	2.161	2.822
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	-	-	5.649	6.565
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	-	-	287	329
Beberapa komponen modal / Several Components of Capital											
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	-	-	40.752	45.655
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	12.628	12.628
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	-	-	40.687	64.965
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	-	-	9.440	10.716
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	-	-	27.801	39.741
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	10.699	13.547

Tabel 1.4. Kegiatan Usaha Bank Umum - KBMI 3 (Commercial Banks Operations - KBMI 3) Miliar Rp (Billion Rp)											
Keterangan	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds											
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	-	-	1.466.246	1.474.432
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	-	-	1.454.059	1.462.933
Rupiah	-	-	-	-	-	-	-	-	-	1.258.421	1.262.199
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	195.638	200.734
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	-	-	12.187	11.499
Rupiah	-	-	-	-	-	-	-	-	-	9.507	8.884
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	2.680	2.615
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	-	-	50.717	43.353
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	38.852	29.425
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	9.075	9.980
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	2.196	3.366
- Lainnya / Others	-	-	-	-	-	-	-	-	-	594	583
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	-	-	238.729	255.558
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	75.214	77.069
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	-	-	98.278	108.720
- Fasbi	-	-	-	-	-	-	-	-	-	52.910	57.438
- Lainnya / Others	-	-	-	-	-	-	-	-	-	12.327	12.332
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	457.881	464.432
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	-	-	11.830	15.652
- Obligasi / Bonds	-	-	-	-	-	-	-	-	-	390.910	385.452
- Lainnya / Others	-	-	-	-	-	-	-	-	-	55.141	63.327
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	-	-	17.505	16.994
f. Cadangan Kerugian Penurunan	-	-	-	-	-	-	-	-	-	74.507	75.935
Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	-	-	73.250	74.719
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	-	-	264	274
- Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	992	942
- Lainnya / Others	-	-	-	-	-	-	-	-	-	4.520	3.599
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	-	-	102.524	113.934
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	-	-	-	-
Sumber Dana / Source of Funds											
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	-	-	1.800.856	1.829.259
Rupiah	-	-	-	-	-	-	-	-	-	1.521.372	1.541.626
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	340.435	339.376
Tabungan / Saving	-	-	-	-	-	-	-	-	-	389.731	392.148
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	791.207	810.102
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	279.483	287.634
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	110.072	117.780
Tabungan / Saving	-	-	-	-	-	-	-	-	-	78.680	78.213
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	90.731	91.642
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	28.080	30.309
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	27.035	26.196
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	68.782	69.189
Rupiah	-	-	-	-	-	-	-	-	-	33.917	33.458
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	34.865	35.731
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	3.477	3.073
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	-	-	27.818	29.420
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	-	-	1.354	1.664
Beberapa komponen modal / Several Components of Capital											
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	-	-	64.228	64.229
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	35.308	35.315
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	-	-	125.328	125.444
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	-	-	22.366	24.123
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	-	-	79.898	79.546
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	28.638	29.842

Tabel 1.5. Kegiatan Usaha Bank Umum - KBMI 4 (Commercial Banks Operations - KBMI 4) Miliar Rp (Billion Rp)											
Keterangan	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds											
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	-	-	-	-	-	-	-	-	-	2.905.998	2.941.056
- Kepada Pihak Ketiga / To Third Party	-	-	-	-	-	-	-	-	-	2.878.079	2.913.090
Rupiah	-	-	-	-	-	-	-	-	-	2.490.850	2.511.918
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	387.229	401.172
- Kepada Bank Lain / Inter Bank Credit/Financing	-	-	-	-	-	-	-	-	-	27.919	27.966
Rupiah	-	-	-	-	-	-	-	-	-	24.154	23.748
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	3.764	4.218
b. Penempatan pada Bank Lain / Interbank Placement	-	-	-	-	-	-	-	-	-	118.992	97.477
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	84.266	67.736
- Inter Bank Call Money / Inter Bank Call Money	-	-	-	-	-	-	-	-	-	28.962	25.883
- Deposito Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	5.299	3.368
- Lainnya / Others	-	-	-	-	-	-	-	-	-	465	490
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	-	-	-	-	-	-	-	-	-	431.367	433.413
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	168.264	163.840
- Fine Tune Operation (FTO)	-	-	-	-	-	-	-	-	-	223.702	197.247
- Fasbi	-	-	-	-	-	-	-	-	-	39.395	72.320
- Lainnya / Others	-	-	-	-	-	-	-	-	-	6	6
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	968.416	991.811
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	11.275	12.012
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	-	-	-	-	-	-	-	-	-	27.292	21.444
- Obligasi / Bonds	-	-	-	-	-	-	-	-	-	814.539	841.444
- Lainnya / Others	-	-	-	-	-	-	-	-	-	115.309	116.912
e. Penyertaan / Equity Investment	-	-	-	-	-	-	-	-	-	96.949	97.062
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	-	-	-	-	-	-	-	-	-	229.217	230.794
- Kredit & Pembiayaan yang diberikan / Credit & Financing	-	-	-	-	-	-	-	-	-	223.439	224.689
- Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	1.783	1.853
- Lainnya / Others	-	-	-	-	-	-	-	-	-	3.995	4.251
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	-	-	-	-	-	-	-	-	-	4.877	3.150
h. Tagihan Lainnya / Other claims	-	-	-	-	-	-	-	-	-	262.314	288.010
Sumber Dana / Source of Funds											
a. Dana Pihak Ketiga / Third Party Funds	-	-	-	-	-	-	-	-	-	3.689.650	3.740.610
Rupiah	-	-	-	-	-	-	-	-	-	3.155.006	3.219.431
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	756.257	805.753
Tabungan / Saving	-	-	-	-	-	-	-	-	-	1.452.820	1.475.264
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	945.929	938.414
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	534.643	521.178
Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	315.815	307.621
Tabungan / Saving	-	-	-	-	-	-	-	-	-	63.817	66.855
Simpanan Berjangka / Time Deposits	-	-	-	-	-	-	-	-	-	155.011	146.702
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	-	-	-	-	-	-	-	-	1.690	1.695
c. Kewajiban kepada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	45.216	39.222
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	67.901	68.302
e. Pinjaman yang Diterima / Loans received	-	-	-	-	-	-	-	-	-	103.534	103.942
Rupiah	-	-	-	-	-	-	-	-	-	1.492	1.379
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	102.041	102.563
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	-	-	-	-	-	-	-	-	-	1.512	1.621
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	-	-	-	-	-	-	-	-	-	39.483	41.551
h. Setoran Jaminan / Guarantee Deposits	-	-	-	-	-	-	-	-	-	1.323	1.304
Beberapa komponen modal / Several Components of Capital											
a. Modal Disetor / Paid In Capital	-	-	-	-	-	-	-	-	-	28.582	28.709
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	10.647	10.647
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	-	-	-	-	-	-	-	-	-	453.561	453.561
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	-	-	-	-	-	-	-	-	-	79.636	89.274
e. Tambahan modal disetor / Additional Paid In Capital	-	-	-	-	-	-	-	-	-	151.184	150.948
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	16.807	16.979

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

Keterangan	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	-	-	7.698	8.707
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	-	-	2.265	2.435
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	-	-	71.539	78.964
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	-	-	407.423	446.715
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	-	-	405.111	444.210
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	-	-	2.312	2.505
e. Lainnya / Others	-	-	-	-	-	-	-	-	-	156.726	170.799
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	-	-	-	-	-	-	290.207	315.601
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	141	144
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	4.692	5.118
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	-	-	119.353	129.866
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	20.001	22.112
- Tabungan / Saving	-	-	-	-	-	-	-	-	-	14.595	15.863
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	-	-	84.757	91.891
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	8.172	9.068
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	5.606	6.065
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	147.013	160.338
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	-	-	-	-	-	-	5.231	5.002
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	-	-	-	-	-	-	-	-	-	355.443	392.020
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
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	-	-	17.962	19.371
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	57	65
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	-	-	-	187.880	187.899
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	-	-	71.216	78.929
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	109.491	131.693
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	-	-	591.635	645.091
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	-	-	1.634	1.741
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	454	454
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	174	175
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	-	-	-	173.547	173.040
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	-	-	198.630	227.745
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	-	-	3.602	3.978
g. Lainnya / Others	-	-	-	-	-	-	-	-	-	213.594	237.959
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	-	-	150.413	164.886
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	-	-	15.950	17.995
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	-	-	16.722	17.557
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	-	-	(772)	438
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	-	-	149.641	165.324
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	(165)	(184)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	(264)	(283)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	-	-	117.996	130.474

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

Keterangan	2020										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	-	-	2.268	2.040
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	-	-	850	829
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	-	-	10.763	10.798
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	-	-	57.847	58.410
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	-	-	57.679	58.231
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	-	-	168	179
e. Lainnya / Others	-	-	-	-	-	-	-	-	-	52.649	52.159
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	-	-	-	-	-	-	-	-	-	80.967	79.586
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	134	137
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	984	814
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	-	-	26.525	25.909
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	2.857	2.925
- Tabungan / Saving	-	-	-	-	-	-	-	-	-	2.493	2.546
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	-	-	21.175	20.438
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	1.408	1.201
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	593	477
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	51.404	51.029
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	-	-	-	-	-	-	-	-	-	19	19
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	-	-	-	-	-	-	-	-	-	43.411	44.651
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
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	-	-	1.897	2.047
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	23	31
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	-	-	-	129.949	81.314
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	-	-	4.763	5.131
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	13.972	10.569
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	-	-	184.595	134.371
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	-	-	843	834
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	278	0
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	173	174
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	-	-	-	127.460	79.075
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	-	-	21.679	19.942
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	-	-	784	779
g. Lainnya / Others	-	-	-	-	-	-	-	-	-	33.378	33.568
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	-	-	9.419	9.373
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	-	-	5.173	5.434
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	-	-	5.051	5.358
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	-	-	123	76
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	-	-	9.542	9.448
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	(165)	(184)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	(264)	(283)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	-	-	6.554	6.361

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

Keterangan	2020										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses											
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	-	-	-	76.954	95.370
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	-	-	1.207	1.836
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	-	-	288	365
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	-	-	7.097	8.820
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	-	-	40.375	49.274
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	-	-	40.242	49.126
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	-	-	132	148
e. Lainnya / Others	-	-	-	-	-	-	-	-	-	27.988	35.075
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	-	-	-	44.488	56.370
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	-
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	571	771
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	-	-	15.026	19.126
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	1.600	1.974
- Tabungan / Saving	-	-	-	-	-	-	-	-	-	1.175	1.494
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	-	-	12.251	15.657
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	800	1.203
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	817	1.039
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	27.208	34.157
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	66	75
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	-	-	-	-	-	-	32.466	38.999
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses											
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	-	-	-	21.796	75.914
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	-	-	1.467	1.609
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	-	-	-	-	-	-	-	-	-	33	34
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	-	-	-	11.458	59.480
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
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	4.345	9.350
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	-	-	42.496	101.600
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	-	-	170	257
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	67	345
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	-	-	-	9.032	56.254
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	-	-	10.503	15.490
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	-	-	747	921
g. Lainnya / Others	-	-	-	-	-	-	-	-	-	21.977	28.333
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	-	-	11.766	13.313
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	-	-	886	1.551
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	-	-	1.380	1.699
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	-	-	(493)	(148)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	-	-	11.272	13.165
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	-	-	9.440	10.716

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

Keterangan	2020										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses											
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	-	-	-	174.490	191.329
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	-	-	2.355	2.627
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	-	-	270	300
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	-	-	21.481	23.551
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	-	-	96.740	105.803
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	-	-	95.958	104.958
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	-	-	781	845
e. Lainnya / Others	-	-	-	-	-	-	-	-	-	53.645	59.048
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	-	-	-	94.286	103.316
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	3	3
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	407	440
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	-	-	35.524	38.685
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	5.306	5.834
- Tabungan / Saving	-	-	-	-	-	-	-	-	-	4.666	5.116
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	-	-	25.553	27.736
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	3.682	3.965
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	2.792	3.041
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	51.777	57.085
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	101	97
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	-	-	-	-	-	-	80.205	88.013
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses											
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	-	-	-	40.666	44.960
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	-	-	5.386	6.137
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	-	-	-	-	-	-	-	-	-	1	1
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	-	-	-	-	-	-	-	-	-	9.765	11.141
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	-	-	13.795	15.331
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	11.719	12.349
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	-	-	92.572	102.817
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	-	-	425	451
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	1	1
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	-	-	-	-	-	-	-	-	-	6.864	8.148
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	-	-	35.694	39.508
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	-	-	-	-	-	-	-	-	-	1.379	1.543
g. Lainnya / Others	-	-	-	-	-	-	-	-	-	48.209	53.167
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	-	-	28.299	30.156
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	-	-	8.992	9.926
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	-	-	8.537	9.307
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	-	-	455	620
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	-	-	28.754	30.776
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	-	-	22.366	24.123

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

Keterangan	2020										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses											
1. Pendapatan bunga / Interest Income	-	-	-	-	-	-	-	-	-	269.829	296.686
a. Dari Bank Indonesia / From Bank Indonesia Placement	-	-	-	-	-	-	-	-	-	1.867	2.204
b. Dari Penempatan pada bank lain / From interbank placement	-	-	-	-	-	-	-	-	-	856	941
c. Dari surat berharga / From securities	-	-	-	-	-	-	-	-	-	32.199	35.796
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	-	-	-	-	-	-	-	-	-	212.461	233.229
- kepada pihak ketiga bukan bank / To Third Party non Bank	-	-	-	-	-	-	-	-	-	211.231	231.895
- kepada bank lain / To other Bank	-	-	-	-	-	-	-	-	-	1.230	1.334
e. Lainnya / Others	-	-	-	-	-	-	-	-	-	22.445	24.516
2. Beban Bunga / Interest Expenses	-	-	-	-	-	-	-	-	-	70.467	76.329
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	4	4
b. Kewajiban pada Bank lain / Interbank Liabilities	-	-	-	-	-	-	-	-	-	2.829	3.093
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	-	-	-	-	-	-	-	-	-	42.277	46.146
- Giro / Demand Deposit	-	-	-	-	-	-	-	-	-	10.239	11.378
- Tabungan / Saving	-	-	-	-	-	-	-	-	-	6.261	6.707
- Simpanan Berjangka / Time deposits	-	-	-	-	-	-	-	-	-	25.778	28.060
d. Surat Berharga / Securities	-	-	-	-	-	-	-	-	-	2.282	2.699
e. Pinjaman yang diterima / Loans received	-	-	-	-	-	-	-	-	-	1.404	1.508
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	16.625	18.067
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	5.046	4.812
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	-	-	-	-	-	-	-	-	-	199.362	220.357
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses											
1. Pendapatan Operasional Selain Bunga / Other Operating Income	-	-	-	-	-	-	-	-	-	173.540	197.990
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	-	-	-	-	-	-	-	-	-	9.213	9.578
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
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
f. Lainnya / Others	-	-	-	-	-	-	-	-	-	79.454	99.425
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	-	-	-	-	-	-	-	-	-	271.972	306.303
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	-	-	-	-	-	-	-	-	-	197	199
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	-	-	-	-	-	-	-	-	108	108
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
e. Penyusutan/Amortisasi / Depreciation/Amortizations	-	-	-	-	-	-	-	-	-	130.753	152.805
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	-	-	-	-	-	-	-	-	-	692	735
g. Lainnya / Others	-	-	-	-	-	-	-	-	-	110.031	122.892
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	-	-	-	-	-	-	-	-	-	100.930	112.044
E. Pendapatan non - operasional / Non Operational Income	-	-	-	-	-	-	-	-	-	898	1.084
F. Beban non - operasional / Non Operational Expenses	-	-	-	-	-	-	-	-	-	1.755	1.193
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	-	-	-	-	-	-	-	-	-	(856)	(109)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	-	-	-	-	-	-	-	-	-	100.074	111.935
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	-	-	-	-	-	-	-	-	-	79.636	89.274

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

Indikator / Indicator	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	-	-	1.183.005	1.232.759
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	44.645	42.372
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	-	-	-	1.126.855	1.178.789
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	11.504	11.598
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	-	-	3.061.340	3.136.772
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	-	-	1.701.063	1.715.932
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	430.956	438.655
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	1.270.107	1.277.277
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	-	-	23.510	23.476
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	3.367	3.115
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	20.142	20.361
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	-	-	84.836	95.722
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	-	-	1.237.412	1.286.348
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	14.520	15.293
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	-	-	280.456	278.776
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	-	-	214.904	210.836
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	-	-	54.444	56.486
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	11.107	11.454
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	-	-	327.337	341.751
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	-	-	324.667	339.109
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	2.670	2.643
Lainnya / Others	-	-	-	-	-	-	-	-	-	611.927	681.574
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	11.781	11.477
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	-	-	544.707	614.136
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	-	-	533.888	535.884
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	10.818	78.252
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	-	-	55.439	55.961
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	-	-	48.036	48.555
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	7.403	7.405

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

Indikator / Indicator	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	-	-	523.148	410.459
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	4.982	4.801
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	-	-	-	516.812	404.055
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	1.354	1.603
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	-	-	774.284	530.711
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	-	-	272.182	149.422
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	44.631	36.929
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	227.551	112.493
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	-	-	1.066	227
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	48	54
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	1.018	172
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	-	-	5.615	5.391
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	-	-	490.803	371.019
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	4.617	4.652
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	-	-	45.845	43.659
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	-	-	34.181	33.275
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	-	-	10.391	9.094
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	1.273	1.290
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	-	-	35.496	28.213
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	-	-	35.151	27.941
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	345	272
Lainnya / Others	-	-	-	-	-	-	-	-	-	66.946	56.268
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	2.761	533
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	-	-	55.406	47.551
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	-	-	55.101	47.243
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	306	308
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	-	-	8.779	8.184
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	-	-	8.729	8.134
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	50	51

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

Indikator / Indicator	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	-	-	112.166	236.291
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	7.699	4.905
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	-	-	-	96.405	223.247
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	8.062	8.139
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	-	-	322.943	572.945
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	-	-	207.893	326.658
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	42.644	53.714
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	165.249	272.944
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	-	-	7.018	8.089
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	60	59
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	6.958	8.031
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	-	-	4.472	8.303
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	-	-	96.855	222.809
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	6.705	7.084
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	-	-	103.505	107.426
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	-	-	100.246	100.957
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	-	-	3.241	6.451
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	18	18
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	-	-	16.131	25.851
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	-	-	15.890	25.609
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	242	242
Lainnya / Others	-	-	-	-	-	-	-	-	-	46.259	55.760
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	4.422	6.232
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	-	-	36.844	43.877
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	-	-	36.104	43.138
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	740	740
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	-	-	4.992	5.650
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	-	-	4.992	5.650
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	-	-	302.078	327.463
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	31.964	32.666
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	-	-	-	-	-	-	-	-	-	268.793	293.646
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	1.321	1.151
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	-	-	918.277	956.387
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	-	-	596.571	602.258
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	85.821	83.511
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	510.751	518.746
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	-	-	10.073	10.069
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	133	138
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	9.939	9.931
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	-	-	17.483	19.058
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	-	-	291.277	321.880
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	2.873	3.122
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	-	-	57.289	59.182
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	-	-	30.988	32.901
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	-	-	17.295	16.522
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	9.006	9.759
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	-	-	40.887	43.795
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	-	-	40.348	43.218
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	538	576
Lainnya / Others	-	-	-	-	-	-	-	-	-	180.602	182.742
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	386	386
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	-	-	144.437	146.203
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	-	-	138.206	139.917
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	6.231	6.286
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	-	-	35.779	36.153
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	-	-	28.427	28.799
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	7.353	7.355

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

Indikator / Indicator	2020										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	-	-	-	-	-	-	-	-	-	245.613	258.546
- 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
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	767	706
Kewajiban Komitmen / Committed Liabilities	-	-	-	-	-	-	-	-	-	1.045.837	1.076.729
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	-	-	-	-	-	-	-	-	-	624.417	637.593
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	257.861	264.501
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	366.556	373.093
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	-	-	-	-	-	-	-	-	-	5.353	5.091
- <i>Committed</i>	-	-	-	-	-	-	-	-	-	3.126	2.864
- <i>Uncommitted</i>	-	-	-	-	-	-	-	-	-	2.227	2.227
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	-	-	-	-	-	-	-	-	-	57.266	62.969
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	-	-	-	-	-	-	-	-	-	358.477	370.641
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	325	435
Tagihan Kontinjensi / Contingent Claims	-	-	-	-	-	-	-	-	-	73.815	68.508
- Garansi yang diterima / <i>Received guarantees</i>	-	-	-	-	-	-	-	-	-	49.489	43.703
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	-	-	-	-	-	-	-	-	-	23.517	24.419
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	810	386
Kewajiban Kontinjensi / Contingent Liabilities	-	-	-	-	-	-	-	-	-	234.823	243.893
- Garansi yang diberikan / <i>Issued guarantees</i>	-	-	-	-	-	-	-	-	-	233.278	242.340
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	1.545	1.552
Lainnya / Others	-	-	-	-	-	-	-	-	-	318.120	386.804
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	4.212	4.327
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	-	-	-	-	-	-	-	-	-	308.019	376.505
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	-	-	-	-	-	-	-	-	-	304.477	305.586
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	3.542	70.919
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	-	-	-	-	-	-	-	-	-	5.889	5.973
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	-	-	-	-	-	-	-	-	-	5.889	5.973
- 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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	-	-	25,30	25,59
- Modal / Capital	-	-	-	-	-	-	-	-	-	1.528.782	1.549.412
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	6.042.416	6.054.315
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	-	-	23,72	23,99
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	-	-	1.433.092	1.452.599
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	6.042.416	6.054.315
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	-	-	1,92	1,91
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	-	-	179.570	180.006
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	-	-	9.369.374	9.419.584
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	-	-	83,14	82,97
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	-	-	739.449	805.500
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	-	-	889.362	970.827
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	-	-	4,52	4,51
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	-	-	409.453	410.908
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	-	-	9.065.134	9.116.300
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	-	-	78,09	77,90
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	-	-	5.657.605	5.705.128
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	-	-	7.244.983	7.323.356
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	-	-	20,53	20,46
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	-	-	1.234.931	1.231.212
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	-	-	781.814	796.712
- Total Aset / Total Assets	-	-	-	-	-	-	-	-	-	9.824.498	9.913.669

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	-	-	35,20	27,54
- Modal / Capital	-	-	-	-	-	-	-	-	-	318.635	201.059
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	905.295	730.058
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	-	-	33,73	26,21
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	-	-	305.382	191.350
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	905.295	730.058
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	-	-	0,75	0,78
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	-	-	11.450	9.959
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	-	-	1.520.089	1.274.037
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	-	-	95,68	94,66
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	-	-	214.574	164.123
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	-	-	224.257	173.382
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	-	-	3,29	3,69
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	-	-	47.121	44.118
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	-	-	1.431.362	1.197.143
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	-	-	76,31	70,66
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	-	-	815.785	683.058
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	-	-	1.068.984	966.691
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	-	-	22,43	20,89
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	-	-	258.675	194.667
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	-	-	95.757	80.802
- Total Aset / Total Assets	-	-	-	-	-	-	-	-	-	1.580.094	1.318.695

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	-	-	25,63	36,43
- Modal / Capital	-	-	-	-	-	-	-	-	-	145.052	271.335
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	565.843	744.823
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	-	-	23,18	34,16
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	-	-	131.153	254.425
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	565.843	744.823
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	-	-	1,51	1,25
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	-	-	13.527	14.362
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	-	-	896.353	1.151.093
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	-	-	84,67	90,63
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	-	-	61.088	125.256
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	-	-	72.145	138.213
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	-	-	4,37	3,72
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	-	-	36.629	40.179
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	-	-	837.274	1.080.424
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	-	-	74,35	82,11
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	-	-	509.682	646.047
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	-	-	685.493	786.797
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	-	-	22,08	22,81
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	-	-	126.594	178.121
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	-	-	77.960	92.213
- Total Aset / Total Assets	-	-	-	-	-	-	-	-	-	926.292	1.185.288

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	-	-	25,07	25,34
- Modal / Capital	-	-	-	-	-	-	-	-	-	352.613	355.859
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	1.406.354	1.404.344
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	-	-	23,09	23,25
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	-	-	324.689	326.554
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	1.406.354	1.404.344
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	-	-	1,48	1,43
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	-	-	34.505	33.573
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	-	-	2.337.530	2.346.624
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	-	-	82,45	82,88
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	-	-	135.241	149.273
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	-	-	164.022	180.103
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	-	-	3,82	3,79
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	-	-	86.468	86.222
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	-	-	2.264.585	2.274.095
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	-	-	80,74	79,97
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	-	-	1.454.059	1.462.933
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	-	-	1.800.856	1.829.259
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	-	-	21,75	21,98
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	-	-	300.944	316.937
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	-	-	222.960	218.851
- Total Aset / Total Assets	-	-	-	-	-	-	-	-	-	2.408.649	2.437.567

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	-	-	-	-	-	-	-	-	-	22,51	22,71
- Modal / Capital	-	-	-	-	-	-	-	-	-	712.483	721.159
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	3.164.925	3.175.090
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	-	-	-	-	-	-	-	-	-	21,23	21,43
- Modal Inti (Tier I) / Core Capital (Tier I)	-	-	-	-	-	-	-	-	-	671.867	680.270
- ATMR / Risk Weighted Assets	-	-	-	-	-	-	-	-	-	3.164.925	3.175.090
Return On Assets Ratio (%) / Return On Assets Ratio (%)	-	-	-	-	-	-	-	-	-	2,60	2,63
- Laba sebelum pajak / Profit	-	-	-	-	-	-	-	-	-	120.088	122.111
- Rata-rata total aset / Average total assets	-	-	-	-	-	-	-	-	-	4.615.402	4.647.831
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	-	-	-	-	-	-	-	-	-	76,60	76,57
- Biaya Operasional / Operating Expenses	-	-	-	-	-	-	-	-	-	328.546	366.847
- Pendapatan Operasional / Operating Income	-	-	-	-	-	-	-	-	-	428.939	479.129
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	-	-	-	-	-	-	-	-	-	5,28	5,27
- Pendapatan bunga bersih / Interest income net	-	-	-	-	-	-	-	-	-	239.234	240.389
- Rata-rata total aset produktif / Average total earning assets	-	-	-	-	-	-	-	-	-	4.531.913	4.564.638
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	-	-	-	-	-	-	-	-	-	78,00	77,88
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	-	-	-	-	-	-	-	-	-	2.878.079	2.913.090
- Total Dana Pihak Ketiga / Total Third Party Funds	-	-	-	-	-	-	-	-	-	3.689.650	3.740.610
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	-	-	-	-	-	-	-	-	-	19,02	19,03
- Aset Likuid Primer / Primary Liquid Asset	-	-	-	-	-	-	-	-	-	548.719	541.487
- Aset Likuid Sekunder / Secondary Liquid assets	-	-	-	-	-	-	-	-	-	385.138	404.846
- Total Aset / Total Assets	-	-	-	-	-	-	-	-	-	4.909.463	4.972.120

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	2020										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
- KBMI 1	-	-	-	-	-	-	-	-	-	1.580.094	1.318.695
- KBMI 2	-	-	-	-	-	-	-	-	-	926.292	1.185.288
- KBMI 3	-	-	-	-	-	-	-	-	-	2.408.649	2.437.567
- KBMI 4	-	-	-	-	-	-	-	-	-	4.909.463	4.972.120
Total	-	-	-	-	-	-	-	-	-	9.824.498	9.913.669

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset <i>(Total of Commercial Banks Based on Total Assets)</i>				
Kelompok Bank / <i>Group of Bank</i>	November 2021			
	< Rp. 1	Rp. 1	Rp. 10	> Rp.
	Triliun	s.d 10 Triliun	s.d 50 Triliun	50 Triliun
KBMI 1	-	26	45	4
KBMI 2	-	-	6	10
KBMI 3	-	-	-	12
KBMI 4	-	-	-	4
Total	-	26	51	30

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	-	-	8.518.392	8.589.241
a. Lancar / Current	-	-	-	-	-	-	-	-	-	8.042.117	8.126.694
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	288.970	274.402
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	25.993	24.969
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	23.742	23.795
e. Macet / Loss	-	-	-	-	-	-	-	-	-	137.570	139.381
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	-	-	2.130.082	2.171.069
a. Lancar / Current	-	-	-	-	-	-	-	-	-	2.093.654	2.125.479
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	32.117	41.185
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	1.245	1.187
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	287	398
e. Macet / Loss	-	-	-	-	-	-	-	-	-	2.779	2.820
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	-	-	191.616	192.551
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	-	-	50.287	49.592
a. Lancar / Current	-	-	-	-	-	-	-	-	-	50.259	49.567
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	17	15
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	0	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	0	0
e. Macet / Loss	-	-	-	-	-	-	-	-	-	10	10
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	10	10

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	-	-	1.254.799	1.059.747
a. Lancar / Current	-	-	-	-	-	-	-	-	-	1.177.853	1.005.713
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	47.600	30.484
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	3.167	3.562
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	2.624	1.782
e. Macet / Loss	-	-	-	-	-	-	-	-	-	23.555	18.206
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	-	-	311.071	180.754
a. Lancar / Current	-	-	-	-	-	-	-	-	-	305.959	177.982
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	4.696	2.643
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	199	7
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	13	18
e. Macet / Loss	-	-	-	-	-	-	-	-	-	204	104
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	-	-	29.763	23.678
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	-	-	6.263	4.320
a. Lancar / Current	-	-	-	-	-	-	-	-	-	6.253	4.313
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	4	2
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	6	6
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	-	-	750.826	938.566
a. Lancar / Current	-	-	-	-	-	-	-	-	-	704.420	878.072
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	30.608	38.774
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	1.766	2.192
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	905	1.440
e. Macet / Loss	-	-	-	-	-	-	-	-	-	13.127	18.088
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	-	-	235.272	368.615
a. Lancar / Current	-	-	-	-	-	-	-	-	-	228.289	358.843
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	5.804	8.384
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	637	755
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	24	30
e. Macet / Loss	-	-	-	-	-	-	-	-	-	518	603
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	-	-	16.977	23.107
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	-	-	3.918	5.807
a. Lancar / Current	-	-	-	-	-	-	-	-	-	3.917	5.807
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	0	0
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	0	0

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	-	-	2.115.797	2.132.451
a. Lancar / Current	-	-	-	-	-	-	-	-	-	1.994.561	2.014.344
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	72.416	69.196
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	8.828	8.114
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	5.697	5.820
e. Macet / Loss	-	-	-	-	-	-	-	-	-	34.295	34.977
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	-	-	663.425	673.706
a. Lancar / Current	-	-	-	-	-	-	-	-	-	655.131	665.662
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	7.837	7.761
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	78	92
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	48	35
e. Macet / Loss	-	-	-	-	-	-	-	-	-	331	158
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	-	-	49.277	49.195
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	-	-	12.187	11.499
a. Lancar / Current	-	-	-	-	-	-	-	-	-	12.174	11.485
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	13	13
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	0	0
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	-	-	-	-	-	-	-	-	-	4.396.970	4.458.477
a. Lancar / Current	-	-	-	-	-	-	-	-	-	4.165.283	4.228.565
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	138.346	135.948
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	12.232	11.102
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	14.516	14.753
e. Macet / Loss	-	-	-	-	-	-	-	-	-	66.592	68.109
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	-	-	-	-	-	-	-	-	-	920.314	947.994
a. Lancar / Current	-	-	-	-	-	-	-	-	-	904.275	922.992
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	13.781	22.397
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	331	334
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	202	315
e. Macet / Loss	-	-	-	-	-	-	-	-	-	1.726	1.956
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	-	-	-	-	-	-	-	-	-	95.599	96.570
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	-	-	-	-	-	-	-	-	-	27.919	27.966
a. Lancar / Current	-	-	-	-	-	-	-	-	-	27.914	27.962
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	0	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	0	0
e. Macet / Loss	-	-	-	-	-	-	-	-	-	4	4
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	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)		
November 2021		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2.076.940	28,36
Rupiah	1.520.057	20,76
Valas / Foreign Exchange	556.883	7,60
Tabungan / Saving	2.355.279	32,16
Rupiah	2.182.741	29,81
Valas / Foreign Exchange	172.538	2,36
Simpanan Berjangka / Time Deposits	2.891.138	39,48
Rupiah	2.577.884	35,20
Valas / Foreign Exchange	313.253	4,28
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1.141.867	15,59
Valas / Foreign Exchange	162.310	2,22
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	738.888	10,09
Valas / Foreign Exchange	56.936	0,78
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	324.392	4,43
Valas / Foreign Exchange	55.186	0,75
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	372.604	5,09
Valas / Foreign Exchange	38.821	0,53
Total DPK / Total Third Party Funds	7.323.356	100,00
Rupiah	6.280.683	85,76
Valas / Foreign Exchange	1.042.674	14,24

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)		
November 2021		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	271.753	28,11
Rupiah	208.459	21,56
Valas / Foreign Exchange	63.294	6,55
Tabungan / Saving	193.431	20,01
Rupiah	185.038	19,14
Valas / Foreign Exchange	8.394	0,87
Simpanan Berjangka / Time Deposits	501.507	51,88
Rupiah	466.956	48,30
Valas / Foreign Exchange	34.550	3,57
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	184.843	19,12
Valas / Foreign Exchange	16.417	1,70
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	121.193	12,54
Valas / Foreign Exchange	7.316	0,76
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	65.909	6,82
Valas / Foreign Exchange	4.382	0,45
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	94.878	9,81
Valas / Foreign Exchange	6.435	0,67
Total DPK / Total Third Party Funds	966.691	100,00
Rupiah	860.453	89,01
Valas / Foreign Exchange	106.238	10,99

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	November 2021	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	234.656	29,82
Rupiah	166.468	21,16
Valas / Foreign Exchange	68.188	8,67
Tabungan / Saving	149.368	18,98
Rupiah	130.292	16,56
Valas / Foreign Exchange	19.076	2,42
Simpanan Berjangka / Time Deposits	402.772	51,19
Rupiah	362.412	46,06
Valas / Foreign Exchange	40.360	5,13
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	133.465	16,96
Valas / Foreign Exchange	20.410	2,59
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	101.037	12,84
Valas / Foreign Exchange	8.585	1,09
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	57.150	7,26
Valas / Foreign Exchange	5.833	0,74
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	70.760	8,99
Valas / Foreign Exchange	5.532	0,70
Total DPK / Total Third Party Funds	786.797	100,00
Rupiah	659.173	83,78
Valas / Foreign Exchange	127.624	16,22

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)		
November 2021		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	457.156	24,99
Rupiah	339.376	18,55
Valas / Foreign Exchange	117.780	6,44
Tabungan / Saving	470.360	25,71
Rupiah	392.148	21,44
Valas / Foreign Exchange	78.213	4,28
Simpanan Berjangka / Time Deposits	901.743	49,30
Rupiah	810.102	44,29
Valas / Foreign Exchange	91.642	5,01
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	406.597	22,23
Valas / Foreign Exchange	55.493	3,03
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	212.227	11,60
Valas / Foreign Exchange	19.693	1,08
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	92.958	5,08
Valas / Foreign Exchange	9.643	0,53
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	98.319	5,37
Valas / Foreign Exchange	6.813	0,37
Total DPK / Total Third Party Funds	1.829.259	100,00
Rupiah	1.541.626	84,28
Valas / Foreign Exchange	287.634	15,72

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	November 2021	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1.113.375	29,76
Rupiah	805.753	21,54
Valas / Foreign Exchange	307.621	8,22
Tabungan / Saving	1.542.120	41,23
Rupiah	1.475.264	39,44
Valas / Foreign Exchange	66.855	1,79
Simpanan Berjangka / Time Deposits	1.085.115	29,01
Rupiah	938.414	25,09
Valas / Foreign Exchange	146.702	3,92
- Jangka Waktu 1 bulan / Period 1 Month	-	
Rupiah	416.961	11,15
Valas / Foreign Exchange	69.990	1,87
- Jangka Waktu 3 bulan / Period 3 Month	-	
Rupiah	304.431	8,14
Valas / Foreign Exchange	21.342	0,57
- Jangka Waktu 6 bulan / Period 6 Month	-	
Rupiah	108.375	2,90
Valas / Foreign Exchange	35.328	0,94
- Jangka Waktu >= 12 bulan / Period >= 12 Month	-	
Rupiah	108.647	2,90
Valas / Foreign Exchange	20.042	0,54
Total DPK / Total Third Party Funds	3.740.610	100,00
Rupiah	3.219.431	86,07
Valas / Foreign Exchange	521.178	13,93

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	1,71	1,72
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,21	0,19
Tabungan / Saving											
Rupiah	-	-	-	-	-	-	-	-	-	0,72	0,71
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,18	0,18
Simpanan Berjangka / Time Deposits											
- Simpanan Berjangka 1 bln / 1 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	3,13	3,02
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,41	0,39
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-	-	-	-	-	-	-		
Rupiah	-	-	-	-	-	-	-	-	-	3,37	3,30
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,54	0,51
- Simpanan Berjangka 6 bln / 6 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	3,70	3,62
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,67	0,67
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	4,23	4,06
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,75	0,68

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	1,80	1,84
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,11	0,11
Tabungan / Saving											
Rupiah	-	-	-	-	-	-	-	-	-	1,61	1,61
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,18	0,18
Simpanan Berjangka / Time Deposits											
- Simpanan Berjangka 1 bln / 1 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	3,82	3,80
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,65	0,65
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-	-	-	-	-	-	-		
Rupiah	-	-	-	-	-	-	-	-	-	4,41	4,31
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,79	0,87
- Simpanan Berjangka 6 bln / 6 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	4,54	4,39
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	1,19	1,18
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	4,87	4,66
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	1,01	0,91

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	1,62	1,59
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,13	0,10
Tabungan / Saving											
Rupiah	-	-	-	-	-	-	-	-	-	1,08	1,20
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,07	0,13
Simpanan Berjangka / Time Deposits											
- Simpanan Berjangka 1 bln / 1 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	3,80	3,67
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,64	0,63
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-	-	-	-	-	-	-		
Rupiah	-	-	-	-	-	-	-	-	-	3,96	3,92
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,73	0,72
- Simpanan Berjangka 6 bln / 6 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	4,18	4,20
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,70	0,98
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	4,29	4,45
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,71	0,72

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	1,85	1,86
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,28	0,28
Tabungan / Saving											
Rupiah	-	-	-	-	-	-	-	-	-	1,21	1,20
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,21	0,20
Simpanan Berjangka / Time Deposits											
- Simpanan Berjangka 1 bln / 1 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	3,07	2,99
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,38	0,34
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-	-	-	-	-	-	-		
Rupiah	-	-	-	-	-	-	-	-	-	3,28	3,20
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,46	0,41
- Simpanan Berjangka 6 bln / 6 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	3,37	3,29
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,49	0,44
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	4,10	3,89
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,79	0,73

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	1,64	1,67
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,23	0,18
Tabungan / Saving											
Rupiah	-	-	-	-	-	-	-	-	-	0,44	0,43
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,18	0,17
Simpanan Berjangka / Time Deposits											
- Simpanan Berjangka 1 bln / 1 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	2,68	2,50
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,33	0,29
- Simpanan Berjangka 3 bln / 3 Month Time Deposits	-	-	-	-	-	-	-	-	-		
Rupiah	-	-	-	-	-	-	-	-	-	2,85	2,76
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,44	0,41
- Simpanan Berjangka 6 bln / 6 Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	3,19	3,14
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,61	0,61
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits											
Rupiah	-	-	-	-	-	-	-	-	-	3,60	3,46
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	0,66	0,57

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
KBMI 1	-	-	-	-	-	-	-	-	-	77	75
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	-	-	5.272	4.937
Jumlah Kantor / Total Bank Offices											
KBMI 2	-	-	-	-	-	-	-	-	-	14	16
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	-	-	2.552	3.275
Jumlah Kantor / Total Bank Offices											
KBMI 3	-	-	-	-	-	-	-	-	-	12	12
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	-	-	8.333	8.918
Jumlah Kantor / Total Bank Offices											
KBMI 4	-	-	-	-	-	-	-	-	-	4	4
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	-	-	14.613	15.202
Jumlah Kantor / Total Bank Offices											
Total											
Jumlah Bank / Total Banks	-	-	-	-	-	-	-	-	-	107	107
Jumlah Kantor / Total Bank Offices	-	-	-	-	-	-	-	-	-	30.770	32.332

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	5.358.012	5.683.757	5.516.904	5.547.618	5.460.998	5.482.054	5.556.955	5.543.358	5.575.627	5.644.857	5.623.380	5.644.525	5.707.484	5.707.892	5.754.720
- Kepada Pihak Ketiga / To Third Party	5.294.882	5.616.992	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128
Rupiah	4.494.416	4.830.794	4.690.509	4.723.761	4.651.994	4.662.996	4.713.270	4.716.259	4.743.370	4.792.325	4.775.272	4.798.499	4.855.590	4.868.469	4.891.839
Valas / Foreign Exchange	800.466	786.198	756.982	757.798	745.129	756.149	783.149	765.911	771.032	789.464	788.428	787.525	797.249	789.135	813.289
- Kepada Bank Lain / Inter Bank Credit	63.130	66.766	69.414	66.058	63.875	62.909	60.535	61.187	61.225	63.068	59.680	58.501	54.646	50.287	49.592
Rupiah	41.291	47.969	55.266	52.401	51.470	50.078	49.462	48.832	48.880	49.126	47.448	46.968	43.641	40.696	39.497
Valas / Foreign Exchange	21.839	18.797	14.148	13.657	12.406	12.831	11.073	12.356	12.345	13.942	12.232	11.533	11.005	9.591	10.095
b. Penempatan pada Bank Lain / Interbank Placement	220.990	245.271	215.159	252.800	227.473	241.157	245.945	245.290	255.139	247.953	237.355	262.050	248.258	260.562	219.358
- Giro / Demand Deposit	86.232	86.079	118.711	123.338	123.590	116.272	127.973	112.119	122.505	118.098	113.846	134.328	145.501	154.085	128.408
- Inter Bank Call Money / Inter Bank Call Money	85.313	110.322	78.143	99.266	77.424	97.255	88.107	96.364	95.684	89.261	80.743	89.033	87.015	89.176	77.089
- Deposito Berjangka / Time Deposits	22.270	27.882	12.029	22.754	20.892	22.902	24.911	28.361	23.207	22.814	19.752	14.820	12.265	12.391	11.464
- Lainnya / Others	27.176	20.988	6.276	7.442	5.567	4.727	4.954	8.447	13.742	17.780	23.014	23.868	3.477	4.910	2.397
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	767.134	766.781	761.342	775.395	682.601	736.629	787.078	770.259	814.435	981.295	1.022.368	968.385	1.028.063	1.042.935	1.065.255
- Giro / Demand Deposit	417.888	407.076	239.203	305.171	242.117	259.965	266.755	248.776	320.692	319.453	340.919	337.632	374.552	365.157	371.817
- Fine Tune Operation (FTO)	212.031	174.529	339.786	288.370	316.004	331.817	380.822	408.043	372.140	437.533	491.786	437.794	471.414	511.777	475.555
- Fasbi	132.528	179.365	168.197	166.856	111.456	129.716	124.324	100.512	107.964	198.023	177.987	178.117	163.190	149.103	202.094
- Lainnya / Others	4.687	5.811	14.157	14.988	13.024	15.132	15.177	12.928	13.639	26.287	11.676	14.842	18.907	16.897	15.788
d. Surat Berharga / Securities	941.936	1.012.695	1.465.624	1.466.904	1.515.811	1.575.724	1.589.155	1.627.141	1.592.122	1.674.902	1.666.853	1.718.885	1.799.183	1.806.990	1.859.252
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	39.441	68.974	20.351	18.785	15.754	17.279	20.453	20.160	19.350	27.353	24.386	11.668	10.611	13.581	14.122
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	61.172	38.212	55.033	55.922	56.025	62.488	57.806	58.433	58.240	62.322	59.458	57.806	58.342	56.455	49.476
- Obligasi / Bonds	616.058	712.173	1.217.822	1.209.094	1.266.835	1.317.744	1.333.662	1.374.924	1.332.086	1.384.037	1.374.938	1.434.837	1.509.777	1.522.216	1.566.773
- Lainnya / Others	225.264	193.336	172.418	183.104	177.197	178.213	177.233	173.624	182.446	201.189	208.072	214.573	220.454	214.739	228.881
e. Penyertaan / Equity Investment	43.534	50.772	54.177	54.982	55.096	62.265	60.495	60.632	60.826	60.639	60.858	61.095	118.522	118.771	118.371
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	162.594	170.652	310.240	313.016	319.790	325.044	330.507	334.787	342.364	345.878	348.276	350.658	348.613	351.429	355.684
- Kredit yang diberikan / Credit	156.781	164.654	301.266	304.167	311.064	317.439	321.710	326.024	334.032	336.626	339.465	341.960	339.430	342.303	346.253
- Surat Berharga / Securities	988	823	3.474	2.793	2.517	2.041	2.401	2.062	2.158	2.681	2.439	2.358	2.451	2.364	2.422
- Lainnya / Others	4.825	5.175	5.499	6.056	6.209	5.564	6.396	6.701	6.174	6.571	6.372	6.339	6.732	6.761	7.009
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	22.390	20.952	31.480	30.961	27.178	23.265	20.556	17.557	20.102	15.720	15.643	22.061	17.992	20.634	15.593
h. Tagihan Lainnya / Other claims	293.397	329.931	663.606	656.458	682.811	656.080	689.289	604.769	613.474	467.399	452.412	509.977	487.402	538.253	560.127
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	5.630.448	5.998.648	6.634.998	6.665.390	6.569.684	6.645.911	6.804.564	6.798.491	6.836.964	6.966.349	6.965.828	7.059.543	7.162.288	7.244.983	7.323.356
Rupiah	4.825.128	5.164.773	5.708.953	5.756.007	5.664.340	5.710.693	5.809.704	5.835.431	5.886.868	5.988.904	5.999.221	6.068.870	6.125.079	6.198.197	6.280.683
Giro / Demand Deposit	997.007	1.100.040	1.297.512	1.262.734	1.228.151	1.285.845	1.340.717	1.296.338	1.312.055	1.366.270	1.356.164	1.381.910	1.439.235	1.479.487	1.520.057
Tabungan / Saving	1.690.086	1.813.949	1.939.041	2.014.663	1.967.830	1.954.673	1.971.773	2.025.603	2.052.172	2.085.775	2.089.833	2.112.743	2.125.970	2.149.352	2.182.741
Simpanan Berjangka / Time Deposits	2.138.035	2.250.784	2.472.400	2.478.610	2.468.360	2.470.175	2.497.214	2.513.490	2.522.642	2.536.858	2.553.224	2.574.216	2.559.874	2.569.358	2.577.884
Valas / Foreign Exchange	805.320	833.875	926.045	909.383	905.344	935.218	994.860	963.060	950.096	977.445	966.607	990.673	1.037.209	1.046.786	1.042.674
Giro / Demand Deposit	318.027	365.808	432.028	424.401	431.855	463.349	509.286	494.075	470.325	498.742	495.354	518.636	543.056	557.747	556.883
Tabungan / Saving	135.173	131.236	159.695	158.837	153.593	156.258	160.590	152.373	154.816	156.339	159.196	160.006	168.744	168.892	172.538
Simpanan Berjangka / Time Deposits	352.120	336.831	334.322	326.145	319.905	315.610	324.984	316.612	324.955	322.364	311.558	312.032	325.409	320.147	313.253
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	2.797	2.147	6.062	6.011	5.605	6.021	6.689	5.817	5.768	4.836	5.704	5.480	5.871	4.064	1.696
c. Kewajiban kepada Bank Lain / Interbank Liabilities	192.555	197.517	135.995	176.681	150.534	164.727	166.312	161.927	172.414	164.155	160.884	155.215	161.478	149.177	144.571
d. Surat Berharga yang diterbitkan / Issued Securities	115.129	135.029	125.973	125.079	122.449	119.711	121.418	125.339	122.966	118.942	118.176	115.473	117.491	117.150	113.383
e. Pinjaman yang Diterima / Loans received	296.746	299.055	268.574	270.036	258.508	256.238	253.698	248.963	252.247	247.865	235.032	230.512	228.346	225.806	226.890
Rupiah	48.525	62.710	73.577	71.871	70.454	68.335	67.988	68.194	69.915	71.298	69.462	68.340	65.056	63.136	61.973
Valas / Foreign Exchange	248.221	236.345	194.997	198.165	188.054	187.903	185.710	180.769	182.332	176.567	165.570	162.172	163.289	162.669	164.917
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	26.396	15.606	24.534	23.795	20.571	19.495	19.167	13.976	13.899	13.088	11.654	15.084	12.704	13.868	11.167
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	206.480	187.404	82.944	134.966	90.133	105.195	102.633	98.515	87.499	92.822	91.120	91.184	85.820	83.331	84.668
h. Setoran Jaminan / Guarantee Deposits	4.559	4.157	3.837	4.367	4.125	3.976	3.333	3.438	3.385	3.822	4.694	4.256	4.788	3.711	4.355
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	209.321	211.758	225.054	229.563	231.316	243.543	244.260	244.574	244.929	244.346	247.309	248.464	252.850	253.829	250.285
b. Cadangan / Reserves	68.266	75.055	74.423	73.652	74.792	72.342	76.699	75.525	76.346	80.995	81.217	81.493	81.585	81.505	81.579
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	542.899	615.094	613.075	612.598	718.770	704.277	662.604	659.582	657.296	652.102	650.601	649.317	648.470	646.996	645.583
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	150.058	156.487	98.914	104.718	12.500	23.078	33.015	44.119	53.702	67.527	78.173	92.002	104.614	117.996	130.474
e. Tambahan modal disetor / Additional Paid In Capital	114.482	144.050	188.593	192.236	185.947	182.018	181.006	186.758	190.004	191.006	191.985	193.998	286.926	287.809	295.515
f. Modal Pinjaman / Loan Capital	49.222	43.489	49.422	56.206	55.438	55.891	63.740	63.822	60.913	60.047	59.371	58.985	65.714	64.796	66.011

