

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 Otoritas Jasa Keuangan 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 Financial Services Authority 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 2024
Jakarta, January 2024

Otoritas Jasa Keuangan, Republik Indonesia
Departemen Pengelolaan Data dan Statistik
*Financial Services Authority, Republic of Indonesia
Department of Data Management and Statistics*

HALAMAN KETERANGAN PAGE OF REFERENCE

Jadwal Publikasi Kedepan

Edisi Desember 2023 akan diterbitkan pada minggu ke III bulan Februari 2024.

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

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

Sangkalan

Data dan informasi dalam Statistik Perbankan Indonesia ini ditujukan untuk publikasi semata. Otoritas Jasa Keuangan telah berupaya memastikan kualitas data dalam Statistik Perbankan Indonesia ini. Namun demikian, segala kerugian yang timbul akibat penggunaan data/informasi tidak menjadi tanggung jawab Otoritas Jasa Keuangan.

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Advance Release Calender (ARC)

December 2023 edition will be released on the 3rd week of February 2024.

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 Integrated Commercial Bank Reports, and Rural Bank Monthly Reports.
2. Data from the Integrated Commercial Bank 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>).

Disclaimer

Data and information in these Indonesia Banking Statistics are intended for publication only. Indonesia Financial Services Authority has made efforts to ensure the quality of data in these Indonesia Banking Statistics. However, any losses arising from the use of data/information are not the responsibility of Indonesia Financial Services Authority.

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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 Bank Umum Terintegrasi (LBUT)

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2020	2021	2022				2023								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
Bank Umum / Commercial Banks	9,098,135	10,114,135	10,877,515	11,065,740	10,905,957	10,928,980	10,924,561	10,851,917	10,859,185	10,962,167	10,968,054	11,004,378	11,169,976	11,260,502	11,337,259
Bank Perkreditan Rakyat / Rural Banks	148,709	161,831	171,292	175,631	174,119	175,073	174,686	173,706	177,095	178,188	179,829	181,735	183,052	184,363	186,291
SBI dan SBIS ¹⁾	18,785	12,420	2,287	2,866	2,654	4,345	4,033	2,069	2,257	2,266	2,276	764	19	20	-
Sumber Dana / Source of Funds															
Bank Umum / Commercial Banks	7,406,325	8,129,720	8,719,778	8,925,472	8,716,851	8,711,566	8,731,589	8,771,879	8,710,641	8,813,114	8,792,308	8,801,237	8,929,901	8,999,379	9,042,451
Bank Perkreditan Rakyat / Rural Banks	127,522	139,648	147,419	151,607	150,620	151,425	151,352	151,124	154,182	155,063	156,497	157,995	158,996	159,879	161,430
Jumlah Aset / Total Assets															
Bank Umum / Commercial Banks	9,177,894	10,112,304	10,874,853	11,113,321	10,932,183	10,947,533	10,979,992	10,932,358	10,888,888	11,052,100	11,030,031	11,049,414	11,234,971	11,345,365	11,427,957
Bank Perkreditan Rakyat / Rural Banks	155,075	168,443	178,127	182,302	180,988	181,895	181,603	180,767	184,477	185,702	187,124	188,874	190,324	191,363	193,019
Jumlah Bank / Total Banks															
Bank Umum / Commercial Banks	109	107	107	106	106	106	106	106	105	105	105	105	105	105	105
Bank Perkreditan Rakyat / Rural Banks	1,506	1,468	1,442	1,441	1,437	1,429	1,426	1,416	1,413	1,413	1,413	1,412	1,411	1,410	1,405
Jumlah Kantor / Total Bank Offices															
Bank Umum / Commercial Banks	30,733	32,366	25,344	25,377	25,298	25,062	24,976	24,982	24,843	24,784	24,741	24,642	24,459	24,324	24,280
Bank Perkreditan Rakyat / Rural Banks	5,913	5,871	6,046	6,044	6,039	6,047	6,031	6,053	6,033	6,044	6,049	6,055	6,054	6,043	6,049

Data Bank Umum Berdasarkan Modal Inti (KBMI)

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)

Tambahan Informasi:

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan	2022					2023							
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	6,417,976	6,497,620	6,382,835	6,445,815	6,516,518	6,534,780	6,644,325	6,723,224	6,751,633	6,804,986	6,907,547	6,975,423	7,038,547
- Kepada Pihak Ketiga / To Third Party	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983	6,965,899
Rupiah	5,388,624	5,475,409	5,415,358	5,453,966	5,536,746	5,574,816	5,643,064	5,722,366	5,753,546	5,790,232	5,862,323	5,887,747	5,962,973
Valas / Foreign Exchange	958,849	948,155	895,521	921,354	908,712	889,735	934,012	933,649	931,960	949,164	974,973	1,015,236	1,002,926
- Kepada Bank Lain / Inter Bank Credit/Financing	70,504	74,057	71,956	70,495	71,060	70,230	67,249	67,208	66,127	65,591	70,251	72,440	72,648
Rupiah	56,572	57,685	55,679	55,594	56,333	55,191	53,931	53,119	52,940	51,063	51,158	51,777	50,821
Valas / Foreign Exchange	13,932	16,371	16,276	14,901	14,728	15,039	13,318	14,089	13,187	14,528	19,094	20,663	21,826
b. Penempatan pada Bank Lain / Interbank Placement	242,319	245,442	267,471	246,393	238,800	296,255	242,412	232,940	230,154	213,546	245,278	233,968	248,040
- Giro / Demand Deposit	140,027	144,978	172,041	149,073	143,474	178,893	146,502	129,915	120,231	108,384	134,548	116,032	128,664
- Inter Bank Call Money / Inter Bank Call Money	82,461	85,345	80,764	84,597	78,197	96,821	79,443	88,168	94,969	85,031	93,610	91,374	96,950
- Deposito Berjangka / Time Deposits	13,159	8,596	8,971	6,802	9,834	13,984	9,965	10,320	11,493	14,557	11,014	18,116	16,220
- Lainnya / Others	6,672	6,523	5,695	5,921	7,294	6,558	6,503	4,538	3,460	5,573	6,106	8,447	6,206
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	1,113,744	1,293,578	1,097,911	1,079,990	1,090,396	1,020,490	946,654	968,781	924,596	934,424	915,868	935,260	913,822
- Giro / Demand Deposit	620,566	753,482	676,347	641,324	623,172	640,796	628,502	614,616	619,598	616,533	620,555	587,110	597,207
- Fine Tune Operation (FTO)	339,909	398,999	289,633	297,306	295,083	248,627	217,809	174,801	178,974	201,151	155,302	198,415	164,552
- Fasbi	145,184	140,952	121,768	135,606	166,226	120,946	97,432	177,662	118,535	107,531	129,796	135,518	147,077
- Lainnya / Others	8,085	145	10,163	5,754	5,915	10,121	2,911	1,702	7,489	9,209	10,215	14,217	4,987
d. Surat Berharga / Securities	1,869,531	1,863,495	1,889,286	1,955,704	1,923,808	1,871,421	1,835,865	1,835,591	1,869,946	1,868,821	1,889,069	1,924,828	1,970,342
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	2,287	2,866	2,654	4,345	4,033	2,069	2,257	2,266	2,276	764	19	20	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	44,805	39,081	40,797	43,976	41,087	36,887	34,010	31,446	30,676	31,730	29,990	27,891	25,484
- Obligasi / Bonds	1,563,091	1,557,913	1,565,697	1,636,950	1,631,502	1,584,600	1,545,491	1,539,654	1,569,916	1,568,578	1,498,907	1,489,677	1,496,944
- Lainnya / Others	259,348	263,635	280,138	270,434	247,187	247,864	254,107	262,225	267,079	267,750	360,153	407,241	447,914
e. Penyertaan / Equity Investment	105,202	111,145	111,696	112,010	112,746	112,176	112,507	112,739	113,050	113,780	114,099	115,635	115,936
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	367,929	358,264	359,462	363,907	362,764	361,760	364,527	357,417	355,495	356,516	356,253	354,523	353,469
- Kredit & Pembiayaan yang diberikan / Credit & Financing	359,632	349,526	351,074	355,912	354,979	354,061	356,616	348,269	346,136	346,966	346,514	345,202	344,011
- Surat Berharga / Securities	2,242	2,024	2,515	2,471	2,328	2,401	2,689	2,702	3,335	3,443	3,680	3,119	3,638
- Lainnya / Others	6,055	6,715	5,873	5,524	5,457	5,298	5,222	6,446	6,106	6,059	6,202	5,820	5,820
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	36,829	28,582	26,762	25,956	24,693	29,928	21,756	18,091	17,551	19,048	24,485	35,244	22,518
h. Tagihan Lainnya / Other claims	723,985	667,613	770,536	699,204	654,836	625,107	691,140	713,384	705,630	693,256	717,376	685,621	674,586
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	7,974,132	8,153,590	7,953,823	7,988,710	8,005,579	7,996,571	8,007,690	8,042,101	8,064,492	8,082,870	8,147,169	8,198,810	8,216,207
Rupiah	6,745,172	6,907,838	6,720,958	6,716,043	6,729,253	6,787,370	6,837,944	6,877,179	6,875,935	6,884,367	6,933,458	6,947,044	6,952,161
Giro / Demand Deposit	1,766,609	1,839,473	1,719,769	1,719,353	1,708,240	1,716,542	1,698,711	1,732,591	1,732,430	1,711,835	1,770,331	1,789,448	1,767,724
Tabungan / Saving	2,344,346	2,422,410	2,348,904	2,340,490	2,345,689	2,389,763	2,386,881	2,413,767	2,414,389	2,403,650	2,395,550	2,401,469	2,429,696
Simpanan Berjangka / Time Deposits	2,634,218	2,645,955	2,652,284	2,656,199	2,675,323	2,681,064	2,752,352	2,730,821	2,729,115	2,768,882	2,767,577	2,756,127	2,754,741
Valas / Foreign Exchange	1,228,960	1,245,752	1,232,865	1,272,667	1,276,326	1,209,201	1,169,746	1,164,922	1,188,557	1,198,503	1,213,711	1,251,766	1,264,046
Giro / Demand Deposit	687,518	706,687	698,526	720,185	727,450	684,740	664,053	682,769	691,483	698,314	701,367	743,517	759,026
Tabungan / Saving	200,619	192,775	190,892	191,919	195,619	198,527	186,090	179,047	179,174	178,303	181,074	179,511	180,702
Simpanan Berjangka / Time Deposits	340,823	346,290	343,447	360,563	353,257	325,935	319,603	303,105	317,900	321,886	331,270	328,738	324,319
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1,568	2,127	4,196	2,436	4,108	5,751	6,895	17,387	12,649	9,138	11,490	9,200	10,080
c. Kewajiban kepada Bank lain / Interbank Liabilities	156,551	173,399	171,284	159,970	164,724	183,279	172,111	183,223	178,362	179,955	200,371	206,897	192,472
d. Surat Berharga yang diterbitkan / Issued Securities	112,635	115,117	108,827	106,679	103,602	105,205	105,921	108,267	103,232	102,483	97,947	98,399	97,655
e. Pinjaman yang Diterima / Loans received	292,296	293,291	279,789	278,649	273,001	260,678	256,521	262,494	257,779	259,593	264,895	274,876	280,175
Rupiah	88,862	88,881	84,683	84,937	86,506	85,765	85,285	83,515	84,650	84,254	84,050	85,088	83,856
Valas / Foreign Exchange	203,435	204,410	195,106	193,712	186,495	174,913	171,236	178,980	173,129	175,338	180,845	189,788	196,319
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	37,198	27,589	24,387	24,095	22,977	26,900	20,104	18,612	18,715	20,506	24,925	37,032	24,777
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	141,561	156,076	170,482	147,181	153,951	189,975	137,710	177,257	153,322	142,618	178,725	170,097	216,571
h. Storan Jaminan / Guarantee Deposits	3,836	4,283	4,064	3,845	3,647	3,519	3,689	3,773	3,756	4,074	4,378	4,069	4,515
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	274,285	282,879	284,010	285,494	285,644	288,319	291,823	305,320	306,124	306,435	306,444	307,992	308,309
b. Cadangan / Reserves	88,506	88,915	88,919	89,366	91,153	92,425	94,592	97,497	97,551	97,677	97,675	97,673	97,667
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	684,215	675,740	871,464	868,665	777,324	760,599	762,798	758,028	757,661	757,322	757,349	757,375	757,399
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	187,579	201,871	22,064	40,071	60,649	79,720	98,665	119,973	141,113	160,704	180,465	201,332	221,626
e. Tambahan modal disetor / Additional Paid In Capital	268,206	282,024	287,873	287,027	290,334	290,622	289,731	285,754	284,078	281,147	276,706	268,980	286,555
f. Modal Pinjaman / Loan Capital	79,382	78,111	76,225	76,955	76,226	74,416	75,335	73,953	74,304	74,641	75,288	82,620	80,391