Tabel 1.2.a. Kegiatan Usaha Bank Persero (State Owned Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.244.788	2.438.272	2.414.355	2.456.205	2.424.321	2.444.391	2.495.056	2.487.738	2.504.367	2.552.232	2.544.398	2.558.879	2.579.760	2.582.100	2.612.531
- Kepada Pihak Ketiga / To Third Party	2.239.600	2.430.773	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739
Rupiah	1.937.593	2.118.483	2.106.887	2.130.279	2.104.041	2.117.726	2.154.990	2.155.668	2.171.357	2.203.439	2.194.574	2.203.969	2.218.276	2.219.331	2.235.923
Valas / Foreign Exchange	302.007	312.289	298.018	315.686	310.608	316.172	329.529	321.894	322.675	338.316	340.381	345.989	353.987	356.444	369.816
- Kepada Bank Lain / Inter Bank Credit	5.188	7.499	9.451	10.240	9.672	10.493	10.536	10.175	10.335	10.477	9.443	8.921	7.497	6.325	6.793
Rupiah	4.332	4.737	5.105	6.266	6.207	6.708	6.149	6.125	6.206	6.370	5.317	5.358	4.550	4.642	4.678
Valas / Foreign Exchange	856	2.762	4.346	3.974	3.465	3.786	4.387	4.051	4.129	4.107	4.126	3.563	2.948	1.683	2.115
b. Penempatan pada Bank Lain / Interbank Placement	69.859	76.408	69.021	79.290	77.819	83.483	88.660	86.305	95.041	96.803	91.445	105.494	93.967	94.589	75.344
- Giro / Demand Deposit	35.926	36.957	56.240	56.276	61.135	58.435	68.474	54.665	56.681	54.452	50.903	65.414	76.451	72.841	59.489
- Inter Bank Call Money / Inter Bank Call Money	11.137	27.051	8.792	16.143	11.682	21.808	16.672	24.813	24.608	24.557	17.122	18.831	13.214	16.109	12.151
- Deposito Berjangka / Time Deposits	3.671	3.568	2.863	3.768	3.627	1.957	1.893	1.379	2.929	2.646	2.603	1.792	3.929	5.299	3.368
- Lainnya / Others	19.126	8.831	1.126	3.102	1.376	1.283	1.620	5.447	10.824	15.149	20.817	19.457	374	340	336
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	295.771	315.897	282.167	320.000	238.754	288.151	322.333	328.363	298.240	346.377	354.158	330.088	338.388	338.255	319.983
- Giro / Demand Deposit	173.047	160.700	89.212	140.604	91.588	106.460	96.406	82.803	97.720	93.501	104.845	99.129	116.306	116.337	110.822
- Fine Tune Operation (FTO)	94.935	70.898	128.768	97.477	103.463	126.644	175.888	197.439	168.269	172.080	172.651	171.677	164.044	149.351	115.051
- Fasbi	27.674	84.270	64.186	81.918	43.701	55.043	50.035	48.117	32.247	80.792	76.657	59.276	58.031	72.560	94.104
- Lainnya / Others	115	29	1	1	4	4	4	4	4	4	6	6	6	6	6
d. Surat Berharga / Securities	376.256	394.525	630.058	615.448	633.300	651.261	657.176	653.555	638.622	668.256	674.018	707.867	770.186	786.701	811.619
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15.834	20.406	17.132	15.483	13.522	13.389	16.582	16.224	14.689	23.624	22.195	10.539	8.565	11.275	12.012
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	28.742	19.151	39.743	40.225	38.497	42.539	38.993	38.202	38.616	40.327	36.413	35.949	37.192	35.592	33.881
- Obligasi / Bonds	241.308	297.188	509.626	499.825	520.610	537.368	543.077	541.555	528.135	544.156	556.361	595.926	653.392	670.549	700.157
- Lainnya / Others	90.372	57.781	63.557	59.915	60.671	57.966	58.525	57.574	57.181	60.149	59.049	65.453	71.036	69.284	65.570
e. Penyertaan / Equity Investment	21.360	25.139	25.940	26.197	26.219	33.307	31.557	31.624	31.728	31.833	31.914	32.030	86.647	86.756	86.868
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	82.445	90.486	182.948	186.006	190.660	193.771	194.887	196.792	201.508	205.788	205.593	207.294	208.451	210.360	212.147
- Kredit yang diberikan / Credit	79.540	87.056	176.528	180.143	185.035	189.586	190.330	192.305	197.055	200.460	200.459	201.889	202.985	204.937	206.516
- Surat Berharga / Securities	399	323	2.876	2.176	1.912	1.436	1.763	1.547	1.676	2.218	1.962	1.904	1.947	1.858	1.918
- Lainnya / Others	2.506	3.106	3.545	3.687	3.712	2.748	2.794	2.940	2.778	3.109	3.172	3.501	3.519	3.565	3.714
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	2.858	2.117	6.143	5.696	4.542	3.181	2.594	2.422	3.514	2.192	2.232	4.334	3.196	3.453	2.305
h. Tagihan Lainnya / Other claims	134.143	119.239	162.380	186.428	147.442	129.796	145.917	99.583	111.499	91.975	99.200	104.253	117.265	125.776	146.104
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	2.412.453	2.581.349	2.814.055	2.873.149	2.756.021	2.804.144	2.915.664	2.885.529	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159
Rupiah	2.088.035	2.208.733	2.391.570	2.459.829	2.345.311	2.371.667	2.447.699	2.428.032	2.436.985	2.500.467	2.516.583	2.557.741	2.585.120	2.593.029	2.634.433
Giro / Demand Deposit	459.295	487.231	535.586	555.777	511.930	530.783	552.821	531.545	531.540	565.332	569.110	571.818	615.057	611.115	632.470
Tabungan / Saving	864.259	910.783	968.592	1.005.489	972.587	961.106	978.103	997.155	1.003.087	1.021.389	1.021.888	1.036.953	1.046.429	1.049.165	1.069.126
Simpanan Berjangka / Time Deposits	764.481	810.719	897.392	898.563	860.795	879.779	916.775	899.331	902.358	913.746	925.585	948.970	923.633	932.749	932.837
Valas / Foreign Exchange	324.418	372.615	422.485	413.319	410.710	432.476	467.965	457.497	439.191	449.151	448.549	444.520	459.895	470.689	456.726
Giro / Demand Deposit	132.385	168.535	208.595	204.899	210.355	238.506	259.752	261.998	243.560	256.795	260.268	261.644	270.161	284.319	275.509
Tabungan / Saving	47.087	37.406	44.536	46.356	44.664	43.740	45.388	42.646	44.207	44.186	44.305	44.445	47.178	46.224	49.286
Simpanan Berjangka / Time Deposits	144.946	166.674	169.253	162.065	155.690	150.230	162.825	152.853	151.424	148.171	143.976	138.430	142.556	140.145	131.931
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.051	529	502	537	525	549	998	1.013	991	976	1.288	1.313	1.736	1.690	1.694
c. Kewajiban kepada Bank lain / Interbank Liabilities	44.303	46.482	26.034	44.899	34.332	45.754	41.852	44.524	39.618	45.229	41.313	41.724	38.471	37.657	31.667
d. Surat Berharga yang diterbitkan / Issued Securities	64.983	85.334	83.939	83.796	83.764	81.419	82.011	86.188	85.079	84.343	84.252	81.603	80.624	80.262	80.663
e. Pinjaman yang Diterima / Loans received	146.342	153.693	140.592	141.994	137.532	139.679	138.915	138.571	140.485	141.844	129.701	128.118	127.013	126.184	126.129
Rupiah	15.277	25.447	26.922	24.982	23.696	23.778	23.510	23.673	24.757	26.944	24.961	24.023	23.393	24.143	23.569
Valas / Foreign Exchange	131.065	128.246	113.670	117.013	113.836	115.900	115.405	114.898	115.728	114.901	104.740	104.095	103.620	102.041	102.560
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	1.794	1.400	2.475	2.345	1.986	2.828	3.245	2.063	1.680	2.496	1.704	1.550	1.432	1.481	1.528
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	105.406	82.019	30.195	66.728	37.161	41.040	36.514	38.207	30.668	35.251	38.033	37.006	31.899	33.307	35.026
h. Setoran Jaminan / Guarantee Deposits	1.698	1.227	914	1.383	1.381	1.027	846	902	924	1.349	2.176	1.380	1.820	1.095	1.051
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	29.765	30.078	30.446	30.446	30.446	30.447	30.451	30.451	30.451	30.451	30.437	30.425	31.734	32.336	32.463
b. Cadangan / Reserves	11.994	11.994	11.994	11.994	11.994	11.994	13.596	13.596	13.596	13.596	13.596	13.596	13.688	13.596	13.596
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	276.332	317.719	300.640	300.631	337.442	337.510	313.511	312.691	312.690	312.691	312.692	312.707	312.707	312.707	312.707
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	74.134	74.699	34.833	37.301	4.881	10.127	14.649	19.711	24.019	29.657	34.729	41.519	47.054	54.303	61.164
e. Tambahan modal disetor / Additional Paid In Capital	33.407	39.838	52.057	49.834	46.988	49.855	47.417	50.344	51.173	50.379	50.046	51.589	144.550	143.719	143.537
f. Modal Pinjaman / Loan Capital	3.785	3.764	10.967	10.945	10.932	10.997	18.343	18.279	16.646	15.324	15.286	15.129	23.744	23.541	25.259

Tabel 1.3.a. Kegiatan Usaha BPD (Regional Development Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	426.051	469.530	491.358	493.422	488.494	490.438	494.685	497.270	499.523	502.927	502.352	505.291	511.721	512.141	515.469
- Kepada Pihak Ketiga / To Third Party	421.655	464.434	486.006	488.666	483.974	486.097	490.541	493.206	495.456	499.032	498.635	501.581	507.846	508.421	511.758
Rupiah	421.089	464.099	485.718	488.402	483.711	485.830	489.261	491.933	494.195	497.778	497.384	500.347	506.632	507.219	510.543
Valas / Foreign Exchange	565	335	289	264	263	267	1.281	1.274	1.261	1.254	1.251	1.234	1.214	1.202	1.215
- Kepada Bank Lain / Inter Bank Credit	4.396	5.096	5.352	4.756	4.521	4.341	4.144	4.064	4.067	3.895	3.718	3.710	3.875	3.720	3.711
Rupiah	4.396	5.096	5.352	4.756	4.521	4.341	4.144	4.064	4.067	3.895	3.718	3.710	3.875	3.720	3.711
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Penempatan pada Bank Lain / Interbank Placement	34.438	40.436	16.520	28.601	22.795	34.791	28.907	35.227	26.042	28.688	21.607	19.391	19.958	15.839	13.480
- Giro / Demand Deposit	2.864	2.071	2.861	2.585	3.434	5.251	2.966	4.784	4.609	3.271	3.258	4.687	5.159	5.455	5.697
- Inter Bank Call Money / Inter Bank Call Money	15.508	18.497	6.434	9.126	4.762	11.843	6.196	6.604	4.705	9.101	4.676	4.087	9.581	6.852	4.803
- Deposito Berjangka / Time Deposits	14.597	18.505	6.260	16.052	13.828	17.059	19.225	23.238	16.102	15.787	12.872	8.814	3.565	1.983	2.100
- Lainnya / Others	1.469	1.364	966	838	770	639	520	602	626	529	800	1.804	1.653	1.549	879
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	80.487	71.441	89.869	71.953	55.237	58.718	58.623	55.286	65.685	88.964	91.254	89.913	107.515	116.739	116.076
- Giro / Demand Deposit	40.667	43.659	26.710	29.527	20.161	22.357	25.006	22.871	30.896	31.751	35.202	34.511	35.639	37.747	44.932
- Fine Tune Operation (FTO)	7.790	4.389	40.782	16.912	18.860	19.108	19.335	19.050	19.677	25.480	33.512	27.102	45.830	58.272	47.331
- Fasilitas	31.782	22.219	20.757	23.928	14.054	14.403	11.315	8.398	11.895	29.833	20.300	26.503	25.311	17.425	21.685
- Lainnya / Others	248	1.173	1.620	1.587	2.161	2.850	2.967	4.966	3.217	1.900	2.240	1.796	736	3.295	2.128
d. Surat Berharga / Securities	59.567	67.915	88.874	80.760	84.223	95.420	102.037	109.955	111.751	116.131	114.167	116.834	123.993	120.426	123.787
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	8.661	11.894	3.134	3.110	2.007	3.608	3.595	3.703	4.271	3.416	2.014	977	1.928	2.133	1.829
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.271	4.184	6.815	5.666	7.782	9.032	9.258	9.960	9.537	10.098	8.218	7.152	7.946	7.160	4.965
- Obligasi / Bonds	28.405	35.306	63.168	51.886	57.232	63.988	69.781	76.513	77.650	80.142	82.142	85.580	89.515	88.397	92.180
- Lainnya / Others	18.229	16.531	15.756	20.098	17.202	18.792	19.403	19.779	20.294	22.475	21.793	23.125	24.604	22.736	24.813
e. Penyertaan / Equity Investment	1.610	1.610	1.610	1.945	1.945	1.952	1.953	1.955	1.955	1.955	1.955	1.955	1.955	1.955	1.955
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	8.402	9.317	15.483	14.290	14.840	15.097	15.418	15.691	15.876	15.824	16.219	16.628	16.255	16.824	16.881
- Kredit yang diberikan / Credit	7.950	8.874	14.923	13.730	14.275	14.528	14.848	15.135	15.323	15.273	15.673	16.082	15.696	16.277	16.349
- Surat Berharga / Securities	178	167	230	226	230	228	230	228	227	230	232	232	232	226	224
- Lainnya / Others	274	276	330	333	335	341	340	328	327	321	314	315	326	321	307
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	0	-	30	11	24	8	8	50	28	5	9	39	21	25	33
h. Tagihan Lainnya / Other claims	16.990	26.602	93.475	47.769	66.505	61.250	70.868	76.525	66.129	52.137	40.134	42.090	42.406	79.091	64.834
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	477.473	532.258	653.319	590.602	594.574	615.054	632.353	655.378	648.381	663.663	646.055	646.847	673.688	713.166	701.153
Rupiah	475.485	529.822	649.959	589.463	593.030	612.364	628.694	652.028	645.860	660.654	643.492	642.572	668.282	708.015	696.061
Giro / Demand Deposit	116.439	141.049	189.072	131.204	141.406	161.775	175.585	173.250	157.927	176.834	155.074	159.779	176.299	206.638	188.335
Tabungan / Saving	165.748	181.965	170.181	188.112	168.359	163.027	164.080	167.165	177.419	181.962	183.988	181.330	179.759	181.814	187.336
Simpanan Berjangka / Time Deposits	193.298	206.808	290.706	270.147	283.265	287.562	289.029	311.614	310.514	301.858	304.430	301.462	312.224	319.563	320.390
Valas / Foreign Exchange	1.988	2.436	3.360	1.139	1.544	2.690	3.659	3.350	2.521	3.009	2.564	4.275	5.407	5.151	5.092
Giro / Demand Deposit	375	339	137	136	145	183	713	721	686	651	668	666	669	927	890
Tabungan / Saving	80	66	101	110	108	108	108	108	118	113	108	103	102	102	99
Simpanan Berjangka / Time Deposits	1.533	2.032	3.122	892	1.291	2.399	2.838	2.521	1.717	2.246	1.788	3.516	4.635	4.122	4.013
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	98	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	31.409	31.967	13.085	23.092	10.579	13.078	13.018	12.366	13.056	14.620	13.498	14.559	18.589	13.934	14.235
d. Surat Berharga yang diterbitkan / Issued Securities	13.214	11.224	9.634	9.537	8.143	8.163	8.144	8.174	7.965	7.150	6.536	6.551	7.672	6.557	6.113
e. Pinjaman yang Diterima / Loans received	14.249	16.255	18.412	18.301	18.249	18.213	18.500	18.701	18.923	18.397	18.533	18.796	18.184	18.512	19.281
Rupiah	13.889	16.255	18.412	18.301	18.249	18.213	18.500	18.701	18.923	18.397	18.533	18.796	18.184	18.512	19.281
Valas / Foreign Exchange	359	-	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	0	2	7	2	17	41	15	15	4	13	2	5	11	11	27
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo) / Other Liabilities	12.227	11.345	639	1.501	600	435	1.023	424	455	2.173	646	351	421	499	1.017
h. Setoran Jaminan / Guarantee Deposits	483	443	197	323	222	190	189	181	168	156	177	196	213	217	220
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	39.513	42.047	43.537	44.615	46.389	46.578	46.773	47.085	47.145	46.485	46.509	46.510	46.555	46.599	46.760
b. Cadangan / Reserves	22.423	25.160	24.205	23.424	23.733	23.903	24.608	24.918	25.733	27.024	27.235	27.474	27.475	27.475	27.567
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2.783	2.899	3.046	2.909	15.656	13.912	10.330	7.999	5.839	5.448	4.175	3.917	3.738	3.738	3.609
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	13.135	12.307	11.489	13.002	1.108	2.105	3.620	4.352	5.475	7.019	8.025	9.160	10.432	11.590	12.438
e. Tambahan modal disetor / Additional Paid In Capital	921	1.831	4.362	4.269	2.532	1.761	1.522	1.674	1.772	1.604	2.020	2.292	2.067	2.912	2.844
f. Modal Pinjaman / Loan Capital	2.161	1.937	2.934	2.934	2.934	2.934	2.934	2.934	2.934	2.934	2.931	2.931	2.930	2.930	2.930

Tabel 1.4.a. Kegiatan Usaha Bank Swasta Nasional (Domestic Private Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2.428.580	2.534.506	2.402.485	2.415.930	2.375.907	2.372.386	2.388.796	2.384.416	2.396.005	2.412.935	2.402.048	2.411.653	2.441.703	2.442.636	2.451.566
- Kepada Pihak Ketiga / To Third Party	2.388.632	2.491.518	2.352.198	2.369.008	2.329.722	2.327.864	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338
Rupiah	2.016.455	2.135.017	2.003.378	2.019.257	1.983.762	1.977.195	1.984.993	1.984.252	1.993.135	2.008.109	1.999.868	2.011.461	2.044.679	2.055.680	2.057.084
Valas / Foreign Exchange	372.178	356.501	348.820	349.751	345.961	350.669	360.481	355.736	358.540	360.112	358.548	357.176	356.609	349.544	358.254
- Kepada Bank Lain / Inter Bank Credit	39.947	42.987	50.287	46.923	46.185	44.523	43.322	44.428	44.330	44.714	43.633	43.015	40.415	37.412	36.228
Rupiah	32.563	38.078	44.810	41.379	40.742	39.029	39.170	38.644	38.606	38.861	38.413	37.901	35.216	32.334	31.108
Valas / Foreign Exchange	7.385	4.909	5.477	5.544	5.443	5.493	4.153	5.785	5.724	5.853	5.219	5.114	5.199	5.078	5.119
b. Penempatan pada Bank Lain / Interbank Placement	93.748	96.924	84.367	108.478	84.731	83.270	90.177	85.251	94.585	88.237	87.701	95.826	96.481	107.355	95.627
- Giro / Demand Deposit	40.144	43.410	51.386	61.068	53.046	48.729	53.027	49.520	55.325	56.524	55.598	60.853	61.850	73.162	59.602
- Inter Bank Call Money / Inter Bank Call Money	43.022	36.937	26.043	41.296	25.917	28.956	31.238	30.372	33.946	26.715	27.344	30.621	28.985	28.379	29.408
- Deposito Berjangka / Time Deposits	4.001	5.809	2.906	2.935	2.937	3.293	3.244	3.676	3.882	3.777	3.777	3.715	4.272	4.609	5.496
- Lainnya / Others	6.580	10.768	4.033	3.180	2.831	2.198	2.619	2.115	1.638	1.114	982	637	1.374	1.205	1.121
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	337.095	317.094	303.191	307.063	293.723	291.816	293.547	286.374	341.354	437.102	464.477	438.359	457.863	480.288	520.060
- Giro / Demand Deposit	185.660	184.662	105.809	101.980	100.311	99.036	110.333	104.879	147.600	150.829	156.911	162.898	179.962	169.278	174.234
- Fine Tune Operation (FTO)	92.013	73.491	126.616	148.664	149.164	146.156	129.658	140.955	140.180	194.161	238.084	193.883	204.169	257.715	262.790
- FastBI	55.137	54.332	58.374	43.600	33.654	34.551	41.554	32.582	43.985	70.588	60.814	70.131	57.034	39.985	69.382
- Lainnya / Others	4.285	4.608	12.392	12.819	10.593	12.073	12.002	7.959	9.589	21.523	8.667	11.448	16.698	13.311	13.654
d. Surat Berharga / Securities	444.790	483.621	665.238	686.753	721.822	748.885	755.343	784.208	765.093	809.446	803.382	814.563	826.319	826.762	846.522
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	13.990	34.038	84	191	226	282	276	233	390	313	177	153	117	172	282
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	18.664	7.903	6.199	7.533	7.970	8.986	8.212	8.730	8.542	9.559	12.443	12.236	10.823	11.729	8.510
- Obligasi / Bonds	300.499	327.107	570.585	580.288	617.689	642.152	651.008	682.208	654.417	684.876	667.300	678.791	693.021	694.985	702.682
- Lainnya / Others	111.637	114.574	88.369	98.740	95.937	97.464	95.847	93.036	101.744	114.698	123.462	123.383	122.357	119.877	135.048
e. Penyertaan / Equity Investment	20.470	23.951	26.554	26.768	26.859	26.933	26.913	26.981	27.071	26.779	26.917	27.038	29.847	29.988	29.475
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	65.473	64.780	102.173	106.672	108.393	110.253	113.933	115.769	118.368	117.593	119.819	120.219	118.006	118.037	120.192
- Kredit yang diberikan / Credit	63.208	62.925	100.543	104.562	106.159	107.707	110.361	112.146	115.133	114.356	116.824	117.600	114.979	115.024	117.067
- Surat Berharga / Securities	403	325	345	379	364	366	394	274	249	227	238	216	265	274	273
- Lainnya / Others	1.862	1.529	1.286	1.731	1.871	2.179	3.177	3.348	2.985	3.010	2.757	2.402	2.763	2.740	2.852
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	11.264	10.628	14.239	14.258	12.761	11.257	9.424	8.298	9.097	7.536	7.232	9.504	8.069	9.435	7.117
h. Tagihan Lainnya / Other claims	115.225	162.186	385.800	400.487	441.490	434.753	446.529	407.504	414.589	304.913	293.506	340.171	310.914	312.835	328.100
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	2.564.260	2.702.953	2.966.779	3.016.126	3.021.206	3.020.621	3.044.343	3.055.330	3.106.633	3.145.638	3.150.680	3.198.614	3.220.883	3.262.436	3.321.171
Rupiah	2.166.406	2.326.941	2.551.150	2.596.157	2.607.048	2.602.654	2.613.009	2.639.628	2.683.979	2.711.602	2.720.406	2.747.237	2.754.507	2.781.585	2.830.471
Giro / Demand Deposit	370.394	411.752	501.303	507.027	501.068	511.967	536.817	517.359	542.197	548.234	552.366	569.914	571.111	586.247	620.164
Tabungan / Saving	656.060	716.016	794.128	814.929	820.544	824.110	823.469	854.938	865.246	875.818	877.442	887.241	892.542	910.420	917.949
Simpanan Berjangka / Time Deposits	1.140.952	1.199.174	1.255.719	1.274.202	1.285.436	1.266.577	1.252.723	1.267.331	1.276.537	1.287.551	1.290.598	1.290.082	1.290.854	1.284.918	1.292.358
Valas / Foreign Exchange	397.854	376.012	415.629	419.969	414.158	417.967	431.334	415.702	422.654	434.036	430.273	451.377	466.375	480.851	490.700
Giro / Demand Deposit	128.888	133.464	157.701	161.502	159.700	159.290	172.657	160.223	155.915	165.150	163.714	180.077	181.100	196.857	205.080
Tabungan / Saving	80.699	85.950	105.380	103.092	99.789	103.734	106.851	101.637	102.764	104.100	106.792	107.528	113.405	114.620	114.314
Simpanan Berjangka / Time Deposits	188.267	156.598	152.548	155.375	154.668	154.943	151.826	153.842	163.975	164.786	159.767	163.772	171.871	169.374	171.306
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1.745	1.495	5.579	5.473	5.078	5.471	5.690	4.777	5.859	4.415	4.167	4.134	2.373	1	1
c. Kewajiban kepada Bank lain / Interbank Liabilities	90.648	96.530	75.304	88.784	86.483	86.149	90.704	85.141	93.766	85.844	84.723	79.441	83.765	77.677	80.233
d. Surat Berharga yang diterbitkan / Issued Securities	36.932	38.471	32.400	31.745	30.543	30.128	31.263	30.977	29.923	27.449	27.388	27.319	29.195	30.331	26.607
e. Pinjaman yang Diterima / Loans received	136.156	127.107	106.539	106.689	99.692	96.292	94.243	90.621	91.769	86.555	85.729	82.531	82.083	80.543	81.415
Rupiah	19.359	19.008	26.243	26.588	26.510	25.343	24.978	24.820	25.235	24.957	24.968	24.521	22.480	19.981	19.123
Valas / Foreign Exchange	116.797	108.099	80.296	80.101	73.182	70.949	69.265	65.802	66.534	61.597	60.761	58.010	59.603	60.562	62.292
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	11.087	7.776	13.293	13.021	11.948	11.160	10.741	7.460	7.194	6.662	6.089	7.426	6.383	6.664	5.608
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	81.639	87.659	49.582	63.128	49.000	59.892	62.958	57.900	54.576	53.699	51.157	52.703	52.357	48.436	47.569
h. Setoran Jaminan / Guarantee Deposits	2.293	2.393	2.345	2.405	2.251	2.343	2.096	2.136	2.029	2.081	1.972	2.119	2.149	1.964	2.309
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	132.703	132.321	143.758	147.188	147.168	159.206	159.723	159.723	160.021	160.097	163.051	164.217	167.248	167.581	163.750
b. Cadangan / Reserves	33.849	37.901	38.223	38.235	39.065	36.445	38.496	37.012	37.017	40.374	40.385	40.422	40.423	40.434	40.415
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	233.575	262.105	274.594	273.869	323.080	310.884	296.755	296.766	296.633	292.450	292.220	292.001	291.954	290.481	291.405
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit /Loss) 2)	54.171	58.964	44.115	46.927	5.826	9.815	13.662	18.880	22.550	28.915	33.012	38.357	44.044	48.845	53.390
e. Tambahan modal disetor / Additional Paid In Capital	80.427	101.550	131.256	137.429	135.872	129.919	131.789	134.397	136.637	138.556	139.339	139.534	139.827	140.708	148.677
f. Modal Pinjaman / Loan Capital	43.276	37.788	35.522	42.327	41.573	41.961	42.463	42.809	41.333	41.789	40.154	39.924	38.040	37.326	36.822

Tabel 1.5.a. Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Branch Offices of Foreign Banks Operations) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	258.593	241.450	208.707	182.060	172.275	174.838	178.418	173.934	175.732	176.762	174.582	168.702	174.300	171.015	175.154
- Kepada Pihak Ketiga / To Third Party	244.994	230.266	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294
Rupiah	119.278	113.194	94.526	85.824	80.480	82.245	84.026	84.406	84.684	82.998	83.446	82.721	86.003	86.240	88.289
Valas / Foreign Exchange	125.716	117.072	109.856	92.098	88.298	89.041	91.859	87.007	88.556	89.782	88.248	83.126	85.439	81.946	84.005
- Kepada Bank Lain / Inter Bank Credit	13.598	11.184	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.962	2.887	2.855	2.858	2.829	2.861
Rupiah	1	58	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	13.598	11.125	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.962	2.887	2.855	2.858	2.829	2.861
b. Penempatan pada Bank Lain / Interbank Placement	22.944	31.504	45.250	36.432	42.128	39.613	38.201	38.508	39.470	34.226	36.602	41.339	37.853	42.779	34.907
- Giro / Demand Deposit	7.298	3.641	8.224	3.409	5.975	3.857	3.505	3.150	5.889	3.851	4.087	3.374	2.042	2.626	3.620
- Inter Bank Call Money / Inter Bank Call Money	15.646	27.838	36.875	32.701	35.063	34.648	34.002	34.574	32.426	28.888	31.601	35.494	35.235	37.836	30.727
- Deposito Berjangka / Time Deposits	-	-	-	-	500	500	500	500	500	500	500	500	500	500	500
- Lainnya / Others	1	25	152	322	591	607	194	283	655	988	415	1.971	76	1.816	60
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	53.781	62.349	86.116	76.379	94.888	97.945	112.575	100.235	109.156	108.852	112.480	110.025	124.296	107.653	109.135
- Giro / Demand Deposit	18.514	18.054	17.472	33.061	30.057	32.111	35.009	38.223	44.476	43.372	43.962	41.095	42.645	41.796	41.829
- Fine Tune Operation (FTO)	17.293	25.751	43.620	25.316	44.516	39.909	55.941	50.998	44.014	45.813	47.538	45.133	57.371	46.440	50.382
- Fasilitas	17.935	18.543	24.879	17.440	20.047	25.719	21.420	11.414	19.837	16.808	20.215	22.207	22.813	19.132	16.924
- Lainnya / Others	39	1	144	591	268	205	204	0	829	2.859	764	1.591	1.467	285	0
d. Surat Berharga / Securities	61.323	66.633	81.455	83.944	76.467	80.158	74.598	79.423	76.656	81.068	75.286	79.621	78.686	73.101	77.324
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	957	2.637	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4.944	6.974	2.275	2.498	1.776	1.931	1.343	1.541	1.545	2.338	2.384	2.469	2.381	1.974	2.119
- Obligasi / Bonds	45.846	52.572	74.443	77.095	71.304	74.236	69.797	74.649	71.884	74.863	69.134	74.540	73.849	68.285	71.754
- Lainnya / Others	5.026	4.451	4.736	4.350	3.387	3.991	3.459	3.234	3.226	3.867	3.768	2.612	2.456	2.842	3.451
e. Penyertaan / Equity Investment	94	72	73	73	73	73	73	73	73	73	73	73	73	73	73
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6.274	6.070	9.635	6.048	5.897	5.924	6.270	6.535	6.612	6.673	6.645	6.517	5.901	6.209	6.465
- Kredit yang diberikan / Credit	6.083	5.798	9.273	5.732	5.595	5.617	6.171	6.438	6.521	6.537	6.509	6.389	5.770	6.066	6.321
- Surat Berharga / Securities	8	8	24	12	11	11	13	13	6	6	6	6	7	7	7
- Lainnya / Others	183	263	339	305	291	296	86	85	85	130	130	122	123	136	137
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8.267	8.206	11.069	10.996	9.851	8.818	8.531	6.796	7.463	6.988	6.169	8.184	6.707	7.720	6.138
h. Tagihan Lainnya / Other claims	27.039	21.903	21.951	21.775	27.374	30.280	25.974	21.156	21.257	18.373	19.573	23.463	16.818	20.551	21.089
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	176.261	182.088	200.845	185.513	197.882	206.092	212.205	202.254	205.774	207.429	203.961	211.821	222.702	205.663	209.873
Rupiah	95.202	99.276	116.274	110.557	118.951	124.008	120.303	115.743	120.044	116.180	118.740	121.319	117.170	115.568	119.718
Giro / Demand Deposit	50.880	60.009	71.550	68.725	73.746	81.320	75.494	74.184	80.391	75.870	79.613	80.398	76.768	75.487	79.088
Tabungan / Saving	5.019	5.184	6.140	6.134	6.340	6.430	6.122	6.346	6.420	6.607	6.516	7.220	7.241	7.953	8.330
Simpanan Berjangka / Time Deposits	39.304	34.084	38.584	35.698	38.865	36.257	38.687	35.214	33.233	33.704	32.611	33.702	33.162	32.128	32.299
Valas / Foreign Exchange	81.059	82.812	84.571	74.956	78.932	82.085	91.902	86.514	85.730	91.249	86.222	90.502	105.532	90.095	90.155
Giro / Demand Deposit	56.378	63.471	65.595	57.864	61.854	65.370	76.164	71.133	70.164	76.147	71.204	76.258	91.126	75.644	75.313
Tabungan / Saving	7.308	7.815	9.678	9.279	9.022	8.677	8.243	7.983	7.727	7.940	7.991	7.930	8.059	7.946	8.839
Simpanan Berjangka / Time Deposits	17.374	11.527	9.299	7.813	8.256	8.038	7.495	7.395	7.839	7.162	6.027	6.313	6.346	6.505	6.002
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	25	-	0	-	-	-	26	-	-	-	-	-	-	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	26.194	22.538	21.572	19.906	19.140	19.747	20.738	19.896	25.974	18.462	21.350	19.490	20.653	19.909	18.436
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	-	2.000	3.031	3.051	3.036	2.054	2.039	1.070	1.070	1.069	1.069	1.068	1.066	566	65
Rupiah	-	2.000	2.000	2.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	500	-
Valas / Foreign Exchange	-	-	1.031	1.051	1.036	1.054	1.039	70	70	69	69	68	66	66	65
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13.515	6.427	8.760	8.428	6.621	5.466	5.165	4.438	5.020	3.917	3.859	6.103	4.878	5.713	4.004
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/ repo) / Other Liabilities	7.207	6.381	2.528	3.608	3.372	3.828	2.138	1.984	1.800	1.699	1.284	1.124	1.143	1.089	1.055
h. Setoran Jaminan / Guarantee Deposits	85	94	382	256	271	416	202	219	264	237	369	561	606	436	775
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	7.340	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312	7.312
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	30.209	32.371	34.796	35.190	42.591	41.971	42.008	42.127	42.133	41.513	41.513	40.692	40.072	40.072	37.862
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	8.618	10.517	8.477	7.488	685	1.031	1.085	1.177	1.657	1.936	2.407	2.966	3.084	3.258	3.482
e. Tambahan modal disetor / Additional Paid In Capital	(273)	389	918	704	555	484	278	343	421	466	579	583	482	469	457
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	742.327	828.197	725.282	794.091	72.385	133.073	201.760	263.229	327.248	391.272	453.980	518.227	581.642	645.650	707.621
a. Dari Bank Indonesia / From Bank Indonesia Placement	6.205	7.353	8.159	8.902	700	1.312	1.974	2.576	3.163	3.965	5.000	5.832	6.695	7.698	8.707
b. Dari Penempatan pada bank lain / From interbank placement	8.863	10.205	4.978	5.392	307	542	805	1.007	1.269	1.479	1.689	1.896	2.074	2.265	2.435
c. Dari surat berharga / From securities	61.380	64.336	68.057	75.630	6.723	13.330	20.858	28.118	35.781	42.668	49.711	56.820	64.165	71.539	78.964
d. Dari Kredit yang diberikan / From credit	511.575	552.425	466.057	508.294	46.342	84.662	127.016	166.427	206.414	247.088	286.279	326.055	365.711	407.423	446.715
- kepada pihak ketiga bukan bank / To Third Party non Bank	508.391	548.591	462.173	504.082	46.010	84.064	126.236	165.416	205.165	245.612	284.635	324.172	363.687	405.111	444.210
- kepada bank lain / To other Bank	3.184	3.834	3.884	4.212	332	598	779	1.011	1.249	1.476	1.644	1.883	2.025	2.312	2.505
e. Lainnya / Others	154.304	193.878	178.031	195.873	18.313	33.228	51.108	65.102	80.621	96.072	111.301	127.623	142.997	156.726	170.799
2. Beban Bunga / Interest Expenses	365.077	439.201	379.160	412.189	38.220	65.832	96.918	124.458	152.824	180.691	208.553	237.102	264.436	290.207	315.601
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	63	450	352	368	4	7	13	17	18	95	107	120	25	141	144
b. Kewajiban pada Bank lain / Interbank Liabilities	9.789	11.570	7.568	8.085	538	1.008	1.540	2.011	2.615	3.060	3.464	3.869	4.280	4.692	5.118
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	179.623	210.401	176.408	190.658	13.474	25.328	38.092	50.116	62.125	73.719	85.476	97.169	108.219	119.353	129.866
- Giro / Demand Deposit	20.397	24.188	25.006	27.192	2.178	4.048	6.168	8.161	10.085	12.024	14.019	16.006	17.957	20.001	22.112
- Tabungan / Saving	23.929	24.998	19.973	21.655	1.550	3.036	4.588	6.055	7.511	8.925	10.369	11.925	13.275	14.595	15.863
- Simpanan Berjangka / Time deposits	135.298	161.215	131.429	141.811	9.746	18.244	27.336	35.900	44.529	52.769	61.088	69.238	76.987	84.757	91.891
d. Surat Berharga / Securities	11.314	11.987	9.999	10.961	831	1.636	2.490	3.380	4.292	5.054	5.847	6.626	7.506	8.172	9.068
e. Pinjaman yang diterima / Loans received	11.572	13.655	9.761	10.340	2.378	2.129	2.625	2.980	3.361	3.766	4.180	4.724	5.129	5.606	6.065
f. Lainnya / Others	150.931	189.109	171.087	187.804	15.364	30.087	45.491	59.974	74.583	89.309	103.956	119.380	134.058	147.013	160.338
g. Koreksi atas pendapatan bunga / Corrections	1.784	2.029	3.984	3.972	5.631	5.638	6.667	5.979	5.829	5.688	5.523	5.213	5.218	5.231	5.002
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	377.250	388.997	346.122	381.902	34.165	67.241	103.404	138.771	174.424	210.581	245.427	281.125	317.206	355.443	392.020
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	261.214	318.252	361.728	407.621	46.904	90.793	140.363	180.460	220.304	249.090	277.816	319.710	361.697	386.606	417.957
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	8.442	12.839	19.768	22.342	2.874	4.550	5.726	7.169	8.720	11.492	12.474	14.640	16.349	17.962	19.371
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	19	38	1	1	0	0	-	-	-	-	-	1	-	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	31	59	150	239	2	70	163	151	9	27	29	38	55	57	65
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	123.588	144.697	188.247	203.924	22.755	45.810	74.175	97.341	120.424	121.817	132.626	148.237	176.580	187.880	187.899
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	76.090	82.320	69.298	77.002	6.304	12.418	19.377	26.747	33.862	41.307	48.413	55.318	64.128	71.216	78.929
f. Lainnya / Others	53.043	78.298	84.146	104.114	14.969	27.945	40.923	49.051	57.289	74.448	84.274	101.478	104.585	109.491	131.693
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	453.025	510.775	579.575	652.690	65.010	129.209	202.993	263.424	325.959	374.218	423.938	483.355	545.855	591.635	645.091
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	3.506	1.678	1.365	1.595	544	1.264	1.270	1.087	1.064	1.247	1.027	903	1.422	1.634	1.741
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	152	417	117	170	0	0	278	278	345	345	454	454	454	454	454
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	177	46	132	184	20	29	114	113	120	120	147	144	144	174	175
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	113.865	130.660	169.276	183.116	21.341	44.203	72.255	93.003	113.582	115.196	123.980	137.283	164.821	173.547	173.040
e. Penyusutan/Amortisasi / Depreciation/Amortizations	102.680	130.473	186.264	220.212	23.770	45.441	67.637	84.654	104.758	131.203	149.263	173.913	184.948	198.630	227.745
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4.756	5.637	3.993	4.508	342	690	1.043	1.410	1.797	2.109	2.474	2.827	3.184	3.602	3.978
g. Lainnya / Others	227.889	241.863	218.427	242.905	18.992	37.583	60.397	82.879	104.292	123.999	146.593	167.831	190.882	213.594	237.959
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	185.439	196.474	128.275	136.833	16.059	28.825	42.212	55.806	68.768	85.454	99.304	117.480	133.048	150.413	164.886
E. Pendapatan non-operasional / Non Operational Income	24.927	27.176	24.361	26.831	2.155	4.465	7.213	8.468	8.861	11.512	12.555	13.013	14.857	15.950	17.995
F. Beban non-operasional / Non Operational Expenses	19.647	23.136	21.619	24.048	2.064	3.617	5.249	7.628	8.734	10.267	11.708	13.079	14.616	16.722	17.557
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	5.280	4.041	2.742	2.782	91	848	1.964	840	127	1.245	847	(66)	241	(772)	438
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	190.719	200.514	131.017	139.616	16.151	29.673	42.738	56.646	68.895	86.698	100.151	117.414	133.289	149.641	165.324
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	95.580	105.391	(64)	67.531	(5)	(20)	(53)	(65)	(83)	(99)	(112)	(128)	(146)	(165)	(184)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	95.682	105.669	340	67.820	(5)	(97)	(152)	(164)	(182)	(198)	(211)	(227)	(244)	(264)	(283)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	150.013	156.487	98.914	104.718	12.500	23.078	33.026	44.119	53.702	67.527	78.173	92.002	104.614	117.996	130.474

Tabel 1.7.a. Laporan Laba / Rugi Bank Persero (State Owned Banks Income Statements) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	266.868	289.368	253.078	277.235	30.157	51.451	77.667	97.979	121.067	143.912	165.783	188.478	211.696	236.428	259.819
a. Dari Bank Indonesia / From Bank Indonesia Placement	872	1.150	1.822	1.963	108	194	309	423	526	653	820	970	1.160	1.381	1.605
b. Dari Penempatan pada bank lain / From interbank placement	2.855	3.354	2.049	2.210	124	222	305	357	461	548	612	715	780	876	966
c. Dari surat berharga / From securities	22.313	22.511	24.291	27.102	2.168	4.406	6.988	9.400	12.176	14.376	16.668	19.079	21.674	24.391	27.212
d. Dari Kredit yang diberikan / From credit	221.679	242.146	207.388	226.686	24.293	42.127	62.460	80.727	99.450	118.530	136.518	155.151	174.125	194.449	213.365
- kepada pihak ketiga bukan bank / To Third Party non Bank	221.449	242.018	206.577	225.811	24.191	41.964	62.333	80.576	99.274	118.327	136.352	154.963	173.981	194.290	213.191
- kepada bank lain / To other Bank	230	128	811	874	102	163	127	151	176	203	166	187	144	159	175
e. Lainnya / Others	19.150	20.207	17.529	19.276	3.464	4.502	7.605	7.072	8.453	9.804	11.164	12.563	13.957	15.330	16.671
2. Beban Bunga / Interest Expenses	100.552	119.880	105.879	113.490	14.752	20.957	29.241	34.722	41.253	47.610	53.958	60.230	66.427	72.665	78.616
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	32	414	277	285	0	0	3	3	3	4	4	4	4	4	4
b. Kewajiban pada Bank lain / Interbank Liabilities	4.586	5.361	4.104	4.406	302	581	894	1.178	1.585	1.846	2.077	2.319	2.563	2.803	3.065
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	64.743	79.400	71.507	76.575	4.871	9.167	13.891	18.316	22.631	26.838	31.148	35.589	39.695	43.778	47.777
- Giro / Demand Deposit	9.035	11.576	12.296	13.332	1.078	1.980	2.986	3.933	4.843	5.778	6.757	7.733	8.690	9.684	10.760
- Tabungan / Saving	9.888	10.652	8.907	9.647	697	1.409	2.164	2.838	3.482	4.116	4.766	5.538	6.135	6.675	7.175
- Simpanan Berjangka / Time deposits	45.820	57.173	50.303	53.597	3.096	5.778	8.741	11.544	14.306	16.945	19.625	22.318	24.870	27.419	29.843
d. Surat Berharga / Securities	4.369	4.780	3.710	4.018	314	616	920	1.274	1.677	2.027	2.386	2.682	2.999	3.331	3.835
e. Pinjaman yang diterima / Loans received	6.306	7.340	5.853	6.168	2.094	1.604	1.857	1.973	2.119	2.293	2.474	2.798	2.987	3.254	3.521
f. Lainnya / Others	18.793	20.651	16.770	18.430	1.591	3.406	5.096	6.126	7.550	9.035	10.468	11.770	13.137	14.450	15.602
g. Koreksi atas pendapatan bunga / Corrections	1.723	1.935	3.658	3.609	5.580	5.583	6.581	5.852	5.688	5.567	5.401	5.070	5.043	5.045	4.812
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	166.316	169.488	147.199	163.746	15.405	30.494	46.988	63.257	79.814	96.302	111.824	128.248	145.269	163.762	181.202
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	75.120	129.470	117.152	134.785	17.802	36.125	49.007	71.439	89.469	108.125	118.715	136.923	147.231	155.820	178.857
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	2.969	4.603	6.482	7.199	1.688	2.627	3.322	4.083	4.909	6.326	6.878	8.008	8.600	9.171	9.554
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	11.971	37.677	17.940	18.348	3.018	7.331	8.061	21.101	29.017	31.508	31.345	30.301	32.152	33.803	33.390
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/commissions/provisions	35.904	39.652	34.465	38.267	3.188	6.199	9.767	13.260	17.235	20.829	24.425	27.950	31.591	35.174	38.738
f. Lainnya / Others	24.276	47.537	58.265	70.970	9.908	19.968	27.856	32.994	38.308	49.462	56.067	70.663	74.888	77.671	97.175
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	148.001	204.182	215.255	245.562	26.606	53.584	77.373	109.574	138.353	166.326	186.067	211.758	231.827	249.867	282.085
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	330	247	304	323	56	173	134	156	153	242	182	157	254	253	252
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	8.073	34.034	11.101	10.982	2.512	6.762	7.682	20.141	27.159	29.432	28.616	26.619	28.010	29.004	28.227
e. Penyusutan/Amortisasi / Depreciation/Amortizations	45.830	69.472	110.972	130.834	15.751	30.691	42.504	52.123	63.958	81.988	91.482	109.560	117.119	123.300	145.311
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	722	893	619	810	55	142	197	246	380	414	477	569	600	696	739
g. Lainnya / Others	93.047	99.535	92.258	102.614	8.230	15.816	26.856	36.908	46.704	54.251	65.310	74.854	85.845	96.613	107.556
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	93.435	94.776	49.096	52.968	6.601	13.034	20.060	25.122	30.930	38.101	44.472	53.412	60.674	69.715	77.974
E. Pendapatan non - operasional / Non Operational Income	1.168	485	612	846	36	347	793	691	412	855	803	395	562	540	664
F. Beban non - operasional / Non Operational Expenses	500	772	1.581	1.840	53	47	97	135	164	327	393	484	666	728	679
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	668	(287)	(969)	(993)	(17)	300	697	556	249	528	410	(89)	(104)	(188)	(15)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	94.103	94.489	48.127	51.975	6.584	13.334	19.319	25.678	31.178	38.628	44.882	53.322	60.570	69.527	77.959
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	49.213	51.349	-	19.973	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	49.213	51.349	-	19.973	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	74.134	74.699	34.833	37.301	4.881	10.127	14.649	19.711	24.019	29.657	34.729	41.519	47.054	54.303	61.164

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	81.890	97.447	92.563	101.078	8.303	16.207	24.848	33.281	41.681	50.232	58.672	67.027	75.356	83.711	92.235
a. Dari Bank Indonesia / From Bank Indonesia Placement	766	696	1.040	1.166	93	158	236	312	383	487	614	705	806	961	1.116
b. Dari Penempatan pada bank lain / From interbank placement	2.177	2.753	1.232	1.284	63	136	248	327	408	474	536	590	645	683	710
c. Dari surat berharga / From securities	4.897	5.603	5.588	6.155	461	957	1.511	2.109	2.706	3.279	3.865	4.427	5.014	5.617	6.233
d. Dari Kredit yang diberikan / From credit	52.115	54.701	50.852	55.543	4.604	8.996	13.757	18.347	22.970	27.765	32.495	37.152	41.833	46.502	51.176
- kepada pihak ketiga bukan bank / To Third Party non Bank	52.039	54.512	50.698	55.377	4.593	8.976	13.725	18.308	22.921	27.706	32.427	37.057	41.728	46.388	51.053
- kepada bank lain / To other Bank	76	189	154	166	11	21	31	39	50	59	67	95	105	114	124
e. Lainnya / Others	21.934	33.695	33.850	36.930	3.084	5.959	9.096	12.186	15.213	18.227	21.163	24.153	27.058	29.948	32.999
2. Beban Bunga / Interest Expenses	43.254	57.593	55.310	60.267	4.895	9.462	14.397	19.201	23.955	28.582	33.137	37.696	42.125	46.607	51.147
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	1	4	2	2	-	-	-	-	-	-	0	0	0	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	898	1.024	725	756	41	73	120	142	173	204	233	264	299	337	372
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	19.177	21.999	19.762	21.595	1.730	3.302	4.978	6.617	8.262	9.815	11.356	12.843	14.273	15.779	17.230
- Giro / Demand Deposit	2.683	2.949	2.547	2.764	203	393	630	860	1.069	1.274	1.490	1.687	1.881	2.122	2.359
- Tabungan / Saving	2.213	2.401	2.099	2.325	181	336	502	665	831	992	1.157	1.325	1.476	1.634	1.786
- Simpanan Berjangka / Time deposits	14.281	16.650	15.116	16.506	1.346	2.573	3.847	5.092	6.361	7.548	8.709	9.831	10.917	12.023	13.085
d. Surat Berharga / Securities	1.177	1.266	1.044	1.147	92	189	285	382	477	573	663	738	828	916	995
e. Pinjaman yang diterima / Loans received	760	851	831	913	82	159	239	316	394	466	537	608	675	741	804
f. Lainnya / Others	21.236	32.412	32.877	35.778	2.941	5.727	8.753	11.718	14.618	17.481	20.301	23.188	25.988	28.768	31.670
g. Koreksi atas pendapatan bunga / Corrections	5	38	69	76	9	11	22	26	31	43	49	55	61	67	76
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	38.636	39.854	37.253	40.811	3.408	6.745	10.452	14.080	17.726	21.650	25.534	29.331	33.231	37.103	41.088
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	8.163	9.028	10.056	12.166	980	1.944	3.051	4.190	5.205	6.729	7.697	8.448	9.580	10.873	12.140
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	703	455	580	900	21	50	87	122	163	240	297	395	481	535	608
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	0	1	0	0	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	144	161	804	843	107	217	290	405	521	584	645	737	844	1.084	1.333
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	1.951	2.159	2.584	2.920	237	489	781	1.035	1.283	1.564	1.846	2.108	2.501	2.801	3.111
f. Lainnya / Others	5.366	6.253	6.087	7.502	615	1.187	1.893	2.628	3.238	4.340	4.909	5.208	5.754	6.453	7.081
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	31.601	33.786	33.526	37.977	3.080	6.170	9.160	13.041	16.304	19.866	23.456	26.615	30.065	34.194	37.999
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	403	137	107	108	12	35	52	40	37	44	41	48	52	25	25
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	124	144	730	757	108	215	288	392	492	556	614	694	781	1.013	1.237
e. Penyusutan/Amortisasi / Depreciation/Amortizations	6.106	7.155	8.593	9.569	1.087	1.942	2.539	3.639	4.474	5.515	6.550	7.291	8.210	9.611	10.482
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	73	85	56	62	7	10	13	18	23	28	33	38	43	51	56
g. Lainnya / Others	24.895	26.265	24.041	27.480	1.866	3.968	6.268	8.952	11.278	13.723	16.218	18.545	20.978	23.493	26.198
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15.198	15.097	13.783	15.001	1.308	2.520	4.342	5.229	6.627	8.514	9.776	11.163	12.746	13.783	15.230
E. Pendapatan non - operasional / Non Operational Income	5.488	5.263	4.680	5.200	433	858	1.232	1.646	2.043	2.500	2.947	3.401	3.866	4.334	4.840
F. Beban non - operasional / Non Operational Expenses	5.529	5.325	4.676	5.164	426	847	1.232	1.664	2.094	2.565	3.043	3.517	4.009	4.507	5.026
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(41)	(63)	4	36	7	11	1	(19)	(50)	(65)	(96)	(117)	(143)	(174)	(186)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15.157	15.034	13.787	15.037	1.315	2.530	4.342	5.211	6.576	8.449	9.680	11.046	12.603	13.609	15.044
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4.097	4.016	-	4.242	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4.000	3.961	-	4.076	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13.090	12.307	11.489	13.002	1.108	2.105	3.620	4.352	5.475	7.019	8.025	9.160	10.432	11.590	12.438

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	372.258	417.368	363.024	397.993	32.794	63.290	96.007	127.725	159.241	190.918	222.355	254.660	285.541	315.536	344.727
a. Dari Bank Indonesia / From Bank Indonesia Placement	3.647	4.097	4.136	4.546	400	741	1.086	1.388	1.713	2.210	2.859	3.353	3.844	4.403	4.959
b. Dari Penempatan pada bank lain / From interbank placement	2.672	3.185	1.440	1.529	81	137	196	256	313	364	412	456	505	556	605
c. Dari surat berharga / From securities	30.214	31.893	34.763	38.774	3.783	7.374	11.420	15.399	19.377	23.199	27.110	31.005	34.867	38.654	42.429
d. Dari Kredit yang diberikan / From credit	222.810	238.681	196.404	213.903	16.779	32.299	48.943	64.909	80.960	97.193	113.100	129.053	144.510	160.666	175.814
- kepada pihak ketiga bukan bank / To Third Party non Bank	220.465	235.716	193.762	211.020	16.564	31.892	48.331	64.101	79.953	95.996	111.710	127.473	142.757	158.652	173.634
- kepada bank lain / To other Bank	2.344	2.966	2.642	2.883	215	407	611	808	1.008	1.197	1.391	1.579	1.753	2.014	2.180
e. Lainnya / Others	112.915	139.511	126.281	139.241	11.751	22.739	34.362	45.773	56.878	67.952	78.874	90.793	101.814	111.257	120.920
2. Beban Bunga / Interest Expenses	215.825	255.469	213.727	233.876	18.312	34.929	52.571	69.618	86.502	103.192	119.967	137.505	153.988	168.866	183.600
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	25	30	74	82	4	6	10	14	15	91	103	116	21	137	140
b. Kewajiban pada Bank lain / Interbank Liabilities	3.420	3.956	2.025	2.178	171	314	471	623	772	911	1.044	1.168	1.287	1.409	1.527
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	92.186	104.955	82.257	89.387	6.662	12.452	18.610	24.389	30.262	35.922	41.664	47.264	52.622	58.022	62.941
- Giro / Demand Deposit	7.829	8.507	9.171	9.717	812	1.511	2.301	3.042	3.773	4.489	5.220	5.960	6.694	7.445	8.183
- Tabungan / Saving	11.721	11.867	8.887	9.595	664	1.275	1.898	2.520	3.158	3.770	4.391	4.996	5.589	6.198	6.801
- Simpanan Berjangka / Time deposits	72.636	84.581	64.199	69.775	5.185	9.666	14.410	18.826	23.331	27.662	32.053	36.308	40.340	44.379	47.957
d. Surat Berharga / Securities	5.743	5.938	5.219	5.771	420	825	1.286	1.724	2.138	2.455	2.799	3.207	3.679	3.925	4.238
e. Pinjaman yang diterima / Loans received	4.397	5.328	2.964	3.138	188	346	506	663	817	972	1.131	1.276	1.419	1.560	1.687
f. Lainnya / Others	109.997	135.205	120.931	133.033	10.827	20.942	31.625	42.106	52.389	62.765	73.155	84.385	94.844	103.694	112.953
g. Koreksi atas pendapatan bunga / Corrections	57	56	257	287	42	43	64	101	109	77	73	89	115	119	115
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)															
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	103.815	116.408	106.694	119.025	13.913	22.792	33.380	42.736	50.269	62.423	69.811	77.939	77.923	85.762	93.999
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	2.615	5.452	10.480	11.873	915	1.396	1.721	2.281	2.901	4.180	4.419	5.254	6.233	7.194	8.036
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	16	38	0	0	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	2	21	23	23	0	3	2	2	2	20	22	30	33	34	35
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	45.352	50.513	48.437	50.141	6.262	9.702	14.230	16.679	18.657	21.707	23.372	25.565	21.531	24.116	25.975
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	33.863	36.378	29.137	32.382	2.595	5.197	8.020	11.348	14.020	17.302	20.263	23.131	27.623	30.535	34.083
f. Lainnya / Others	21.967	24.006	18.616	24.605	4.141	6.495	9.406	12.425	14.688	19.214	21.736	23.958	22.503	23.882	25.870
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	194.464	205.787	201.564	224.577	21.051	39.066	60.180	76.483	93.336	113.173	129.520	145.322	153.127	169.079	187.062
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	1.289	524	543	544	249	665	706	512	479	569	387	343	690	898	1.000
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	15	281	3	52	-	-	-	-	-	-	108	108	108	108	108
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	1	6	18	68	2	0	0	0	1	1	1	1	1	11	11
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	41.966	43.246	41.187	42.138	5.607	9.025	13.257	13.991	15.001	18.659	19.301	20.539	16.405	17.536	19.275
e. Penyusutan/Amortisasi / Depreciation/Amortizations	46.810	50.700	63.436	75.389	6.759	12.516	20.494	27.068	34.232	41.258	48.477	54.244	56.856	62.466	68.350
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	3.149	3.928	2.684	2.949	232	443	672	916	1.122	1.332	1.577	1.781	2.042	2.303	2.571
g. Lainnya / Others	101.235	107.102	93.694	103.437	8.203	16.417	25.051	33.997	42.502	51.355	59.669	68.306	77.024	85.758	95.747
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)															
E. Pendapatan non-operasional / Non Operational Income															
F. Beban non-operasional / Non Operational Expenses															
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)															
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit															
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received															
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office															
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax															

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
A. Pendapatan dan Beban Bunga / Interest Income and Interest Expenses															
1. Pendapatan bunga / Interest Income	21.311	24.014	16.617	17.785	1.131	2.126	3.238	4.244	5.259	6.210	7.170	8.062	9.049	9.976	10.840
a. Dari Bank Indonesia / From Bank Indonesia Placement	919	1.410	1.162	1.227	99	218	342	453	541	615	707	804	886	953	1.027
b. Dari Penempatan pada bank lain / From interbank placement	1.159	913	256	369	39	47	56	66	86	93	129	135	143	149	155
c. Dari surat berharga / From securities	3.956	4.329	3.415	3.599	311	593	938	1.210	1.523	1.814	2.068	2.308	2.609	2.877	3.090
d. Dari Kredit yang diberikan / From credit	14.971	16.897	11.413	12.163	666	1.239	1.857	2.443	3.033	3.600	4.166	4.700	5.244	5.805	6.360
- kepada pihak ketiga bukan bank / To Third Party non Bank	14.437	16.346	11.136	11.874	662	1.232	1.847	2.431	3.018	3.583	4.146	4.678	5.221	5.780	6.333
- kepada bank lain / To other Bank	534	551	277	289	4	7	10	13	16	18	20	22	23	25	27
e. Lainnya / Others	305	466	371	427	15	28	45	71	76	88	100	115	168	191	209
2. Beban Bunga / Interest Expenses	5.446	6.259	4.245	4.557	260	485	709	917	1.113	1.307	1.490	1.671	1.895	2.069	2.238
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	6	3	0	0	-	-	-	-	-	0	0	0	0	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	886	1.229	714	745	24	40	55	70	84	99	110	119	131	143	154
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3.517	4.047	2.882	3.101	211	408	613	795	970	1.144	1.309	1.473	1.628	1.774	1.918
- Giro / Demand Deposit	849	1.158	992	1.079	85	165	251	325	400	483	552	625	693	750	810
- Tabungan / Saving	107	79	79	88	8	16	24	31	39	47	56	65	76	88	101
- Simpanan Berjangka / Time deposits	2.561	2.810	1.811	1.934	118	227	338	439	532	614	701	782	860	936	1.007
d. Surat Berharga / Securities	24	3	25	25	5	5	-	-	-	0	0	0	0	0	0
e. Pinjaman yang diterima / Loans received	109	136	113	122	14	20	24	28	32	35	39	43	48	52	53
f. Lainnya / Others	904	841	509	563	6	11	17	24	27	28	32	36	88	100	114
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	15.864	17.756	12.372	13.228	870	1.641	2.529	3.327	4.145	4.904	5.680	6.391	7.153	7.907	8.602
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	74.116	63.346	127.826	141.646	14.209	29.933	54.925	62.095	75.361	71.814	81.593	96.401	126.963	134.151	132.961
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2.156	2.329	2.225	2.370	251	478	595	683	747	746	880	982	1.035	1.062	1.172
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	3	-	-	-	-	-	-	-	-	-	-	1	-	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	30	38	127	215	2	68	160	149	6	7	7	7	22	23	24
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	66.122	56.347	121.066	134.591	13.368	28.560	51.594	59.156	72.229	68.018	77.265	91.633	122.053	128.876	127.201
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	4.371	4.131	3.112	3.432	284	534	808	1.103	1.323	1.612	1.879	2.129	2.413	2.705	2.997
f. Lainnya / Others	1.435	502	1.177	1.038	304	294	1.768	1.004	1.055	1.431	1.562	1.649	1.440	1.486	1.566
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	78.958	67.020	129.229	144.575	14.273	30.389	56.280	64.327	77.965	74.853	84.895	99.659	130.837	138.495	137.944
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1.484	770	411	621	226	390	379	380	396	392	417	355	426	459	464
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	138	136	114	118	0	0	278	278	345	345	345	345	345	345	345
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	40	115	117	18	28	114	112	120	119	146	143	143	163	164
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	63.702	53.236	116.259	129.238	13.114	28.202	51.027	58.478	70.930	66.549	75.450	89.431	119.625	125.995	124.301
e. Penyusutan/Amortisasi / Depreciation/Amortizations	3.934	3.147	3.262	4.421	173	292	2.100	1.825	2.095	2.442	2.753	2.818	2.763	3.252	3.601
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	812	730	634	686	48	94	159	231	272	335	387	440	499	552	612
g. Lainnya / Others	8.712	8.962	8.434	9.374	693	1.383	2.222	3.023	3.808	4.670	5.397	6.127	7.035	7.729	8.458
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	11.022	14.082	10.969	10.299	806	1.185	1.174	1.095	1.541	1.865	2.378	3.133	3.279	3.564	3.619
E. Pendapatan non - operasional / Non Operational Income	960	938	1.134	1.325	74	141	244	510	520	635	719	702	781	741	921
F. Beban non - operasional / Non Operational Expenses	146	30	10	28	21	1	3	3	2	2	3	8	8	8	8
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	815	908	1.123	1.297	53	140	241	507	518	633	716	694	772	733	913
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11.837	14.989	12.092	11.596	859	1.325	1.415	1.601	2.058	2.497	3.094	3.827	4.052	4.297	4.532
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	52	(84)	(64)	(89)	(5)	(20)	(53)	(65)	(83)	(99)	(112)	(128)	(146)	(165)	(184)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	252	248	340	365	(5)	(97)	(152)	(164)	(182)	(198)	(211)	(227)	(244)	(264)	(283)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	8.618	10.517	8.477	7.488	685	1.031	1.085	1.177	1.657	1.936	2.407	2.966	3.084	3.258	3.482

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	1.063.037	904.442	1.081.939	1.037.780	1.124.472	1.220.609	1.296.175	1.208.206	1.200.137	1.252.305	1.263.153	1.276.082	1.228.983	1.183.005	1.232.759
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	17.310	14.277	42.933	42.308	43.126	42.513	44.210	45.246	44.306	49.473	48.910	49.485	47.632	44.645	42.372
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	1.040.333	883.237	1.028.536	987.245	1.070.146	1.165.418	1.241.773	1.151.534	1.145.252	1.191.077	1.201.990	1.211.549	1.165.679	1.126.855	1.178.789
- Lainnya / Others	5.395	6.927	10.469	8.227	11.200	12.678	10.192	11.427	10.579	11.755	12.253	15.048	15.672	11.504	11.598
Kewajiban Komitmen / Committed Liabilities	2.724.780	2.659.102	2.877.217	2.820.197	2.917.183	2.996.599	3.054.254	3.015.429	2.997.813	2.985.258	3.090.381	3.131.557	3.103.137	3.061.340	3.136.772
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1.545.055	1.603.199	1.681.806	1.643.288	1.686.508	1.674.074	1.669.746	1.679.136	1.671.240	1.605.192	1.680.479	1.703.404	1.702.875	1.701.063	1.715.932
- Committed	367.108	371.281	415.988	405.603	417.078	411.394	401.785	417.360	414.804	411.945	429.797	439.207	433.384	430.956	438.655
- Uncommitted	1.177.948	1.231.918	1.265.818	1.237.685	1.269.430	1.262.680	1.267.960	1.261.777	1.256.437	1.193.247	1.250.682	1.264.196	1.269.491	1.270.107	1.277.277
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	10.181	16.622	18.627	19.402	18.994	20.795	23.791	21.428	22.904	22.099	22.908	23.712	21.356	23.510	23.476
- Committed	1.897	5.138	4.173	4.843	3.653	4.077	5.776	4.257	4.121	4.296	4.228	4.306	3.172	3.367	3.115
- Uncommitted	8.284	11.484	14.454	14.559	15.342	16.719	18.015	17.171	18.783	17.802	18.680	19.406	18.184	20.142	20.361
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	88.144	67.522	64.516	68.511	70.374	74.512	77.260	76.716	74.706	79.074	77.752	78.901	83.562	84.836	95.722
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1.075.275	961.666	1.102.929	1.080.952	1.130.728	1.214.851	1.273.707	1.226.789	1.215.902	1.268.098	1.295.276	1.308.774	1.281.320	1.237.412	1.286.348
- Lainnya / Others	6.126	10.093	9.340	8.044	10.578	12.366	9.750	11.360	13.061	10.796	13.967	16.767	14.024	14.520	15.293
Tagihan Kontinjensi / Contingent Claims	286.136	273.864	274.419	275.006	244.805	274.391	284.509	277.665	274.099	269.010	272.231	270.579	290.067	280.456	278.776
- Garansi yang diterima / Received guarantees	248.740	226.961	221.226	222.265	190.769	219.075	226.010	220.155	215.460	209.539	211.391	208.365	225.508	214.904	210.836
- Pendapatan bunga dalam penyelesaian / Accrued interest	32.405	40.966	45.128	44.416	45.537	46.620	47.749	47.723	48.871	49.586	50.789	52.031	54.095	54.444	56.486
- Lainnya / Others	4.991	5.936	8.065	8.325	8.500	8.696	10.749	9.787	9.768	9.884	10.051	10.183	10.465	11.107	11.454
Kewajiban Kontinjensi / Contingent Liabilities	366.334	365.644	333.639	341.684	317.613	319.943	321.928	317.597	312.040	317.225	320.444	314.892	321.762	327.337	341.751
- Garansi yang diberikan / Issued guarantees	364.514	363.078	330.632	338.920	314.636	317.198	319.160	314.844	309.209	314.573	317.793	312.265	319.302	324.667	339.109
- Lainnya / Others	1.820	2.566	3.006	2.764	2.978	2.745	2.769	2.753	2.830	2.652	2.651	2.628	2.460	2.670	2.643
Lainnya / Others	445.955	491.618	548.338	566.622	568.289	572.017	578.823	584.081	585.688	595.768	600.228	603.289	607.736	611.927	681.574
- Penerusan Kredit / Channelling	12.072	14.246	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197	12.088	12.083	12.052	11.781	11.477
- Aset produktif yang dihapusbukukan / Written off earning assets	392.081	430.741	485.071	500.846	501.055	504.631	512.285	515.446	516.446	526.679	530.202	533.650	541.502	544.707	614.136
- Kredit yang diberikan / Credit disbursed	383.718	421.711	474.790	490.473	490.717	494.270	501.898	504.862	505.886	516.064	519.582	523.025	530.885	533.888	535.884
- Lainnya / Others	8.363	9.030	10.281	10.373	10.338	10.361	10.386	10.584	10.560	10.616	10.621	10.621	10.617	10.818	78.252
- Aset produktif yang dihapustagih / Charged off earning assets	41.802	46.632	50.307	52.809	54.292	54.543	53.824	55.993	57.035	56.892	57.937	57.557	54.182	55.439	55.961
- Kredit yang diberikan / Credit disbursed	34.238	39.304	42.976	45.429	46.911	47.160	46.437	48.607	49.651	49.505	50.551	50.174	46.776	48.036	48.555
- Lainnya / Others	7.564	7.328	7.331	7.380	7.380	7.383	7.387	7.386	7.384	7.387	7.386	7.384	7.405	7.403	7.405

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	348.931	178.892	214.743	212.808	225.882	236.841	261.241	245.999	253.214	255.753	248.351	258.400	240.026	239.641	251.575
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	348.421	178.714	214.452	212.512	225.560	236.493	260.801	245.638	252.856	255.418	248.028	258.079	239.661	239.247	251.169
- Lainnya / Others	510	178	291	296	322	347	440	361	358	334	323	321	365	394	406
Kewajiban Komitmen / Committed Liabilities	760.781	630.918	673.592	653.065	668.256	680.551	719.874	717.671	716.257	680.749	738.654	750.009	734.298	721.837	743.770
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	363.852	384.510	381.935	350.189	367.250	359.070	364.080	371.952	374.079	312.064	367.338	378.784	380.589	377.498	383.107
- Committed	38.083	37.746	42.112	40.703	42.633	41.703	40.587	50.658	52.619	50.522	54.254	64.046	65.188	63.081	62.166
- Uncommitted	325.769	346.764	339.824	309.486	324.617	317.367	323.494	321.295	321.459	261.542	313.084	314.738	315.402	314.417	320.941
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	220	4.358	4.345	4.251	4.205	3.671	4.105	4.067	4.044	4.343	4.268	4.249	2.721	3.151	3.156
- Committed	-	2.262	2.281	2.231	2.181	1.647	2.081	2.043	2.025	2.024	1.949	1.930	502	927	932
- Uncommitted	220	2.097	2.064	2.020	2.024	2.024	2.024	2.019	2.319	2.319	2.319	2.319	2.219	2.224	2.224
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	40.819	34.403	33.867	34.576	35.407	38.755	41.043	41.240	38.089	40.790	42.438	41.680	46.234	46.509	51.322
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	355.888	207.633	253.432	264.037	261.383	279.044	310.634	300.400	300.033	323.540	324.598	325.284	304.741	294.667	306.173
- Lainnya / Others	2	14	12	12	12	12	12	12	12	12	12	12	12	12	13
Tagihan Kontinjensi / Contingent Claims	59.370	67.408	82.661	84.460	83.042	83.729	90.041	87.205	87.352	88.184	88.736	86.614	88.543	91.285	85.121
- Garansi yang diterima / Received guarantees	39.077	44.596	49.912	51.866	49.571	49.425	53.799	52.341	51.507	51.819	51.364	48.245	48.006	49.875	44.131
- Pendapatan bunga dalam penyelesaian / Accrued interest	16.189	17.846	26.627	26.379	27.140	27.861	28.300	28.168	29.020	29.399	30.261	31.156	33.219	33.500	33.350
- Lainnya / Others	4.105	4.966	6.122	6.215	6.331	6.443	7.941	6.696	6.825	6.966	7.111	7.214	7.318	7.909	7.640
Kewajiban Kontinjensi / Contingent Liabilities	209.293	219.994	211.438	218.809	201.718	205.956	208.209	205.460	200.967	206.518	207.218	205.872	213.290	218.672	226.146
- Garansi yang diberikan / Issued guarantees	208.451	218.787	209.966	217.325	200.229	204.453	206.702	203.951	199.456	205.000	205.693	204.333	211.753	217.127	224.549
- Lainnya / Others	842	1.207	1.473	1.484	1.489	1.503	1.506	1.509	1.511	1.518	1.525	1.538	1.537	1.545	1.598
Lainnya / Others	232.267	253.628	278.958	284.230	284.352	286.123	290.656	293.926	293.263	300.331	302.177	304.298	305.707	308.311	377.056
- Penerusan Kredit / Channelling	5.115	5.160	4.485	4.488	4.468	4.464	4.438	4.415	4.266	4.252	4.200	4.197	4.178	4.213	4.327
- Aset produktif yang dihapusbukukan / Written off earning assets	227.010	248.332	274.333	279.604	279.748	281.522	286.078	289.371	288.858	295.938	297.837	299.961	301.389	303.961	372.590
- Kredit yang diberikan / Credit disbursed	224.154	245.610	271.603	276.873	277.019	278.788	283.341	286.585	286.075	293.152	295.052	297.167	298.591	301.163	302.419
- Lainnya / Others	2.857	2.722	2.730	2.731	2.730	2.734	2.736	2.786	2.783	2.785	2.785	2.794	2.798	2.798	70.171
- Aset produktif yang dihapustagih / Charged off earning assets	142	136	139	139	136	138	141	141	139	141	141	139	140	137	139
- Kredit yang diberikan / Credit disbursed	142	136	139	139	136	138	141	141	139	141	141	139	140	137	139
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	5.262	5.439	11.240	7.324	14.780	14.594	11.570	16.752	11.719	10.112	12.312	13.587	15.003	19.951	18.792
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	0	138	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	988	365	4.078	885	7.155	6.440	3.934	9.087	4.600	2.633	4.349	5.536	6.499	11.703	10.132
- Lainnya / Others	4.273	4.936	7.054	6.330	7.516	8.046	7.528	7.557	7.012	7.372	7.855	7.943	8.396	8.140	8.552
Kewajiban Komitmen / Committed Liabilities	26.074	31.921	32.491	28.035	37.568	36.148	33.616	37.979	33.275	31.127	34.660	36.048	37.680	44.133	42.489
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	20.832	26.403	21.940	21.200	23.066	22.944	22.605	20.913	20.565	20.781	21.320	20.162	20.593	21.096	21.024
- Committed	7.549	8.648	5.339	4.826	4.878	4.776	4.642	4.585	4.594	4.898	5.399	5.505	5.738	5.666	5.582
- Uncommitted	13.283	17.755	16.600	16.374	18.187	18.169	17.962	16.328	15.971	15.883	15.921	14.657	14.855	15.430	15.442
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	317	299	918	826	874	889	888	896	873	745	696	779	899	846	872
- Committed	53	25	166	117	142	145	132	137	135	87	93	84	89	86	91
- Uncommitted	264	274	752	709	732	744	756	759	738	657	603	696	810	761	781
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	321	98	134	116	74	124	106	123	79	126	188	200	262	246	291
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	106	157	3.830	651	6.881	5.666	3.585	8.700	4.179	2.278	3.474	5.195	6.279	11.173	9.405
- Lainnya / Others	4.498	4.964	5.670	5.242	6.673	6.525	6.432	7.348	7.579	7.198	8.982	9.712	9.647	10.772	10.897
Tagihan Kontinjensi / Contingent Claims	6.846	7.671	8.483	8.406	8.468	8.620	8.807	8.832	8.921	8.958	9.071	9.114	9.107	9.172	10.752
- Garansi yang diterima / Received guarantees	1.801	1.779	1.786	1.807	1.780	1.790	1.820	1.814	1.806	1.820	1.837	1.833	1.844	1.843	1.855
- Pendapatan bunga dalam penyelesaian / Accrued interest	4.287	5.063	5.743	5.607	5.693	5.825	5.969	5.983	6.074	6.092	6.172	6.188	6.155	6.198	7.753
- Lainnya / Others	759	829	955	992	995	1.005	1.018	1.035	1.041	1.046	1.061	1.093	1.108	1.131	1.144
Kewajiban Kontinjensi / Contingent Liabilities	10.938	9.375	5.983	6.066	4.429	4.180	4.114	4.390	4.708	4.667	5.249	6.084	6.523	6.627	6.539
- Garansi yang diberikan / Issued guarantees	10.936	9.254	5.873	5.960	4.323	4.073	4.010	4.283	4.357	4.563	5.145	5.983	6.509	6.528	6.433
- Lainnya / Others	3	121	110	107	106	107	105	106	351	104	104	102	14	99	106
Lainnya / Others	22.919	24.980	26.814	27.679	27.608	27.801	28.885	28.991	29.045	29.114	29.286	24.759	25.321	25.168	25.310
- Penerusan Kredit / Channelling	1.914	1.841	1.810	1.815	1.812	1.809	1.807	1.816	1.806	1.810	1.809	1.806	1.794	1.791	1.788
- Aset produktif yang dihapusbukukan / Written off earning assets	20.843	22.977	24.842	25.702	25.706	25.830	26.917	27.010	27.073	27.139	27.312	22.788	23.362	23.212	23.357
- Kredit yang diberikan / Credit disbursed	20.211	22.227	24.105	24.965	24.970	25.095	26.181	26.275	26.337	26.403	26.576	22.053	22.620	22.470	22.615
- Lainnya / Others	632	750	736	737	736	736	736	735	735	736	736	735	742	742	742
- Aset produktif yang dihapustagih / Charged off earning assets	162	162	162	161	91	162	162	165	165	165	165	165	165	165	165
- Kredit yang diberikan / Credit disbursed	162	162	162	161	91	162	162	165	165	165	165	165	165	165	165
- Lainnya / Others	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	383.527	372.476	455.132	422.255	456.037	491.455	500.685	485.344	478.446	470.221	477.008	501.490	480.557	465.934	481.211
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	17.310	14.139	42.825	42.200	43.018	42.405	44.102	45.138	44.198	49.365	48.802	49.377	47.524	44.537	42.264
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	365.623	356.524	409.182	378.455	409.658	444.765	454.360	436.698	431.039	416.807	424.131	445.329	426.122	418.427	436.307
- Lainnya / Others	594	1.813	3.125	1.600	3.361	4.285	2.224	3.509	3.210	4.049	4.075	6.784	6.911	2.970	2.640
Kewajiban Komitmen / Committed Liabilities	1.347.495	1.356.751	1.502.328	1.480.366	1.519.095	1.544.058	1.544.790	1.550.575	1.539.824	1.523.171	1.542.117	1.581.777	1.588.646	1.578.899	1.616.065
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	895.509	907.865	995.244	990.205	1.011.540	1.004.175	1.006.036	1.007.846	1.005.656	997.171	1.015.880	1.027.623	1.032.852	1.032.963	1.042.198
- Committed	261.417	264.313	309.509	306.028	315.307	309.493	300.748	305.044	304.396	301.907	316.124	316.595	313.153	314.302	321.817
- Uncommitted	634.092	643.552	685.734	684.176	696.234	694.682	705.288	702.801	701.259	695.264	699.756	711.029	719.699	718.661	720.381
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	8.944	9.125	8.444	9.616	9.083	9.471	12.626	12.593	12.024	12.188	12.555	13.411	13.664	13.781	13.535
- Committed	1.762	2.852	1.726	2.495	1.330	2.285	3.563	2.076	1.961	2.185	2.186	2.293	2.581	2.355	2.093
- Uncommitted	7.183	6.273	6.718	7.122	7.754	7.187	9.063	10.517	10.063	10.004	10.370	11.118	11.083	11.426	11.442
- Irrevocable LC yang masih berjalan / Current Irrevocable LC	40.902	30.167	27.725	31.550	31.719	31.898	32.982	32.448	31.918	34.292	32.278	33.485	33.580	34.293	37.666
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	400.542	404.490	467.262	446.205	462.858	492.684	490.146	493.688	484.757	476.184	476.581	500.415	504.186	494.159	518.283
- Lainnya / Others	1.597	5.104	3.653	2.790	3.894	5.829	3.001	4.000	5.470	3.336	4.822	6.842	4.364	3.704	4.384
Tagihan Kontinjensi / Contingent Claims	177.132	166.396	153.670	153.744	125.290	153.745	157.114	152.956	153.038	146.931	151.284	151.987	157.505	154.258	156.982
- Garansi yang diterima / Received guarantees	165.746	148.732	140.574	140.667	111.890	140.054	142.339	137.803	137.872	131.508	135.622	136.016	141.345	138.091	139.528
- Pendapatan bunga dalam penyelesaian / Accrued interest	11.274	17.540	12.122	11.971	12.238	12.454	12.995	13.106	13.273	13.560	13.793	14.103	14.175	14.109	14.793
- Lainnya / Others	112	124	973	1.106	1.162	1.237	1.780	2.047	1.893	1.862	1.869	1.867	2.029	2.058	2.661
Kewajiban Kontinjensi / Contingent Liabilities	111.557	103.901	88.876	89.493	85.548	86.034	85.370	83.790	82.788	82.096	85.852	81.371	80.663	81.189	85.815
- Garansi yang diberikan / Issued guarantees	110.581	102.663	87.452	88.320	84.166	84.898	84.212	82.652	81.820	81.066	84.830	80.383	79.754	80.162	84.877
- Lainnya / Others	976	1.238	1.423	1.173	1.382	1.136	1.157	1.138	968	1.030	1.022	988	909	1.027	939
Lainnya / Others	174.882	197.442	225.301	236.336	237.887	239.565	240.681	242.495	244.623	247.528	249.870	255.404	257.204	258.933	259.631
- Penerusan Kredit / Channelling	5.043	7.245	6.664	6.663	6.662	6.570	6.469	6.412	6.135	6.135	6.080	6.080	6.080	5.778	5.363
- Aset produktif yang dihapusbukukan / Written off earning assets	132.216	146.669	171.709	181.268	181.265	182.875	184.833	184.538	185.894	188.960	190.313	196.216	201.398	202.807	203.416
- Kredit yang diberikan / Credit disbursed	127.493	141.263	165.046	174.514	174.544	176.135	178.070	177.626	179.004	182.017	183.364	189.272	194.472	195.680	196.228
- Lainnya / Others	4.724	5.407	6.664	6.754	6.722	6.740	6.763	6.912	6.890	6.943	6.949	6.944	6.926	7.127	7.188
- Aset produktif yang dihapustagih / Charged off earning assets	37.623	43.528	46.928	48.406	49.960	50.121	49.379	51.545	52.594	52.433	53.477	53.108	49.726	50.348	50.853
- Kredit yang diberikan / Credit disbursed	30.151	36.200	39.597	41.076	42.630	42.788	42.042	44.210	45.261	45.097	46.142	45.775	42.371	42.996	43.498
- Lainnya / Others	7.472	7.328	7.331	7.330	7.330	7.333	7.337	7.336	7.333	7.336	7.336	7.333	7.355	7.353	7.355

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	325.317	347.635	400.825	395.393	427.773	477.720	522.679	460.111	456.757	516.220	525.483	502.605	493.396	457.478	481.180
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	325.300	347.635	400.825	395.393	427.773	477.720	522.679	460.111	456.757	516.220	525.483	502.605	493.396	457.478	481.180
- Lainnya / Others	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kewajiban Komitmen / Committed Liabilities	590.431	639.512	668.806	658.731	692.264	735.841	755.974	709.205	708.456	750.210	774.950	763.723	742.513	716.472	734.447
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	264.862	284.421	282.687	281.694	284.653	287.884	277.025	278.425	270.941	275.177	275.940	276.834	268.842	269.507	269.602
- Committed	60.058	60.574	59.028	54.046	54.260	55.422	55.808	57.073	53.194	54.618	54.019	53.062	49.306	47.909	49.090
- Uncommitted	204.804	223.847	223.659	227.649	230.392	232.462	221.217	221.353	217.747	220.559	221.921	223.772	219.536	221.598	220.512
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	701	2.840	4.919	4.708	4.832	6.764	6.173	3.872	5.963	4.822	5.388	5.273	4.072	5.732	5.913
- Committed	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Uncommitted	618	2.840	4.919	4.708	4.832	6.764	6.173	3.872	5.963	4.822	5.388	5.273	4.072	5.732	5.913
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	6.102	2.855	2.789	2.269	3.174	3.735	3.128	2.906	4.620	3.866	2.847	3.537	3.485	3.787	6.444
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	318.739	349.386	378.405	370.059	399.606	437.458	469.343	424.001	426.932	466.095	490.624	477.879	466.114	437.414	452.487
- Lainnya / Others	28	10	5	-	-	-	306	-	-	250	150	200	-	32	-
Tagihan Kontinjensi / Contingent Claims	42.788	32.390	29.605	28.396	28.005	28.297	28.547	28.672	24.789	24.938	23.140	22.864	34.868	25.741	25.922
- Garansi yang diterima / Received guarantees	42.117	31.854	28.954	27.925	27.528	27.806	28.052	28.196	24.275	24.393	22.568	22.271	34.313	25.095	25.322
- Pendapatan bunga dalam penyelesaian / Accrued interest	656	518	636	459	466	480	485	466	504	536	563	583	546	636	591
- Lainnya / Others	16	17	15	13	12	11	10	10	10	9	9	10	9	9	9
Kewajiban Kontinjensi / Contingent Liabilities	34.546	32.374	27.342	27.316	25.918	23.773	24.235	23.958	23.576	23.943	22.125	21.565	21.287	20.849	23.251
- Garansi yang diberikan / Issued guarantees	34.546	32.374	27.342	27.316	25.918	23.773	24.235	23.958	23.576	23.943	22.125	21.565	21.287	20.849	23.251
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lainnya / Others	15.887	15.568	17.265	18.376	18.441	18.526	18.600	18.669	18.757	18.795	18.894	18.829	19.504	19.515	19.577
- Penerusan Kredit / Channelling	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / Written off earning assets	12.012	12.762	14.186	14.273	14.336	14.404	14.457	14.527	14.621	14.643	14.741	14.684	15.354	14.726	14.773
- Kredit yang diberikan / Credit disbursed	11.860	12.611	14.035	14.122	14.185	14.253	14.306	14.376	14.470	14.492	14.590	14.533	15.202	14.575	14.622
- Lainnya / Others	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / Charged off earning assets	3.875	2.806	3.079	4.103	4.105	4.123	4.143	4.142	4.136	4.152	4.154	4.145	4.151	4.788	4.804
- Kredit yang diberikan / Credit disbursed	3.783	2.806	3.079	4.053	4.055	4.072	4.092	4.091	4.085	4.101	4.103	4.094	4.100	4.738	4.754
- Lainnya / Others	92	-	-	50	50	51	51	51	51	51	51	51	51	50	51

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,97	23,40	24,25	23,89	24,50	24,53	24,04	24,21	24,27	24,30	24,58	24,37	25,18	25,32	25,59
- Modal / Capital	1.269.616	1.377.558	1.377.782	1.360.376	1.382.814	1.390.028	1.366.971	1.375.479	1.382.507	1.400.516	1.414.295	1.410.737	1.466.639	1.479.533	1.499.553
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	21,29	21,86	22,48	22,24	22,85	22,85	22,24	22,43	22,55	22,54	22,83	22,75	23,59	23,73	23,98
- Modal Inti (Tier I) / Core Capital (Tier I)	1.176.700	1.286.968	1.277.284	1.266.316	1.289.360	1.294.822	1.264.765	1.274.290	1.284.448	1.298.775	1.313.616	1.316.582	1.373.756	1.386.560	1.405.484
- ATMR / Risk Weighted Assets	5.526.581	5.886.069	5.682.504	5.693.416	5.643.586	5.667.388	5.687.065	5.682.070	5.696.139	5.762.557	5.753.363	5.787.950	5.824.021	5.843.142	5.860.167
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,55	2,47	1,64	1,59	2,17	1,97	1,87	1,86	1,80	1,88	1,86	1,90	1,91	1,93	1,93
- Laba sebelum pajak / Profit	186.912	194.916	138.082	134.529	186.723	170.801	163.622	162.703	158.137	165.993	164.329	168.790	170.368	173.287	173.735
- Rata-rata total aset / Average total assets	7.329.250	7.880.981	8.410.213	8.440.183	8.611.498	8.669.166	8.740.538	8.761.188	8.782.870	8.819.009	8.844.450	8.877.484	8.926.277	8.973.782	9.021.034
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77,86	79,39	86,04	86,58	84,55	85,24	86,44	85,61	85,61	84,59	84,26	83,69	83,68	83,12	82,94
- Biaya Operasional / Operating Expenses	638.990	735.429	763.058	849.954	84.673	159.602	248.187	317.345	390.956	448.780	508.686	578.291	654.742	712.676	775.876
- Pendapatan Operasional / Operating Income	820.646	926.303	886.882	981.650	100.149	187.227	287.117	370.706	456.693	530.550	603.706	690.992	782.431	857.411	935.422
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,14	4,91	4,41	4,45	4,66	4,55	4,62	4,64	4,66	4,66	4,64	4,63	4,62	4,63	4,62
- Pendapatan bunga bersih / Interest income net	360.412	370.095	357.911	361.932	388.250	381.243	391.160	393.802	395.974	397.839	397.570	398.528	399.877	403.239	404.692
- Rata-rata total aset produktif / Average total earning assets	7.016.192	7.538.955	8.108.233	8.136.641	8.326.281	8.387.937	8.465.132	8.482.892	8.504.956	8.545.378	8.572.071	8.605.977	8.655.560	8.703.322	8.751.775
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,78	94,43	82,33	82,54	82,44	81,80	80,93	80,83	80,89	80,39	80,17	79,37	79,11	78,27	78,26
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5.092.584	5.391.846	5.201.894	5.235.027	5.151.035	5.173.219	5.248.238	5.231.717	5.263.579	5.328.457	5.311.066	5.333.428	5.395.966	5.400.425	5.460.266
- Total Dana Pihak Ketiga / Total Third Party Funds	5.372.841	5.709.670	6.318.538	6.342.538	6.248.385	6.324.490	6.485.237	6.472.494	6.507.221	6.628.449	6.624.920	6.719.334	6.820.953	6.899.794	6.976.725
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,96	15,51	18,89	18,91	18,64	19,51	19,76	20,53	19,67	21,67	21,29	20,86	21,07	20,93	20,96
- Aset Likuid Primer / Primary Liquid Asset	899.937	902.889	980.630	1.009.045	942.998	1.008.211	1.069.942	1.093.931	1.062.914	1.234.363	1.187.030	1.148.169	1.184.186	1.202.463	1.205.388
- Aset Likuid Sekunder / Secondary Liquid assets	259.472	370.524	656.787	651.176	662.402	694.026	685.806	717.215	682.047	716.101	728.016	751.764	779.209	765.267	784.034
- Total Aset / Total Assets	7.751.621	8.212.586	8.665.964	8.780.681	8.611.498	8.726.834	8.883.280	8.823.139	8.869.600	8.999.703	8.997.032	9.108.720	9.316.623	9.401.328	9.493.556

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	20,88	21,18	19,67	18,82	19,27	19,56	18,86	19,18	19,28	19,14	19,42	19,10	21,04	21,20	21,42
- Modal / Capital	472.797	526.961	478.697	462.629	471.945	481.487	468.757	475.208	479.814	486.762	492.938	489.568	541.107	548.744	556.097
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.433.081	2.458.280	2.448.960	2.462.199	2.484.982	2.477.204	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,67	20,09	18,21	17,52	18,00	18,28	17,30	17,63	17,75	17,52	17,79	17,58	19,54	19,71	19,87
- Modal Inti (Tier I) / Core Capital (Tier I)	445.335	499.910	443.069	430.786	440.718	450.150	429.994	436.760	441.668	445.653	451.622	450.628	502.494	510.125	515.859
- ATMR / Risk Weighted Assets	2.264.360	2.487.813	2.433.081	2.458.280	2.448.960	2.462.199	2.484.982	2.477.204	2.488.321	2.543.720	2.538.545	2.563.697	2.571.708	2.588.325	2.596.668
Return On Assets Ratio (%) / Return On Assets Ratio (%)	3,08	2,81	1,45	1,43	2,16	2,16	2,06	2,05	1,99	2,04	2,02	2,09	2,10	2,15	2,18
- Laba sebelum pajak / Profit	94.103	94.489	52.502	51.975	79.013	80.003	77.276	77.033	74.828	77.257	76.940	79.984	80.760	83.433	85.047
- Rata-rata total aset / Average total assets	3.052.601	3.364.528	3.609.619	3.626.978	3.661.356	3.699.955	3.748.457	3.762.396	3.767.840	3.786.876	3.803.673	3.821.338	3.851.106	3.877.973	3.903.015
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	71,24	76,39	86,19	86,62	85,82	84,59	84,77	84,64	84,81	84,39	83,86	83,06	82,55	81,70	81,68
- Biaya Operasional / Operating Expenses	231.407	306.618	306.453	342.975	39.965	71.555	103.633	138.483	172.737	206.011	231.033	261.900	287.087	310.479	347.552
- Pendapatan Operasional / Operating Income	324.842	401.394	355.549	395.943	46.566	84.589	122.256	163.605	203.667	244.111	275.505	315.312	347.761	380.032	425.503
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5,70	5,26	4,56	4,63	5,14	5,03	5,10	5,13	5,17	5,17	5,12	5,12	5,11	5,15	5,14
- Pendapatan bunga bersih / Interest income net	166.316	169.488	160.580	163.746	184.859	182.962	187.952	189.772	191.553	192.603	191.699	192.372	193.693	196.515	197.675
- Rata-rata total aset produktif / Average total earning assets	2.919.454	3.224.071	3.521.685	3.539.589	3.596.926	3.636.294	3.685.860	3.697.571	3.702.623	3.723.825	3.740.475	3.758.926	3.789.645	3.816.740	3.842.247
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	92,83	94,17	85,46	85,13	87,61	86,80	85,21	85,86	86,71	86,17	85,49	84,93	84,47	84,07	84,30
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.239.600	2.430.773	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739
- Total Dana Pihak Ketiga / Total Third Party Funds	2.412.453	2.581.349	2.814.055	2.873.149	2.756.021	2.804.144	2.915.664	2.885.529	2.876.176	2.949.618	2.965.131	3.002.261	3.045.015	3.063.718	3.091.159
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	13,08	14,48	18,04	17,53	17,10	18,20	19,01	19,80	18,40	19,56	18,94	18,77	18,50	17,95	17,68
- Aset Likuid Primer / Primary Liquid Asset	329.235	363.560	402.997	414.449	358.706	400.942	453.885	477.456	426.767	480.438	457.652	445.598	444.905	438.783	412.441
- Aset Likuid Sekunder / Secondary Liquid assets	107.960	153.929	263.435	254.901	267.269	279.313	277.162	275.739	270.358	278.894	281.682	294.718	311.760	300.549	321.927
- Total Aset / Total Assets	3.342.995	3.574.105	3.695.044	3.818.584	3.661.356	3.738.553	3.845.461	3.804.214	3.789.619	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22,05	21,19	21,83	22,11	22,56	22,01	21,74	21,26	21,36	21,36	21,87	22,10	22,15	22,63	22,81
- Modal / Capital	77.296	81.327	87.688	89.468	91.008	90.278	88.955	87.675	87.842	88.674	90.612	92.035	93.026	94.997	96.080
- ATMR / Risk Weighted Assets	350.627	383.759	401.771	404.641	403.371	410.077	409.157	412.371	411.231	415.049	414.253	416.493	419.941	419.817	421.169
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20,51	19,71	20,17	20,43	20,89	20,34	20,08	19,60	19,69	19,79	20,07	20,30	20,36	20,83	21,03
- Modal Inti (Tier I) / Core Capital (Tier I)	71.899	75.623	81.028	82.670	84.269	83.408	82.156	80.843	80.959	82.147	83.152	84.559	85.516	87.433	88.568
- ATMR / Risk Weighted Assets	350.627	383.759	401.771	404.641	403.371	410.077	409.157	412.371	411.231	415.049	414.253	416.493	419.941	419.817	421.169
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,38	2,15	2,05	2,04	2,08	1,98	2,26	2,01	2,03	2,16	2,12	2,11	2,12	2,04	2,03
- Laba sebelum pajak / Profit	14.564	14.267	14.475	14.433	14.963	14.431	16.666	15.025	15.228	16.290	16.037	15.985	16.184	15.695	15.753
- Rata-rata total aset / Average total assets	612.053	663.919	705.013	706.917	717.888	728.741	736.373	745.720	749.811	755.374	757.029	758.937	763.654	770.840	775.916
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	77,88	79,56	80,17	80,60	79,37	79,68	77,10	79,49	79,19	78,19	78,50	78,55	78,31	79,03	79,05
- Biaya Operasional / Operating Expenses	51.514	55.777	53.621	59.823	4.774	9.393	14.030	19.485	24.344	29.445	34.507	39.445	44.327	49.948	55.199
- Pendapatan Operasional / Operating Income	66.142	70.109	66.886	74.224	6.014	11.788	18.197	24.514	30.741	37.658	43.960	50.219	56.607	63.204	69.824
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	6,32	5,95	5,71	5,72	5,64	5,49	5,61	5,61	5,61	5,67	5,72	5,74	5,74	5,71	5,71
- Pendapatan bunga bersih / Interest income net	36.880	37.730	38.682	38.826	38.778	38.386	39.691	40.137	40.419	41.155	41.603	41.814	42.102	42.305	42.593
- Rata-rata total aset produktif / Average total earning assets	583.671	634.080	677.664	678.925	687.938	698.843	707.299	715.727	719.910	725.828	727.398	729.101	733.768	741.024	746.168
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	88,86	88,10	74,72	83,15	81,68	79,32	77,70	75,56	76,66	75,38	77,37	77,65	75,35	71,48	73,20
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	403.549	444.489	464.622	466.977	462.462	464.325	468.499	470.983	473.248	476.400	475.912	478.628	484.518	484.987	488.367
- Total Dana Pihak Ketiga / Total Third Party Funds	454.162	504.517	621.815	561.619	566.170	585.361	602.948	623.363	617.322	632.007	615.073	616.392	643.002	678.491	667.165
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17,79	16,16	16,17	16,12	14,11	16,24	15,37	16,33	15,60	18,46	17,37	16,66	18,74	17,63	17,40
- Aset Likuid Primer / Primary Liquid Asset	99.854	95.947	90.347	92.289	71.107	85.369	78.332	84.778	77.244	102.486	91.659	87.500	106.474	103.574	99.051
- Aset Likuid Sekunder / Secondary Liquid assets	11.424	14.558	35.145	25.053	30.180	34.730	37.223	41.571	42.279	42.072	41.536	41.126	43.711	43.734	44.803
- Total Aset / Total Assets	625.658	683.617	775.957	727.860	717.888	739.593	751.637	773.761	766.175	783.192	766.954	772.295	801.390	835.516	826.669

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	21,28	22,12	24,92	25,48	26,03	25,85	25,54	25,72	25,74	25,97	26,17	26,15	26,03	26,14	26,61
- Modal / Capital	532.831	579.652	628.856	644.848	651.711	647.262	639.040	644.021	646.819	654.903	659.517	661.003	664.486	668.814	681.916
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.523.386	2.531.202	2.503.923	2.503.842	2.502.082	2.504.100	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	19,03	20,05	22,73	23,39	23,91	23,68	23,38	23,59	23,73	23,92	24,21	24,36	24,29	24,40	24,90
- Modal Inti (Tier I) / Core Capital (Tier I)	476.443	525.392	573.607	591.966	598.811	592.909	585.000	590.596	596.329	603.255	609.973	615.740	620.091	624.445	638.055
- ATMR / Risk Weighted Assets	2.504.176	2.620.403	2.523.386	2.531.202	2.503.923	2.503.842	2.502.082	2.504.100	2.512.820	2.522.151	2.519.925	2.528.115	2.552.693	2.558.871	2.562.627
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,08	2,11	1,61	1,56	2,18	1,80	1,68	1,73	1,65	1,76	1,72	1,74	1,76	1,78	1,75
- Laba sebelum pajak / Profit	65.594	70.316	57.914	56.525	82.433	68.417	64.019	65.841	63.141	67.451	66.048	67.082	68.023	69.004	67.992
- Rata-rata total aset / Average total assets	3.161.126	3.325.506	3.600.301	3.615.981	3.789.349	3.793.302	3.804.876	3.804.829	3.816.993	3.829.180	3.837.148	3.850.011	3.863.341	3.877.926	3.895.906
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	81,12	81,39	84,23	84,66	78,81	81,27	83,09	80,98	81,03	80,33	80,19	79,46	78,74	78,60	78,86
- Biaya Operasional / Operating Expenses	265.373	292.003	269.703	298.258	25.402	47.780	73.535	94.132	114.796	137.164	156.760	175.616	190.595	211.685	232.943
- Pendapatan Operasional / Operating Income	327.126	358.791	320.197	352.287	32.229	58.791	88.501	116.248	141.666	170.757	195.479	220.998	242.052	269.323	295.390
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4,55	4,45	4,23	4,24	4,26	4,14	4,21	4,23	4,22	4,21	4,20	4,19	4,17	4,17	4,15
- Pendapatan bunga bersih / Interest income net	137.897	141.370	145.151	146.132	154.168	150.047	153.403	153.912	154.053	154.273	154.530	154.757	154.544	154.930	155.039
- Rata-rata total aset produktif / Average total earning assets	3.032.983	3.180.038	3.435.513	3.449.883	3.618.158	3.624.784	3.640.439	3.640.879	3.653.434	3.667.138	3.676.127	3.689.442	3.703.039	3.717.600	3.736.245
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	94,60	93,68	79,35	78,76	77,16	77,09	76,94	76,48	75,61	75,28	74,93	74,04	74,49	73,56	72,92
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2.158.798	2.235.355	2.127.985	2.144.164	2.105.146	2.103.710	2.119.335	2.111.758	2.123.060	2.137.522	2.128.505	2.138.995	2.167.743	2.171.478	2.193.867
- Total Dana Pihak Ketiga / Total Third Party Funds	2.281.929	2.386.043	2.681.822	2.722.257	2.728.311	2.728.893	2.754.420	2.761.347	2.807.949	2.839.395	2.840.754	2.888.861	2.910.233	2.951.922	3.008.528
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	14,88	14,71	17,89	19,08	18,69	19,21	19,15	20,09	19,65	22,63	22,55	21,76	22,02	22,84	23,26
- Aset Likuid Primer / Primary Liquid Asset	381.483	342.842	358.515	406.531	387.827	393.829	402.376	410.253	434.862	532.630	517.970	494.579	501.826	540.228	577.737
- Aset Likuid Sekunder / Secondary Liquid assets	104.447	160.777	306.569	318.331	320.438	335.592	330.702	354.293	324.841	347.636	357.892	362.774	372.237	375.337	370.191
- Total Aset / Total Assets	3.264.610	3.423.793	3.718.258	3.798.635	3.789.349	3.797.254	3.828.025	3.804.687	3.865.647	3.890.115	3.884.894	3.940.056	3.969.981	4.009.192	4.075.702

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	47,87	50,38	56,29	54,61	58,52	58,71	58,53	58,45	59,21	60,42	61,01	60,12	60,08	60,47	59,16
- Modal / Capital	175.308	175.942	182.541	163.432	168.150	171.001	170.219	168.575	168.033	170.177	171.228	168.130	168.021	166.979	165.460
- ATMR / Risk Weighted Assets	366.229	349.253	324.266	299.293	287.331	291.271	290.845	288.394	283.768	281.637	280.640	279.645	279.679	276.129	279.702
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	47,00	49,50	55,38	53,76	57,62	57,80	57,63	57,59	58,32	59,55	60,17	59,24	59,23	59,59	58,28
- Modal Inti (Tier I) / Core Capital (Tier I)	172.123	172.885	179.580	160.894	165.563	168.355	167.615	166.091	165.493	167.720	168.868	165.655	165.655	164.558	163.002
- ATMR / Risk Weighted Assets	366.229	349.253	324.266	299.293	287.331	291.271	290.845	288.394	283.768	281.637	280.640	279.645	279.679	276.129	279.702
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2,67	3,27	2,66	2,37	2,33	1,78	1,26	1,07	1,10	1,12	1,19	1,28	1,21	1,15	1,11
- Laba sebelum pajak / Profit	11.837	14.989	13.191	11.596	10.314	7.949	5.660	4.804	4.940	4.995	5.303	5.740	5.402	5.156	4.944
- Rata-rata total aset / Average total assets	442.694	457.719	495.280	490.307	442.905	447.169	450.832	448.243	448.226	447.579	446.600	447.197	448.176	447.043	446.198
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	88,43	83,86	92,40	93,53	94,74	96,30	97,98	98,35	98,09	97,61	97,32	97,00	97,59	97,04	96,87
- Biaya Operasional / Operating Expenses	84.285	73.162	133.280	148.897	14.533	30.874	56.989	65.244	79.079	76.159	86.385	101.330	132.732	140.564	140.182
- Pendapatan Operasional / Operating Income	95.307	87.243	144.249	159.196	15.339	32.059	58.163	66.339	80.619	78.024	88.763	104.463	136.012	144.852	144.705
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	3,76	4,09	2,85	2,83	2,47	2,30	2,34	2,33	2,32	2,29	2,27	2,24	2,22	2,22	2,20
- Pendapatan bunga bersih / Interest income net	15.864	17.756	13.497	13.228	10.445	9.848	10.114	9.981	9.948	9.807	9.737	9.586	9.538	9.489	9.384
- Rata-rata total aset produktif / Average total earning assets	421.973	434.478	473.371	468.244	423.258	428.017	431.535	428.715	428.989	428.586	428.072	428.507	429.107	427.958	427.116
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	138,99	126,46	101,76	95,91	85,29	83,11	82,88	84,75	84,19	83,30	84,18	78,30	76,98	81,78	82,09
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	244.994	230.266	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294
- Total Dana Pihak Ketiga / Total Third Party Funds	176.261	182.088	200.845	185.513	197.882	206.092	212.205	202.254	205.774	207.429	203.961	211.821	222.702	205.663	209.873
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	25,24	29,01	37,84	34,13	38,35	38,20	38,43	37,93	37,62	37,43	37,81	38,47	40,02	37,89	37,30
- Aset Likuid Primer / Primary Liquid Asset	79.021	90.845	128.771	95.776	125.358	128.071	135.350	121.444	124.042	118.810	119.748	120.493	130.982	119.879	116.159
- Aset Likuid Sekunder / Secondary Liquid assets	34.966	40.128	51.637	52.892	44.515	44.391	40.719	45.612	44.569	47.500	46.906	53.145	51.501	45.646	47.113
- Total Aset / Total Assets	451.661	451.514	476.705	435.602	442.905	451.433	458.157	440.477	448.159	444.340	440.730	451.376	456.002	436.851	437.750

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
- Bank Persero / State Owned Banks	3.342.996	3.574.130	3.695.044	3.818.584	3.661.356	3.738.553	3.845.461	3.804.214	3.789.790	3.882.056	3.904.455	3.944.993	4.089.249	4.119.770	4.153.435
- BPD / Regional Development Banks	655.963	717.518	813.135	763.879	753.071	776.004	787.736	812.592	804.139	821.902	804.880	809.648	840.158	877.369	867.904
- Bank Swasta Nasional / Domestic Private Banks	3.617.727	3.819.813	4.068.563	4.159.829	4.149.642	4.155.705	4.185.095	4.165.742	4.231.866	4.262.866	4.262.123	4.316.640	4.349.980	4.390.509	4.454.580
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	451.661	451.514	476.705	435.602	442.905	451.433	458.157	440.477	448.159	444.340	440.730	451.376	456.002	436.851	437.750
Total	8.068.346	8.562.974	9.053.446	9.177.894	9.006.974	9.121.696	9.276.449	9.223.025	9.273.954	9.411.164	9.412.187	9.522.658	9.735.389	9.824.498	9.913.669

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

Kelompok Bank / Group of Banks	Desember 2018				Desember 2019				November 2020				Desember 2020				November 2021			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	8	15	4	-	7	16	4	-	6	17	4	-	5	18	4	-	4	19	4
Bank Swasta Nasional / Domestic Private Banks	4	27	25	19	2	25	26	18	2	24	26	19	1	22	27	20	-	21	29	18
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	1	5	3	-	-	5	3	-	-	5	3	-	1	4	3	-	1	3	4
Total	4	36	45	30	2	32	47	29	2	30	48	30	1	28	49	31	-	26	51	30

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	6.668.813	7.109.042	7.670.590	7.720.284	7.683.312	7.750.658	7.867.525	7.804.154	7.818.411	7.800.818	7.747.762	7.911.054	8.057.401	8.132.952	8.205.084
a. Lancar / Current	6.317.761	6.692.948	7.246.313	7.319.912	7.234.866	7.289.096	7.434.682	7.340.542	7.342.241	7.331.752	7.269.500	7.434.157	7.603.573	7.682.935	7.761.038
b. Dalam Perhatian Khusus / Special Mention	226.493	275.482	254.382	235.325	280.461	291.065	262.066	290.649	293.954	290.579	294.844	292.436	275.341	271.040	262.967
c. Kurang Lancar / Sub-Standard	21.216	22.411	20.299	27.704	27.488	26.307	24.355	27.266	32.014	25.068	29.654	26.486	24.373	23.247	22.172
d. Diragukan / Doubtful	15.858	28.481	16.894	13.637	15.771	20.393	22.712	21.204	25.995	34.156	29.917	26.531	25.042	22.433	22.597
e. Macet / Loss	87.486	89.719	132.701	123.706	124.725	123.798	123.710	124.493	124.207	119.263	123.847	131.444	129.072	133.298	136.310
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2.001.032	2.041.716	2.086.955	2.061.121	2.439.955	2.077.922	2.081.974	2.083.518	2.069.394	2.011.958	2.089.940	2.108.674	2.117.546	2.124.633	2.165.545
a. Lancar / Current	1.971.636	2.012.694	2.051.101	2.028.854	2.403.561	2.040.279	2.049.463	2.049.905	2.032.629	1.979.294	2.056.774	2.059.090	2.084.465	2.088.254	2.119.984
b. Dalam Perhatian Khusus / Special Mention	26.377	25.970	31.816	27.927	33.413	34.713	28.879	29.941	32.680	28.568	28.827	45.322	28.746	32.112	41.181
c. Kurang Lancar / Sub-Standard	1.254	1.294	1.860	1.968	1.036	853	990	994	1.474	1.705	1.510	1.404	1.290	1.242	1.184
d. Diragukan / Doubtful	281	450	335	228	253	303	988	960	960	196	679	680	329	287	397
e. Macet / Loss	1.485	1.309	1.843	2.144	1.692	1.774	1.654	1.717	1.651	2.194	2.150	2.178	2.716	2.738	2.799
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	127.579	143.664	173.933	169.387	170.965	173.427	174.409	176.635	186.300	182.583	187.756	188.723	182.821	183.243	185.460
Kredit kepada Bank Lain / Interbank Loans	63.130	66.766	69.414	66.058	63.875	62.909	60.535	61.187	61.225	63.147	59.680	58.501	54.646	50.287	49.592
a. Lancar / Current	63.029	66.697	69.324	65.963	63.764	62.734	60.448	61.152	61.192	63.088	59.620	58.451	54.616	50.259	49.567
b. Dalam Perhatian Khusus / Special Mention	9	6	31	35	42	105	23	19	21	46	48	39	17	17	15
c. Kurang Lancar / Sub-Standard	1	0	4	-	11	11	-	-	1	1	-	0	-	0	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	0	0	-	0	0	0
e. Macet / Loss	91	63	54	59	58	59	65	16	12	12	12	12	12	10	10
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	92	63	58	59	69	70	65	16	13	13	12	12	12	10	10

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	2.893.140	3.107.085	3.351.855	3.416.538	3.358.173	3.387.510	3.462.659	3.404.341	3.424.593	3.483.460	3.486.213	3.557.997	3.697.013	3.722.335	3.777.335
a. Lancar / Current	2.740.308	2.917.689	3.140.759	3.220.311	3.130.640	3.152.764	3.246.520	3.169.789	3.181.586	3.249.333	3.245.637	3.316.636	3.469.929	3.493.998	3.550.402
b. Dalam Perhatian Khusus / Special Mention	98.144	122.566	124.361	108.285	137.761	143.821	125.777	143.008	150.451	143.710	148.157	149.968	137.101	138.498	137.635
c. Kurang Lancar / Sub-Standard	12.039	14.108	11.220	16.956	16.557	15.288	14.842	17.007	13.812	13.097	15.693	13.879	12.132	11.238	10.176
d. Diragukan / Doubtful	7.669	14.914	9.001	7.277	8.576	12.343	14.236	13.358	17.425	18.157	15.023	14.393	15.335	13.269	12.852
e. Macet / Loss	34.980	37.808	66.513	63.709	64.639	63.295	61.284	61.179	61.319	59.162	61.702	63.121	62.515	65.332	66.270
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	613.343	642.058	630.113	606.341	965.179	605.949	615.930	621.210	615.667	562.196	619.737	629.046	641.297	644.285	662.133
a. Lancar / Current	605.260	631.493	614.202	595.211	951.182	591.373	602.959	607.827	599.116	549.551	606.457	599.505	625.952	628.176	637.174
b. Dalam Perhatian Khusus / Special Mention	7.237	9.566	13.753	8.859	12.764	13.502	11.201	11.610	14.351	10.625	11.063	27.312	13.061	13.819	22.488
c. Kurang Lancar / Sub-Standard	391	346	964	965	159	138	136	147	632	628	343	375	333	346	351
d. Diragukan / Doubtful	172	292	261	177	165	205	909	880	875	130	617	609	157	144	124
e. Macet / Loss	282	361	933	1.129	909	731	725	746	692	1.263	1.257	1.244	1.793	1.801	1.997
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	55.533	67.830	88.892	90.213	91.005	91.998	92.132	93.317	94.756	92.437	94.635	93.622	92.266	92.130	91.769
Kredit kepada Bank Lain / Interbank Loans	5.188	7.499	9.451	10.240	9.672	10.493	10.536	10.175	10.335	10.477	9.443	8.921	7.497	6.325	6.793
a. Lancar / Current	5.112	7.444	9.398	10.187	9.619	10.440	10.477	10.171	10.331	10.473	9.438	8.917	7.493	6.321	6.788
b. Dalam Perhatian Khusus / Special Mention	0	0	-	-	-	0	0	0	0	0	0	0	0	-	-
c. Kurang Lancar / Sub-Standard	-	-	4	-	-	-	-	-	0	-	-	0	-	0	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	0	0	-	0	0	0
e. Macet / Loss	76	54	48	53	52	53	59	4	4	4	4	4	4	4	4
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	76	54	52	53	52	53	59	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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	516.071	581.246	666.293	624.946	638.236	656.653	671.032	693.072	678.200	672.547	652.105	657.192	669.071	699.277	688.922
a. Lancar / Current	493.329	557.420	639.981	601.918	605.562	626.439	645.725	666.988	652.089	646.350	625.927	630.052	642.826	672.575	662.479
b. Dalam Perhatian Khusus / Special Mention	11.213	11.559	11.454	9.539	18.783	16.321	11.125	11.611	11.417	11.594	11.404	12.453	12.336	12.484	12.265
c. Kurang Lancar / Sub-Standard	754	690	617	373	690	530	529	833	758	745	908	770	555	692	668
d. Diragukan / Doubtful	793	918	804	675	804	851	908	823	1.053	1.050	812	693	696	589	629
e. Macet / Loss	9.981	10.659	13.438	12.442	12.396	12.511	12.746	12.817	12.884	12.807	13.054	13.224	12.657	12.937	12.880
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	31.458	33.298	27.601	26.782	27.177	26.907	26.465	24.959	24.587	24.907	25.932	25.718	26.758	27.136	26.969
a. Lancar / Current	30.880	32.762	26.929	26.051	26.467	26.247	25.835	24.320	23.906	24.281	25.330	24.879	26.138	26.474	26.268
b. Dalam Perhatian Khusus / Special Mention	194	136	109	71	174	121	86	81	120	91	76	297	99	134	182
c. Kurang Lancar / Sub-Standard	8	1	5	4	0	0	2	10	8	24	21	28	2	5	3
d. Diragukan / Doubtful	4	1	3	2	22	22	22	25	33	15	9	4	10	7	1
e. Macet / Loss	371	399	555	653	513	516	520	523	520	495	495	509	510	516	515
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	11.912	12.667	15.421	14.149	14.426	14.431	14.726	15.030	15.255	15.137	15.299	15.229	14.430	14.747	14.696
Kredit kepada Bank Lain / Interbank Loans	4.396	5.096	5.352	4.756	4.521	4.341	4.144	4.064	4.067	3.895	3.718	3.710	3.875	3.720	3.711
a. Lancar / Current	4.381	5.094	5.339	4.743	4.508	4.327	4.128	4.046	4.064	3.879	3.703	3.695	3.874	3.719	3.711
b. Dalam Perhatian Khusus / Special Mention	-	-	13	13	2	2	15	16	-	13	13	13	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	11	11	-	-	1	1	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	15	2	0	0	0	0	0	2	2	2	2	2	2	0	0
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	15	2	0	0	11	11	0	2	3	3	2	2	2	0	0

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	2.880.930	3.050.485	3.283.729	3.343.329	3.358.532	3.372.525	3.407.837	3.386.723	3.394.687	3.327.092	3.296.940	3.374.332	3.381.710	3.401.372	3.429.274
a. Lancar / Current	2.718.599	2.861.593	3.109.768	3.173.789	3.182.193	3.187.676	3.227.127	3.195.556	3.200.169	3.131.199	3.098.350	3.178.589	3.193.441	3.218.582	3.249.180
b. Dalam Perhatian Khusus / Special Mention	108.208	131.270	109.310	108.345	114.403	121.534	117.772	127.486	124.286	127.542	127.444	122.317	117.942	112.140	107.141
c. Kurang Lancar / Sub-Standard	7.901	7.100	7.936	9.807	9.722	9.965	8.562	8.814	15.323	9.420	11.914	10.752	10.602	10.319	9.928
d. Diragukan / Doubtful	7.071	11.608	6.782	5.504	6.186	7.016	7.225	6.862	7.372	14.094	12.299	10.382	7.944	8.320	8.869
e. Macet / Loss	39.151	38.913	49.934	45.885	46.029	46.333	47.150	48.006	47.536	44.837	46.934	52.292	51.780	52.010	54.157
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1.050.022	1.043.870	1.111.503	1.112.010	1.129.022	1.122.909	1.129.016	1.128.187	1.124.039	1.117.046	1.137.971	1.146.700	1.151.805	1.153.336	1.171.233
a. Lancar / Current	1.039.016	1.035.262	1.101.289	1.100.809	1.117.169	1.110.170	1.118.543	1.116.262	1.111.999	1.105.694	1.127.014	1.135.562	1.142.495	1.141.642	1.159.364
b. Dalam Perhatian Khusus / Special Mention	9.670	7.404	9.706	10.639	11.432	12.062	9.897	11.268	11.392	10.677	10.215	10.327	8.512	10.952	11.129
c. Kurang Lancar / Sub-Standard	437	571	139	206	141	127	162	204	209	243	347	377	280	237	232
d. Diragukan / Doubtful	92	108	48	30	46	59	42	41	36	33	36	49	142	119	256
e. Macet / Loss	806	525	323	326	235	492	372	412	403	400	359	386	376	386	250
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	55.458	58.825	65.161	61.758	62.358	63.992	63.513	64.340	70.879	69.026	71.889	74.238	71.125	71.391	73.692
Kredit kepada Bank Lain / Interbank Loans	39.947	42.987	50.287	46.923	46.185	44.523	43.322	44.428	44.330	44.793	43.633	43.015	40.415	37.412	36.228
a. Lancar / Current	39.937	42.975	50.263	46.894	46.139	44.414	43.309	44.415	44.304	44.754	43.592	42.984	40.392	37.389	36.207
b. Dalam Perhatian Khusus / Special Mention	9	6	19	23	41	103	7	3	21	33	35	25	17	17	15
c. Kurang Lancar / Sub-Standard	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	7	6	6	6	6	6	10	6	6	6	6	6	6	6
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	1	7	6	6	6	6	6	10	6	6	6	6	6	6	6

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	378.671	370.226	368.713	335.470	328.371	333.971	325.996	320.018	320.931	317.720	312.503	321.533	309.608	309.967	309.554
a. Lancar / Current	365.524	356.246	355.805	323.894	316.471	322.217	315.310	308.209	308.396	304.869	299.586	308.879	297.377	297.780	298.977
b. Dalam Perhatian Khusus / Special Mention	8.928	10.086	9.257	9.156	9.515	9.389	7.392	8.544	7.800	7.733	7.838	7.698	7.962	7.917	5.926
c. Kurang Lancar / Sub-Standard	522	514	526	569	519	524	422	613	2.122	1.806	1.139	1.085	1.084	997	1.401
d. Diragukan / Doubtful	324	1.041	308	182	205	183	343	162	145	855	1.783	1.063	1.067	255	248
e. Macet / Loss	3.373	2.339	2.817	1.670	1.661	1.658	2.530	2.491	2.469	2.457	2.157	2.808	2.119	3.018	3.002
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	306.210	322.489	317.738	315.988	318.577	322.157	310.562	309.161	305.100	307.808	306.301	307.209	297.686	299.875	305.211
a. Lancar / Current	296.479	313.177	308.682	306.784	308.743	312.489	302.125	301.496	297.608	299.768	297.973	299.144	289.880	291.962	297.178
b. Dalam Perhatian Khusus / Special Mention	9.275	8.863	8.248	8.358	9.043	9.028	7.694	6.982	6.817	7.176	7.473	7.386	7.074	7.208	7.382
c. Kurang Lancar / Sub-Standard	418	376	752	793	736	588	690	633	624	810	799	624	675	653	599
d. Diragukan / Doubtful	13	49	24	19	19	16	15	14	16	19	18	17	19	17	16
e. Macet / Loss	25	23	33	35	35	36	37	36	35	35	38	38	37	35	36
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	4.675	4.342	4.459	3.267	3.175	3.006	4.037	3.948	5.410	5.983	5.934	5.635	5.001	4.976	5.302
Kredit kepada Bank Lain / Interbank Loans	13.598	11.184	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982	2.887	2.855	2.858	2.829	2.861
a. Lancar / Current	13.598	11.184	4.325	4.139	3.498	3.552	2.534	2.520	2.492	3.982	2.887	2.855	2.858	2.829	2.861
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

	Desember 2018		Desember 2019		November 2020		Desember 2020		November 2021	
Keterangan	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1.315.034	23,36	1.465.848	24,44	1.729.540	26,07	1.687.135	25,31	2.076.940	28,36
Rupiah	997.007	17,71	1.100.040	18,34	1.297.512	19,56	1.262.734	18,94	1.520.057	20,76
Valas / Foreign Exchange	318.027	5,65	365.808	6,10	432.028	6,51	424.401	6,37	556.883	7,60
Tabungan / Saving	1.825.259	32,42	1.945.185	32,43	2.098.736	31,63	2.173.501	32,61	2.355.279	32,16
Rupiah	1.690.086	30,02	1.813.949	30,24	1.939.041	29,22	2.014.663	30,23	2.182.741	29,81
Valas / Foreign Exchange	135.173	2,40	131.236	2,19	159.695	2,41	158.837	2,38	172.538	2,36
Simpanan Berjangka / Time Deposits	2.490.155	44,23	2.587.615	43,14	2.806.722	42,30	2.804.755	42,08	2.891.138	39,48
Rupiah	2.138.035	37,97	2.250.784	37,52	2.472.400	37,26	2.478.610	37,19	2.577.884	35,20
Valas / Foreign Exchange	352.120	6,25	336.831	5,62	334.322	5,04	326.145	4,89	313.253	4,28
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1.032.674	18,34	989.554	16,50	1.129.701	17,03	1.147.144	17,21	1.141.867	15,59
Valas / Foreign Exchange	169.841	3,02	163.018	2,72	159.044	2,40	157.535	2,36	162.310	2,22
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	715.403	12,71	762.015	12,70	821.124	12,38	820.131	12,30	738.888	10,09
Valas / Foreign Exchange	79.879	1,42	82.261	1,37	75.614	1,14	69.582	1,04	56.936	0,78
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	210.895	3,75	247.039	4,12	275.463	4,15	275.986	4,14	324.392	4,43
Valas / Foreign Exchange	57.066	1,01	43.932	0,73	59.150	0,89	59.675	0,90	55.186	0,75
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	179.064	3,18	252.177	4,20	246.112	3,71	235.349	3,53	372.604	5,09
Valas / Foreign Exchange	45.334	0,81	47.620	0,79	40.514	0,61	39.353	0,59	38.821	0,53
Total DPK / Total Third Party Funds	5.630.448	100,00	5.998.648	100,00	6.634.998	100,00	6.665.390	100,00	7.323.356	100,00
Rupiah	4.825.128	85,70	5.164.773	86,10	5.708.953	86,04	5.756.007	86,36	6.280.683	85,76
Valas / Foreign Exchange	805.320	14,30	833.875	13,90	926.045	13,96	909.383	13,64	1.042.674	14,24

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

	Desember 2018		Desember 2019		November 2020		Desember 2020		November 2021	
Keterangan	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	591.681	24,53	655.766	25,40	744.181	26,45	760.676	26,48	907.979	29,37
Rupiah	459.295	19,04	487.231	18,88	535.586	19,03	555.777	19,34	632.470	20,46
Valas / Foreign Exchange	132.385	5,49	168.535	6,53	208.595	7,41	204.899	7,13	275.509	8,91
Tabungan / Saving	911.346	37,78	948.189	36,73	1.013.128	36,00	1.051.845	36,61	1.118.412	36,18
Rupiah	864.259	35,82	910.783	35,28	968.592	34,42	1.005.489	35,00	1.069.126	34,59
Valas / Foreign Exchange	47.087	1,95	37.406	1,45	44.536	1,58	46.356	1,61	49.286	1,59
Simpanan Berjangka / Time Deposits	909.427	37,70	977.393	37,86	1.056.745	37,55	1.060.628	36,92	1.064.768	34,45
Rupiah	764.481	31,69	810.719	31,41	887.392	31,53	898.563	31,27	932.837	30,18
Valas / Foreign Exchange	144.946	6,01	166.674	6,46	169.353	6,02	162.065	5,64	131.931	4,27
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	342.753	14,21	308.147	11,94	334.837	11,90	361.895	12,60	334.156	10,81
Valas / Foreign Exchange	60.130	2,49	71.814	2,78	64.637	2,30	65.756	2,29	60.382	1,95
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	346.798	14,38	365.210	14,15	421.734	14,99	420.599	14,64	320.944	10,38
Valas / Foreign Exchange	35.595	1,48	39.825	1,54	42.675	1,52	35.652	1,24	20.368	0,66
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	36.315	1,51	52.783	2,04	61.894	2,20	58.915	2,05	132.711	4,29
Valas / Foreign Exchange	30.475	1,26	27.968	1,08	34.932	1,24	35.154	1,22	31.663	1,02
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	38.615	1,60	84.579	3,28	68.927	2,45	57.154	1,99	145.026	4,69
Valas / Foreign Exchange	18.745	0,78	27.068	1,05	27.109	0,96	25.503	0,89	19.518	0,63
Total DPK / Total Third Party Funds	2.412.453	100,00	2.581.349	100,00	2.814.055	100,00	2.873.149	100,00	3.091.159	100,00
Rupiah	2.088.035	86,55	2.208.733	85,57	2.391.570	84,99	2.459.829	85,61	2.634.433	85,22
Valas / Foreign Exchange	324.418	13,45	372.615	14,43	422.485	15,01	413.319	14,39	456.726	14,78

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

Keterangan	Desember 2018		Desember 2019		November 2020		Desember 2020		November 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	116.814	24,47	141.388	26,56	189.209	28,96	131.340	22,24	189.316	27,00
Rupiah	116.439	24,39	141.049	26,50	189.072	28,94	131.204	22,22	188.335	26,86
Valas / Foreign Exchange	375	0,08	339	0,06	137	0,02	136	0,02	980	0,14
Tabungan / Saving	165.828	34,73	182.031	34,20	170.282	26,06	188.222	31,87	187.434	26,73
Rupiah	165.748	34,71	181.965	34,19	170.181	26,05	188.112	31,85	187.336	26,72
Valas / Foreign Exchange	80	0,02	66	0,01	101	0,02	110	0,02	99	0,01
Simpanan Berjangka / Time Deposits	194.831	40,80	208.839	39,24	293.828	44,97	271.040	45,89	324.404	46,27
Rupiah	193.298	40,48	206.808	38,85	290.706	44,50	270.147	45,74	320.390	45,69
Valas / Foreign Exchange	1.533	0,32	2.032	0,38	3.122	0,48	892	0,15	4.013	0,57
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	84.649	17,73	87.105	16,37	129.833	19,87	106.916	18,10	101.153	14,43
Valas / Foreign Exchange	1.346	0,28	1.794	0,34	2.822	0,43	485	0,08	2.772	0,40
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	44.550	9,33	46.047	8,65	47.569	7,28	48.671	8,24	82.162	11,72
Valas / Foreign Exchange	17	0,00	42	0,01	182	0,03	284	0,05	136	0,02
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	26.733	5,60	29.906	5,62	52.247	8,00	52.552	8,90	43.057	6,14
Valas / Foreign Exchange	71	0,01	108	0,02	17	0,00	19	0,00	392	0,06
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	37.366	7,83	43.750	8,22	61.057	9,35	62.008	10,50	94.018	13,41
Valas / Foreign Exchange	100	0,02	88	0,02	101	0,02	105	0,02	713	0,10
Total DPK / Total Third Party Funds	477.473	100,00	532.258	100,00	653.319	100,00	590.602	100,00	701.153	100,00
Rupiah	475.485	99,58	529.822	99,54	649.959	99,49	589.463	99,81	696.061	99,27
Valas / Foreign Exchange	1.988	0,42	2.436	0,46	3.360	0,51	1.139	0,19	5.092	0,73

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

	Desember 2018		Desember 2019		November 2020		Desember 2020		November 2021	
Keterangan	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	499.282	19,47	545.216	20,17	659.004	22,21	668.529	22,17	825.244	24,85
Rupiah	370.394	14,44	411.752	15,23	501.303	16,90	507.027	16,81	620.164	18,67
Valas / Foreign Exchange	128.888	5,03	133.464	4,94	157.701	5,32	161.502	5,35	205.080	6,17
Tabungan / Saving	735.759	28,69	801.966	29,67	899.508	30,32	918.021	30,44	1.032.263	31,08
Rupiah	655.060	25,55	716.016	26,49	794.128	26,77	814.929	27,02	917.949	27,64
Valas / Foreign Exchange	80.699	3,15	85.950	3,18	105.380	3,55	103.092	3,42	114.314	3,44
Simpanan Berjangka / Time Deposits	1.329.219	51,84	1.355.772	50,16	1.408.266	47,47	1.429.576	47,40	1.463.664	44,07
Rupiah	1.140.952	44,49	1.199.174	44,37	1.255.719	42,33	1.274.202	42,25	1.292.358	38,91
Valas / Foreign Exchange	188.267	7,34	156.598	5,79	152.548	5,14	155.375	5,15	171.306	5,16
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	587.533	22,91	578.501	21,40	643.857	21,70	659.713	21,87	687.468	20,70
Valas / Foreign Exchange	97.828	3,82	83.116	3,07	86.172	2,90	87.429	2,90	95.668	2,88
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	316.570	12,35	343.694	12,72	344.844	11,62	343.028	11,37	329.864	9,93
Valas / Foreign Exchange	41.138	1,60	39.830	1,47	30.961	1,04	31.408	1,04	35.319	1,06
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	135.634	5,29	155.731	5,76	153.733	5,18	157.125	5,21	142.918	4,30
Valas / Foreign Exchange	24.277	0,95	14.223	0,53	23.114	0,78	23.788	0,79	22.424	0,68
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	101.216	3,95	121.248	4,49	113.285	3,82	114.335	3,79	131.973	3,97
Valas / Foreign Exchange	25.024	0,98	19.429	0,72	12.301	0,41	12.749	0,42	17.895	0,54
Total DPK / Total Third Party Funds	2.564.260	100,00	2.702.953	100,00	2.966.779	100,00	3.016.126	100,00	3.321.171	100,00
Rupiah	2.166.406	84,48	2.326.941	86,09	2.551.150	85,99	2.596.157	86,08	2.830.471	85,23
Valas / Foreign Exchange	397.854	15,52	376.012	13,91	415.629	14,01	419.969	13,92	490.700	14,77

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

Keterangan	Desember 2018		Desember 2019		November 2020		Desember 2020		November 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	107.257	60,85	123.479	67,81	137.145	68,28	126.589	68,24	154.401	73,57
Rupiah	50.880	28,87	60.009	32,96	71.550	35,62	68.725	37,05	79.088	37,68
Valas / Foreign Exchange	56.378	31,99	63.471	34,86	65.595	32,66	57.864	31,19	75.313	35,89
Tabungan / Saving	12.326	6,99	12.999	7,14	15.818	7,88	15.413	8,31	17.170	8,18
Rupiah	5.019	2,85	5.184	2,85	6.140	3,06	6.134	3,31	8.330	3,97
Valas / Foreign Exchange	7.308	4,15	7.815	4,29	9.678	4,82	9.279	5,00	8.839	4,21
Simpanan Berjangka / Time Deposits	56.678	32,16	45.610	25,05	47.882	23,84	43.511	23,45	38.302	18,25
Rupiah	39.304	22,30	34.084	18,72	38.584	19,21	35.698	19,24	32.299	15,39
Valas / Foreign Exchange	17.374	9,86	11.527	6,33	9.299	4,63	7.813	4,21	6.002	2,86
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	17.739	10,06	15.801	8,68	21.174	10,54	18.620	10,04	19.089	9,10
Valas / Foreign Exchange	10.537	5,98	6.295	3,46	5.413	2,69	3.865	2,08	3.487	1,66
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7.485	4,25	7.064	3,88	6.977	3,47	7.834	4,22	5.917	2,82
Valas / Foreign Exchange	3.129	1,78	2.564	1,41	1.796	0,89	2.238	1,21	1.114	0,53
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	12.213	6,93	8.618	4,73	7.589	3,78	7.393	3,99	5.706	2,72
Valas / Foreign Exchange	2.242	1,27	1.633	0,90	1.087	0,54	714	0,38	706	0,34
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1.867	1,06	2.601	1,43	2.843	1,42	1.852	1,00	1.587	0,76
Valas / Foreign Exchange	1.465	0,83	1.035	0,57	1.003	0,50	996	0,54	696	0,33
Total DPK / Total Third Party Funds	176.261	100,00	182.088	100,00	200.845	100,00	185.513	100,00	209.873	100,00
Rupiah	95.202	54,01	99.276	54,52	116.274	57,89	110.557	59,60	119.718	57,04
Valas / Foreign Exchange	81.059	45,99	82.812	45,48	84.571	42,11	74.956	40,40	90.155	42,96

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

Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	97.483	18.702	258.298	11.976	191.496	15.365	547.277	46.043	593.320	8,10
2. Banten	53.744	9.927	84.081	4.742	82.425	3.951	220.249	18.619	238.869	3,26
3. DKI Jakarta	929.103	464.662	549.619	104.601	1.519.426	236.553	2.998.148	805.816	3.803.964	51,94
4. D.I Yogyakarta	9.988	462	42.852	901	19.356	396	72.197	1.760	73.956	1,01
5. Jawa Tengah	48.821	4.815	196.082	5.662	100.345	5.921	345.247	16.398	361.645	4,94
6. Jawa Timur	111.943	15.125	285.344	15.477	229.957	19.257	627.245	49.859	677.104	9,25
7. Bengkulu	2.826	150	9.954	59	3.525	5	16.306	214	16.520	0,23
8. Jambi	7.150	219	22.278	336	12.328	112	41.755	667	42.422	0,58
9. Aceh	8.627	206	20.011	39	10.578	26	39.217	271	39.487	0,54
10. Sumatera Utara	44.853	5.993	119.028	7.411	99.197	16.168	263.079	29.571	292.650	4,00
11. Sumatera Barat	8.081	283	27.313	340	14.142	251	49.537	875	50.412	0,69
12. Riau	17.148	1.462	57.566	1.286	29.091	1.085	103.805	3.832	107.637	1,47
14. Sumatera Selatan	14.978	575	46.500	1.233	34.683	1.123	96.161	2.931	99.093	1,35
15. Bangka Belitung	3.522	737	12.310	578	7.171	284	23.003	1.600	24.603	0,34
13. Kepulauan Riau	14.389	5.882	24.966	3.742	13.820	2.354	53.175	11.978	65.153	0,89
16. Lampung	9.651	487	30.106	506	10.413	205	50.170	1.199	51.369	0,70
17. Kalimantan Selatan	11.529	1.004	32.900	573	15.279	451	59.708	2.027	61.735	0,84
18. Kalimantan Barat	10.313	488	39.575	734	18.453	370	68.340	1.592	69.932	0,95
19. Kalimantan Timur	26.188	5.425	57.253	2.220	35.500	3.966	118.941	11.611	130.553	1,78
20. Kalimantan Tengah	7.231	355	17.912	70	7.842	381	32.985	806	33.791	0,46
21. Sulawesi Tengah	5.560	685	15.345	164	7.073	48	27.978	898	28.876	0,39
22. Sulawesi Selatan	16.912	789	64.595	1.389	26.778	518	108.285	2.696	110.981	1,52
23. Sulawesi Utara	4.703	174	14.703	679	8.127	143	27.534	997	28.530	0,39
24. Gorontalo	1.379	59	3.574	38	1.293	4	6.246	100	6.346	0,09
25. Sulawesi Barat	1.467	1	4.332	1	474	0	6.274	2	6.276	0,09
26. Sulawesi Tenggara	5.828	595	15.255	84	6.877	31	27.959	709	28.668	0,39
27. Nusa Tenggara Barat	4.126	3.928	17.774	237	9.749	35	31.648	4.199	35.848	0,49
28. Bali	12.632	2.177	48.796	3.703	34.486	488	95.915	6.368	102.282	1,40
29. Nusa Tenggara Timur	5.438	27	17.165	129	10.567	80	33.170	235	33.406	0,46
30. Maluku	2.491	13	8.447	90	3.712	27	14.649	130	14.779	0,20
31. Papua	15.290	786	25.111	323	8.849	85	49.249	1.194	50.443	0,69
32. Maluku Utara	1.800	3	5.385	21	1.748	60	8.933	84	9.017	0,12
33. Papua Barat	4.849	31	8.292	37	3.110	18	16.251	86	16.337	0,22
34. Lainnya	14	10.656	20	3.154	13	3.494	47	17.304	17.351	0,24
Total	1.520.057	556.883	2.182.741	172.538	2.577.884	313.253	6.280.683	1.042.674	7.323.356	100

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

Lokasi / Location	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	464.519	502.909	556.772	561.231	557.881	554.764	561.560	574.690	582.544	594.281	571.379	572.653	581.418	606.649	593.320
2. Banten	181.261	197.033	214.704	221.887	218.493	219.000	223.297	225.737	227.501	228.679	222.823	223.722	229.260	234.093	238.869
3. DKI Jakarta	2.853.010	3.006.175	3.342.082	3.392.262	3.333.615	3.401.477	3.511.293	3.461.519	3.483.224	3.544.944	3.583.018	3.649.537	3.699.774	3.722.363	3.803.964
4. D.I Yogyakarta	58.946	62.794	70.146	69.846	69.965	69.645	70.380	71.011	70.537	72.468	72.824	72.703	72.893	73.340	73.956
5. Jawa Tengah	285.670	305.631	344.105	341.042	337.489	338.269	345.439	351.639	350.620	354.444	352.375	355.605	357.339	360.899	361.645
6. Jawa Timur	542.050	581.975	635.460	633.322	626.943	628.725	641.074	639.654	647.607	660.119	659.715	672.410	678.129	676.358	677.104
7. Bengkulu	12.639	12.429	14.505	13.729	13.709	14.206	14.120	14.890	14.864	15.308	15.247	15.877	16.131	16.525	16.520
8. Jambi	31.129	33.506	38.090	38.203	37.684	38.131	39.187	39.428	40.357	41.337	40.693	41.272	41.982	42.266	42.422
9. Aceh	39.673	42.244	41.987	41.793	39.563	39.177	38.400	40.619	39.205	38.927	38.315	37.432	37.195	40.447	39.487
10. Sumatera Utara	220.694	235.436	264.040	261.975	258.504	263.278	268.103	268.865	273.199	279.903	278.594	284.358	286.336	290.807	292.650
11. Sumatera Barat	41.291	44.096	47.962	46.928	45.852	46.183	46.695	47.824	48.491	50.245	49.207	49.332	50.228	50.865	50.412
12. Riau	76.706	82.430	92.503	91.590	89.760	90.606	94.905	94.838	95.108	99.279	99.411	103.486	105.937	105.887	107.637
13. Sumatera Selatan	80.113	85.621	90.583	89.085	87.205	87.826	89.622	90.650	90.529	91.955	93.157	93.165	95.253	98.252	99.093
14. Bangka Belitung	18.407	18.774	19.742	19.196	19.549	20.376	20.510	21.434	21.732	22.702	22.985	23.498	24.207	24.432	24.603
15. Kepulauan Riau	48.796	52.739	61.441	61.254	60.916	61.324	62.105	62.012	62.407	63.458	63.250	63.344	64.257	64.443	65.153
16. Lampung	41.433	43.425	48.254	46.781	46.308	46.681	47.289	48.758	49.010	49.988	49.855	49.877	50.491	51.259	51.369
17. Kalimantan Selatan	50.654	51.761	55.892	55.405	56.063	56.137	57.351	57.816	57.344	58.611	59.336	59.251	60.990	61.729	61.735
18. Kalimantan Barat	55.092	59.759	66.247	65.138	64.152	64.671	65.269	65.660	66.670	67.839	67.737	68.002	68.900	69.532	69.932
19. Kalimantan Timur	99.916	107.776	119.827	117.244	115.092	114.572	116.629	119.971	118.516	122.460	122.411	123.718	128.681	128.623	130.553
20. Kalimantan Tengah	25.374	26.743	30.775	29.982	30.273	30.669	30.713	31.624	31.701	32.078	32.197	31.989	32.612	33.262	33.791
21. Sulawesi Tengah	20.234	24.041	25.736	25.803	25.256	25.038	25.061	25.899	26.410	26.896	26.479	27.339	27.534	28.363	28.876
22. Sulawesi Selatan	93.605	98.138	106.835	105.535	103.844	104.031	104.786	106.040	106.460	108.452	108.257	108.179	110.018	110.159	110.981
23. Sulawesi Utara	24.180	25.405	29.477	28.621	28.040	27.789	28.074	27.960	27.857	29.420	28.133	27.612	28.167	28.800	28.530
24. Gorontalo	5.177	5.296	5.988	5.312	5.322	5.501	5.670	5.829	5.840	5.998	6.093	6.052	6.206	6.237	6.346
25. Sulawesi Barat	4.412	4.707	6.004	5.207	5.373	5.421	5.531	5.746	5.809	5.897	5.912	5.967	6.220	6.397	6.276
26. Sulawesi Tenggara	19.170	21.914	24.875	25.940	25.728	26.271	25.483	26.759	26.598	26.781	26.877	26.759	26.340	28.569	28.668
27. Nusa Tenggara Barat	28.874	31.111	33.298	33.364	34.416	33.962	34.668	35.012	35.614	36.131	35.222	34.264	34.312	34.687	35.848
28. Bali	93.605	101.758	99.102	100.217	99.821	99.613	99.308	100.192	98.905	101.745	100.695	99.617	100.856	101.122	102.282
29. Nusa Tenggara Timur	25.098	29.497	32.038	30.085	29.662	29.788	30.739	31.519	31.664	32.561	32.139	31.851	32.008	33.241	33.406
30. Maluku	12.684	13.538	15.076	13.977	13.832	14.336	14.240	14.377	14.313	14.263	14.453	14.571	14.649	15.030	14.779
31. Papua	41.179	46.654	51.299	46.639	45.126	46.198	44.509	46.058	45.039	46.474	45.778	45.916	46.582	50.437	50.443
32. Maluku Utara	7.141	8.215	8.999	8.190	8.066	8.477	8.332	8.389	8.625	8.859	8.589	8.759	8.876	9.142	9.017
33. Papua Barat	14.852	18.866	20.512	18.068	16.802	16.164	16.047	15.154	15.809	16.219	15.344	14.883	14.578	16.933	16.337
34. Lainnya / Others	12.865	16.251	20.640	20.541	19.378	17.603	18.175	20.921	16.853	17.630	17.328	16.540	23.931	23.834	17.351
Total	5.630.448	5.998.648	6.634.998	6.665.390	6.569.684	6.645.911	6.804.564	6.798.491	6.836.964	6.966.349	6.965.828	7.059.543	7.162.288	7.244.983	7.323.356

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	2,20	2,27	1,97	1,91	1,92	1,89	1,85	1,80	1,82	1,79	1,75	1,75	1,73	1,71	1,72
Valas / Foreign Exchange	0,50	0,78	0,44	0,42	0,39	0,38	0,35	0,35	0,33	0,31	0,29	0,28	0,27	0,21	0,19
Tabungan / Saving															
Rupiah	1,31	1,17	0,87	0,86	0,84	0,83	0,83	0,80	0,80	0,81	0,75	0,76	0,73	0,72	0,71
Valas / Foreign Exchange	0,45	0,43	0,28	0,28	0,26	0,26	0,23	0,22	0,21	0,21	0,19	0,19	0,19	0,18	0,18
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,92	6,02	4,45	4,22	4,05	3,88	3,74	3,68	3,55	3,47	3,39	3,31	3,24	3,13	3,02
Valas / Foreign Exchange	2,11	2,09	0,80	0,72	0,67	0,63	0,62	0,59	0,55	0,52	0,50	0,50	0,45	0,41	0,39
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,84	6,32	4,57	4,39	4,34	4,25	3,96	3,81	3,76	3,64	3,56	3,51	3,43	3,37	3,30
Valas / Foreign Exchange	2,61	2,44	1,17	1,00	0,91	0,73	0,65	0,63	0,68	0,68	0,63	0,57	0,56	0,54	0,51
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,00	6,79	5,31	5,12	4,92	4,82	4,55	4,41	4,30	4,09	3,96	3,86	3,77	3,70	3,62
Valas / Foreign Exchange	2,26	2,37	1,60	1,38	1,22	1,20	1,10	1,02	0,98	0,90	0,90	0,83	0,76	0,67	0,67
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	6,92	5,98	5,80	5,64	5,50	5,22	5,05	4,92	4,77	4,71	4,65	4,44	4,23	4,06
Valas / Foreign Exchange	1,75	2,17	1,59	1,44	1,34	1,27	1,21	1,18	1,13	0,95	0,87	0,82	0,79	0,75	0,68

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	2,40	2,55	2,05	2,06	2,09	2,08	2,05	2,01	2,02	1,99	1,95	1,97	1,96	1,93	1,95
Valas / Foreign Exchange	0,43	0,80	0,49	0,49	0,46	0,46	0,43	0,43	0,43	0,40	0,36	0,38	0,32	0,24	0,19
Tabungan / Saving															
Rupiah	1,21	1,11	0,86	0,85	0,85	0,84	0,83	0,81	0,82	0,83	0,76	0,78	0,72	0,70	0,69
Valas / Foreign Exchange	0,45	0,43	0,30	0,31	0,29	0,29	0,24	0,24	0,24	0,24	0,21	0,21	0,20	0,20	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,82	6,01	3,94	3,74	3,63	3,50	3,37	3,30	3,14	3,13	3,07	2,99	2,92	2,83	2,68
Valas / Foreign Exchange	2,12	2,54	0,76	0,65	0,64	0,62	0,67	0,63	0,57	0,56	0,54	0,50	0,43	0,37	0,34
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,45	6,20	3,96	3,77	3,75	3,71	3,55	3,37	3,32	3,21	3,12	3,08	3,02	2,96	2,88
Valas / Foreign Exchange	2,83	2,87	1,28	1,06	0,93	0,67	0,59	0,56	0,60	0,60	0,57	0,53	0,49	0,46	0,42
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	6,36	6,44	4,96	4,52	4,22	4,12	3,82	3,66	3,61	3,47	3,45	3,42	3,37	3,30	3,24
Valas / Foreign Exchange	2,29	2,64	1,67	1,36	1,18	1,16	1,13	1,02	1,01	0,93	0,91	0,85	0,80	0,65	0,66
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,65	7,07	6,15	5,85	5,66	5,39	4,82	4,61	4,43	4,27	4,26	4,16	4,14	3,93	3,69
Valas / Foreign Exchange	1,80	2,12	1,66	1,49	1,35	1,30	1,27	1,24	1,17	0,90	0,81	0,76	0,72	0,67	0,58

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	2,02	2,03	2,01	1,93	2,04	2,02	2,04	2,01	1,95	1,98	1,87	1,86	1,91	1,84	1,81
Valas / Foreign Exchange	0,37	0,28	0,29	0,29	0,28	0,27	0,26	0,26	0,26	0,26	0,26	0,26	0,25	0,25	0,35
Tabungan / Saving															
Rupiah	1,69	1,62	1,28	1,28	1,26	1,21	1,20	1,17	1,13	1,08	1,07	1,06	1,07	1,02	1,02
Valas / Foreign Exchange	0,22	0,21	0,21	0,21	0,20	0,20	0,20	0,20	0,21	0,21	0,21	0,20	0,20	0,20	0,21
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	7,29	6,89	5,65	5,37	5,00	4,80	4,65	4,43	4,31	4,03	3,84	3,85	3,80	3,68	3,62
Valas / Foreign Exchange	3,17	2,84	1,48	1,16	1,27	1,14	1,20	0,96	0,80	0,90	0,69	0,54	0,48	0,54	0,53
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,58	7,10	6,13	5,85	5,99	5,54	4,41	4,44	4,38	4,02	4,00	4,05	3,86	3,94	3,84
Valas / Foreign Exchange	1,04	1,38	1,09	1,23	1,17	0,74	0,63	0,75	0,81	0,83	0,85	0,70	0,68	0,59	0,47
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,80	7,45	5,52	5,30	5,16	5,31	5,11	5,01	4,77	4,42	4,23	4,08	3,93	3,86	3,82
Valas / Foreign Exchange	1,27	0,99	0,93	0,56	0,55	0,77	0,81	0,90	0,78	0,77	0,74	0,62	0,54	0,51	0,52
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	7,33	7,29	6,52	6,42	6,29	6,17	5,85	5,72	5,61	5,46	5,36	5,06	4,77	4,56	4,47
Valas / Foreign Exchange	1,54	1,13	0,98	0,99	0,97	0,92	0,35	0,30	0,29	0,30	0,30	0,29	0,33	0,32	0,31

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1,97	2,01	1,86	1,77	1,73	1,66	1,60	1,55	1,60	1,57	1,55	1,55	1,49	1,49	1,50
Valas / Foreign Exchange	0,58	0,75	0,43	0,38	0,35	0,32	0,29	0,28	0,24	0,23	0,23	0,21	0,23	0,23	0,22
Tabungan / Saving															
Rupiah	1,37	1,15	0,79	0,78	0,74	0,74	0,75	0,72	0,71	0,72	0,67	0,68	0,67	0,66	0,67
Valas / Foreign Exchange	0,46	0,45	0,28	0,27	0,25	0,24	0,22	0,21	0,20	0,20	0,19	0,18	0,18	0,18	0,17
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,95	5,94	4,53	4,35	4,16	4,02	3,89	3,82	3,70	3,61	3,53	3,44	3,35	3,23	3,13
Valas / Foreign Exchange	2,10	1,72	0,84	0,79	0,72	0,64	0,58	0,58	0,55	0,50	0,48	0,50	0,48	0,44	0,42
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	7,16	6,34	5,11	4,97	4,77	4,59	4,29	4,13	4,13	4,03	3,94	3,85	3,76	3,67	3,58
Valas / Foreign Exchange	2,47	2,08	1,05	0,98	0,93	0,80	0,72	0,71	0,75	0,75	0,67	0,60	0,61	0,60	0,57
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,81	5,41	5,32	5,15	4,98	4,81	4,63	4,53	4,40	4,31	4,20	4,09	4,03	3,92
Valas / Foreign Exchange	2,24	1,94	1,51	1,45	1,30	1,26	1,08	1,02	0,95	0,88	0,89	0,82	0,70	0,70	0,68
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,40	6,68	5,58	5,44	5,28	5,19	5,09	4,93	4,83	4,71	4,63	4,78	4,45	4,27	4,19
Valas / Foreign Exchange	1,69	2,26	1,50	1,40	1,35	1,24	1,18	1,16	1,12	1,06	0,99	0,93	0,90	0,87	0,80

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	2,52	2,30	2,15	1,72	1,74	1,72	1,65	1,46	1,69	1,40	1,39	1,41	1,25	1,21	1,28
Valas / Foreign Exchange	0,48	0,78	0,23	0,25	0,21	0,17	0,17	0,14	0,14	0,11	0,11	0,10	0,10	0,05	0,05
Tabungan / Saving															
Rupiah	1,28	1,54	1,42	1,45	1,50	1,53	1,44	1,43	1,41	1,54	1,61	1,74	1,82	1,86	2,05
Valas / Foreign Exchange	0,20	0,15	0,25	0,25	0,11	0,11	0,11	0,10	0,10	0,10	0,10	0,10	0,10	0,10	0,20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	6,15	4,82	3,22	2,98	2,85	2,72	2,59	2,50	2,27	2,24	2,04	2,27	2,16	2,23	2,13
Valas / Foreign Exchange	2,07	1,38	0,15	0,13	0,12	0,14	0,13	0,11	0,08	0,12	0,24	0,22	0,16	0,19	0,27
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	6,90	6,07	4,44	4,04	3,93	3,79	3,68	3,48	3,34	3,16	3,08	3,08	2,94	2,86	2,78
Valas / Foreign Exchange	1,97	1,40	0,37	0,37	0,37	0,34	0,29	0,18	0,21	0,20	0,22	0,18	0,17	0,17	0,21
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	7,02	6,50	4,82	4,50	4,46	4,39	4,02	3,93	3,80	3,73	3,69	3,69	3,68	3,60	3,50
Valas / Foreign Exchange	2,16	1,58	1,22	0,40	0,43	0,50	0,49	0,49	0,41	0,31	0,29	0,29	0,28	0,28	0,30
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6,61	6,97	5,51	4,71	4,54	4,46	4,24	4,21	4,16	4,13	3,98	3,89	3,71	3,61	3,55
Valas / Foreign Exchange	2,00	1,99	0,89	0,84	0,59	0,55	0,53	0,53	0,51	0,50	0,49	0,50	0,47	0,46	0,48

Tabel 1.40.a.
Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit
(Average of Credit Interest Rate of Commercial Banks to Parties Non Bank Based on Business Sector and non Business Sector Credit Recipients)
Persen (Percent)

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit Lapangan Usaha / Credit Recipients Industrial Origin															
1. Pertanian, perburuan dan Kehutanan / Agriculture, hunting and forestry															
Rupiah	9,92	9,94	9,34	9,25	9,21	9,16	8,96	8,89	8,86	8,88	8,81	8,74	8,67	8,61	8,57
Valas / Foreign Exchange	4,32	4,32	3,31	3,26	3,27	3,26	3,22	3,22	3,18	3,20	3,15	3,10	3,09	3,05	3,04
2. Perikanan / Fisheryies															
Rupiah	10,79	10,43	9,95	9,92	9,84	9,77	9,76	9,57	9,52	9,66	9,80	9,56	9,51	9,31	9,34
Valas / Foreign Exchange	4,64	4,87	4,28	4,21	4,16	4,15	4,30	4,24	4,01	3,97	4,08	3,66	3,74	3,57	3,47
3. Pertambangan dan Penqaqian / Mining and Quarrying															
Rupiah	10,68	10,24	9,16	9,80	9,85	9,57	9,71	9,02	9,07	9,47	9,43	8,90	8,86	8,87	9,17
Valas / Foreign Exchange	5,19	5,40	4,19	4,53	4,50	4,50	4,52	4,42	4,29	4,17	4,14	4,09	4,05	4,05	4,00
4. Industri Penqaqlahan / Processing industry															
Rupiah	9,77	9,10	8,28	8,19	8,22	8,19	8,13	8,12	8,05	8,03	8,04	7,92	7,90	7,84	7,76
Valas / Foreign Exchange	4,44	4,29	3,25	3,26	3,27	3,22	3,18	3,21	3,18	3,20	3,21	3,13	3,11	3,11	3,11
5. Listrik, gas dan air / Electricity, gas and water															
Rupiah	9,16	8,75	7,59	7,51	7,45	7,20	7,11	6,97	7,01	7,40	7,38	6,88	6,85	6,84	6,91
Valas / Foreign Exchange	5,21	4,82	4,02	4,03	4,03	4,02	4,11	4,05	3,96	4,16	4,10	3,98	3,77	3,75	3,85
6. Konstruksi / Construction															
Rupiah	10,57	10,19	9,16	9,03	9,01	8,94	8,83	8,77	8,67	8,80	8,62	8,52	8,46	8,42	8,27
Valas / Foreign Exchange	5,12	4,29	3,74	3,91	3,60	3,63	3,61	3,67	3,59	3,45	3,48	3,42	3,43	3,67	3,79
7. Perdagangan Besar dan Eceran / Big and retail trade															
Rupiah	11,02	10,92	10,34	10,27	10,34	10,32	10,28	10,27	10,26	10,24	10,19	10,23	10,19	10,17	10,15
Valas / Foreign Exchange	4,72	4,99	4,25	4,21	4,17	4,09	3,94	3,92	3,88	3,75	3,67	3,49	3,60	3,56	3,44
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and food supply drinking															
Rupiah	10,74	10,46	8,57	8,40	8,47	8,47	8,53	8,54	8,50	8,44	8,45	8,42	8,43	8,41	8,33
Valas / Foreign Exchange	6,46	5,34	4,36	4,27	4,27	4,25	4,19	4,20	4,19	4,20	4,17	4,16	4,18	4,16	3,75
9. Transportasi, pergudangan dan komunikasi / Transportation, warehousing and communications															
Rupiah	9,90	9,44	8,23	8,10	8,07	8,02	7,85	7,74	7,64	7,64	7,62	7,57	7,50	7,42	7,47
Valas / Foreign Exchange	5,43	5,02	4,28	4,37	4,33	4,35	4,22	4,19	4,05	4,05	3,88	3,92	3,99	3,98	4,04
10. Perantara Keuangan / Transitional Finance															
Rupiah	9,51	8,90	8,29	8,11	8,07	7,97	7,76	7,68	7,51	7,49	7,47	7,38	7,20	7,10	6,99
Valas / Foreign Exchange	3,52	3,02	1,55	1,53	1,49	1,43	1,39	1,38	1,41	1,40	1,40	1,39	1,36	1,38	1,36
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Rental Business, and services company															
Rupiah	10,68	10,26	9,05	8,97	9,01	8,97	9,01	8,90	8,88	8,79	8,76	8,68	8,69	8,61	8,59
Valas / Foreign Exchange	5,73	5,43	4,27	4,21	4,19	4,16	4,04	4,00	3,96	3,66	3,67	3,67	3,98	3,96	4,02
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, the defense and compulsory social security															
Rupiah	10,60	8,23	5,60	5,84	5,69	5,69	5,47	5,44	5,41	5,31	5,24	5,05	5,00	4,67	4,66
Valas / Foreign Exchange	5,36	4,14	2,25	2,17	2,06	2,05	1,97	1,94	1,92	1,82	1,79	1,75	1,73	1,71	1,69
13. Jasa Pendidikan / Education services															
Rupiah	11,45	10,98	10,03	10,15	10,12	10,01	10,16	10,19	10,33	12,36	12,30	13,13	12,92	12,85	12,61
Valas / Foreign Exchange	8,80	5,44	4,52	4,44	4,42	4,38	4,37	4,36	4,35	4,12	4,07	4,07	4,05	4,04	4,01
14. Jasa Kesehatan dan Kegiatan Sosial / Health and social services															
Rupiah	10,94	9,96	9,56	9,46	9,42	9,42	9,36	9,61	9,62	9,89	9,80	9,84	9,77	9,58	9,51
Valas / Foreign Exchange	5,76	4,50	3,24	3,14	3,16	3,15	3,11	3,08	3,08	3,18	3,14	3,14	3,12	3,11	3,12
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services															
Rupiah	11,01	10,59	9,70	9,55	9,53	9,43	9,43	9,41	9,35	9,27	9,08	9,10	9,03	9,04	8,97
Valas / Foreign Exchange	5,59	5,91	4,45	4,58	4,56	4,93	5,25	5,46	5,52	5,14	3,85	3,81	3,80	3,48	3,35
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households															
Rupiah	16,68	21,79	18,38	18,62	18,65	18,66	18,59	18,61	18,65	18,69	17,86	17,85	17,91	17,99	17,86
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / Extra agency international agency and other international															
Rupiah	12,86	11,38	12,22	12,24	11,40	9,84	9,75	10,16	8,92	9,55	9,80	10,44	10,80	10,39	10,37
Valas / Foreign Exchange	3,98	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97	3,97
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined															
Rupiah	11,17	11,09	9,33	9,36	9,36	9,13	9,11	9,61	8,89	9,79	9,66	10,69	10,75	10,72	10,81
Valas / Foreign Exchange	5,26	4,98	3,29	3,30	3,30	3,30	3,32	3,32	1,90	3,18	3,27	3,27	3,19	3,07	2,97
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin															
Rumah Tanqqa / House Hold															
- Untuk Pemilikan Rumah Tingqal / For House Ownership															
Rupiah	9,19	8,68	8,32	8,31	8,29	8,26	8,26	8,26	8,23	8,22	8,20	8,19	8,15	8,11	8,05
Valas / Foreign Exchange	3,56	2,40	3,19	3,19	2,65	2,46	2,46	2,46	2,46	2,44	2,44	2,57	2,41	2,41	2,40
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership															
Rupiah	9,15	8,67	8,32	8,31	8,27	8,22	8,25	8,22	8,21	8,17	8,14	8,08	8,05	8,00	7,95
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	1,25	1,25	1,25	1,25	1,25	1,25	1,25
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership															
Rupiah	9,92	9,49	9,21	9,19	9,17	9,14	9,23	9,24	9,27	9,29	9,28	9,31	9,28	9,27	9,13
Valas / Foreign Exchange	6,40	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership															
Rupiah	10,30	10,53	10,50	10,43	10,37	10,34	10,30	10,23	10,16	10,10	10,04	9,98	9,92	9,86	9,78
Valas / Foreign Exchange	2,50	2,76	3,06	3,07	3,00	3,00	3,00	3,00	3,00	3,00	3,00	3,00	3,00	3,00	3,90
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Piniaman multigrain) / Others															
Rupiah	12,92	12,62	12,26	12,23	12,21	12,22	12,17	12,13	12,15	12,10	12,06	12,03	11,99	11,96	11,91
Valas / Foreign Exchange	2,32	7,46	8,60	4,15	4,14	4,11	3,99	4,24	4,24	4,15	4,14	4,06	3,99	4,04	3,96
- Bukan Lapaaan Usaha Lainnya / Non Industrial Oriain Others															
Rupiah	15,00	16,01	13,88	13,86	13,85	13,83	13,79	13,77	13,79	13,66	13,33	13,27	13,26	13,23	13,25
Valas / Foreign Exchange	4,57	4,70	4,01	3,84	3,81	3,93	4,00	3,84	3,86	3,47	3,49	3,34	3,45	3,48	3,49

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

Jenis Penggunaan / Type of Use	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	10,37	10,09	9,32	9,21	9,27	9,23	9,12	9,08	9,02	9,02	9,00	8,92	8,85	8,78	8,76
Valas / Foreign Exchange	4,34	4,35	3,39	3,45	3,42	3,39	3,32	3,31	3,28	3,24	3,21	3,14	3,13	3,13	3,09
- Investasi / Investments															
Rupiah	10,38	9,90	8,96	8,88	8,83	8,77	8,73	8,68	8,64	8,70	8,63	8,58	8,54	8,52	8,44
Valas / Foreign Exchange	5,30	4,85	3,71	3,74	3,73	3,71	3,75	3,74	3,67	3,72	3,69	3,66	3,63	3,62	3,63
- Konsumsi / Consumption															
Rupiah	11,73	11,62	11,00	10,97	10,95	10,94	10,90	10,87	10,87	10,81	10,73	10,69	10,65	10,61	10,56
Valas / Foreign Exchange	3,59	6,36	6,42	4,06	4,04	4,05	3,98	4,12	4,10	3,95	3,92	3,83	3,82	3,85	3,81
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	9,88	8,99	8,30	8,34	8,34	8,44	8,60	8,64	8,76	8,88	8,86	8,82	8,94	8,97	9,04
Valas / Foreign Exchange	4,44	4,16	2,83	2,70	2,73	2,73	2,83	2,78	2,76	2,73	2,74	2,63	2,68	2,79	2,74
- Impor / Import															
Rupiah	9,50	9,72	9,06	9,03	9,05	9,17	8,84	9,06	9,01	8,98	8,97	8,76	8,85	8,65	8,55
Valas / Foreign Exchange	5,01	4,67	4,03	3,87	3,98	3,85	3,61	3,82	3,74	3,71	3,75	3,41	3,43	3,58	3,61
- Lainnya / Other															
Rupiah	10,84	10,56	9,81	9,73	9,74	9,70	9,63	9,60	9,55	9,54	9,49	9,44	9,38	9,33	9,28
Valas / Foreign Exchange	4,72	4,60	3,61	3,67	3,65	3,62	3,58	3,58	3,53	3,53	3,49	3,45	3,42	3,39	3,39

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

Kelompok Bank / Group of Bank	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Bank Persero / State Owned Banks															
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	17.853	17.621	17.331	17.307	16.969	16.797	16.772	16.722	16.648	16.631	16.620	16.589	16.538	17.015	18.188
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4.288	4.396	4.405	4.421	4.384	4.390	4.391	4.387	4.385	4.384	4.381	4.381	4.379	4.647	5.067
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	75	71	71	70	70	68	68	68	68	68	68	68	68	68	68
Jumlah Kantor / Total Bank Offices	9.430	9.074	8.983	8.969	8.793	8.782	8.733	8.678	8.663	8.654	8.683	8.684	8.642	9.081	9.050
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Jumlah Kantor / Total Bank Offices	38	36	36	36	30	30	30	30	30	30	29	29	29	27	27
Total															
Jumlah Bank / Total Banks	115	110	110	109	109	107	107	107	107	107	107	107	107	107	107
Jumlah Kantor / Total Bank Offices	31.609	31.127	30.755	30.733	30.176	29.999	29.926	29.817	29.726	29.699	29.713	29.683	29.588	30.770	32.332

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

Lokasi / Location	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	416	406	401	402	402	401	399	399	399	399	400	400	400	400	398
2. Banten	105	102	102	102	106	106	105	105	105	105	106	106	106	106	105
3. DKI Jakarta	527	471	468	467	465	465	463	463	463	463	460	459	460	460	455
4. D.I. Yogyakarta	63	61	61	61	61	61	60	61	61	61	61	61	61	61	61
5. Jawa Tengah	345	332	330	332	332	332	332	332	332	332	332	332	332	332	331
6. Jawa Timur	433	409	409	409	408	407	408	408	408	409	409	409	409	409	408
7. Bengkulu	34	34	34	34	34	34	34	34	34	34	34	34	34	34	34
8. Jambi	61	61	61	61	62	62	63	63	63	64	64	64	64	64	64
9. Aceh	76	77	87	87	87	87	86	89	87	87	84	84	70	67	66
10. Sumatera Utara	212	208	208	208	207	207	207	207	207	207	206	206	206	206	204
11. Sumatera Barat	86	87	87	87	87	87	87	87	87	87	87	87	87	87	87
12. Riau	92	90	90	90	90	90	91	91	91	91	91	91	91	91	91
13. Sumatera Selatan	107	106	106	106	105	105	105	105	105	105	106	106	106	106	106
14. Bangka Belitung	29	30	30	30	31	31	31	31	31	31	31	31	31	31	31
15. Kepulauan Riau	62	60	61	61	61	61	61	61	61	61	61	61	61	61	61
16. Lampung	65	65	65	65	65	65	65	65	65	65	66	66	66	66	66
17. Kalimantan Selatan	74	74	73	73	73	73	73	73	73	73	73	73	73	73	73
18. Kalimantan Barat	78	80	81	81	81	81	81	81	81	81	81	81	81	81	81
19. Kalimantan Timur	114	117	117	117	117	117	117	117	117	118	118	118	118	118	118
20. Kalimantan Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
21. Sulawesi Tengah	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
22. Sulawesi Selatan	137	135	136	136	136	136	136	136	136	136	136	136	136	136	137
23. Sulawesi Utara	64	64	64	64	63	63	63	63	63	63	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	43	45	45	45	45	45	45	45	45	45	45	45	45	45	45
27. Nusa Tenggara Barat	54	53	55	55	55	55	55	55	55	55	55	55	55	55	55
28. Bali	94	91	92	92	91	90	90	90	90	90	90	90	90	90	90
29. Nusa Tenggara Timur	58	60	60	60	60	60	60	60	60	60	60	60	59	59	59
30. Maluku	35	36	36	36	35	35	35	35	35	35	35	35	35	35	35
31. Papua	61	61	61	61	61	63	63	63	63	63	63	63	63	64	64
32. Maluku Utara	22	23	23	23	23	23	23	23	23	23	23	23	23	23	23
33. Irian Jaya Barat	26	27	27	27	27	28	28	28	28	28	28	28	28	28	28
34. Lainnya / Others	17	17	17	17	17	17	17	17	17	17	17	17	17	17	18
Total	3.717	3.609	3.614	3.616	3.614	3.614	3.610	3.614	3.612	3.615	3.611	3.610	3.596	3.594	3.583

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	98,220	108,784	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837	114,124	114,689	115,113	115,613
b. Antar Bank Aktiva / Inter-Bank Assets	32,504	35,052	36,021	37,938	37,926	38,099	38,299	36,174	37,687	38,930	39,482	40,484	41,111	41,464	42,682
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	91,956	102,538	104,519	106,151	106,653	107,589	107,988	107,737	109,437	110,410	111,212	112,219	112,980	113,732	115,068
Deposito / Time Deposits	62,465	70,406	72,500	73,389	74,424	75,285	75,536	76,240	77,427	78,014	78,320	78,890	79,488	79,819	80,472
Tabungan / Savings Deposits	29,491	32,132	32,019	32,763	32,229	32,305	32,452	31,497	32,010	32,396	32,892	33,328	33,492	33,913	34,596
b. Antar Bank Pasiva / Inter-Bank Liabilities	5,111	6,386	6,400	6,656	13,133	7,060	7,376	7,464	7,642	7,844	8,018	8,131	8,330	8,352	8,527
c. Pinjaman yang Diterima / Loans received	13,809	13,412	13,746	13,707	6,844	12,741	13,030	12,562	12,333	12,654	12,255	12,073	12,056	11,769	11,695
d. Kewajiban Segera / Immediate Liabilities	802	892	945	1,008	989	1,069	1,036	1,113	1,138	1,121	1,028	988	963	987	950
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	12,921	13,989	14,912	15,008	15,058	15,101	15,162	15,227	15,348	15,445	15,642	15,712	15,760	15,839	15,906
b. Cadangan / Reserves	3,015	3,435	3,635	3,629	3,657	3,699	3,754	3,807	3,878	3,894	3,923	3,921	3,914	3,912	3,915
c. L/R Tahun Berjalan / Current Earnings	3,371	3,456	2,650	2,901	244	431	732	851	1,068	1,362	1,604	1,875	2,139	2,397	2,711
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	2,467	2,905	3,567	3,495	6,192	5,970	5,530	5,031	4,293	4,112	3,855	3,827	3,760	3,670	3,652

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
LDR (%)	76.54	79.09	76.29	75.44	74.43	81.60	79.81	83.20	81.46	75.31	75.12	74.87	74.90	74.97	74.63
- Total Kredit / Total Credit	98,220	108,784	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837	114,124	114,689	115,113	115,613
- Penghimpunan Dana / Funds collected	108,627	115,912	122,214	123,745	123,967	112,088	116,487	112,535	115,915	128,034	128,483	129,355	130,157	130,661	132,011
- Modal Inti / Core Capital	19,696	21,636	22,911	23,079	24,864	24,593	24,307	23,794	23,236	23,110	23,047	23,071	22,966	22,875	22,914
NPL (%)	6.37	6.81	7.81	7.22	7.41	7.44	7.29	7.42	7.65	7.46	7.67	7.63	7.53	7.54	7.45
- Kredit Non Lancar / Non Current Credits	6,261	7,405	8,649	7,995	8,206	8,293	8,197	8,420	8,668	8,497	8,728	8,705	8,636	8,679	8,611
- Total Kredit / Total Credit	98,220	108,784	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837	114,124	114,689	115,113	115,613
ROA (%)	2.48	2.31	1.89	1.87	1.89	1.66	1.87	1.64	1.63	1.71	1.72	1.75	1.76	1.76	1.79
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3,371	3,456	2,650	2,901	244	431	732	851	1,068	1,362	1,604	1,875	2,139	2,397	2,711
- Total Aktiva / Total Aktiva	135,693	149,623	153,315	155,075	154,967	155,874	156,905	156,020	157,399	159,113	159,876	161,197	162,374	163,194	164,966
ROE (%)	22.24	21.00	16.43	16.40	16.44	14.51	16.33	14.16	14.07	14.87	14.83	15.11	15.28	15.35	15.71
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	3,371	3,456	2,650	2,901	244	431	732	851	1,068	1,362	1,604	1,875	2,139	2,397	2,711
- Modal Disetor / Paid In Capital	12,921	13,989	14,912	15,008	15,058	15,101	15,162	15,227	15,348	15,445	15,642	15,712	15,760	15,839	15,906
- Cadangan Umum / General Reserve	2,241	2,473	2,690	2,686	2,720	2,748	2,779	2,808	2,859	2,870	2,902	2,905	2,907	2,903	2,912

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

Lokasi / Location	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	18,593	20,474	19,893	20,370	20,446	20,260	20,436	20,303	20,504	20,605	20,646	20,716	20,839	20,919	21,174
2. Banten	4,383	5,328	5,020	5,152	5,001	5,207	5,320	5,362	5,451	5,483	5,543	5,649	5,681	5,764	5,854
3. DKI Jakarta	2,737	3,118	3,481	3,459	3,498	3,531	3,609	3,658	3,701	3,733	3,734	3,713	3,770	3,813	3,848
4. D.I Yogyakarta	6,389	7,135	7,448	7,607	8,988	8,231	8,094	8,226	8,198	8,491	8,695	8,657	7,890	8,013	8,132
5. Jawa Tengah	31,269	35,523	37,410	37,675	36,405	37,408	37,712	37,215	37,752	37,894	38,026	38,569	39,826	40,031	40,515
6. Jawa Timur	14,002	15,467	15,835	16,242	16,223	16,413	16,649	16,387	16,518	16,738	16,662	16,864	16,951	17,068	17,239
7. Bengkulu	91	106	105	106	111	107	105	108	107	107	111	107	124	115	113
8. Jambi	909	1,047	1,086	1,091	1,110	1,113	1,111	1,128	1,130	1,151	1,168	1,174	1,182	1,181	1,189
9. Aceh	262	297	241	242	242	244	243	241	239	241	241	242	91	91	91
10. Sumatera Utara	1,642	1,798	1,902	1,901	1,999	2,012	1,999	1,988	2,000	2,018	2,025	2,046	2,042	2,062	2,083
11. Sumatera Barat	1,768	1,835	1,855	1,902	1,878	1,871	1,858	1,821	1,851	1,888	1,844	1,863	1,882	1,907	1,931
12. Riau	1,340	1,401	1,456	1,473	1,462	1,496	1,510	1,507	1,551	1,606	1,647	1,684	1,763	1,791	1,823
13. Kepulauan Riau	6,926	7,407	7,432	7,453	7,476	7,493	7,521	7,525	7,597	7,643	7,612	7,666	7,690	7,656	7,660
14. Sumatera Selatan	1,526	1,706	1,839	1,826	1,846	1,858	1,871	1,869	1,892	1,888	1,905	1,923	1,927	1,928	1,903
15. Bangka Belitung	158	176	190	190	190	192	191	193	191	194	198	201	199	201	206
16. Lampung	11,890	12,251	12,525	12,851	12,779	12,780	12,789	12,831	12,893	13,224	13,290	13,316	13,419	13,292	13,430
17. Kalimantan Selatan	609	705	695	761	738	736	727	723	730	731	742	745	702	739	746
18. Kalimantan Barat	1,266	1,284	1,518	1,470	1,549	1,577	1,585	1,581	1,597	1,614	1,614	1,670	1,700	1,703	1,701
19. Kalimantan Timur	455	396	394	400	400	401	407	399	402	409	412	419	436	446	458
20. Kalimantan Tengah	615	627	664	694	675	694	677	684	674	692	737	768	874	892	1,040
21. Kalimantan Utara	-	87	85	86	87	87	86	86	86	86	87	86	86	87	88
22. Sulawesi Tengah	2,559	2,621	2,693	2,677	2,621	2,658	2,776	2,762	2,705	2,747	2,743	2,752	2,716	2,695	2,669
23. Sulawesi Selatan	2,622	2,854	2,840	2,843	2,774	2,810	2,822	2,843	2,874	2,891	2,919	2,953	2,960	2,988	2,991
24. Sulawesi Utara	1,286	1,670	1,749	1,798	1,813	1,817	1,839	1,807	1,821	1,836	1,880	1,907	1,953	1,959	2,016
25. Sulawesi Tenggara	290	333	310	334	326	323	320	329	336	336	339	343	345	340	354
26. Sulawesi Barat	7	8	9	9	111	111	112	134	107	118	127	136	142	141	126
27. Gorontalo	33	34	43	54	26	26	27	25	26	30	33	32	32	33	29
28. Nusa Tenggara Barat	1,466	1,583	1,624	1,617	1,608	1,593	1,587	1,583	1,645	1,649	1,649	1,645	1,662	1,667	1,680
29. Bali	15,571	17,130	17,312	17,074	17,156	17,260	17,352	17,153	17,294	17,472	17,649	17,760	17,805	17,981	18,147
30. Nusa Tenggara Timur	727	800	859	867	879	888	883	891	898	904	896	898	912	903	902
31. Maluku	1,987	2,123	2,154	2,177	2,161	2,177	2,270	2,215	2,175	2,205	2,211	2,183	2,226	2,231	2,251
32. Papua	1,394	1,353	1,418	1,429	1,436	1,458	1,464	1,486	1,490	1,514	1,517	1,528	1,556	1,558	1,572
33. Maluku Utara	165	219	252	252	254	255	259	259	260	267	269	271	273	276	279
34. Papua Barat	753	727	978	993	699	699	696	698	705	707	707	711	717	723	726
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	135,693	149,623	153,315	155,075	154,967	155,784	156,905	156,020	157,399	159,113	159,876	161,197	162,374	163,194	164,966

Tabel 2.4 Jumlah BPR Berdasarkan Total Aset (Rural Banks Based on Total Assets) Miliar Rp (Billion Rp)															
Total Aset / Total Asset	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Total Aset BPR / Total Asset Rural bank	10	9	8	8	8	7	7	6	7	6	4	4	5	6	6
< 1 Miliar / < 1 Billion															
Total Aset BPR / Total Asset Rural bank	90	66	53	49	50	50	48	48	46	45	45	45	41	41	38
1 s.d 5 Miliar / 1 up to 5 Billion															
Total Aset BPR / Total Asset Rural bank	173	146	122	123	110	106	109	114	115	106	103	102	104	94	95
5 s.d 10 Miliar / 5 up to 10 Billion															
Total Aset BPR / Total Asset Rural bank	1,324	1,325	1,326	1,326	1,335	1,337	1,334	1,329	1,328	1,335	1,335	1,333	1,331	1,327	1,329
> 10 Miliar / > 10 Billion															
Total	1,597	1,546	1,509	1,506	1,503	1,500	1,498	1,497	1,496	1,492	1,487	1,484	1,481	1,468	1,468

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

Kolektibilitas / Collectibility	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Kredit / Credit	98,220	108,784	110,718	110,770	110,770	111,529	112,364	113,425	113,349	113,822	113,837	114,124	114,689	115,113	115,613
a. Lancar / Current	91,959	101,379	102,069	102,775	92,664	92,954	93,626	95,188	94,478	95,602	95,024	94,843	96,240	96,243	97,407
b. Dalam Perhatian Khusus / Special Mention			-	-	9,900	10,282	10,541	9,817	10,203	9,723	10,085	10,576	9,812	10,192	9,596
c. Kurang Lancar / Sub-Standard	1,137	1,373	1,160	923	1,127	1,187	1,144	1,239	1,409	1,287	1,365	1,333	1,286	1,300	1,302
d. Diragukan / Doubtful	1,287	1,512	1,528	1,292	1,164	1,084	978	1,042	1,017	981	1,066	1,088	1,155	1,147	1,146
e. Macet / Lost	3,837	4,520	5,962	5,780	5,915	6,022	6,075	6,139	6,242	6,228	6,297	6,284	6,196	6,231	6,163
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	6,261	7,405	8,649	7,995	8,206	8,293	8,197	8,420	8,668	8,497	8,728	8,705	8,636	8,679	8,611
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	6.37	6.81	7.81	7.22	7.41	7.44	7.29	7.42	7.65	7.46	7.67	7.63	7.53	7.54	7.45

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

Lokasi / Location	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	1,004	1,153	1,397	1,316	1,332	1,347	1,325	1,338	1,382	1,355	1,395	1,412	1,458	1,490	1,470
2. Banten	170	221	281	266	272	275	270	277	283	270	270	286	264	256	257
3. DKI Jakarta	91	108	126	116	130	133	155	154	154	146	149	160	163	170	173
4. D.I Yogyakarta	228	252	317	292	421	401	351	362	369	385	427	404	343	349	345
5. Jawa Tengah	1,611	1,917	2,200	2,035	1,988	2,045	2,081	2,173	2,253	2,267	2,322	2,350	2,392	2,438	2,416
6. Jawa Timur	722	827	1,004	936	962	983	989	992	1,031	1,010	1,038	1,010	1,006	1,015	1,007
7. Bengkulu	5	5	7	6	6	7	7	7	7	7	7	7	7	10	10
8. Jambi	69	93	111	106	106	106	107	107	109	103	103	109	104	105	101
9. Aceh	19	21	24	22	22	22	21	23	23	22	21	22	11	11	12
10. Sumatera Utara	80	91	107	100	106	107	103	102	102	100	107	107	109	109	105
11. Sumatera Barat	89	94	128	105	110	111	109	111	113	108	108	106	102	100	98
12. Riau	100	127	146	128	131	131	129	129	130	124	127	123	119	118	122
13. Kepulauan Riau	303	397	459	383	390	387	364	373	375	359	379	372	347	346	331
14. Sumatera Selatan	102	93	115	103	109	109	105	106	109	105	106	106	105	98	92
15. Bangka Belitung	5	8	10	9	10	10	10	10	10	10	10	9	8	8	7
16. Lampung	115	170	217	201	201	201	198	221	246	232	219	215	219	214	224
17. Kalimantan Selatan	39	40	52	43	45	48	49	49	51	48	47	47	45	46	47
18. Kalimantan Barat	84	90	91	76	79	79	78	81	83	82	82	82	80	78	76
19. Kalimantan Timur	23	22	30	29	27	27	26	27	28	28	26	25	26	25	24
20. Kalimantan Tengah	18	43	46	39	43	39	39	44	46	49	39	40	36	38	38
21. Kalimantan Utara	-	1	2	2	3	3	2	2	2	3	5	5	5	2	3
22. Sulawesi Tengah	44	39	41	34	37	33	32	34	36	35	34	33	35	31	31
23. Sulawesi Selatan	39	46	71	62	58	56	56	57	55	54	54	53	54	50	53
24. Sulawesi Utara	90	94	103	100	102	117	100	122	126	107	106	112	108	105	107
25. Sulawesi Tenggara	42	36	40	35	36	36	35	36	36	34	36	33	31	31	30
26. Sulawesi Barat	0	0	1	1	2	2	1	2	2	2	2	2	2	2	2
27. Gorontalo	5	4	2	1	1	1	1	1	1	1	1	1	1	1	1
28. Nusa Tenggara Barat	162	149	168	159	159	159	161	173	175	172	172	173	174	165	161
29. Bali	846	856	906	863	874	867	852	878	898	863	920	886	862	860	879
30. Nusa Tenggara Timur	20	21	31	28	36	42	40	47	51	46	45	44	39	41	37
31. Maluku	4	3	6	5	5	6	6	8	9	11	11	13	17	18	20
32. Papua	38	49	40	36	37	37	37	37	39	37	39	38	40	38	37
33. Maluku Utara	1	2	4	4	5	5	5	5	4	4	4	4	4	4	4
34. Papua Barat	92	332	364	355	360	359	355	335	329	318	320	316	318	303	293
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6,261	7,405	8,649	7,995	8,206	8,293	8,197	8,420	8,668	8,497	8,728	8,705	8,636	8,679	8,611

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

Indikator / Indicator	Desember 2018		Desember 2019		November 2020		Desember 2020		November 2021	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	62,465	67.93	70,406	68.66	72,500	69.37	73,389	69.14	80,472	0.70
Tabungan / Saving	29,491	32.07	32,132	31.34	32,019	30.63	32,763	30.86	34,596	0.30
Total DPK / Total Third Party Funds	91,956	100.00	102,538	100.00	104,519	100.00	106,151	100.00	115,068	100.00

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

Lokasi / Location	Tabungan (Saving Deposits)	Deposito (Time Deposits)	Total DPK (Total of Third Party Funds)	Pangsa Thd Total DPK (%) (Portion to Total Third Party Funds (%))
1. Jawa Barat	4,601	9,974	14,574	12.67%
2. Banten	693	2,686	3,379	2.94%
3. DKI Jakarta	173	2,838	3,011	2.62%
4. D.I Yogyakarta	2,142	4,394	6,536	5.68%
5. Jawa Tengah	13,038	17,541	30,579	26.58%
6. Jawa Timur	3,607	8,072	11,679	10.15%
7. Bengkulu	30	37	67	0.06%
8. Jambi	152	716	868	0.75%
9. Aceh	23	40	63	0.05%
10. Sumatera Utara	813	815	1,628	1.41%
11. Sumatera Barat	889	607	1,496	1.30%
12. Riau	504	810	1,314	1.14%
13. Kepulauan Riau	693	5,551	6,244	5.43%
14. Sumatera Selatan	297	909	1,206	1.05%
15. Bangka Belitung	32	125	157	0.14%
16. Lampung	1,033	5,987	7,020	6.10%
17. Kalimantan Selatan	183	243	426	0.37%
18. Kalimantan Barat	372	952	1,324	1.15%
19. Kalimantan Timur	98	144	242	0.21%
20. Kalimantan Tengah	268	360	628	0.55%
21. Kalimantan Utara	16	20	36	0.03%
22. Sulawesi Tengah	122	958	1,081	0.94%
23. Sulawesi Selatan	297	1,798	2,095	1.82%
24. Sulawesi Utara	271	1,290	1,562	1.36%
25. Sulawesi Tenggara	79	70	149	0.13%
26. Sulawesi Barat	67	16	83	0.07%
27. Gorontalo	6	8	15	0.01%
28. Nusa Tenggara Barat	608	566	1,174	1.02%
29. Bali	2,828	10,424	13,252	11.52%
30. Nusa Tenggara Timur	188	475	662	0.58%
31. Maluku	166	921	1,086	0.94%
32. Papua	180	597	778	0.68%
33. Maluku Utara	18	87	105	0.09%
34. Papua Barat	108	441	550	0.48%
35. Lainnya / Others	-	-	-	0.00%
Total	34,596	80,472	115,068	100.00%

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

Lokasi / Location	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	12,472	13,665	13,504	13,847	13,918	13,861	13,876	13,805	14,026	14,057	14,092	14,186	14,261	14,317	14,574
2. Banten	2,763	3,377	3,067	3,161	2,961	3,068	3,099	3,138	3,196	3,240	3,281	3,301	3,314	3,340	3,379
3. DKI Jakarta	1,910	2,159	2,533	2,495	2,584	2,627	2,699	2,769	2,831	2,867	2,875	2,860	2,923	2,976	3,011
4. D.I Yogyakarta	4,883	5,453	5,610	5,732	6,939	6,522	6,412	6,498	6,469	6,608	6,895	6,860	6,016	6,195	6,536
5. Jawa Tengah	23,726	26,738	28,144	28,422	27,354	28,078	28,309	27,788	28,427	28,581	28,649	29,118	30,297	30,407	30,579
6. Jawa Timur	9,304	10,144	10,509	10,787	10,907	11,043	11,243	10,991	11,129	11,272	11,314	11,458	11,477	11,629	11,679
7. Bengkulu	47	54	58	58	63	59	56	60	60	59	63	61	76	69	67
8. Jambi	654	766	783	788	804	806	802	821	822	838	850	853	865	862	868
9. Aceh	149	149	135	138	138	141	140	140	138	140	140	140	63	63	63
10. Sumatera Utara	1,254	1,361	1,469	1,476	1,557	1,563	1,567	1,556	1,567	1,583	1,586	1,598	1,588	1,612	1,628
11. Sumatera Barat	1,391	1,425	1,434	1,475	1,452	1,448	1,436	1,402	1,428	1,460	1,427	1,442	1,458	1,475	1,496
12. Riau	979	1,012	1,036	1,045	1,040	1,066	1,070	1,070	1,114	1,158	1,191	1,217	1,265	1,285	1,314
13. Kepulauan Riau	5,521	5,980	6,013	6,006	6,084	6,119	6,164	6,218	6,274	6,291	6,251	6,234	6,278	6,245	6,244
14. Sumatera Selatan	916	1,021	1,145	1,143	1,159	1,173	1,177	1,181	1,206	1,199	1,213	1,224	1,230	1,228	1,206
15. Bangka Belitung	123	136	145	146	145	145	142	147	147	148	152	153	152	153	157
16. Lampung	5,704	6,205	6,367	6,539	6,519	6,557	6,597	6,638	6,744	6,842	6,889	6,949	6,987	6,945	7,020
17. Kalimantan Selatan	362	424	398	461	440	433	420	417	425	418	423	426	381	416	426
18. Kalimantan Barat	1,009	1,001	1,197	1,151	1,225	1,251	1,258	1,258	1,265	1,281	1,277	1,325	1,350	1,334	1,324
19. Kalimantan Timur	228	211	209	209	203	204	210	206	207	212	212	218	228	235	242
20. Kalimantan Tengah	460	426	420	448	414	418	402	417	427	431	448	476	532	521	628
21. Kalimantan Utara	-	31	30	31	37	37	36	36	36	36	37	36	36	37	36
22. Sulawesi Tengah	905	959	983	985	953	963	983	999	1,051	1,061	1,073	1,080	1,089	1,090	1,081
23. Sulawesi Selatan	1,607	1,858	1,904	1,879	1,887	1,928	1,936	1,970	2,001	2,015	2,041	2,055	2,065	2,091	2,095
24. Sulawesi Utara	1,076	1,331	1,353	1,395	1,419	1,417	1,417	1,430	1,440	1,444	1,464	1,486	1,527	1,523	1,562
25. Sulawesi Tenggara	119	155	132	151	133	129	125	139	141	143	145	147	146	143	149
26. Sulawesi Barat	13	11	14	20	71	71	71	93	65	77	86	96	100	98	83
27. Gorontalo	18	17	25	37	13	13	12	13	13	12	14	14	12	13	15
28. Nusa Tenggara Barat	1,003	1,100	1,113	1,114	1,102	1,087	1,077	1,079	1,134	1,137	1,134	1,135	1,154	1,165	1,174
29. Bali	10,921	12,568	11,749	11,920	12,045	12,249	12,253	12,410	12,541	12,675	12,860	12,935	12,967	13,100	13,252
30. Nusa Tenggara Timur	555	591	630	640	646	652	647	658	665	676	671	670	677	666	662
31. Maluku	773	834	985	936	912	928	955	969	986	991	998	988	1,016	1,073	1,086
32. Papua	496	688	754	844	835	831	762	780	814	806	799	813	785	768	778
33. Maluku Utara	94	107	112	103	108	111	93	96	97	102	104	105	105	103	105
34. Papua Barat	521	581	559	567	589	590	544	545	550	551	557	560	561	554	550
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	91,956	102,538	104,519	106,151	106,653	107,589	107,988	107,737	109,437	110,410	111,212	112,219	112,980	113,732	115,068

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tabungan / Saving	3.44	3.33	3.09	3.08	3.03	3.03	2.87	2.83	2.82	2.74	2.71	2.68	2.66	2.56	2.58
Deposito / Time Deposits	8.14	8.16	7.41	7.16	7.07	6.98	6.83	6.68	6.60	6.50	6.50	6.36	6.21	6.05	5.92

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

Sektor Ekonomi / <i>Economic Sector</i>	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	29.48	28.78	27.75	27.60	27.66	27.62	27.47	27.44	27.69	27.66	27.59	27.49	27.25	27.14	27.23
2 Perikanan / <i>Fisheryies</i>	26.13	25.45	24.11	23.93	24.10	23.99	24.30	24.22	24.56	24.46	24.52	24.15	24.07	24.01	23.91
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	24.76	21.13	22.72	22.79	22.50	21.88	22.32	22.08	22.23	22.06	21.91	21.97	21.40	21.37	20.73
4 Industri Pengolahan / <i>Processing industry</i>	23.26	21.55	21.45	21.40	21.28	21.26	21.45	21.45	21.36	21.54	21.47	21.44	21.30	21.25	21.21
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	24.06	22.14	21.48	21.31	21.79	22.52	21.99	21.72	22.16	22.03	21.71	22.01	22.17	22.26	21.31
6 Konstruksi / <i>Construction</i>	24.31	23.33	22.53	22.43	22.46	22.32	22.50	22.52	22.62	22.61	22.70	22.70	22.73	22.78	22.81
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	25.84	25.36	24.48	24.41	24.39	24.37	24.47	24.45	24.43	24.43	24.28	24.17	24.07	23.89	23.81
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	22.00	20.84	20.75	20.70	20.70	20.64	20.66	20.59	20.61	20.61	20.58	20.35	20.31	20.12	20.22
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	23.54	22.17	22.01	21.85	21.87	21.69	21.81	21.73	22.23	22.34	22.23	22.04	22.12	21.79	21.74
10 Perantara Keuangan / <i>Transitional finance</i>	17.12	17.53	16.65	16.99	16.42	16.28	16.14	16.09	15.74	15.64	15.70	15.78	15.66	15.75	15.40
11 Real Estate / <i>Real estate, rental business, and services company</i>	20.05	18.44	17.28	17.30	17.28	17.34	17.37	17.24	17.23	17.25	17.30	17.24	17.18	17.14	17.12
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	25.75	23.63	23.09	23.00	23.02	22.95	22.89	22.85	23.72	24.12	24.09	24.28	23.05	23.12	22.79
13 Jasa Pendidikan / <i>Education services</i>	23.90	23.34	21.48	21.51	21.53	21.33	21.42	21.72	21.68	21.74	21.66	21.44	21.69	21.77	21.82
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	24.40	23.53	22.11	22.07	22.13	22.04	22.12	22.36	22.17	21.91	21.84	21.65	21.58	21.67	21.47
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	25.15	23.20	23.25	23.14	23.15	23.09	23.09	23.14	23.17	23.24	22.84	22.77	22.56	22.60	22.47
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	26.90	25.73	25.15	25.21	25.33	25.49	25.23	25.69	25.22	25.71	25.62	25.58	25.60	25.63	25.63
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25.29	25.85	24.99	25.34	25.26	25.29	25.27	25.08	24.95	24.71	24.86	24.99	25.04	24.96	24.93
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	23.32	19.72	18.95	18.52	18.40	18.36	18.29	18.23	18.67	18.64	18.62	18.61	18.65	18.18	18.07
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	23.21	22.86	22.02	22.02	22.05	22.07	22.04	22.05	21.97	21.97	21.93	21.93	21.90	22.19	22.12

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

Jenis Penggunaan / <i>Type of Use</i>	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Modal Kerja / <i>Working Capital</i>	25.73	24.65	23.85	23.79	23.77	23.73	23.77	23.75	23.79	23.78	23.71	23.62	23.52	23.38	23.32
Investasi / <i>Investment</i>	23.58	22.67	21.61	21.57	21.60	21.57	21.70	21.70	21.62	21.66	21.62	21.62	21.49	21.46	21.41
Konsumsi / <i>Consumption</i>	23.22	22.38	21.28	21.13	21.11	21.11	21.05	21.04	21.09	21.07	21.03	21.02	21.00	21.08	20.99

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

Keterangan / Information	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jumlah BPR / Total Rural Banks	1,597	1,545	1,509	1,506	1,503	1,500	1,498	1,497	1,496	1,492	1,487	1,484	1,481	1,468	1,468
Jumlah Kantor / Total Bank Offices	6,273	5,939	5,933	5,913	5,885	5,894	5,880	5,880	5,877	5,869	5,872	5,867	5,850	5,854	5,879

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	234	392	342	968
2. Banten	56	59	46	161
3. DKI Jakarta	24	14	4	42
4. D.I Yogyakarta	53	67	162	282
5. Jawa Tengah	246	548	750	1,544
6. Jawa Timur	261	285	824	1,370
7. Bengkulu	5	5	1	11
8. Jambi	19	8	6	33
9. Aceh	4	-	11	15
10. Sumatera Utara	50	53	47	150
11. Sumatera Barat	82	41	80	203
12. Riau	28	12	13	53
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	16	73
17. Kalimantan Selatan	14	20	10	44
18. Kalimantan Barat	20	5	5	30
19. Kalimantan Timur	13	10	26	49
20. Kalimantan Tengah	6	6	6	18
21. Kalimantan Utara	2	1	3	6
22. Sulawesi Tengah	8	19	17	44
23. Sulawesi Selatan	20	14	6	40
24. Sulawesi Utara	17	27	10	54
25. Sulawesi Tenggara	16	5	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	4	3	9
28. Nusa Tenggara Barat	28	48	32	108
29. Bali	133	58	111	302
30. Nusa Tenggara Timur	12	4	12	28
31. Maluku	1	9	10	20
32. Papua	8	16	2	26
33. Maluku Utara	3	6	2	11
34. Papua Barat	5	3	-	8
35. Lainnya / Others	-	-	-	-
Total	1,468	1,819	2,592	5,879

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana iB / Disbursement of Fund iB	11,766	12,807	13,631	14,025	14,007	14,021	13,960	13,885	14,111	14,329	14,499	14,717	14,980	15,189	15,419
Pembiayaan iB / Financing iB	9,084	9,943	10,690	10,681	10,659	10,765	10,934	11,105	11,085	11,162	11,193	11,251	11,452	11,597	11,695
Antar Bank Aktiva iB / Interbank Assets iB	2,682	2,864	2,941	3,343	3,348	3,257	3,026	2,780	3,026	3,168	3,307	3,466	3,528	3,592	3,724
Sumber Dana iB / Source of Funds iB	10,538	11,535	12,460	12,862	12,851	12,911	12,839	12,823	13,019	13,274	13,293	13,293	13,674	13,842	14,075
Dana Pihak Ketiga / Third Party Funds	8,135	8,732	9,517	9,819	9,845	-	9,821	9,817	10,071	10,294	10,411	10,411	10,783	10,912	11,109
Tabungan iB Wadiah / Wadiah Savings iB	1,739	1,874	1,864	1,993	1,904	1,841	1,775	1,749	1,881	1,947	2,044	2,037	2,049	2,065	2,129
Tabungan iB Mudharabah / Mudharabah Savings iB	1,260	1,329	1,290	1,379	1,359	1,333	1,329	1,311	1,331	1,399	1,366	1,443	1,448	1,461	1,514
Deposito iB Mudharabah / Deposit Mudharabah iB	5,137	5,529	6,363	6,447	6,582	6,684	6,717	6,756	6,859	6,948	7,001	7,117	7,286	7,386	7,466
Antar Bank Passiva / Interbank Liabilities	2,160	2,423	2,419	2,513	2,491	2,666	2,637	2,623	2,590	2,623	1,900	1,881	1,949	2,001	2,051
Pinjaman yang Diterima / Loan received	124	291	212	187	182	176	182	177	166	162	766	680	710	689	663
Kewajiban Lainnya / Other Liabilities	119	89	312	342	334	211	199	205	192	195	216	223	233	240	252
Beberapa Komponen Modal / Some Components of Capital	1,508	1,671	1,913	1,972	1,979	1,950	1,926	1,926	1,939	1,961	1,934	2,073	2,012	2,001	2,019
Modal Disetor / Paid-In Capital	1,177	1,183	1,434	1,457	1,460	1,462	1,484	1,503	1,511	1,573	1,659	1,669	1,739	1,728	1,746
Cadangan / Reserves	200	206	248	249	251	258	267	275	272	271	274	272	273	273	273
L/R Tahun berjalan / Current Earnings (Profit/Loss)	174	262	187	224	16	30	50	66	85	102	108	128	160	180	191
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	(43)	20	45	42	251	201	124	82	70	14	5	4	10	16	16

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset / Assets	12,362	13,758	14,554	14,950	14,950	14,988	14,936	14,907	15,115	15,115	15,508	15,731	16,019	16,222	16,477
Pembiayaan iB / Financing iB	9,084	9,943	10,690	10,681	10,659	10,765	10,934	11,105	11,085	11,162	11,193	11,251	11,452	11,597	11,695
Lancar / Current	8,239	9,243	9,810	9,908	9,838	9,919	10,052	10,204	10,156	10,245	8,989	9,127	9,430	9,511	9,743
DPK	-	-	-	-	-	-	-	-	-	-	1,265	1,182	1,112	1,189	1,040
Kurang Lancar / Sub Standard	148	141	166	125	160	185	201	176	179	178	179	176	177	159	179
Diragukan / Doubtful	146	124	155	126	114	110	124	116	124	116	126	129	112	113	115
Macet / Lost	551	135	558	522	547	551	557	609	626	623	633	636	621	626	620
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	845	700	879	773	821	846	882	901	929	917	939	942	910	897	913
Non Performing Financing (%) / Non Performing Financing (%)	9.30	7.04	8.23	7.24	7.70	7.86	8.07	8.11	8.38	8.21	8.39	8.37	7.94	7.73	7.81

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:

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 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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
NPL/NPF	-	-	-	-	-	-	-	-	-	7.754	7.783
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	18.226	18.137
NPL/NPF	-	-	-	-	-	-	-	-	-	997	928
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	-	-	145.546	150.714
NPL/NPF	-	-	-	-	-	-	-	-	-	7.867	7.602
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	-	-	-	917.224	941.464
NPL/NPF	-	-	-	-	-	-	-	-	-	51.355	52.681
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	-	-	174.152	171.639
NPL/NPF	-	-	-	-	-	-	-	-	-	1.669	1.671
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	-	-	375.193	376.709
NPL/NPF	-	-	-	-	-	-	-	-	-	14.156	14.067
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	-	-	963.037	968.169
NPL/NPF	-	-	-	-	-	-	-	-	-	42.950	42.724
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	-	-	-	120.616	121.298
NPL/NPF	-	-	-	-	-	-	-	-	-	6.931	7.267
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	-	-	298.430	294.775
NPL/NPF	-	-	-	-	-	-	-	-	-	6.517	6.605
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	-	-	216.694	217.641
NPL/NPF	-	-	-	-	-	-	-	-	-	993	1.008
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	-	-	254.255	256.086
NPL/NPF	-	-	-	-	-	-	-	-	-	7.874	7.504
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	30.782	31.673
NPL/NPF	-	-	-	-	-	-	-	-	-	3	3
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	-	-	13.966	14.005
NPL/NPF	-	-	-	-	-	-	-	-	-	248	215
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	-	-	28.459	28.344
NPL/NPF	-	-	-	-	-	-	-	-	-	186	158
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	-	-	94.010	94.733
NPL/NPF	-	-	-	-	-	-	-	-	-	2.582	2.505
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	3.866	3.880
NPL/NPF	-	-	-	-	-	-	-	-	-	89	92
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	-	-	358	362
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	1.272	1.173
NPL/NPF	-	-	-	-	-	-	-	-	-	124	125
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
NPL/NPF	-	-	-	-	-	-	-	-	-	13.266	12.755
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	-	-	-	24.917	25.164
NPL/NPF	-	-	-	-	-	-	-	-	-	589	577
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	-	-	20.622	20.551
NPL/NPF	-	-	-	-	-	-	-	-	-	1.041	985
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	-	-	96.429	98.310
NPL/NPF	-	-	-	-	-	-	-	-	-	2.296	2.156
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	-	-	688.221	691.165
NPL/NPF	-	-	-	-	-	-	-	-	-	9.829	9.894
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	-	-	-	-	-	-	-	-	-	228.530	229.740
NPL/NPF	-	-	-	-	-	-	-	-	-	2.709	2.888

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
NPL/NPF	-	-	-	-	-	-	-	-	-	1.611	1.564
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	3.014	1.783
NPL/NPF	-	-	-	-	-	-	-	-	-	179	96
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	-	-	18.701	9.674
NPL/NPF	-	-	-	-	-	-	-	-	-	328	269
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	-	-	-	124.723	101.432
NPL/NPF	-	-	-	-	-	-	-	-	-	5.298	5.283
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	-	-	27.053	15.285
NPL/NPF	-	-	-	-	-	-	-	-	-	150	131
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	-	-	47.414	38.444
NPL/NPF	-	-	-	-	-	-	-	-	-	2.868	2.515
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	-	-	102.725	86.679
NPL/NPF	-	-	-	-	-	-	-	-	-	6.243	4.520
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	-	-	-	29.509	24.201
NPL/NPF	-	-	-	-	-	-	-	-	-	2.392	2.256
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	-	-	32.976	20.364
NPL/NPF	-	-	-	-	-	-	-	-	-	1.052	674
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	-	-	57.496	40.107
NPL/NPF	-	-	-	-	-	-	-	-	-	332	202
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	-	-	42.391	32.142
NPL/NPF	-	-	-	-	-	-	-	-	-	1.550	1.160
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	1.512	1.541
NPL/NPF	-	-	-	-	-	-	-	-	-	0	0
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	-	-	4.349	3.566
NPL/NPF	-	-	-	-	-	-	-	-	-	55	32
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	-	-	4.070	3.650
NPL/NPF	-	-	-	-	-	-	-	-	-	32	32
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	-	-	10.086	9.020
NPL/NPF	-	-	-	-	-	-	-	-	-	444	318
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	1.721	1.709
NPL/NPF	-	-	-	-	-	-	-	-	-	16	19
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	-	-	0	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	475	281
NPL/NPF	-	-	-	-	-	-	-	-	-	74	73
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin											
Rumah Tangga / <i>House Hold</i>											
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	-	-	-	-	-	-	-	-	-	30.230	27.305
NPL/NPF	-	-	-	-	-	-	-	-	-	1.529	950
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	-	-	-	2.630	2.535
NPL/NPF	-	-	-	-	-	-	-	-	-	49	37
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	-	-	1.265	1.182
NPL/NPF	-	-	-	-	-	-	-	-	-	112	109
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	-	-	6.055	5.713
NPL/NPF	-	-	-	-	-	-	-	-	-	250	107
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	-	-	162.585	151.966
NPL/NPF	-	-	-	-	-	-	-	-	-	3.354	1.853
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	-	-	-	-	-	-	-	-	-	70.223	70.985
NPL/NPF	-	-	-	-	-	-	-	-	-	507	506

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
NPL/NPF	-	-	-	-	-	-	-	-	-	597	651
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	973	2.001
NPL/NPF	-	-	-	-	-	-	-	-	-	29	36
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	-	-	10.726	20.029
NPL/NPF	-	-	-	-	-	-	-	-	-	726	753
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	-	-	-	88.892	119.575
NPL/NPF	-	-	-	-	-	-	-	-	-	3.720	4.590
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	-	-	7.795	17.869
NPL/NPF	-	-	-	-	-	-	-	-	-	131	149
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	-	-	45.101	51.430
NPL/NPF	-	-	-	-	-	-	-	-	-	1.352	1.718
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	-	-	71.796	88.218
NPL/NPF	-	-	-	-	-	-	-	-	-	3.369	4.655
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	-	-	-	3.965	8.422
NPL/NPF	-	-	-	-	-	-	-	-	-	300	421
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	-	-	22.558	33.394
NPL/NPF	-	-	-	-	-	-	-	-	-	436	946
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	-	-	27.673	46.735
NPL/NPF	-	-	-	-	-	-	-	-	-	149	256
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	-	-	28.150	38.103
NPL/NPF	-	-	-	-	-	-	-	-	-	849	1.239
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	347	282
NPL/NPF	-	-	-	-	-	-	-	-	-	0	0
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	-	-	1.242	2.028
NPL/NPF	-	-	-	-	-	-	-	-	-	111	112
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	-	-	2.784	3.105
NPL/NPF	-	-	-	-	-	-	-	-	-	11	12
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	-	-	6.596	7.431
NPL/NPF	-	-	-	-	-	-	-	-	-	154	193
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	593	599
NPL/NPF	-	-	-	-	-	-	-	-	-	14	13
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	-	-	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	50	235
NPL/NPF	-	-	-	-	-	-	-	-	-	11	11
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>	-	-	-	-	-	-	-	-	-	14.479	16.433
NPL/NPF	-	-	-	-	-	-	-	-	-	1.315	1.501
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	-	-	-	-	-	-	-	-	-	653	734
NPL/NPF	-	-	-	-	-	-	-	-	-	34	44
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	-	-	349	370
NPL/NPF	-	-	-	-	-	-	-	-	-	79	78
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	-	-	1.681	3.199
NPL/NPF	-	-	-	-	-	-	-	-	-	26	104
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	-	-	84.048	95.404
NPL/NPF	-	-	-	-	-	-	-	-	-	569	2.200
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	-	-	-	-	-	-	-	-	-	75.898	75.816
NPL/NPF	-	-	-	-	-	-	-	-	-	720	796

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
NPL/NPF	-	-	-	-	-	-	-	-	-	974	992
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	2.199	2.130
NPL/NPF	-	-	-	-	-	-	-	-	-	90	97
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	-	-	31.252	32.603
NPL/NPF	-	-	-	-	-	-	-	-	-	228	217
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	-	-	-	237.619	245.627
NPL/NPF	-	-	-	-	-	-	-	-	-	13.759	13.649
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	-	-	28.972	29.143
NPL/NPF	-	-	-	-	-	-	-	-	-	447	448
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	-	-	116.940	116.087
NPL/NPF	-	-	-	-	-	-	-	-	-	7.039	7.050
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	-	-	185.898	184.460
NPL/NPF	-	-	-	-	-	-	-	-	-	10.013	10.253
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	-	-	-	22.978	22.706
NPL/NPF	-	-	-	-	-	-	-	-	-	623	879
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	-	-	73.047	72.276
NPL/NPF	-	-	-	-	-	-	-	-	-	1.070	1.060
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	-	-	68.471	67.361
NPL/NPF	-	-	-	-	-	-	-	-	-	351	400
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	-	-	76.069	76.820
NPL/NPF	-	-	-	-	-	-	-	-	-	2.552	2.204
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	-	-	5.088	5.103
NPL/NPF	-	-	-	-	-	-	-	-	-	62	52
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	-	-	8.224	7.997
NPL/NPF	-	-	-	-	-	-	-	-	-	48	53
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	-	-	11.075	11.091
NPL/NPF	-	-	-	-	-	-	-	-	-	293	305
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	332	329
NPL/NPF	-	-	-	-	-	-	-	-	-	18	19
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	-	-	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	748	656
NPL/NPF	-	-	-	-	-	-	-	-	-	39	41
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>	-	-	-	-	-	-	-	-	-	337.008	339.625
NPL/NPF	-	-	-	-	-	-	-	-	-	6.521	6.461
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	-	-	-	13.591	13.746
NPL/NPF	-	-	-	-	-	-	-	-	-	277	285
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	-	-	11.960	12.044
NPL/NPF	-	-	-	-	-	-	-	-	-	523	500
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	-	-	28.458	28.918
NPL/NPF	-	-	-	-	-	-	-	-	-	553	500
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	-	-	119.914	120.979
NPL/NPF	-	-	-	-	-	-	-	-	-	2.131	2.063
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	-	-	-	-	-	-	-	-	-	19.835	20.170
NPL/NPF	-	-	-	-	-	-	-	-	-	388	510

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
NPL/NPF	-	-	-	-	-	-	-	-	-	4.572	4.577
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	12.039	12.223
NPL/NPF	-	-	-	-	-	-	-	-	-	699	699
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	-	-	-	-	-	-	-	-	-	84.867	88.409
NPL/NPF	-	-	-	-	-	-	-	-	-	6.586	6.364
4. Industri Pengolahan / <i>Processing Industry</i>	-	-	-	-	-	-	-	-	-	465.990	474.830
NPL/NPF	-	-	-	-	-	-	-	-	-	28.577	29.159
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	-	-	-	-	-	-	-	-	-	110.332	109.342
NPL/NPF	-	-	-	-	-	-	-	-	-	941	943
6. Konstruksi / <i>Construction</i>	-	-	-	-	-	-	-	-	-	165.738	170.748
NPL/NPF	-	-	-	-	-	-	-	-	-	2.897	2.784
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	-	-	-	-	-	-	-	-	-	602.618	608.811
NPL/NPF	-	-	-	-	-	-	-	-	-	23.324	23.297
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	-	-	-	-	-	-	-	-	-	64.164	65.969
NPL/NPF	-	-	-	-	-	-	-	-	-	3.615	3.712
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	-	-	-	-	-	-	-	-	-	169.848	168.741
NPL/NPF	-	-	-	-	-	-	-	-	-	3.959	3.924
10. Perantara Keuangan / <i>Financial intermediaries</i>	-	-	-	-	-	-	-	-	-	63.055	63.438
NPL/NPF	-	-	-	-	-	-	-	-	-	161	150
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	-	-	-	-	-	-	-	-	-	107.645	109.021
NPL/NPF	-	-	-	-	-	-	-	-	-	2.923	2.901
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	28.919	29.847
NPL/NPF	-	-	-	-	-	-	-	-	-	3	3
13. Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-	-	-	-	3.286	3.308
NPL/NPF	-	-	-	-	-	-	-	-	-	22	18
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	-	-	-	-	-	-	-	-	-	13.382	13.592
NPL/NPF	-	-	-	-	-	-	-	-	-	95	61
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	-	-	-	-	-	-	-	-	-	66.253	67.190
NPL/NPF	-	-	-	-	-	-	-	-	-	1.690	1.689
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	1.219	1.243
NPL/NPF	-	-	-	-	-	-	-	-	-	42	41
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	-	-	-	-	-	-	-	-	-	357	361
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-
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>	-	-	-	-	-	-	-	-	-	153.657	155.426
NPL/NPF	-	-	-	-	-	-	-	-	-	3.901	3.843
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	-	-	-	-	-	-	-	-	-	8.043	8.148
NPL/NPF	-	-	-	-	-	-	-	-	-	229	211
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	-	-	-	-	-	-	-	-	-	7.048	6.956
NPL/NPF	-	-	-	-	-	-	-	-	-	328	298
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	-	-	-	-	-	-	-	-	-	60.235	60.480
NPL/NPF	-	-	-	-	-	-	-	-	-	1.467	1.444
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	-	-	-	-	-	-	-	-	-	321.674	322.815
NPL/NPF	-	-	-	-	-	-	-	-	-	3.775	3.779
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	-	-	-	-	-	-	-	-	-	62.574	62.768
NPL/NPF	-	-	-	-	-	-	-	-	-	1.094	1.076

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
NPL/NPF	-	-	-	-	-	-	-	-	-	108.913	109.814
2. Investasi / Investment	-	-	-	-	-	-	-	-	-	1.466.915	1.518.036
NPL/NPF	-	-	-	-	-	-	-	-	-	43.380	43.126
3. Konsumsi / Consumption	-	-	-	-	-	-	-	-	-	1.594.093	1.603.719
NPL/NPF	-	-	-	-	-	-	-	-	-	29.730	29.255
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	5.657.605	5.705.128
NPL/NPF	-	-	-	-	-	-	-	-	-	182.023	182.195
Orientasi Penggunaan / User Orientation											
Kredit kepada Pihak Ketiga / Credit to Third Party											
1. Ekspor / Export	-	-	-	-	-	-	-	-	-	195.909	201.773
NPL/NPF	-	-	-	-	-	-	-	-	-	5.800	6.101
2. Impor / Import	-	-	-	-	-	-	-	-	-	81.090	77.411
NPL/NPF	-	-	-	-	-	-	-	-	-	4.957	3.504
3. Lainnya / Other	-	-	-	-	-	-	-	-	-	5.380.606	5.425.944
NPL/NPF	-	-	-	-	-	-	-	-	-	171.266	172.590
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	5.657.605	5.705.128
NPL/NPF	-	-	-	-	-	-	-	-	-	182.023	182.195

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use											
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party											
1. Modal Kerja / Working Capital	-	-	-	-	-	-	-	-	-	352.409	276.560
NPL/NPF	-	-	-	-	-	-	-	-	-	16.724	14.226
2. Investasi / Investment	-	-	-	-	-	-	-	-	-	190.387	146.813
NPL/NPF	-	-	-	-	-	-	-	-	-	5.900	4.919
3. Konsumsi / Consumption	-	-	-	-	-	-	-	-	-	272.988	259.686
NPL/NPF	-	-	-	-	-	-	-	-	-	5.800	3.562
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	815.785	683.058
NPL/NPF	-	-	-	-	-	-	-	-	-	28.424	22.707
Orientasi Penggunaan / User Orientation											
Kredit kepada Pihak Ketiga / Credit to Third Party											
1. Ekspor / Export	-	-	-	-	-	-	-	-	-	30.484	23.701
NPL/NPF	-	-	-	-	-	-	-	-	-	2.237	1.696
2. Impor / Import	-	-	-	-	-	-	-	-	-	3.809	3.975
NPL/NPF	-	-	-	-	-	-	-	-	-	51	44
3. Lainnya / Other	-	-	-	-	-	-	-	-	-	781.492	655.382
NPL/NPF	-	-	-	-	-	-	-	-	-	26.137	20.968
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	815.785	683.058
NPL/NPF	-	-	-	-	-	-	-	-	-	28.424	22.707

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										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use											
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party											
1. Modal Kerja / Working Capital	-	-	-	-	-	-	-	-	-	276.981	331.274
NPL/NPF	-	-	-	-	-	-	-	-	-	9.788	12.285
2. Investasi / Investment	-	-	-	-	-	-	-	-	-	55.594	122.817
NPL/NPF	-	-	-	-	-	-	-	-	-	2.170	3.468
3. Konsumsi / Consumption	-	-	-	-	-	-	-	-	-	177.107	191.956
NPL/NPF	-	-	-	-	-	-	-	-	-	2.743	4.723
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	509.681	646.047
NPL/NPF	-	-	-	-	-	-	-	-	-	14.701	20.476
Orientasi Penggunaan / User Orientation											
Kredit kepada Pihak Ketiga / Credit to Third Party											
1. Ekspor / Export	-	-	-	-	-	-	-	-	-	27.895	36.053
NPL/NPF	-	-	-	-	-	-	-	-	-	1.260	1.798
2. Impor / Import	-	-	-	-	-	-	-	-	-	4.669	3.619
NPL/NPF	-	-	-	-	-	-	-	-	-	299	300
3. Lainnya / Other	-	-	-	-	-	-	-	-	-	477.119	606.375
NPL/NPF	-	-	-	-	-	-	-	-	-	13.142	18.379
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	509.682	646.047
NPL/NPF	-	-	-	-	-	-	-	-	-	14.701	20.476

Tabel 3.9. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)											
Keterangan / Items	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use											
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/financing to Third Party											
1. Modal Kerja / Working Capital	-	-	-	-	-	-	-	-	-	584.192	580.723
NPL/NPF	-	-	-	-	-	-	-	-	-	26.563	26.770
2. Investasi / Investment	-	-	-	-	-	-	-	-	-	339.101	346.727
NPL/NPF	-	-	-	-	-	-	-	-	-	11.042	10.949
3. Konsumsi / Consumption	-	-	-	-	-	-	-	-	-	530.766	535.483
NPL/NPF	-	-	-	-	-	-	-	-	-	10.392	10.319
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	1.454.059	1.462.933
NPL/NPF	-	-	-	-	-	-	-	-	-	47.998	48.037
Orientasi Penggunaan / User Orientation											
Kredit kepada Pihak Ketiga / Credit to Third Party											
1. Ekspor / Export	-	-	-	-	-	-	-	-	-	44.246	43.840
NPL/NPF	-	-	-	-	-	-	-	-	-	868	826
2. Impor / Import	-	-	-	-	-	-	-	-	-	53.825	51.524
NPL/NPF	-	-	-	-	-	-	-	-	-	2.779	2.518
3. Lainnya / Other	-	-	-	-	-	-	-	-	-	1.355.989	1.367.569
NPL/NPF	-	-	-	-	-	-	-	-	-	44.350	44.694
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	1.454.059	1.462.933
NPL/NPF	-	-	-	-	-	-	-	-	-	47.998	48.037

Tabel 3.10. Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)											
Keterangan / Items	2021										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
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
NPL/NPF	-	-	-	-	-	-	-	-	-	55.838	56.533
2. Investasi / Investment	-	-	-	-	-	-	-	-	-	881.833	901.680
NPL/NPF	-	-	-	-	-	-	-	-	-	24.268	23.790
3. Konsumsi / Consumption	-	-	-	-	-	-	-	-	-	613.231	616.594
NPL/NPF	-	-	-	-	-	-	-	-	-	10.794	10.652
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	2.878.079	2.913.090
NPL/NPF	-	-	-	-	-	-	-	-	-	90.900	90.974
Orientasi Penggunaan / User Orientation											
Kredit kepada Pihak Ketiga / Credit to Third Party											
1. Ekspor / Export	-	-	-	-	-	-	-	-	-	93.285	98.179
NPL/NPF	-	-	-	-	-	-	-	-	-	1.435	1.782
2. Impor / Import	-	-	-	-	-	-	-	-	-	18.788	18.292
NPL/NPF	-	-	-	-	-	-	-	-	-	1.827	642
3. Lainnya / Other	-	-	-	-	-	-	-	-	-	2.766.006	2.796.618
NPL/NPF	-	-	-	-	-	-	-	-	-	87.638	88.550
Total Kredit/Pembiayaan / Total Credit/Financing	-	-	-	-	-	-	-	-	-	2.878.079	2.913.090
NPL/NPF	-	-	-	-	-	-	-	-	-	90.900	90.974

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	2020										
	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. KBMI 1	-	-	-	-	-	-	-	-	-	1.896	1.205
NPL/NPF	-	-	-	-	-	-	-	-	-	228	50
2. KBMI 2	-	-	-	-	-	-	-	-	-	8.346	9.138
NPL/NPF	-	-	-	-	-	-	-	-	-	251	426
3. KBMI 3	-	-	-	-	-	-	-	-	-	25.709	26.050
NPL/NPF	-	-	-	-	-	-	-	-	-	525	629
4. KBMI 4	-	-	-	-	-	-	-	-	-	37.420	37.877
NPL/NPF	-	-	-	-	-	-	-	-	-	770	763
8 Bank Umum / Commercial Bank	-	-	-	-	-	-	-	-	-	73.371	74.270
NPL/NPF	-	-	-	-	-	-	-	-	-	1.773	1.868

Tabel 3.1.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit (Credit/Financing and NPL/NPF Credit of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit Beneficiary) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	354.878	369.903	382.421	385.586	381.697	386.046	390.498	390.736	393.922	399.890	397.121	400.443	403.033	407.425	410.609
NPL/NPF	4.672	5.642	7.682	7.480	6.974	6.838	6.940	7.099	8.188	8.502	8.585	9.769	7.920	7.754	7.783
2. Perikanan / <i>Fishery</i>	12.137	14.115	15.812	16.032	16.046	16.203	16.502	16.612	16.834	17.100	17.201	17.474	17.793	18.226	18.137
NPL/NPF	221	750	784	886	936	941	912	945	1.015	998	1.002	1.031	1.018	997	928
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	137.912	134.315	129.583	124.618	124.309	124.414	125.409	124.805	128.664	138.023	142.076	145.920	147.232	145.546	150.714
NPL/NPF	6.423	4.808	9.213	9.049	9.115	9.323	9.423	9.559	8.597	8.011	7.980	7.971	7.893	7.867	7.602
4. Industri Pengolahan / <i>Processing Industry</i>	899.088	931.727	881.020	893.642	865.303	871.568	893.584	885.147	891.004	898.559	893.645	895.563	911.943	917.224	941.464
NPL/NPF	22.724	36.191	40.982	40.898	41.410	42.515	42.229	41.713	47.776	47.864	49.556	50.654	50.899	51.355	52.681
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	170.190	198.255	170.049	168.881	165.766	165.385	170.345	166.847	167.528	172.240	171.795	172.690	175.750	174.152	171.639
NPL/NPF	2.259	1.770	1.893	2.091	2.140	2.147	2.148	2.140	2.110	2.049	1.893	1.854	1.671	1.669	1.671
6. Konstruksi / <i>Construction</i>	316.097	362.271	373.621	376.473	370.737	370.590	373.467	370.429	373.947	381.404	380.242	380.972	384.220	375.193	376.709
NPL/NPF	9.919	12.863	13.510	12.973	13.385	13.655	13.015	13.321	13.458	13.440	14.145	13.724	13.811	14.156	14.067
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	975.995	1.006.069	936.117	942.188	920.781	924.307	940.703	941.945	941.555	953.558	958.177	955.616	965.084	963.037	968.169
NPL/NPF	35.285	34.739	42.731	41.784	43.081	43.510	42.484	43.167	43.646	41.343	43.842	43.270	42.724	42.950	42.724
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	99.751	109.842	117.471	116.183	116.233	117.171	118.748	118.188	118.209	118.892	119.393	119.981	120.761	120.616	121.298
NPL/NPF	5.516	6.111	7.341	6.258	6.303	6.950	7.118	7.138	7.097	6.877	7.065	7.276	6.830	6.931	7.267
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	217.323	246.935	261.514	266.189	262.371	266.255	277.333	275.990	283.407	289.327	286.810	287.137	296.258	298.430	294.775
NPL/NPF	5.825	4.047	5.484	5.739	5.927	5.366	6.896	7.054	7.029	7.011	6.906	6.926	6.732	6.517	6.605
10. Perantara Keuangan / <i>Financial intermediaries</i>	244.486	249.782	214.928	216.297	207.929	205.614	209.749	206.185	210.944	215.268	204.799	211.229	216.620	216.694	217.641
NPL/NPF	2.863	1.247	1.368	1.089	1.028	1.053	2.200	2.246	2.100	2.003	1.825	1.691	1.024	993	1.008
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	248.218	269.360	260.732	259.978	256.045	256.034	258.015	256.780	257.749	257.040	254.119	253.308	255.308	254.255	256.086
NPL/NPF	4.606	6.190	8.497	8.048	8.309	8.407	8.549	8.922	9.314	9.074	8.861	9.059	8.109	7.874	7.504
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	25.068	28.901	28.082	30.887	31.610	31.715	31.394	31.179	31.328	30.576	31.062	30.461	30.518	30.782	31.673
NPL/NPF	3	7	4	4	8	4	4	4	4	4	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	12.322	14.194	13.485	13.594	13.499	13.514	13.533	13.541	13.575	13.706	13.735	13.765	13.958	13.966	14.005
NPL/NPF	100	119	246	244	250	259	242	246	238	230	226	230	248	248	215
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	22.698	33.576	28.632	28.262	28.276	28.093	28.278	26.949	27.263	27.491	27.113	27.203	29.025	28.459	28.344
NPL/NPF	381	413	400	382	265	265	255	251	258	244	258	259	182	186	158
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	79.914	82.543	87.608	89.457	88.990	91.955	92.303	92.902	93.329	96.010	93.586	95.325	96.211	94.010	94.733
NPL/NPF	1.474	1.839	2.921	2.902	3.012	3.133	2.822	2.969	3.007	2.921	2.974	2.963	2.883	2.582	2.505
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2.715	3.415	3.134	2.989	2.965	2.962	2.998	3.059	3.071	3.121	3.856	3.926	3.907	3.866	3.880
NPL/NPF	59	64	65	55	61	67	68	72	70	73	89	94	90	89	92
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	173	280	321	358	357	364	371	371	367	373	366	365	366	358	362
NPL/NPF	0	-	0	0	-	0	0	0	0	0	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2.257	1.976	2.537	2.490	2.399	2.262	2.164	2.076	2.949	1.619	1.297	1.400	1.246	1.272	1.173
NPL/NPF	282	130	147	138	150	172	143	146	139	204	144	145	129	124	125
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>	445.196	479.928	493.302	496.603	496.135	498.591	503.012	508.363	511.791	516.828	520.404	524.719	530.222	535.373	538.790
NPL/NPF	10.274	12.120	13.599	12.760	13.046	13.223	12.976	13.080	13.272	13.068	13.587	13.464	13.245	13.266	12.755
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	19.913	22.309	22.667	22.826	22.907	22.957	23.138	23.403	23.658	23.962	24.205	24.565	24.863	24.917	25.164
NPL/NPF	364	348	548	507	576	554	576	584	637	647	679	686	650	589	577
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	25.548	24.340	22.101	22.004	21.788	21.618	21.499	21.412	21.294	21.234	21.150	20.948	20.703	20.622	20.551
NPL/NPF	1.227	1.353	1.190	1.073	1.106	1.145	1.100	1.086	1.096	1.087	1.177	1.160	1.078	1.041	985
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	140.449	140.399	108.077	105.772	105.297	103.689	101.735	100.614	100.081	98.405	97.259	96.439	96.053	96.429	98.310
NPL/NPF	1.919	1.904	2.313	2.167	2.194	2.184	2.072	2.285	2.760	2.680	2.600	2.536	2.395	2.296	2.156
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	606.712	652.364	666.035	673.005	670.025	672.869	675.472	677.615	676.136	681.627	680.110	681.209	684.933	688.221	691.165
NPL/NPF	5.856	6.490	8.770	8.229	8.690	9.117	9.100	9.542	9.842	9.644	10.019	9.862	9.700	9.829	9.894
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	235.841	240.193	228.241	227.246	225.655	224.967	226.171	227.022	225.797	225.536	224.178	225.366	226.830	228.530	229.740
NPL/NPF	3.011	2.690	3.285	2.949	2.907	2.946	2.891	2.912	2.893	2.748	2.746	2.742	2.642	2.709	2.888

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	217.110	233.296	246.929	251.567	249.714	251.678	254.600	256.813	259.297	263.901	262.886	267.658	269.668	273.741	275.342
NPL/NPF	2.438	2.452	4.455	4.409	3.894	4.028	4.043	4.161	4.794	4.804	4.472	4.427	4.432	4.530	4.534
2. Perikanan / <i>Fishery</i>	5.766	6.880	8.632	8.874	8.872	9.111	9.398	9.615	9.779	9.979	10.037	10.272	10.583	11.055	11.227
NPL/NPF	81	495	517	511	522	547	551	580	601	572	590	603	602	605	603
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	58.614	62.764	62.896	67.410	66.546	66.334	68.623	67.770	67.926	72.988	78.168	83.449	84.034	83.357	86.965
NPL/NPF	3.196	2.391	6.986	6.897	6.867	7.050	7.116	7.208	7.145	6.687	6.715	6.635	6.594	6.584	6.362
4. Industri Pengolahan / <i>Processing Industry</i>	317.241	326.481	299.278	316.144	304.681	308.580	315.286	311.145	312.610	316.865	312.114	312.042	324.119	327.686	333.116
NPL/NPF	10.876	17.235	23.294	25.339	25.621	26.039	24.681	23.913	23.632	23.806	23.926	23.625	22.829	22.519	22.498
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	89.927	110.495	92.322	91.852	89.686	89.707	94.454	91.230	92.669	99.761	99.448	99.040	99.368	97.912	96.885
NPL/NPF	921	867	1.018	1.252	1.259	1.259	1.262	1.263	1.251	1.250	1.099	1.082	939	929	928
6. Konstruksi / <i>Construction</i>	139.135	158.369	170.450	172.158	171.764	172.455	173.644	169.883	172.582	180.629	179.871	179.976	177.424	171.910	177.679
NPL/NPF	4.675	6.556	6.808	7.103	7.308	7.605	7.464	7.706	7.739	7.752	8.396	8.113	8.007	8.185	8.104
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	450.251	466.193	453.338	457.066	447.863	452.802	465.267	468.681	468.439	478.085	481.995	477.397	485.749	487.830	494.146
NPL/NPF	13.622	13.278	17.869	17.270	18.262	18.913	18.050	18.744	19.131	18.058	19.853	19.372	20.346	20.571	20.540
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	30.296	38.120	46.336	46.245	46.481	47.098	47.777	48.129	48.405	48.869	49.272	49.343	50.002	50.408	52.226
NPL/NPF	451	1.148	2.589	1.947	1.949	1.817	1.888	1.857	1.818	1.685	1.803	1.751	1.750	2.007	2.143
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	89.258	109.308	120.768	124.042	123.838	126.267	133.964	134.894	141.927	142.066	140.804	137.482	134.895	132.786	131.695
NPL/NPF	2.305	2.048	2.567	2.979	3.055	2.620	4.151	4.233	4.270	3.995	3.993	4.023	3.844	3.815	3.789
10. Perantara Keuangan / <i>Financial intermediaries</i>	36.537	47.417	35.678	34.909	33.565	34.016	36.116	34.598	34.367	35.417	27.377	35.860	35.188	35.685	36.272
NPL/NPF	1.603	201	377	219	220	221	339	347	221	216	217	206	213	212	199
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	76.076	90.997	87.118	86.988	85.873	86.581	90.253	88.610	89.481	88.994	86.567	85.997	83.253	82.884	84.219
NPL/NPF	823	3.273	2.671	3.211	3.711	3.746	3.936	4.302	4.343	4.344	3.679	3.928	3.443	3.190	3.128
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	22.199	25.977	26.450	28.293	29.033	29.220	29.139	29.097	29.204	28.544	29.161	28.719	28.860	28.919	29.847
NPL/NPF	3	7	3	3	3	3	3	3	3	3	3	3	3	3	3
13. Jasa Pendidikan / <i>Education Services</i>	2.836	3.108	2.476	2.447	2.447	2.433	2.493	2.474	2.478	2.475	2.479	2.478	2.523	2.522	2.536
NPL/NPF	27	46	39	41	43	45	45	45	43	42	45	43	68	66	54
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8.058	15.614	11.276	11.364	11.257	11.179	11.496	10.064	10.027	10.046	9.593	9.858	10.151	9.839	9.992
NPL/NPF	223	249	221	218	104	106	101	95	98	90	98	93	110	112	77
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	41.075	44.044	51.341	52.362	52.542	54.644	55.382	56.081	56.521	59.357	60.037	61.687	62.912	60.609	61.574
NPL/NPF	526	758	1.433	1.557	1.620	1.691	1.720	1.848	1.877	1.840	1.934	1.916	1.906	1.667	1.664
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.837	1.671	1.619	1.469	1.433	1.411	1.403	1.386	1.357	1.345	1.316	1.278	1.259	1.241	1.268
NPL/NPF	33	42	37	28	34	38	41	46	46	47	52	50	48	47	46
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	169	272	317	355	356	361	368	366	362	368	363	362	363	355	359
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	274	227	204	194	176	102	95	92	84	83	81	77	37	39	39
NPL/NPF	22	36	28	22	28	28	21	20	20	18	17	16	1	1	5
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>	268.935	290.692	297.399	299.176	298.822	300.533	303.126	305.317	306.866	309.213	311.022	313.301	316.539	319.600	321.272
NPL/NPF	4.886	6.658	6.974	6.634	6.709	6.893	6.795	6.751	6.903	6.788	7.041	7.016	6.833	6.841	6.728
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	7.082	7.589	7.167	7.157	7.108	7.082	7.082	7.085	7.122	7.157	7.183	7.219	7.316	7.345	7.388
NPL/NPF	138	183	264	240	245	254	260	258	298	305	326	334	314	318	296
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6.921	6.833	6.023	5.955	5.897	5.804	5.766	5.664	5.589	5.536	5.472	5.394	5.302	5.217	5.141
NPL/NPF	508	581	413	375	386	421	403	373	379	358	383	388	367	340	313
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	36.275	40.210	34.497	34.096	33.787	33.400	32.787	32.563	32.585	32.457	32.483	32.366	32.357	32.446	32.777
NPL/NPF	519	514	543	488	481	484	431	556	611	599	554	554	463	445	428
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	289.609	293.745	294.820	297.233	295.161	295.362	297.277	296.982	295.102	298.530	297.086	297.893	299.250	300.936	302.481
NPL/NPF	2.043	2.469	3.259	3.002	3.201	3.321	3.315	3.427	3.559	3.532	3.663	3.677	3.596	3.593	3.597
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	44.116	50.471	47.569	48.607	47.747	47.738	48.723	49.022	49.252	49.093	50.141	50.809	51.111	51.451	51.293
NPL/NPF	900	740	1.253	1.086	1.073	1.035	955	951	969	941	929	928	924	925	912

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	11.528	13.261	13.438	13.521	13.485	13.579	13.664	13.769	13.816	13.818	13.913	14.004	14.107	14.265	14.466
NPL/NPF	1.001	918	913	899	908	915	918	926	942	834	859	861	769	764	766
2. Perikanan / <i>Fishery</i>	884	986	1.152	1.157	1.138	1.150	1.129	1.137	1.153	1.163	1.187	1.218	1.237	1.241	1.284
NPL/NPF	51	60	76	69	71	75	117	121	120	119	126	127	118	117	121
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	785	1.120	1.285	1.216	1.214	1.222	1.216	1.127	1.182	1.201	1.197	1.209	1.182	1.210	1.191
NPL/NPF	100	95	422	376	375	374	394	405	406	409	414	413	381	393	391
4. Industri Pengolahan / <i>Processing Industry</i>	9.414	11.639	14.045	14.282	14.301	14.433	15.494	16.089	16.664	16.700	15.923	16.658	17.380	17.637	20.019
NPL/NPF	443	453	615	482	487	486	508	515	528	508	515	510	445	599	594
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4.077	2.463	2.721	2.484	2.464	2.450	2.369	2.348	2.354	2.289	2.379	2.409	2.352	2.344	2.347
NPL/NPF	204	95	54	54	54	55	57	56	56	56	57	57	57	56	55
6. Konstruksi / <i>Construction</i>	29.854	35.824	38.305	36.260	34.168	34.023	34.860	35.291	35.560	37.588	38.059	38.595	39.942	39.061	38.222
NPL/NPF	2.160	2.775	3.347	2.736	2.769	2.788	2.786	2.912	2.983	2.903	2.963	2.857	2.705	2.749	2.697
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	32.163	36.022	38.045	38.295	37.589	38.182	38.206	38.644	38.799	39.645	39.465	40.369	40.731	40.702	42.037
NPL/NPF	2.637	2.754	3.128	2.897	2.948	2.968	3.026	3.043	3.088	3.094	3.150	3.178	3.171	3.210	3.133
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	6.253	7.179	7.201	7.256	7.248	7.319	7.343	7.375	7.306	7.380	7.421	7.458	7.465	7.474	7.575
NPL/NPF	630	724	1.205	1.252	1.258	1.258	1.260	1.258	1.270	1.283	1.289	1.293	1.005	974	974
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	3.393	4.427	6.273	7.513	7.406	7.446	7.410	7.601	7.776	7.008	7.120	7.244	7.316	7.258	7.429
NPL/NPF	215	150	246	219	297	263	286	286	286	299	301	299	259	259	258
10. Perantara Keuangan / <i>Financial intermediaries</i>	14.914	10.816	9.534	9.483	8.565	8.127	8.271	7.806	8.625	8.417	8.132	7.488	8.337	8.087	8.031
NPL/NPF	200	201	146	149	153	152	193	196	198	191	197	191	188	182	177
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	6.872	7.310	5.003	4.933	4.439	4.252	4.242	4.219	4.513	4.613	4.673	4.698	5.114	5.130	4.220
NPL/NPF	440	691	766	716	715	725	708	708	728	708	713	712	701	687	685
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2.316	2.647	1.605	2.567	2.552	2.470	2.233	2.059	2.104	2.010	1.888	1.734	1.650	1.851	1.815
NPL/NPF	-	0	0	0	5	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1.199	1.377	1.313	1.333	1.330	1.319	1.314	1.294	1.282	1.272	1.272	1.285	1.288	1.289	1.279
NPL/NPF	14	14	52	44	45	44	45	44	44	44	43	44	45	44	21
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2.454	2.611	2.309	2.464	2.413	2.344	2.343	2.322	2.318	2.319	2.323	2.306	2.347	2.328	2.265
NPL/NPF	26	69	27	23	24	21	20	21	22	22	22	22	21	22	21
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	3.095	4.708	5.455	5.676	5.565	5.663	5.602	5.704	5.796	5.818	5.703	5.785	5.888	5.927	5.825
NPL/NPF	293	352	413	334	342	336	344	352	352	354	362	364	324	326	299
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	222	329	220	214	212	209	203	204	205	207	204	204	207	209	208
NPL/NPF	12	5	6	6	5	6	5	5	5	5	6	6	6	7	6
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	7	0	0	0	0	0	0	0	1	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	20	27	89	87	84	48	11	12	10	20	18	20	11	10	8
NPL/NPF	2	2	1	1	1	2	2	2	2	2	1	1	1	1	1
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>	20.500	21.643	22.982	22.845	22.732	22.925	23.262	23.444	23.616	23.966	24.093	24.344	24.661	24.973	24.871
NPL/NPF	1.464	1.534	1.889	1.749	1.817	1.798	1.776	1.801	1.808	1.792	1.795	1.778	1.769	1.772	1.751
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	410	451	427	447	451	458	481	490	492	487	487	498	505	504	507
NPL/NPF	76	31	35	34	34	35	35	35	37	36	36	37	36	37	37
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	395	434	454	452	444	442	434	433	428	424	419	412	406	403	404
NPL/NPF	86	84	114	106	108	107	111	110	108	107	105	104	99	98	100
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	514	529	474	482	484	490	504	513	518	527	530	528	533	534	554
NPL/NPF	3	4	4	3	4	3	3	3	3	4	3	3	3	3	3
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	142.625	176.269	193.862	196.716	197.079	198.636	200.341	201.214	201.624	202.764	202.822	203.796	205.619	206.222	207.571
NPL/NPF	716	690	938	884	970	984	1.103	1.177	1.230	1.211	1.266	1.290	1.295	1.374	1.416
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPI/NPF	127.769	122.355	119.813	118.982	118.611	118.910	119.611	120.110	119.313	119.395	119.408	119.319	119.567	119.762	119.631
NPL/NPF	518	476	532	489	540	546	548	564	577	560	595	616	601	651	733

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	121.433	119.598	119.955	119.280	117.284	119.582	120.882	118.524	119.382	120.330	119.030	117.556	117.746	117.846	119.341
NPL/NPF	1.234	2.272	2.313	2.172	2.172	1.894	1.979	2.012	2.452	2.864	3.254	4.482	2.719	2.460	2.484
2. Perikanan / <i>Fishery</i>	5.478	6.206	5.992	6.001	6.036	5.942	5.975	5.860	5.902	5.959	5.978	5.984	5.972	5.930	5.626
NPL/NPF	88	196	191	306	344	319	244	244	295	307	286	300	299	274	203
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	61.794	56.629	54.712	50.554	50.494	50.962	50.578	50.409	54.385	56.512	55.534	53.933	54.850	53.320	54.828
NPL/NPF	3.003	2.146	1.734	1.707	1.803	1.828	1.843	1.878	981	851	852	923	918	890	849
4. Industri Pengolahan / <i>Procesing Industry</i>	490.365	514.769	486.515	495.327	485.340	483.486	495.598	493.897	498.081	501.380	501.707	505.840	506.217	507.203	519.342
NPL/NPF	9.105	15.914	14.812	13.784	14.013	14.703	15.843	16.106	21.097	20.883	21.899	23.311	24.406	25.023	25.996
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	60.234	68.558	58.142	57.960	57.754	57.209	57.201	57.049	56.618	57.267	57.087	58.591	59.703	59.727	59.123
NPL/NPF	1.004	808	822	785	828	832	829	821	802	742	737	716	676	683	687
6. Konstruksi / <i>Construction</i>	139.261	163.697	160.681	163.696	160.418	159.833	160.890	161.201	161.769	159.241	158.347	158.460	163.040	161.561	157.941
NPL/NPF	3.083	3.532	3.347	3.134	3.308	3.263	2.764	2.703	2.736	2.785	2.786	2.754	3.099	3.223	3.266
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	466.211	475.728	426.924	431.213	420.140	417.625	419.604	417.333	418.105	418.494	418.952	420.578	422.662	420.602	417.487
NPL/NPF	18.001	18.152	21.058	21.105	21.358	21.113	20.889	20.854	20.897	19.665	20.320	20.204	18.689	18.641	18.515
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	60.736	62.592	61.862	61.348	61.173	61.404	62.257	61.324	61.152	61.278	61.339	61.837	61.947	61.400	60.148
NPL/NPF	4.330	4.134	3.444	2.954	2.991	3.770	3.869	3.926	3.912	3.811	3.877	4.136	3.979	3.855	4.055
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	111.121	115.721	119.063	120.464	117.938	120.299	122.664	120.981	119.456	125.831	125.174	131.237	139.857	145.073	142.811
NPL/NPF	3.264	1.850	2.671	2.541	2.575	2.483	2.459	2.534	2.473	2.717	2.612	2.605	2.630	2.442	2.558
10. Perantara Keuangan / <i>Financial intermediaries</i>	143.307	149.403	135.011	138.304	132.623	130.931	132.592	131.783	134.201	137.562	135.463	133.856	139.890	139.810	139.978
NPL/NPF	1.061	845	844	720	655	680	618	653	638	546	600	610	624	600	631
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	157.841	164.509	162.645	163.380	160.884	160.672	158.828	159.137	159.123	158.875	158.276	157.860	162.270	161.624	163.067
NPL/NPF	3.338	2.226	5.060	4.120	3.883	3.937	3.906	3.912	4.244	4.023	4.469	4.420	3.965	3.997	3.691
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	435	276	27	27	26	26	22	23	20	22	12	8	8	12	11
NPL/NPF	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	8.288	9.708	9.696	9.814	9.722	9.762	9.725	9.772	9.815	9.959	9.983	10.001	10.146	10.154	10.189
NPL/NPF	60	59	155	159	163	169	152	157	151	144	138	143	135	138	140
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	12.053	15.111	14.823	14.367	14.539	14.505	14.373	14.497	14.855	15.063	15.133	14.977	16.466	16.231	16.029
NPL/NPF	133	96	152	141	137	138	134	135	138	132	137	145	51	53	60
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	35.402	33.372	30.357	31.129	30.621	31.411	31.142	30.940	30.835	30.668	27.678	27.692	27.252	27.311	27.061
NPL/NPF	655	729	1.074	1.012	1.049	1.106	758	769	778	726	678	683	653	589	542
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	656	1.415	1.295	1.307	1.320	1.342	1.393	1.468	1.509	1.568	2.336	2.444	2.441	2.416	2.403
NPL/NPF	15	16	23	21	21	23	22	21	19	21	31	38	35	35	40
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	0	3	3	1	3	3	5	5	4	3	3	3	3	3
NPL/NPF	0	-	0	0	-	0	0	0	0	0	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1.557	877	1.556	1.534	1.524	1.494	1.449	1.425	1.312	1.164	851	958	1.013	1.039	940
NPL/NPF	259	92	118	115	121	143	120	125	117	184	126	128	127	121	119
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>	155.381	167.233	172.589	174.251	174.269	174.821	176.305	179.285	180.992	183.333	184.977	186.757	188.704	190.481	192.327
NPL/NPF	3.921	3.925	4.734	4.374	4.517	4.529	4.403	4.525	4.558	4.485	4.749	4.667	4.640	4.650	4.273
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	12.383	14.232	15.043	15.192	15.320	15.385	15.543	15.797	16.013	16.287	16.505	16.814	17.008	17.032	17.232
NPL/NPF	149	133	248	232	296	265	281	291	302	305	316	315	299	234	244
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	18.231	17.073	15.623	15.596	15.447	15.371	15.298	15.315	15.277	15.274	15.259	15.142	14.995	15.002	15.003
NPL/NPF	633	688	664	593	612	617	586	603	610	622	690	668	613	604	572
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	103.604	99.605	73.064	71.153	70.986	69.760	68.403	67.500	66.939	65.383	64.207	63.506	63.123	63.410	64.941
NPL/NPF	1.396	1.386	1.766	1.676	1.709	1.697	1.638	1.725	2.145	2.077	2.042	1.979	1.928	1.847	1.724
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	173.943	181.783	176.761	178.470	177.193	178.278	177.268	178.834	178.821	179.738	179.615	178.938	179.496	180.505	180.561
NPL/NPF	3.067	3.297	4.521	4.289	4.458	4.750	4.620	4.880	4.996	4.846	5.033	4.833	4.748	4.799	4.820
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48.915	53.421	49.858	48.637	48.669	47.760	47.482	47.628	47.109	47.028	44.969	45.664	46.478	47.532	48.948
NPL/NPF	1.157	1.120	1.070	990	951	1.044	1.105	1.120	1.084	988	967	932	864	884	999

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit/Pembiayaan Lapangan Usaha / Loans/Financing by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.807	3.747	2.099	1.217	1.214	1.207	1.353	1.629	1.428	1.842	1.293	1.225	1.511	1.573	1.460
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	10	43	35	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	16.719	13.803	10.690	5.437	6.054	5.896	4.992	5.499	5.171	7.322	7.177	7.329	7.165	7.658	7.730
NPL/NPF	123	175	71	70	70	71	70	68	65	64	-	-	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	82.068	78.838	81.184	67.889	60.981	65.069	67.206	64.016	63.649	63.614	63.901	61.022	64.228	64.699	68.987
NPL/NPF	2.299	2.590	2.261	1.293	1.289	1.287	1.198	1.178	2.519	2.667	3.217	3.207	3.219	3.213	3.592
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	15.952	16.739	16.864	16.585	15.862	16.019	16.321	16.220	15.887	12.922	12.881	12.650	14.326	14.169	13.285
NPL/NPF	131	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	7.847	4.381	4.185	4.359	4.386	4.279	4.073	4.054	4.035	3.945	3.965	3.942	3.813	2.661	2.867
NPL/NPF	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	27.369	28.125	17.810	15.614	15.190	15.697	17.626	17.287	16.212	17.333	17.764	17.272	15.942	13.902	14.499
NPL/NPF	1.025	555	675	513	513	516	519	525	530	526	518	515	517	529	537
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	2.466	1.950	2.073	1.334	1.332	1.350	1.371	1.361	1.346	1.366	1.361	1.344	1.347	1.334	1.348
NPL/NPF	105	105	105	105	105	105	101	97	97	97	96	96	95	95	95
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	13.550	17.479	15.409	14.170	13.190	12.244	13.295	12.515	14.248	14.422	13.713	11.175	14.190	13.313	12.840
NPL/NPF	41	-	0	-	-	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	49.728	42.146	34.705	33.602	33.176	32.541	32.770	31.999	33.750	33.872	33.828	34.025	33.205	33.112	33.360
NPL/NPF	-	-	-	-	-	-	1.050	1.049	1.044	1.050	811	685	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	7.429	6.544	5.966	4.678	4.849	4.529	4.692	4.814	4.631	4.558	4.603	4.753	4.671	4.617	4.581
NPL/NPF	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	118	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	133	240	223	67	67	65	65	65	63	63	63	62	61	61	58
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	342	419	455	290	263	237	178	177	177	167	168	160	160	163	273
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
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	406	846	689	675	615	617	609	546	1.543	352	346	345	185	185	185
NPL/NPF	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	379	360	333	331	311	313	319	317	317	316	313	317	318	319	321
NPL/NPF	3	2	2	2	2	2	2	3	3	3	3	3	3	3	2
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	39	37	29	29	29	32	32	31	31	32	31	33	34	36	37
NPL/NPF	0	1	1	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	1	1	1	1	1	-	-	-	-	-	-	-	4
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	56	55	41	41	40	40	40	38	39	38	38	39	40	39	38
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>	535	568	592	586	591	592	586	584	589	595	588	582	568	558	551
NPL/NPF	29	35	52	54	61	62	63	59	58	56	56	61	62	63	61
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	436	355	430	383	344	322	282	277	264	259	256	265	254	248	244

Tabel 3.6.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Ketiga Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - November 2021
Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - November 2021)

Miliar Rp (Billion Rp)																								
Keterangan	Lapangan Usaha												Bukan Lapangan Usaha											
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Perdagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya	Jasa Perorangan yang Melayani Rumah Tangga	Badan Internasional dan Badan Ekstra Internasional Lainnya	Kegiatan yang belum jelas batasannya	Rumah Tangga - Untuk Pemilikan Rumah Tinggal	Rumah Tangga - Untuk Pemilikan Flat atau Apartemen	Rumah Tangga - Untuk Pemilikan Ruko atau Rukan	Rumah Tangga - Untuk Pemilikan Kendaraan Bermotor	Rumah Tangga - Untuk Pemilikan Peralatan Rumah Tangga Lainnya	Bukan Lapangan Usaha Lainnya
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Jawa Barat	9.906	1.179	683	65.643	1.823	20.812	93.171	10.144	20.186	1.721	11.439	83	1.961	3.740	8.072	458	0	37	126.090	2.480	2.135	3.069	88.014	25.455
NPL/NPF	264	40	45	5.462	7	2.215	3.608	433	690	70	877	0	18	20	272	18	-	1	2.631	121	93	75	1.224	214
Banten	467	172	620	25.312	478	12.739	21.100	1.833	9.609	2.313	7.488	1	413	908	9.174	97	1	21	43.286	1.378	898	859	23.989	5.815
NPL/NPF	14	5	410	358	247	668	1.091	54	14	8	124	-	2	2	40	5	-	5	639	24	20	6	338	69
DKI Jakarta	171.097	3.919	112.736	553.621	146.585	260.332	303.369	54.906	207.905	199.840	192.203	10.769	4.711	11.635	36.475	422	361	395	130.988	16.211	6.649	82.235	111.733	82.043
NPL/NPF	3.540	524	6.639	28.465	1.304	4.663	14.603	4.272	2.991	699	4.871	3	128	26	936	10	-	25	3.315	291	250	1.818	2.891	1.658
D.I Yogyakarta	1.314	255	53	3.735	35	1.677	11.184	3.161	1.138	569	698	40	778	624	2.010	69	-	10	4.499	158	204	183	9.361	820
NPL/NPF	12	3	3	105	0	166	339	195	32	0	24	-	0	0	47	1	-	0	92	34	2	5	110	6
Jawa Tengah	15.528	2.311	345	55.280	355	11.948	101.946	7.962	5.464	1.832	6.316	92	1.286	2.513	8.307	436	-	136	25.247	374	915	1.681	30.639	33.673
NPL/NPF	215	47	51	10.384	3	585	3.892	513	65	101	123	-	4	25	191	8	-	73	502	8	33	36	328	242
Jawa Timur	29.106	2.637	1.479	99.271	6.491	23.416	130.961	9.789	11.903	1.539	9.078	11	1.695	2.230	8.532	581	-	79	54.837	2.675	2.083	2.978	78.750	3.388
NPL/NPF	549	67	205	5.186	60	1.472	6.536	582	392	45	718	-	15	12	440	14	-	2	1.496	43	149	52	1.196	73
Bengkulu	4.247	93	15	515	10	189	4.602	372	140	11	206	-	35	133	390	27	-	14	2.577	17	81	63	5.549	4.847
NPL/NPF	35	1	2	5	-	67	143	4	5	1	2	-	0	1	12	0	-	1	35	0	2	1	26	15
Jambi	10.367	126	136	2.341	15	930	7.936	1.004	294	53	410	0	107	132	606	55	-	9	5.276	50	152	103	13.922	71
NPL/NPF	103	2	0	139	0	122	289	26	15	4	4	0	0	0	9	2	-	1	102	2	7	1	128	1
Aceh	1.311	339	50	799	74	695	4.356	228	173	370	118	0	25	173	384	90	-	374	3.574	60	47	312	17.817	808
NPL/NPF	67	33	3	33	0	108	254	13	7	0	6	-	0	1	23	3	-	12	46	1	2	1	116	12
Sumatera Utara	43.213	536	233	39.520	101	8.368	40.343	2.890	6.634	1.513	2.894	17	439	1.378	2.620	296	0	21	18.593	494	1.301	2.416	36.305	1.981
NPL/NPF	651	22	2	950	1	604	1.819	414	97	15	118	0	16	20	59	8	-	1	419	11	37	52	528	49
Sumatera Barat	9.081	307	137	2.862	17	793	15.162	879	535	83	424	0	120	197	919	39	-	11	4.067	49	143	84	8.918	13.649
NPL/NPF	127	7	23	40	0	105	508	25	14	9	17	-	2	0	17	1	-	1	94	2	7	0	89	55
Riau	18.523	158	174	4.839	107	2.479	12.119	1.517	1.306	260	1.447	3	128	602	907	58	-	5	11.031	101	414	212	19.017	622
NPL/NPF	309	6	4	138	2	202	506	26	48	2	50	-	1	1	27	1	-	0	380	5	25	3	204	6
Sumatera Selatan	16.135	247	155	8.232	247	3.543	16.691	1.581	1.117	95	1.885	213	373	301	919	74	0	13	11.869	85	560	447	23.530	1.241
NPL/NPF	614	8	4	99	1	376	942	99	14	2	43	-	2	1	32	1	-	0	310	1	53	6	251	13
Bangka Belitung	1.363	227	165	627	37	242	2.639	171	114	149	102	-	15	38	227	5	-	-	2.216	20	69	60	4.392	22
NPL/NPF	16	6	8	16	-	20	98	4	3	-	5	-	0	0	3	0	-	-	51	0	6	0	33	0
Kepulauan Riau	187	289	140	5.607	502	1.495	6.337	1.221	3.492	43	2.351	2	185	142	576	29	-	10	7.351	114	455	106	8.144	1.080
NPL/NPF	4	4	-	537	14	98	110	33	82	-	23	-	1	3	11	0	-	0	216	0	16	0	105	21
Lampung	10.545	618	99	4.114	97	1.010	15.802	578	2.760	181	930	0	424	372	734	78	-	11	5.338	52	179	135	6.938	5.515
NPL/NPF	81	10	4	30	1	47	1.056	7	1.597	8	25	-	2	3	15	1	-	1	105	0	6	2	69	91
Kalimantan Selatan	7.740	294	1.371	2.033	814	1.130	10.133	520	2.204	255	1.064	-	78	213	1.056	29	-	0	10.687	74	409	127	11.742	233
NPL/NPF	34	13	39	18	0	173	595	10	60	11	63	-	6	1	20	2	-	-	291	0	30	2	126	1
Kalimantan Barat	11.323	396	335	1.520	129	813	12.088	922	1.312	1.181	593	-	80	102	743	36	-	1	7.706	58	533	273	15.380	223
NPL/NPF	60	6	73	169	0	152	461	28	13	0	18	-	1	1	18	2	-	0	139	0	27	3	130	3
Kalimantan Timur	11.460	340	1.601	4.621	444	7.750	14.303	1.975	3.432	378	2.983	3	143	213	1.880	52	-	2	8.170	179	469	552	18.769	581
NPL/NPF	418	10	57	22	10	719	1.035	36	150	12	55	-	2	17	82	1	-	-	410	12	35	20	289	6
Kalimantan Tengah	7.613	128	30	2.637	79	923	6.319	347	394	147	510	-	29	80	648	24	-	0	4.275	41	51	42	11.085	187
NPL/NPF	26	2	1	14	0	64	211	6	9	-	3	-	0	0	14	1	-	-	74	2	3	1	62	2
Sulawesi Tengah	3.111	247	591	481	2.024	633	7.840	407	732	125	404	1	31	29	424	34	-	2	2.029	16	168	35	16.828	129
NPL/NPF	85	8	2	18	8	84	332	10	4	-	46	-	0	0	12	0	-	0	70	0	13	0	162	0
Sulawesi Selatan	8.141	1.203	423	5.224	577	5.111	33.812	3.315	2.055	1.434	3.008	4	414	425	2.535	150	-	6	18.308	190	1.211	1.442	24.801	11.946
NPL/NPF	82	29	19	232	1	368	1.297	85	135	9	71	-	9	13	59	3	-	1	440	6	107	48	347	70
Sulawesi Utara	973	300	2.110	728	170	1.862	7.714	944	306	7	693	54	41	80	506	93	0	4	4.632	34	174	117	10.848	8.908
NPL/NPF	41	19	4	32	2	236	362	50	30	0	9	-	1	0	29	1	-	1	219	1	11	7	262	82
Gorontalo	988	120	15	351	2.237	141	2.612	187	59	0	256	-	9	14	218	5	-	0	1.010	6	36	9	4.468	3.087
NPL/NPF	206	7	0	20	0	58	165	6	3	-	11	-	0	0	12	0	-	-	28	0	5	0	69	30
Sulawesi Barat	1.320	70	10	247	5	166	2.197	75	36	15	35	0	5	42	233	8	-	-	493	4	23	12	2.747	2.203
NPL/NPF	10	1	0	5																				

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	2.512.476	2.576.497	2.451.565	2.465.419	2.393.802	2.411.247	2.471.661	2.463.098	2.496.244	2.537.492	2.521.471	2.534.680	2.576.227	2.596.597	2.583.373
NPL/NPF	70.785	83.081	97.450	96.687	98.719	101.066	101.145	102.154	108.193	106.441	110.462	110.376	109.129	108.913	109.814
2. Investasi / Investment	1.308.747	1.481.226	1.455.503	1.468.687	1.461.514	1.463.207	1.473.734	1.460.647	1.459.404	1.476.705	1.474.922	1.478.100	1.493.006	1.466.915	1.518.036
NPL/NPF	31.829	33.859	45.817	43.335	43.636	43.537	44.303	44.837	45.854	44.407	44.892	46.545	43.037	43.380	43.126
3. Konsumsi / Consumption	1.473.659	1.559.269	1.540.423	1.547.454	1.541.807	1.544.691	1.551.024	1.558.425	1.558.754	1.567.592	1.567.306	1.573.244	1.583.605	1.594.093	1.603.719
NPL/NPF	22.650	24.894	29.705	27.685	28.518	29.169	28.716	29.489	30.501	29.874	30.807	30.451	29.711	29.730	29.255
Total Kredit/Pembiayaan / Total Credit/Financing	5.294.882	5.616.992	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128
NPL/NPF	125.264	141.834	172.972	167.707	170.873	173.772	174.164	176.481	184.547	180.722	186.161	187.371	181.878	182.023	182.195
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	131.582	129.120	145.982	142.171	143.968	146.393	152.839	167.171	172.893	176.510	182.113	185.104	181.778	195.909	201.773
NPL/NPF	2.294	2.472	3.100	2.865	3.109	3.506	3.389	3.238	4.653	4.918	5.740	5.781	5.778	5.800	6.101
2. Impor / Import	77.129	84.457	65.976	65.457	63.041	63.298	77.272	69.293	71.266	74.993	76.155	80.367	80.353	81.090	77.411
NPL/NPF	1.203	2.307	2.086	1.289	1.380	1.499	1.748	1.849	3.061	3.262	4.310	4.926	5.061	4.957	3.504
3. Lainnya / Other	5.086.171	5.403.414	5.235.533	5.273.932	5.190.114	5.209.453	5.266.308	5.245.707	5.270.243	5.330.286	5.305.432	5.320.553	5.390.707	5.380.606	5.425.944
NPL/NPF	121.766	137.055	167.785	163.553	166.384	168.767	169.027	171.393	176.834	172.542	176.111	176.664	171.038	171.266	172.590
Total Kredit/Pembiayaan / Total Credit/Financing	5.294.882	5.616.992	5.447.491	5.481.560	5.397.123	5.419.145	5.496.419	5.482.170	5.514.402	5.581.789	5.563.700	5.586.024	5.652.839	5.657.605	5.705.128
NPL/NPF	125.264	141.834	172.972	167.707	170.873	173.772	174.164	176.481	184.547	180.722	186.161	187.371	181.878	182.023	182.195

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.008.823	1.044.312	1.041.817	1.067.403	1.039.855	1.057.970	1.094.599	1.095.868	1.112.153	1.140.301	1.131.585	1.143.420	1.160.983	1.159.363	1.169.127
NPL/NPF	30.747	36.885	49.100	51.323	52.927	54.093	52.368	52.949	53.230	52.338	54.024	53.609	53.271	52.953	53.382
2. Investasi / Investment	577.838	696.920	675.611	686.337	686.272	686.010	695.160	685.061	685.364	699.469	699.984	699.556	699.406	699.416	716.261
NPL/NPF	11.078	14.197	21.813	21.684	21.572	21.664	23.044	23.423	23.801	22.873	22.869	22.276	21.865	22.091	21.297
3. Konsumsi / Consumption	652.939	689.541	687.476	692.225	688.522	689.918	694.761	696.633	696.515	701.985	703.386	706.982	711.874	716.995	720.351
NPL/NPF	8.994	11.145	12.706	11.825	12.095	12.408	12.160	12.317	12.719	12.523	12.896	12.897	12.497	12.462	12.274
Total Kredit/Pembiayaan / Total Credit/Financing	2.239.600	2.430.773	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739
NPL/NPF	50.819	62.226	83.619	84.831	86.594	88.164	87.572	88.689	89.750	87.734	89.789	88.783	87.633	87.506	86.953
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	36.001	28.376	39.400	41.544	42.583	45.251	57.026	62.747	67.926	74.366	77.088	82.332	86.880	91.115	95.967
NPL/NPF	1.371	1.192	1.541	1.377	1.617	1.642	1.532	1.555	1.553	1.578	1.682	1.753	1.392	1.435	1.510
2. Impor / Import	9.699	11.827	5.875	6.111	6.561	6.941	7.651	8.678	9.088	9.610	9.864	13.568	11.330	11.922	12.495
NPL/NPF	0	41	88	91	95	94	103	109	109	117	120	126	119	127	126
3. Lainnya / Other	2.193.900	2.390.569	2.359.629	2.398.310	2.365.505	2.381.706	2.419.843	2.406.138	2.417.017	2.457.779	2.448.004	2.454.058	2.474.052	2.472.737	2.497.276
NPL/NPF	49.448	60.993	81.990	83.363	84.882	86.428	85.936	87.025	88.087	86.038	87.987	86.903	86.122	85.945	85.316
Total Kredit/Pembiayaan / Total Credit/Financing	2.239.600	2.430.773	2.404.904	2.445.965	2.414.649	2.433.898	2.484.520	2.477.562	2.494.032	2.541.755	2.534.955	2.549.958	2.572.263	2.575.774	2.605.739
NPL/NPF	50.819	62.226	83.619	84.831	86.594	88.164	87.572	88.689	89.750	87.734	89.789	88.783	87.633	87.506	86.953

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	84.407	89.698	88.597	87.962	83.606	83.163	85.369	85.990	88.026	90.020	89.214	91.138	95.179	95.297	95.660
NPL/NPF	6.022	7.069	8.517	7.449	7.554	7.604	7.760	7.907	7.974	7.885	8.046	7.952	7.736	7.958	7.800
2. Investasi / Investment	45.035	53.056	59.398	60.781	60.568	61.074	60.542	61.016	61.440	61.450	61.663	61.546	61.374	60.726	62.561
NPL/NPF	2.405	2.287	2.900	2.809	2.901	2.865	2.909	2.945	3.054	2.946	2.972	2.982	2.458	2.431	2.401
3. Konsumsi / Consumption	292.212	321.681	338.012	339.923	339.799	341.859	344.630	346.200	345.990	347.562	347.758	348.896	351.292	352.398	353.537
NPL/NPF	2.864	2.818	3.512	3.265	3.473	3.474	3.575	3.690	3.762	3.709	3.800	3.828	3.803	3.936	4.042
Total Kredit/Pembiayaan / Total Credit/Financing	421.655	464.434	486.006	488.666	483.974	486.097	490.541	493.206	495.456	499.032	498.635	501.581	507.846	508.421	511.758
NPL/NPF	11.291	12.175	14.928	13.523	13.928	13.942	14.244	14.542	14.791	14.541	14.818	14.762	13.997	14.326	14.242
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	6	410	469	448	437	445	96	427	430	425	416	411	416	424	415
NPL/NPF	2	1	1	1	1	1	1	1	1	1	1	1	3	3	3
2. Impor / Import	2	416	350	241	241	266	65	255	235	228	186	187	173	151	150
NPL/NPF	-	5	7	7	7	7	3	5	5	5	5	5	5	5	5
3. Lainnya / Other	421.647	463.609	485.188	487.977	483.296	485.387	490.380	492.525	494.792	498.379	498.033	500.983	507.256	507.846	511.193
NPL/NPF	11.289	12.168	14.921	13.516	13.920	13.935	14.240	14.536	14.785	14.535	14.812	14.756	13.989	14.318	14.235
Total Kredit/Pembiayaan / Total Credit/Financing	421.655	464.434	486.006	488.666	483.974	486.097	490.541	493.206	495.456	499.032	498.635	501.581	507.846	508.421	511.758
NPL/NPF	11.291	12.175	14.928	13.523	13.928	13.942	14.244	14.542	14.791	14.541	14.818	14.762	13.997	14.326	14.242

Tabel 3.10.a. Kredit/Pembiayaan dan NPL/NPF Bank Swasta Nasional Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Credit/Financing and NPL/NPF of Domestic Private Banks to Non Bank Third Party Based on Types and Orientation of Use) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	1.253.592	1.294.083	1.186.783	1.190.317	1.157.601	1.154.942	1.171.522	1.165.390	1.179.354	1.188.273	1.181.433	1.185.160	1.201.392	1.223.795	1.197.343
NPL/NPF	31.227	35.974	36.821	36.043	36.371	37.500	38.184	38.583	43.299	42.385	44.319	44.875	44.856	44.724	45.170
2. Investasi / Investment	622.584	664.353	662.476	675.390	670.236	671.545	673.652	670.239	667.170	672.906	671.450	676.655	690.091	667.467	698.985
NPL/NPF	17.406	17.104	20.995	18.734	19.053	18.899	18.245	18.266	18.433	18.015	18.481	20.722	18.150	18.298	18.666
3. Konsumsi / Consumption	512.457	533.082	502.938	503.300	501.885	501.377	500.300	504.360	505.151	507.043	505.533	506.822	509.805	513.961	519.011
NPL/NPF	10.324	10.537	13.003	12.154	12.542	12.902	12.632	13.144	13.694	13.324	13.796	13.395	13.092	13.018	12.632
Total Kredit/Pembiayaan / Total Credit/Financing	2.388.632	2.491.518	2.352.198	2.369.008	2.329.722	2.327.864	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338
NPL/NPF	58.956	63.615	70.820	66.931	67.966	69.300	69.062	69.993	75.427	73.724	76.596	78.993	76.098	76.040	76.468
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	60.560	71.825	79.535	77.734	78.231	77.540	77.049	80.481	82.078	78.773	80.571	79.209	70.602	79.585	80.440
NPL/NPF	573	947	1.040	1.003	1.010	1.387	1.407	1.197	1.278	1.372	1.370	1.348	1.650	1.635	1.865
2. Impor / Import	63.861	68.629	56.277	57.546	55.014	54.369	67.817	57.926	60.286	62.819	63.800	65.025	67.281	67.472	63.092
NPL/NPF	1.203	1.581	1.368	1.191	1.278	1.397	1.641	1.734	2.931	3.123	4.168	4.779	4.921	4.809	3.356
3. Lainnya / Other	2.264.211	2.351.064	2.216.385	2.233.728	2.196.477	2.195.954	2.200.608	2.201.581	2.209.310	2.226.629	2.214.045	2.224.403	2.263.405	2.258.167	2.271.807
NPL/NPF	57.180	61.086	68.412	64.738	65.677	66.517	66.014	67.062	71.218	69.229	71.058	72.866	69.526	69.597	71.246
Total Kredit/Pembiayaan / Total Credit/Financing	2.388.632	2.491.518	2.352.198	2.369.008	2.329.722	2.327.864	2.345.474	2.339.988	2.351.675	2.368.221	2.358.416	2.368.638	2.401.288	2.405.224	2.415.338
NPL/NPF	58.956	63.615	70.820	66.931	67.966	69.300	69.062	69.993	75.427	73.724	76.596	78.993	76.098	76.040	76.468

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jenis Penggunaan / Type of Use															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Modal Kerja / Working Capital	165.653	148.404	134.368	119.737	112.740	115.172	120.171	115.851	116.711	118.899	119.239	114.961	118.673	118.142	121.244
NPL/NPF	2.789	3.153	3.011	1.872	1.868	1.870	2.834	2.715	3.690	3.832	4.072	3.940	3.267	3.278	3.462
2. Investasi / Investment	63.290	66.898	58.018	46.178	44.438	44.577	44.381	44.331	45.429	42.880	41.826	40.343	42.135	39.305	40.230
NPL/NPF	940	272	109	109	109	109	105	203	565	572	570	564	564	559	762
3. Konsumsi / Consumption	16.051	14.965	11.996	12.006	11.600	11.537	11.333	11.232	11.099	11.002	10.629	10.543	10.634	10.738	10.820
NPL/NPF	469	394	484	440	408	386	348	339	325	318	315	330	319	314	307
Total Kredit/Pembiayaan / Total Credit/Financing	244.994	230.266	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294
NPL/NPF	4.197	3.819	3.604	2.421	2.385	2.365	3.287	3.256	4.580	4.723	4.957	4.834	4.150	4.151	4.532
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	35.016	28.509	26.578	22.445	22.716	23.157	18.669	23.516	22.459	22.946	24.038	23.151	23.879	24.785	24.951
NPL/NPF	348	332	518	484	480	477	450	486	1.821	1.968	2.688	2.679	2.733	2.728	2.722
2. Impor / Import	3.567	3.585	3.474	1.559	1.225	1.722	1.740	2.435	1.656	2.336	2.306	1.587	1.568	1.546	1.674
NPL/NPF	-	680	623	0	0	0	0	0	16	16	16	16	16	16	16
3. Lainnya / Other	206.412	198.172	174.330	153.917	144.837	146.407	155.476	145.463	149.124	147.499	145.350	141.109	145.995	141.855	145.668
NPL/NPF	3.849	2.807	2.463	1.936	1.904	1.888	2.837	2.770	2.743	2.739	2.253	2.139	1.401	1.408	1.793
Total Kredit/Pembiayaan / Total Credit/Financing	244.994	230.266	204.382	177.922	168.778	171.286	175.885	171.413	173.239	172.781	171.694	165.847	171.442	168.186	172.294
NPL/NPF	4.197	3.819	3.604	2.421	2.385	2.365	3.287	3.256	4.580	4.723	4.957	4.834	4.150	4.151	4.532

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 - November 2021 (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 November 2021) Miliar Rp (Billion Rp)							
Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			
				Ekspor	Impor	Lainnya	
1. Jawa Barat	185.900	65.158	247.242	11.289	4.206	482.806	
NPL/NPF	11.942	2.099	4.358	309	34	18.055	
2. Banten	62.008	30.736	76.225	2.493	549	165.927	
NPL/NPF	2.475	572	1.096	33	1	4.109	
3. DKI Jakarta	1.299.751	971.530	429.858	109.453	54.738	2.536.947	
NPL/NPF	49.258	24.441	10.223	4.486	2.365	77.071	
4. D.I Yogyakarta	17.563	9.787	15.225	1.023	135	41.418	
NPL/NPF	586	344	250	14	0	1.165	
5. Jawa Tengah	174.221	47.835	92.528	11.657	2.220	300.708	
NPL/NPF	11.652	4.626	1.150	152	912	16.363	
6. Jawa Timur	262.406	76.392	144.710	20.343	5.186	457.978	
NPL/NPF	13.890	2.404	3.009	594	159	18.550	
7. Bengkulu	7.624	3.375	13.131	755	233	23.142	
NPL/NPF	210	68	80	8	0	350	
8. Jambi	14.198	10.323	19.574	1.211	554	42.331	
NPL/NPF	501	218	241	30	4	926	
9. Aceh	6.966	2.592	22.617	2	-	32.173	
NPL/NPF	481	85	177	-	-	743	
10. Sumatera Utara	95.593	55.424	61.089	8.762	2.375	200.970	
NPL/NPF	3.471	1.327	1.096	46	10	5.838	
11. Sumatera Barat	23.146	8.420	26.911	2.164	263	56.049	
NPL/NPF	736	159	248	18	0	1.125	
12. Riau	25.622	19.009	31.397	1.707	1.223	73.099	
NPL/NPF	898	423	622	51	3	1.889	
13. Sumatera Selatan	30.836	20.985	37.731	1.856	362	87.333	
NPL/NPF	1.326	911	635	34	3	2.835	
14. Bangka Belitung	4.308	1.811	6.779	472	53	12.374	
NPL/NPF	146	35	91	7	0	264	
15. Kepulauan Riau	12.839	9.769	17.250	447	1.239	38.172	
NPL/NPF	527	396	358	1	1	1.278	
16. Lampung	27.746	10.606	18.158	2.240	321	53.949	
NPL/NPF	1.183	1.706	273	78	1	3.083	
17. Kalimantan Selatan	16.753	12.183	23.271	1.690	258	50.259	
NPL/NPF	840	204	451	18	0	1.476	
18. Kalimantan Barat	17.630	13.944	24.172	1.486	200	54.060	
NPL/NPF	817	185	303	14	2	1.288	
19. Kalimantan Timur	28.010	23.572	28.720	2.327	440	77.534	
NPL/NPF	1.929	697	772	17	1	3.379	
20. Kalimantan Tengah	10.919	8.990	15.681	1.406	203	33.981	
NPL/NPF	313	40	144	6	1	489	
21. Sulawesi Tengah	12.252	4.865	19.205	1.350	159	34.813	
NPL/NPF	442	166	246	13	0	842	
22. Sulawesi Selatan	51.364	16.473	57.899	5.063	489	120.184	
NPL/NPF	1.754	659	1.018	45	1	3.385	
23. Sulawesi Utara	11.728	4.858	24.713	1.126	98	40.074	
NPL/NPF	668	149	583	21	1	1.378	
26. Gorontalo	3.859	3.353	8.617	514	30	15.285	
NPL/NPF	232	258	131	11	0	610	
25. Sulawesi Barat	3.410	1.053	5.483	419	44	9.483	
NPL/NPF	91	22	27	4	-	136	
24. Sulawesi Tenggara	11.173	2.918	17.471	824	100	30.638	
NPL/NPF	336	125	160	11	1	609	
27. Nusa Tenggara Barat	21.811	8.462	23.283	1.474	70	52.012	
NPL/NPF	476	115	221	11	0	801	
28. Bali	30.789	22.109	30.496	2.522	157	80.714	
NPL/NPF	1.082	440	574	36	1	2.060	
29. Nusa Tenggara Timur	12.778	2.249	21.687	1.873	139	34.701	
NPL/NPF	378	50	125	3	0	550	
30. Maluku	4.512	739	8.354	552	57	12.997	
NPL/NPF	147	18	92	3	0	253	
31. Papua	10.250	4.699	17.258	1.658	286	30.263	
NPL/NPF	592	116	204	19	0	893	
32. Maluku Utara	2.522	564	7.460	457	40	10.049	
NPL/NPF	77	11	62	4	1	145	
33. Papua Barat	4.435	1.668	8.610	652	128	13.933	
NPL/NPF	125	61	231	5	0	411	
34. Lainnya	78.451	41.588	912	503	859	119.590	
NPL/NPF	234	-	6	-	-	241	
Total	2.583.373	1.518.036	1.603.719	201.773	77.411	5.425.944	
NPL/NPF	109.814	43.126	29.255	6.101	3.504	172.590	

Tabel 3.13.a. Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lokasi Dati I Bank Penyalur Kredit/Pembiayaan (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Bank Location) Miliar Rp (Billion Rp)															
Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	429.832	459.256	468.547	472.032	474.212	476.099	481.577	480.586	479.938	483.452	482.663	489.314	492.454	497.194	498.301
NPL/NPF	12.294	13.879	16.084	17.707	18.556	18.882	19.292	18.610	18.654	18.706	19.495	19.265	18.552	18.535	18.398
2. Banten	146.537	149.391	151.387	152.070	152.826	153.902	156.892	159.055	159.382	162.391	163.667	164.740	166.104	166.813	168.969
NPL/NPF	2.480	2.463	3.855	3.741	3.964	4.186	4.180	4.234	4.258	4.205	4.379	4.394	4.187	4.198	4.143
3. DKI Jakarta	2.616.299	2.780.889	2.600.801	2.608.359	2.547.135	2.555.046	2.594.441	2.575.581	2.604.684	2.641.086	2.630.313	2.636.638	2.677.286	2.670.720	2.701.139
NPL/NPF	55.968	60.128	80.071	76.761	76.961	79.335	79.552	80.195	87.111	85.197	85.202	86.651	83.046	83.257	83.921
4. D.I Yogyakarta	36.914	39.369	40.312	40.600	40.322	40.611	41.066	41.287	41.380	41.679	41.597	41.709	42.167	42.203	42.576
NPL/NPF	964	936	954	908	960	995	905	957	920	973	1.057	1.062	1.067	1.184	1.179
5. Jawa Tengah	278.257	297.885	301.706	303.109	300.951	303.468	305.838	306.466	306.432	308.766	307.141	309.276	311.297	312.733	314.584
NPL/NPF	6.858	12.465	14.355	14.093	15.367	15.727	15.239	15.267	15.644	15.410	17.066	16.959	17.338	17.566	17.428
6. Jawa Timur	478.778	494.118	470.837	476.988	465.399	464.001	471.287	470.020	473.885	479.103	474.441	476.468	482.251	478.792	483.508
NPL/NPF	13.869	16.160	17.895	16.922	17.693	17.594	17.063	18.277	18.729	18.150	19.050	18.837	19.666	19.336	19.304
7. Bengkulu	19.288	20.815	22.363	22.461	22.520	22.755	22.441	23.183	23.177	23.393	23.426	23.582	23.798	23.945	24.130
NPL/NPF	303	341	351	307	324	340	326	326	322	325	353	350	348	347	358
8. Jambi	36.581	40.103	42.404	42.535	42.392	42.800	43.117	43.163	43.131	43.480	43.241	43.510	43.798	43.971	44.095
NPL/NPF	963	1.102	1.197	1.083	1.159	1.151	953	980	966	941	970	945	923	911	960
9. Aceh	35.890	38.268	36.134	36.838	35.597	35.492	35.109	35.350	34.967	33.814	33.348	32.924	33.157	32.344	32.175
NPL/NPF	551	388	996	833	689	711	647	695	718	760	868	926	949	812	743
10. Sumatera Utara	218.458	226.229	217.117	216.540	214.610	214.663	215.554	215.887	216.460	216.078	217.197	212.995	214.595	218.895	212.107
NPL/NPF	5.235	6.870	7.484	7.184	7.365	6.671	6.624	6.603	6.350	6.343	6.463	6.542	5.980	5.903	5.894
11. Sumatera Barat	49.804	52.616	53.666	54.553	54.737	55.196	55.559	55.781	55.806	56.420	56.512	56.870	57.620	57.720	58.477
NPL/NPF	1.108	1.137	1.156	1.042	1.081	1.093	1.093	1.141	1.148	1.093	1.205	1.172	1.157	1.143	1.143
12. Riau	65.316	69.639	71.466	72.355	71.845	72.324	74.138	74.401	74.457	75.488	75.364	75.356	74.955	75.085	76.028
NPL/NPF	1.743	1.796	2.053	1.817	1.928	1.951	1.853	1.877	1.902	1.845	2.165	2.196	2.104	1.894	1.942
13. Sumatera Selatan	81.602	83.333	84.572	86.177	85.247	85.913	87.059	87.303	87.509	87.914	87.557	87.953	88.432	89.056	89.552
NPL/NPF	2.796	2.467	3.835	3.472	2.979	3.025	3.031	3.140	3.157	2.991	3.053	3.006	2.760	2.873	2.872
14. Bangka Belitung	12.444	13.832	12.289	12.362	12.443	12.525	12.535	12.467	12.478	12.658	12.595	12.700	12.775	12.865	12.899
NPL/NPF	171	478	328	288	304	302	288	275	281	274	300	288	283	275	271
15. Kepulauan Riau	36.704	37.971	37.462	37.771	37.261	37.537	37.898	37.866	37.832	38.164	37.990	38.195	38.670	39.195	39.857
NPL/NPF	895	1.574	1.524	1.536	1.522	1.534	1.434	1.438	1.425	1.420	1.464	1.440	1.283	1.275	1.281
16. Lampung	51.661	52.136	53.344	53.348	52.739	52.972	53.532	53.771	54.143	54.950	54.653	55.337	55.926	55.978	56.511
NPL/NPF	1.272	1.571	1.512	1.430	1.496	1.589	3.165	3.165	3.257	3.235	3.238	3.256	3.211	3.177	3.162
17. Kalimantan Selatan	51.846	54.055	51.152	50.948	50.555	50.616	50.974	51.153	51.683	51.694	51.967	52.037	51.825	51.983	52.207
NPL/NPF	1.373	1.277	1.266	1.169	1.234	1.254	1.241	1.262	1.308	1.328	1.360	1.482	1.497	1.513	1.495
18. Kalimantan Barat	49.357	53.774	54.604	55.952	55.076	55.267	55.826	56.238	56.989	57.241	56.515	56.323	56.662	56.736	55.746
NPL/NPF	901	915	1.027	960	1.000	1.074	1.079	1.144	1.163	1.180	1.267	1.297	1.293	1.313	1.304
19. Kalimantan Timur	72.625	73.982	72.780	73.372	72.373	72.094	73.247	73.497	73.708	75.891	75.741	76.339	78.742	78.894	80.301
NPL/NPF	3.814	3.361	4.656	4.039	4.148	3.921	3.894	4.097	4.448	4.092	4.143	3.946	3.502	3.483	3.398
20. Kalimantan Tengah	26.831	31.071	33.041	33.653	33.552	33.765	34.105	34.448	34.590	34.869	34.787	34.875	35.299	35.386	35.590
NPL/NPF	243	316	451	405	438	473	445	480	466	441	496	515	520	550	496
21. Sulawesi Tengah	27.708	29.615	31.009	31.086	31.081	31.435	36.283	34.196	34.272	34.597	34.509	34.602	35.373	35.706	36.322
NPL/NPF	540	581	687	565	618	677	692	755	760	789	870	891	933	959	855
22. Sulawesi Selatan	117.924	120.901	121.062	122.563	121.454	122.104	123.115	123.337	122.921	124.031	123.900	124.279	124.647	124.886	125.736
NPL/NPF	4.153	4.335	3.145	3.037	3.263	3.313	3.289	3.420	3.373	3.174	3.404	3.522	3.243	3.368	3.431
23. Sulawesi Utara	36.883	39.490	39.576	39.386	39.158	39.246	40.015	40.074	40.036	40.350	40.102	40.252	40.766	41.062	41.298
NPL/NPF	1.087	1.249	1.484	1.396	1.415	1.439	1.515	1.524	1.451	1.355	1.421	1.485	1.443	1.456	1.400
24. Gorontalo	12.179	13.611	14.563	14.590	14.599	14.725	14.989	15.042	14.994	15.146	15.213	15.280	15.518	15.649	15.829
NPL/NPF	355	370	532	514	546	570	585	605	623	603	624	608	593	627	621
25. Sulawesi Barat	7.525	8.450	9.115	9.198	9.085	9.135	9.247	9.343	9.350	9.464	9.501	9.619	9.765	9.854	9.945
NPL/NPF	114	122	119	106	117	128	132	137	135	139	139	139	126	121	140
26. Sulawesi Tenggara	22.926	25.527	26.882	27.258	27.156	27.384	27.717	27.965	27.948	28.203	28.272	30.957	31.194	31.409	31.562
NPL/NPF	502	594	614	533	553	569	572	600	598	607	635	642	602	613	621
27. Nusa Tenggara Barat	38.322	44.948	50.337	50.607	50.467	51.043	51.809	52.114	51.993	52.557	52.556	52.594	53.060	53.114	53.556
NPL/NPF	472	476	507	521	502	522	514	589	581	587	637	700	676	675	812
28. Bali	75.386	81.273	81.505	81.876	81.530	81.853	82.125	82.168	82.390	82.997	82.881	82.942	83.224	83.218	83.393
NPL/NPF	1.963	2.355	2.114	1.911	1.924	1.906	1.756	1.856	1.907	1.813	1.968	1.943	1.954	2.011	2.096
29. Nusa Tenggara Timur	28.694	32.230	34.184	34.297	34.076	34.321	34.825	34.979	35.184	35.512	35.630	35.883	36.321	36.494	36.714
NPL/NPF	565	629	654	613	659	674	672	660	693	578	595	592	591	580	553
30. Maluku	10.898	12.221	12.688	12.762	12.697	12.788	12.992	13.089	13.075	13.243	13.248	13.335	13.485	13.492	13.606
NPL/NPF	138	160	192	156	167	171	178	187	202	203	223	227	218	223	256
31. Papua	27.583	30.198	30.593	31.322	30.805	31.016	31.297	3							

Tabel 3.14.
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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Kredit Kepada Pihak Tidak Terkait / <i>Loan for Unconnected Parties</i>	5.215.150	5.550.039	5.395.320	5.426.326	5.342.383	5.364.853	5.441.145	5.426.080	5.457.676	5.527.980	5.510.777	5.535.437	5.600.506	5.600.240	5.652.496
a. Lancar / <i>Current</i>	4.853.549	5.124.871	4.961.784	5.017.731	4.882.342	4.891.249	4.997.972	4.950.209	4.971.792	5.049.116	5.022.116	5.046.882	5.134.075	5.139.772	5.206.526
b. DPK / <i>Special Mention</i>	236.528	283.382	261.719	242.207	290.503	301.340	271.604	301.755	303.958	300.771	304.930	303.483	286.143	280.041	264.092
c. Kurang Lancar / <i>Sub-Standard</i>	20.363	23.277	20.398	26.784	26.668	25.583	23.744	27.003	30.530	23.939	28.868	26.527	24.674	23.686	22.779
d. Diragukan / <i>Doubtful</i>	16.686	27.086	17.742	14.453	16.862	21.339	23.660	22.262	26.958	34.545	30.691	26.774	26.291	23.700	23.017
e. Macet / <i>Lost</i>	88.024	91.422	133.677	125.151	126.008	125.341	124.165	124.851	124.437	119.609	124.171	131.771	129.322	133.042	136.082
Non Performing Loan Pihak Tidak Terkait / <i>Non Performing Loan of Non Connected Parties</i>	125.073	141.785	171.817	166.389	169.538	172.264	171.570	174.116	181.926	178.094	183.730	185.072	180.288	180.428	181.878
Kredit Kepada PihakTerkait / <i>Loan for Connected Parties</i>	79.732	66.953	52.171	55.234	54.740	54.292	55.274	56.090	56.726	53.809	52.923	50.586	52.333	57.365	52.632
a. Lancar / <i>Current</i>	77.804	65.356	49.712	52.614	52.128	51.530	52.391	53.413	53.837	50.797	50.075	47.880	50.278	55.572	52.216
b. DPK / <i>Special Mention</i>	1.737	1.548	1.304	1.301	1.276	1.254	289	313	268	384	418	407	464	197	99
c. Kurang Lancar / <i>Sub-Standard</i>	6	4	212	396	409	566	601	369	422	342	292	259	264	262	244
d. Diragukan / <i>Doubtful</i>	4	24	5	4	9	23	11	15	18	63	25	36	37	13	12
e. Macet / <i>Lost</i>	180	21	937	919	917	919	1.982	1.980	2.181	2.223	2.114	2.004	1.289	1.320	61
Non Performing Loan Pihak Terkait / <i>Non Performing Loan of Connected Parties</i>	191	49	1.155	1.319	1.335	1.508	2.594	2.364	2.621	2.628	2.431	2.299	1.590	1.595	317

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	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Bank Persero / State Owned Banks	25.445	28.398	24.051	24.856	25.305	25.344	25.906	26.213	26.137	25.622	25.556	25.722	26.126	26.859	26.956
NPL	609	567	880	768	730	675	601	621	604	598	590	578	583	610	607
2. BPD / Regional Development Banks	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	47.237	50.837	42.323	42.529	41.843	41.960	41.531	41.724	41.152	41.042	39.293	39.622	40.477	40.967	41.696
NPL	1.192	1.041	1.117	1.049	1.077	1.183	1.266	1.272	1.192	1.131	1.111	1.054	996	1.025	1.126
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	7.945	7.651	5.794	5.918	5.687	5.706	5.613	5.621	5.583	5.574	5.291	5.303	5.458	5.544	5.619
NPL	208	181	215	191	173	161	142	140	137	136	136	144	139	138	136
5. Bank Umum / Commercial Bank	80.628	86.886	72.169	73.303	72.836	73.010	73.051	73.558	72.872	72.238	70.140	70.647	72.061	73.371	74.270
NPL	2.009	1.790	2.212	2.009	1.980	2.019	2.009	2.033	1.932	1.865	1.837	1.776	1.718	1.773	1.868

Tabel 3.16.a.

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

Keterangan / Items	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penerima Kredit Lapangan Usaha / Loan by Industrial Origin															
1. Pertanian, Perburuan dan Kehutanan / <i>Agricultures, Hunting and Forestry</i>	4.191	6.729	5.718	5.717	5.716	5.634	5.513	5.455	5.184	5.176	5.116	5.124	5.114	4.813	4.399
NPL/NPF	2.271	2.463	2.526	2.529	2.529	2.530	2.576	2.577	2.583	2.582	2.581	2.590	2.581	2.588	2.588
2. Perikanan / <i>Fishery</i>	112	86	79	79	79	78	78	78	78	78	78	78	78	77	77
NPL/NPF	69	62	61	61	61	60	60	60	60	60	60	60	60	59	59
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	3	3	2	2	2	2	2	2	2	2	2	2	2	2	4
NPL/NPF	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
4. Industri Pengolahan / <i>Procesing Industry</i>	852	40	522	521	520	519	517	517	513	513	513	513	513	514	516
NPL/NPF	246	39	39	38	38	39	38	38	39	39	39	39	39	39	39
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	4	108	4	4	4	4	4	4	4	4	4	4	4	4	4
NPL/NPF	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
6. Konstruksi / <i>Construction</i>	16	15	15	15	15	15	15	15	15	15	14	25	14	14	14
NPL/NPF	16	15	15	15	15	15	15	14	14	14	14	14	14	14	14
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	579	500	423	423	422	421	420	420	415	420	420	419	419	418	418
NPL/NPF	539	464	362	361	360	360	360	361	358	360	360	361	360	360	360
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	36	46	41	41	41	41	41	41	41	41	40	40	40	40	40
NPL/NPF	36	35	31	30	30	30	30	30	30	30	30	30	30	30	30
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	40	902	1.028	1.028	1.028	1.028	1.029	1.029	1.028	1.028	1.028	1.028	1.028	1.028	1.028
NPL/NPF	39	39	39	39	39	39	40	40	39	39	39	39	39	39	39
10. Perantara Keuangan / <i>Financial intermediaries</i>	540	468	413	413	413	413	416	416	412	412	412	412	412	412	412
NPL/NPF	537	463	397	398	397	397	400	401	397	397	397	397	397	397	397
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	160	156	135	135	134	135	134	134	134	134	134	134	134	134	134
NPL/NPF	155	153	133	133	133	133	133	133	133	133	133	133	133	133	133
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
NPL/NPF	39	40	39	39	39	39	39	39	39	39	39	39	39	39	39
13. Jasa Pendidikan / <i>Education Services</i>	30	38	38	38	38	38	38	38	38	38	38	30	38	38	38
NPL/NPF	30	38	38	38	38	38	38	38	38	38	38	30	38	38	38
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	96	93	92	99	99	99	101	100	100	101	100	100	100	99	100
NPL/NPF	95	92	92	99	99	99	101	100	100	100	100	100	100	99	100
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	525	523	522	522	523	523	522	522	522	522	522	522	522	522	522
NPL/NPF	487	486	486	486	521	521	521	521	521	520	520	520	520	520	520
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	12	11	11	11	11	11	11	11	11	11	11	11	11	11	11
NPL/NPF	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	83	82	72	73	72	72	72	73	73	72	72	72	72	72	72
NPL/NPF	81	81	71	71	71	71	71	72	72	72	72	72	72	72	72
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	4.754	4.404	3.803	3.804	3.784	3.769	3.761	3.746	3.598	3.591	3.543	3.528	3.511	3.541	3.648
NPL/NPF	3.779	3.788	3.388	3.388	3.389	3.401	3.417	3.405	3.276	3.282	3.253	3.257	3.248	3.250	3.245
Total	12.072	14.246	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197	12.088	12.083	12.052	11.781	11.477
NPL/NPF	8.436	8.274	7.734	7.741	7.775	7.789	7.856	7.846	7.716	7.723	7.694	7.698	7.688	7.695	7.690

Tabel 3.17.a.

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

Indikator / Indicator	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Berdasarkan Jenis Kredit/Pembiayaan / Based on the type of credit/Financing															
1. Kredit Usaha Kecil / Small Business Loans															
a. Dalam rangka penerusan kredit dari BI / Channeling Credit From BI	2.759	2.795	2.771	2.771	2.783	2.783	2.831	2.831	2.825	2.830	2.818	2.817	2.830	2.830	2.817
NPL/NPF	2.702	2.762	2.738	2.738	2.737	2.737	2.785	2.785	2.782	2.785	2.784	2.784	2.784	2.784	2.784
b. Lainnya / Other	1.287	1.332	1.329	1.315	1.313	1.315	1.316	1.326	1.325	1.324	1.337	1.326	1.314	1.313	1.325
NPL/NPF	1.128	1.248	1.233	1.231	1.265	1.266	1.268	1.268	1.268	1.268	1.267	1.267	1.268	1.267	1.267
2. Bukan KUK / Not Small Business Loans															
a. Kredit kelolaan / Loans	943	854	798	799	798	795	794	777	776	767	766	766	765	764	763
NPL/NPF	230	167	190	189	189	188	205	188	190	190	190	190	189	189	188
b. Dalam rangka penerusan kredit dari BI / Channeling Credit from BI	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
NPL/NPF	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
c. Bantuan Proyek / Aid Project	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Kredit Kelolaan di luar bantuan proyek / Credit Channeling	4	4	4	4	4	4	4	4	6	6	7	6	6	6	6
NPL/NPF	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
e. Lainnya / Other	7.042	9.224	8.021	8.041	8.007	7.909	7.732	7.668	7.239	7.233	7.123	7.131	7.100	6.831	6.530
NPL/NPF	4.341	4.063	3.539	3.549	3.549	3.563	3.562	3.571	3.441	3.446	3.417	3.422	3.412	3.419	3.416
Berdasarkan Golongan Penyalur / Based Distribution Group															
1. Koperasi / Cooperation	2.569	2.635	2.617	2.619	2.620	2.618	2.662	2.669	2.664	2.668	2.668	2.665	2.669	2.668	2.669
NPL/NPF	2.486	2.576	2.557	2.557	2.558	2.556	2.601	2.607	2.606	2.607	2.608	2.605	2.609	2.609	2.610
2. Lembaga Swadaya Masyarakat / Non-Governmental Organization	4.611	4.648	4.049	4.050	4.027	4.025	4.006	3.993	3.844	3.839	3.787	3.789	3.765	3.800	3.912
NPL/NPF	4.010	4.020	3.653	3.655	3.654	3.671	3.674	3.675	3.545	3.551	3.521	3.531	3.517	3.525	3.520
3. Swasta Lainnya / Other Private	4.893	6.962	6.294	6.298	6.294	6.200	6.046	5.980	5.700	5.690	5.634	5.629	5.618	5.313	4.896
NPL/NPF	1.940	1.678	1.524	1.529	1.563	1.563	1.581	1.564	1.565	1.565	1.565	1.562	1.562	1.561	1.561
Total	12.072	14.246	12.960	12.966	12.942	12.843	12.714	12.642	12.207	12.197	12.088	12.083	12.052	11.781	11.477

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

Sektor Ekonomi / <i>Economic Sector</i>	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1 Pertanian, Perburuan, dan Kehutanan / <i>Agriculture, Hunting, and Forestry</i>	5.635	5.760	6.322	6.462	6.465	6.635	6.609	6.677	6.671	6.685	6.633	6.727	6.770	6.811	6.893
2 Perikanan / <i>Fishery</i>	426	326	502	511	514	514	513	490	488	485	489	486	488	482	486
3 Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	282	1.012	651	667	664	638	627	622	621	603	622	632	629	628	645
4 Industri Pengolahan / <i>Processing industry</i>	1.494	2.057	2.394	2.395	2.455	2.509	2.513	2.558	2.593	2.590	2.583	2.602	2.634	2.605	2.660
5 Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	137	117	155	155	161	141	141	151	139	140	135	136	137	139	163
6 Konstruksi / <i>Construction</i>	3.644	3.834	4.288	4.345	4.110	4.150	4.292	4.346	4.496	4.488	4.532	4.661	4.772	4.870	4.995
7 Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	24.681	23.544	23.489	23.264	23.214	23.302	23.828	24.125	24.091	24.320	24.504	24.465	24.631	24.544	24.516
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and the provision of eating and drinking</i>	1.089	1.514	1.948	1.968	1.980	1.998	2.021	2.042	2.060	2.111	2.156	2.171	2.154	2.139	2.172
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and communications</i>	2.296	2.291	2.790	2.860	2.859	2.840	2.903	2.910	2.937	2.927	2.889	2.863	2.916	3.094	3.071
10 Perantara Keuangan / <i>Financial intermediaries</i>	379	620	726	736	713	717	741	799	782	819	797	795	778	774	801
11 Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	2.693	3.403	4.317	4.337	4.441	4.480	4.421	4.378	4.431	4.510	4.086	4.125	4.179	4.292	4.302
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, Defese and Compulsory Social Security</i>	148	93	89	91	90	93	93	92	98	89	88	95	97	99	101
13 Jasa Pendidikan / <i>Education services</i>	342	321	367	363	364	373	363	363	370	375	364	360	361	366	374
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	275	746	616	620	608	587	588	610	598	591	596	601	617	610	620
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	2.549	7.629	6.226	6.281	6.291	6.273	6.351	6.395	6.398	6.443	6.715	6.697	6.788	6.764	6.802
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1.212	678	754	753	768	806	855	851	876	835	828	823	819	814	816
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>Business Activities are not clearly defined</i>	4.382	3.523	2.957	2.774	2.756	2.768	2.760	2.713	2.764	2.718	2.728	2.746	2.692	2.673	2.645
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Loans to Non Industrial Origin - Households</i>	4.369	8.276	12.461	13.106	13.366	13.648	13.851	14.066	14.139	14.271	14.354	14.459	14.624	14.699	14.901
19 Bukan Lapangan Usaha - Lainnya / <i>Non Industrial Origin- Others</i>	42.187	43.040	39.668	39.084	38.954	39.057	38.893	39.238	38.797	38.822	38.739	38.681	38.602	38.710	38.653
Total	98.220	108.784	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613

Tabel 3.19.a.
Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
Miliar Rp (Billion Rp)

Sektor Ekonomi / Economic Sector	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Modal Kerja / Working Capital															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	4.878	4.920	5.460	5.587	5.574	5.753	5.727	5.794	5.786	5.801	5.751	5.840	5.887	5.922	5.990
- Perikanan / Fishery	383	295	447	452	456	454	457	434	436	436	440	436	441	434	442
- Pertambangan dan Penggalian / Mining and Quarrying	229	899	521	547	544	523	519	521	520	507	525	531	514	511	520
- Industri Pengolahan / Processing industry	1.250	1.774	2.058	2.061	2.105	2.141	2.144	2.183	2.219	2.214	2.210	2.230	2.256	2.211	2.263
- Listrik, Gas dan Air / Electricity, Gas and Water	123	103	133	131	136	117	115	125	112	116	112	115	114	118	139
- Konstruksi / Construction	3.340	3.519	3.987	4.038	3.813	3.850	3.993	4.039	4.183	4.178	4.220	4.340	4.441	4.527	4.634
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	22.370	21.101	21.235	20.984	20.923	21.019	21.504	21.791	21.752	21.953	22.122	22.063	22.217	22.141	22.111
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	801	1.120	1.382	1.402	1.418	1.436	1.465	1.484	1.504	1.545	1.587	1.603	1.596	1.578	1.601
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1.444	1.589	1.824	1.859	1.854	1.826	1.877	1.888	1.912	1.911	1.900	1.864	1.888	2.008	1.988
- Perantara Keuangan / Financial intermediaries	348	569	678	687	663	668	689	734	720	757	734	734	719	711	739
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	2.327	2.956	3.812	3.845	3.956	3.996	3.969	3.934	3.975	4.056	3.656	3.700	3.755	3.858	3.866
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	114	64	61	62	61	61	62	61	62	55	54	60	62	64	64
- Jasa Pendidikan / Education services	201	197	211	210	214	219	212	211	221	225	215	211	217	221	226
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	183	523	435	435	424	410	407	426	415	409	414	418	431	422	421
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	2.005	6.117	4.912	4.950	4.983	4.915	4.995	5.017	5.033	5.071	5.341	5.314	5.365	5.344	5.378
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	943	513	578	571	587	621	659	660	674	644	638	633	631	627	632
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	3.340	2.884	2.341	2.243	2.229	2.236	2.219	2.154	2.212	2.172	2.187	2.188	2.155	2.124	2.091
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	-	23	16	14	14	13	13	13	10	10	11	10	10	9	8
Total Modal Kerja / Total Working Capital	44.279	49.166	50.092	50.080	49.953	50.259	51.025	51.468	51.747	52.061	52.118	52.290	52.698	52.830	53.112
Investasi															
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	756	839	862	875	891	883	882	883	885	884	882	886	884	889	903
- Perikanan / Fishery	44	31	54	59	58	60	56	56	52	49	49	50	47	48	44
- Pertambangan dan Penggalian / Mining and Quarrying	53	113	130	120	120	115	108	101	101	96	97	101	115	117	126
- Industri Pengolahan / Processing industry	244	283	337	334	350	368	369	374	374	376	372	373	378	394	397
- Listrik, Gas dan Air / Electricity, Gas and Water	14	14	22	24	24	24	26	26	26	24	23	20	23	21	24
- Konstruksi / Construction	304	316	300	307	296	301	299	307	313	310	312	321	331	344	361
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2.311	2.443	2.254	2.281	2.291	2.283	2.324	2.335	2.339	2.367	2.382	2.402	2.415	2.403	2.404
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	288	394	566	565	562	562	556	558	555	566	569	567	558	561	571
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	853	702	966	1.001	1.006	1.014	1.026	1.022	1.025	1.016	989	999	1.028	1.087	1.083
- Perantara Keuangan / Financial intermediaries	31	50	48	49	50	49	52	66	62	62	62	61	59	63	62
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	367	447	505	491	484	483	452	444	457	454	430	425	423	434	436
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	34	29	27	29	29	32	32	31	36	35	34	35	35	34	36
- Jasa Pendidikan / Education services	141	124	156	153	149	154	151	152	149	150	149	149	144	145	148
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	92	223	181	185	184	177	181	184	184	182	182	183	186	188	199
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	544	1.513	1.314	1.331	1.307	1.358	1.356	1.378	1.365	1.372	1.374	1.383	1.423	1.419	1.424
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	269	165	176	181	182	186	196	191	203	190	190	190	189	187	184
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	1.041	639	616	531	528	532	541	559	552	546	541	558	537	549	553
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	-	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Investasi / Total Investment	7.385	8.327	8.514	8.515	8.512	8.580	8.608	8.666	8.677	8.680	8.637	8.704	8.775	8.883	8.956
Konsumsi / Consumption															
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1.910	2.106	1.974	1.998	1.965	1.960	1.963	1.966	1.952	1.957	1.952	1.944	1.929	1.937	1.952
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1.069	1.190	1.058	1.043	1.034	1.027	1.026	1.035	1.033	1.033	1.041	1.047	1.061	1.071	1.078
- Kredit konsumsi lainnya / Other consumer credit	43.578	47.995	49.081	49.135	49.306	49.703	49.742	50.289	49.940	50.092	50.090	50.139	50.226	50.391	50.514
Total Konsumsi / Total consumption	46.556	51.291	52.112	52.175	52.305	52.690	52.731	53.290	52.925	53.082	53.082	53.130	53.216	53.400	53.545
Total	98.220	108.784	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613

Tabel 3.20.a. Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	12.554	13.848	13.306	13.223	13.236	13.361	13.542	13.636	13.564	13.571	13.623	13.710	13.827	13.901	13.984
2. Banten	3.393	3.991	3.981	3.982	3.867	3.925	3.969	4.009	3.986	3.948	3.953	3.947	3.959	3.979	4.024
3. DKI Jakarta	1.571	1.848	2.152	2.051	2.138	2.160	2.146	2.186	2.192	2.220	2.243	2.226	2.256	2.313	2.343
4. D.I Yogyakarta	4.724	5.263	5.655	5.679	6.990	6.539	6.388	6.488	6.376	6.641	6.705	6.667	5.761	5.866	6.199
5. Jawa Tengah	23.620	26.912	28.047	28.082	26.761	27.363	27.835	28.249	28.383	28.314	28.275	28.362	29.470	29.454	29.226
6. Jawa Timur	9.836	10.797	10.851	10.841	10.770	10.939	11.099	11.297	11.288	11.363	11.297	11.223	11.224	11.261	11.391
7. Bengkulu	71	73	74	74	76	78	78	79	78	79	79	78	79	79	79
8. Jambi	687	774	800	803	800	804	811	825	814	822	830	833	836	849	852
9. Aceh	153	152	135	135	135	137	139	140	139	142	142	142	59	59	58
10. Sumatera Utara	1.128	1.252	1.202	1.205	1.261	1.288	1.301	1.324	1.324	1.338	1.349	1.360	1.351	1.375	1.389
11. Sumatera Barat	1.238	1.331	1.352	1.355	1.357	1.367	1.378	1.390	1.379	1.380	1.330	1.330	1.338	1.352	1.357
12. Riau	939	984	954	954	938	946	960	972	965	971	981	989	1.013	1.016	1.020
13. Kepulauan Riau	5.094	5.379	5.196	5.152	5.160	5.135	5.124	5.133	5.137	5.168	5.134	5.183	5.155	5.169	5.121
14. Sumatera Selatan	1.206	1.436	1.447	1.457	1.432	1.440	1.424	1.445	1.439	1.460	1.450	1.451	1.470	1.474	1.471
15. Bangka Belitung	94	111	121	119	118	119	121	122	120	119	116	112	111	110	109
16. Lampung	9.111	9.664	9.968	10.096	10.134	10.211	10.270	10.338	10.324	10.335	10.301	10.287	10.301	10.289	10.310
17. Kalimantan Selatan	360	426	430	425	424	433	442	440	436	449	460	476	499	508	511
18. Kalimantan Barat	630	711	811	758	807	827	820	833	847	863	883	936	976	994	978
19. Kalimantan Timur	252	240	244	241	228	233	238	244	245	250	254	260	265	267	269
20. Kalimantan Tengah	436	518	486	561	534	539	543	548	547	557	547	596	684	704	740
21. Kalimantan Utara	-	43	39	39	50	53	53	53	53	53	54	54	53	54	55
22. Sulawesi Tengah	2.165	2.274	2.298	2.288	2.282	2.277	2.278	2.294	2.301	2.305	2.312	2.314	2.311	2.294	2.275
23. Sulawesi Selatan	2.226	2.467	2.279	2.268	2.222	2.245	2.272	2.290	2.290	2.300	2.302	2.308	2.308	2.346	2.375
24. Sulawesi Utara	977	1.221	1.334	1.329	1.328	1.336	1.343	1.334	1.323	1.321	1.313	1.313	1.341	1.312	1.323
25. Sulawesi Tenggara	226	238	228	229	234	239	242	244	243	244	243	244	249	252	252
26. Sulawesi Barat	17	23	24	25	73	72	76	77	78	78	75	77	76	78	79
27. Gorontalo	24	25	47	53	40	42	44	43	43	43	43	45	47	47	46
28. Nusa Tenggara Barat	1.056	1.150	1.179	1.194	1.195	1.211	1.216	1.212	1.197	1.179	1.167	1.161	1.180	1.196	1.228
29. Bali	10.431	11.287	11.473	11.522	11.513	11.508	11.479	11.434	11.499	11.553	11.605	11.646	11.674	11.678	11.706
30. Nusa Tenggara Timur	567	641	667	669	664	672	663	662	665	665	666	676	673	676	674
31. Maluku	1.671	1.825	1.910	1.917	1.921	1.929	1.938	1.944	1.940	1.946	1.949	1.954	1.962	1.970	1.976
32. Papua	1.048	1.130	1.241	1.241	1.254	1.265	1.290	1.292	1.292	1.300	1.314	1.321	1.331	1.343	1.351
33. Maluku Utara	115	166	199	200	204	207	212	214	212	213	214	216	217	219	220
34. Papua Barat	600	584	587	604	625	629	631	635	632	632	629	628	630	629	620
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	98.220	108.784	110.718	110.770	110.770	111.529	112.364	113.425	113.349	113.822	113.837	114.124	114.689	115.113	115.613

Tabel 3.21.a. Kredit dan Non Performing Loan UMKM dan MKM Sektor Ekonomi (SMEs Credit & Micro, Small, and NPL Based on Economic Sector) Miliar Rp (Billion Rp)															
Sektor Ekonomi / Economic Sector	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Pertanian, Perburuan dan Kehutanan / Agriculture, hunting, and forestry															
Baki Debet	89.560	104.989	120.687	122.350	122.149	123.644	126.187	128.701	129.837	132.468	133.475	135.580	137.863	138.951	139.573
NPL	2.073	2.325	2.443	2.321	2.376	2.519	2.534	2.688	2.805	2.805	3.230	3.435	2.931	2.709	2.722
2. Perikanan / Fishery															
Baki Debet	7.200	8.642	9.932	10.090	9.993	10.146	10.371	10.522	10.739	10.925	11.071	11.384	11.637	11.788	11.936
NPL	171	220	231	331	377	392	301	288	351	357	389	399	389	390	314
3. Pertambangan dan Penggalian / Mining and quarrying															
Baki Debet	6.608	7.947	7.287	7.534	7.408	7.361	7.020	7.199	7.334	8.427	8.511	8.481	8.130	8.015	7.964
NPL	272	327	1.207	1.172	1.163	1.188	1.221	1.308	467	463	517	515	429	431	419
4. Industri Pengolahan / Processing industry															
Baki Debet	99.028	106.936	107.622	107.409	105.865	106.460	107.489	107.946	107.638	108.002	108.274	109.526	110.406	109.570	110.257
NPL	3.292	4.396	4.568	4.661	4.873	4.954	4.980	5.190	5.174	5.154	5.482	5.571	6.104	5.577	5.423
5. Listrik, Gas dan Air / Electricity, gas and water															
Baki Debet	4.307	6.288	3.469	3.603	3.523	3.577	3.539	3.416	3.458	3.340	3.367	3.322	3.346	3.328	3.363
NPL	135	101	75	99	106	108	104	109	107	103	108	86	102	113	115
6. Konstruksi / Construction															
Baki Debet	62.521	65.148	55.878	52.587	50.570	49.884	49.943	49.706	49.972	51.386	51.880	52.564	53.987	54.194	53.298
NPL	3.947	5.155	5.809	5.592	5.850	6.084	5.964	6.247	6.272	6.268	6.362	6.371	6.213	6.436	6.495
7. Perdagangan Besar dan Eceran / Wholesale and retail trade															
Baki Debet	499.248	526.356	505.570	505.330	496.581	498.407	502.972	503.951	504.210	507.498	506.244	509.158	514.038	516.285	519.197
NPL	17.170	17.774	18.480	16.942	17.786	18.527	18.848	19.786	20.270	20.089	22.127	21.988	21.361	21.575	21.543
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking															
Baki Debet	37.877	43.364	48.701	48.490	48.932	49.247	49.981	49.963	50.079	50.584	51.090	51.118	51.205	51.368	51.992
NPL	1.193	1.379	1.959	1.940	2.003	2.048	2.050	2.165	2.187	2.134	2.243	2.232	1.670	1.682	1.774
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications															
Baki Debet	37.975	42.466	40.120	40.226	39.539	39.334	39.167	39.535	39.547	40.340	40.221	40.388	40.631	38.664	38.627
NPL	1.171	1.203	1.322	1.297	1.280	1.222	1.162	1.219	1.240	1.411	1.539	1.629	1.676	1.732	1.817
10. Perantara Keuangan / Financial intermediaries															
Baki Debet	16.267	14.087	11.762	11.480	11.223	11.153	10.915	10.755	10.611	10.850	10.668	10.596	10.416	10.640	10.467
NPL	336	245	418	244	217	243	200	206	250	261	276	255	235	241	228
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services															
Baki Debet	48.371	54.162	47.126	46.696	45.795	45.834	45.878	45.878	45.816	45.576	44.619	44.728	45.259	44.073	44.067
NPL	1.495	1.609	2.537	2.551	2.373	2.445	2.430	2.512	2.705	2.524	2.639	2.638	2.734	2.703	2.688
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security															
Baki Debet	532	142	79	88	81	78	64	55	54	241	102	57	57	68	77
NPL	2	1	3	3	3	3	-	-	-	-	-	-	-	-	3
13. Jasa Pendidikan / Education services															
Baki Debet	3.612	3.633	3.853	3.852	3.866	3.837	3.842	3.808	3.704	3.688	3.669	3.669	3.791	3.811	3.906
NPL	60	75	67	65	67	70	73	78	73	73	70	69	71	71	65
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities															
Baki Debet	8.131	8.654	7.777	7.801	7.711	7.747	7.859	7.899	7.793	7.892	7.530	7.499	7.637	7.763	7.685
NPL	120	200	145	139	138	138	139	132	140	131	133	137	135	139	104
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services															
Baki Debet	46.281	49.008	51.754	51.473	50.793	51.063	50.820	51.076	51.072	51.364	48.236	48.871	49.371	49.976	50.540
NPL	923	1.136	1.554	1.555	1.597	1.663	1.428	1.574	1.631	1.589	1.616	1.619	1.571	1.596	1.588
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households															
Baki Debet	2.199	2.209	2.376	2.249	2.241	2.239	2.262	2.309	2.314	2.363	3.088	3.078	3.064	3.021	2.999
NPL	48	51	39	30	37	41	44	47	46	49	62	60	58	56	59
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency															
Baki Debet	4	6	5	5	5	5	5	7	7	8	3	5	4	3	3
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined															
Baki Debet	252	273	266	228	231	236	227	228	219	224	232	226	199	180	118
NPL	12	11	11	11	12	12	10	13	10	9	9	15	26	24	27
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other															
Baki Debet	-	-	1	1	1	2	3	29	-	-	-	8	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	264	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	969.973	1.044.576	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178	1.032.280	1.040.259	1.051.042	1.051.697	1.056.070
NPL	32.420	36.219	40.870	38.954	40.259	41.657	41.488	43.561	43.730	43.420	46.803	47.022	45.706	45.476	45.385

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

Jenis Penggunaan / Type of Use	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Modal Kerja / Working Capital															
Baki Debet	728.191	758.596	751.588	756.147	739.367	744.701	754.713	757.949	760.013	769.385	768.579	775.514	784.887	787.260	792.032
NPL	25.125	28.249	30.291	28.742	29.682	30.916	31.231	32.934	33.651	33.385	36.110	36.056	35.441	35.475	35.247
2. Investasi / Investment															
Baki Debet	241.781	285.979	272.677	265.345	267.140	265.553	263.830	265.034	264.393	265.793	263.702	264.745	266.155	264.436	264.038
NPL	7.296	7.969	10.578	10.212	10.577	10.741	10.256	10.627	10.079	10.034	10.694	10.966	10.264	10.000	10.137
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	969.972	1.044.576	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178	1.032.280	1.040.259	1.051.042	1.051.697	1.056.070
NPL	32.421	36.219	40.870	38.954	40.259	41.657	41.488	43.561	43.730	43.420	46.803	47.022	45.706	45.476	45.385

Tabel 3.23.a.															
Kredit dan Non Performing Loan Rincian Kredit UMKM dan MKM Menurut Kelompok Bank															
(Detail of SMEs Credit and Detail of MKM Credit Based on Group of Bank)															
Miliar Rp (Billion Rp)															
Kelompok Bank	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Bank Persero / State Owned Banks															
Baki Debet	551.935	612.748	630.141	631.219	623.278	626.726	635.119	637.973	639.688	647.402	643.635	649.126	657.205	657.072	662.020
Mikro / Micro	202.279	230.095	195.703	189.333	182.145	176.002	170.034	168.258	165.749	163.795	161.455	164.449	167.273	168.645	169.997
Kecil / Small	215.481	236.740	248.001	250.673	249.435	251.222	255.560	265.930	271.763	278.436	281.418	286.542	293.768	299.408	305.561
Menengah / Medium	134.175	145.913	186.438	191.213	191.699	199.502	209.525	203.785	202.176	205.170	200.762	198.135	196.164	189.019	186.462
NPL	13.998	16.836	18.488	17.902	18.985	20.336	20.405	21.948	22.551	22.379	24.739	24.668	23.851	23.576	23.522
Mikro / Micro	2.719	3.279	3.014	2.416	3.039	3.508	3.649	4.552	4.624	4.509	5.138	4.818	4.773	4.940	4.919
Kecil / Small	6.619	7.559	8.486	7.730	8.105	8.716	8.886	9.170	9.516	9.518	10.588	10.776	10.300	10.108	10.113
Menengah / Medium	4.660	5.998	6.988	7.757	7.841	8.112	7.870	8.225	8.412	8.352	9.013	9.074	8.779	8.528	8.490
2. BPD / Regional Development Banks															
Baki Debet	70.089	75.264	71.545	70.658	68.652	69.149	69.287	70.246	70.652	72.256	73.269	74.107	76.409	77.261	77.157
Mikro / Micro	13.891	15.443	15.888	15.661	15.509	15.586	15.048	15.190	15.241	15.677	15.863	16.085	16.655	16.948	18.287
Kecil / Small	28.774	31.287	32.387	31.632	30.767	31.168	31.422	31.894	32.138	32.921	33.469	34.135	35.305	35.769	35.523
Menengah / Medium	27.423	28.534	23.270	23.365	22.377	22.395	22.818	23.162	23.273	23.658	23.936	23.887	24.449	24.545	23.347
NPL	5.603	5.933	6.994	6.426	6.534	6.563	6.699	6.732	6.802	6.839	7.114	7.136	6.648	6.736	6.684
Mikro / Micro	479	481	564	520	540	549	582	607	614	607	646	666	704	740	811
Kecil / Small	2.002	2.079	2.363	2.184	2.219	2.228	2.238	2.282	2.308	2.319	2.386	2.404	2.381	2.389	2.342
Menengah / Medium	3.122	3.373	4.067	3.722	3.775	3.786	3.878	3.842	3.880	3.913	4.083	4.066	3.564	3.606	3.531
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	338.455	347.783	314.509	312.080	307.204	307.033	306.937	307.731	307.142	308.665	308.505	310.273	310.823	310.884	310.564
Mikro / Micro	20.047	22.009	21.110	20.460	17.962	17.820	16.701	16.811	16.705	17.112	17.151	18.134	18.562	18.813	19.590
Kecil / Small	53.004	60.619	57.902	58.004	59.704	60.346	60.701	62.487	63.182	64.799	65.793	66.466	68.211	67.997	67.685
Menengah / Medium	265.404	265.156	235.496	233.617	229.538	228.868	229.535	228.433	227.255	226.755	225.560	225.672	224.049	224.074	223.288
NPL	11.892	12.773	14.614	14.097	14.258	14.298	13.887	14.185	13.784	13.622	14.329	14.638	14.603	14.530	14.574
Mikro / Micro	698	857	1.078	1.105	873	880	806	806	930	767	778	771	1.042	1.061	1.153
Kecil / Small	1.871	1.520	1.628	1.640	1.754	1.710	1.540	1.536	1.655	1.659	1.943	1.959	1.929	1.681	1.686
Menengah / Medium	9.324	10.396	11.908	11.352	11.631	11.707	11.542	11.842	11.200	11.195	11.608	11.908	11.632	11.788	11.734
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	9.493	8.780	8.071	7.536	7.372	7.346	7.201	7.032	6.923	6.855	6.872	6.753	6.604	6.479	6.329
Mikro / Micro	651	468	652	637	624	598	571	553	536	548	547	543	518	490	503
Kecil / Small	806	572	463	383	333	325	308	296	291	284	277	276	270	258	260
Menengah / Medium	8.037	7.740	6.955	6.516	6.415	6.423	6.322	6.183	6.097	6.023	6.048	5.934	5.817	5.731	5.565
NPL	928	677	774	528	482	460	497	696	592	580	621	580	603	633	605
Mikro / Micro	7	9	8	5	5	5	5	23	6	6	2	3	4	4	3
Kecil / Small	243	70	84	14	15	17	17	17	18	11	10	10	10	8	8
Menengah / Medium	678	598	682	509	462	438	474	656	568	564	609	568	589	621	594
Jumlah / Total															
Baki Debet	969.972	1.044.576	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178	1.032.280	1.040.259	1.051.042	1.051.697	1.056.070
NPL	32.421	36.219	40.870	38.954	40.259	41.657	41.488	43.561	43.730	43.420	46.803	47.022	45.706	45.476	45.385

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

Lokasi / Location	2018	2019	2021												
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Usaha Mikro Kecil dan Menengah (UMKM) / Micro, Small and Medium Enterprises															
1. Jawa Barat	127.799	137.712	136.175	134.732	132.927	133.576	134.508	134.770	134.369	135.737	136.416	137.580	139.109	138.922	139.908
2. Banten	42.503	45.604	43.313	43.236	42.393	42.312	41.954	41.893	41.950	42.547	42.825	43.309	43.972	44.515	44.321
3. DKI Jakarta	141.315	148.302	135.171	133.736	131.540	131.454	132.028	131.324	130.472	130.559	129.575	130.172	137.810	126.745	126.848
4. D.I Yogyakarta	14.505	15.627	16.032	16.263	16.064	16.217	16.293	16.472	16.526	16.613	16.500	16.658	16.903	16.997	17.423
5. Jawa Tengah	108.057	120.170	121.883	122.038	120.367	120.861	121.669	121.992	121.274	121.531	121.091	122.273	123.551	122.956	123.775
6. Jawa Timur	137.124	151.337	152.284	151.519	148.768	149.024	150.440	152.301	153.079	154.900	155.050	156.444	151.053	157.558	159.376
7. Bengkulu	7.474	8.332	9.021	9.061	9.011	9.148	9.238	9.308	9.333	9.468	9.464	9.582	9.533	9.796	9.874
8. Jambi	14.323	15.876	15.430	15.573	15.399	15.448	15.587	15.519	15.802	15.996	16.064	16.200	16.379	16.405	16.374
9. Aceh	9.792	9.808	3.219	2.945	2.843	2.840	2.720	2.535	2.475	2.388	2.351	2.188	2.845	2.313	2.133
10. Sumatera Utara	53.877	56.265	54.431	54.191	53.512	53.913	54.630	55.038	54.973	55.923	55.622	56.197	56.205	56.473	56.778
11. Sumatera Barat	16.554	18.150	18.266	18.291	18.132	18.329	18.677	18.738	18.770	18.944	18.883	19.097	19.093	19.365	19.507
12. Riau	24.926	27.084	27.382	27.293	26.891	27.179	27.603	27.559	27.613	28.053	27.763	27.818	28.314	28.327	28.479
13. Kepulauan Riau	9.267	9.019	8.039	8.107	7.906	7.940	8.049	8.390	8.781	8.892	9.134	9.228	9.331	9.278	9.377
14. Sumatera Selatan	26.018	26.308	26.032	25.903	25.520	25.809	25.956	26.211	26.448	26.761	26.807	26.944	26.779	26.575	26.590
15. Bangka Belitung	4.804	5.403	4.769	4.734	4.652	4.656	4.758	4.760	4.726	4.778	4.708	4.765	4.779	4.974	5.173
16. Lampung	17.602	19.148	19.755	19.721	19.288	19.336	19.457	19.463	19.598	19.973	19.928	20.096	21.193	21.018	20.952
17. Kalimantan Selatan	13.197	13.443	13.746	13.736	13.621	13.605	13.703	13.852	14.173	14.333	14.428	14.398	14.213	14.667	14.205
18. Kalimantan Barat	17.904	19.658	19.843	20.285	19.732	19.777	19.927	20.057	20.080	20.411	20.330	20.560	20.640	20.538	19.644
19. Kalimantan Timur	21.912	22.909	22.157	22.344	22.269	22.244	22.725	23.164	23.322	23.389	23.168	23.199	22.581	24.005	23.981
20. Kalimantan Tengah	10.051	11.131	11.193	11.155	10.985	10.988	11.045	11.414	11.401	11.548	11.517	11.647	11.666	11.790	11.527
21. Sulawesi Tengah	9.186	9.772	9.964	9.959	9.781	9.883	10.015	10.197	10.222	10.312	10.249	10.384	10.494	10.858	10.830
22. Sulawesi Selatan	35.803	38.799	39.241	39.374	38.870	39.085	39.579	39.742	39.916	40.303	40.442	40.329	40.919	43.047	43.234
23. Sulawesi Utara	10.290	11.188	10.757	10.618	10.376	10.412	10.557	10.587	10.582	11.964	10.737	10.810	10.889	10.950	11.042
24. Sulawesi Tenggara	7.240	8.251	8.866	8.887	8.761	8.815	8.989	9.059	9.091	9.358	9.238	9.279	9.313	9.526	9.609
25. Sulawesi Barat	4.044	4.541	4.739	4.785	4.706	4.718	4.768	4.807	4.811	4.877	4.856	4.951	5.087	5.167	5.216
26. Gorontalo	3.776	4.066	3.970	3.945	3.908	3.919	3.935	3.919	3.886	3.870	3.872	3.997	4.119	4.173	4.144
27. Nusa Tenggara Barat	11.034	12.811	14.014	14.185	14.003	14.133	14.312	14.399	14.662	14.728	14.654	14.711	14.953	14.989	15.094
28. Bali	36.015	38.251	38.920	38.952	39.093	39.290	39.493	39.332	39.680	40.151	40.008	40.154	41.012	41.191	41.281
29. Nusa Tenggara Timur	10.099	11.419	11.310	11.448	11.214	11.333	11.450	11.471	11.830	11.947	11.977	12.066	12.289	12.327	12.615
30. Maluku	3.506	3.966	4.141	4.143	4.043	4.041	4.152	4.171	4.150	4.229	4.205	4.256	4.337	4.361	4.451
31. Papua	10.313	10.455	10.107	10.197	9.953	10.014	10.080	10.094	10.039	10.221	10.066	10.139	9.907	10.206	10.307
32. Maluku Utara	2.120	2.441	2.371	2.352	2.326	2.304	2.387	2.409	2.446	2.478	2.452	2.479	3.007	2.658	2.715
33. Papua Barat	3.881	3.921	3.895	3.862	3.761	3.771	3.824	3.871	3.886	3.938	3.887	3.940	4.169	4.066	4.077
34. Lainnya / Others	578	32	8	18	17	18	17	32	31	41	17	54	61	13	54
35. Tidak Teridentifikasi / Un-identified	3.083	3.377	3.822	3.905	3.874	3.862	4.019	4.132	4.008	4.017	3.996	4.355	4.537	4.948	5.156
Jumlah / Total	969.972	1.044.576	1.024.266	1.021.493	1.006.506	1.010.254	1.018.544	1.022.982	1.024.405	1.035.178	1.032.280	1.040.259	1.051.042	1.051.697	1.056.070



**Departemen Perizinan
dan Informasi Perbankan
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