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

Keterangan	2022					2023							
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	759,939	772,695	759,836	765,718	775,394	777,137	735,086	749,546	753,551	759,401	771,082	779,328	755,144
- Kepada Pihak Ketiga / To Third Party	756,760	769,034	756,095	762,125	772,061	773,841	732,539	746,944	750,995	756,827	768,233	776,810	752,615
Rupiah	690,930	702,104	693,363	699,371	710,370	712,995	674,564	686,895	691,666	696,925	704,977	710,581	689,336
Valas / Foreign Exchange	65,830	66,930	62,733	62,755	61,691	60,846	57,975	60,049	59,329	59,901	63,256	66,229	63,279
- Kepada Bank Lain / Inter Bank Credit/Financing	3,179	3,662	3,740	3,593	3,333	3,296	2,547	2,602	2,556	2,575	2,849	2,518	2,529
Rupiah	2,927	3,176	3,065	3,113	2,998	3,016	2,186	2,381	2,411	2,382	2,456	2,428	2,439
Valas / Foreign Exchange	252	486	675	480	335	279	361	221	146	193	393	91	90
b. Penempatan pada Bank Lain / Interbank Placement	31,685	33,491	34,107	31,171	36,528	46,665	34,664	36,667	44,492	42,934	46,504	54,336	44,324
- Giro / Demand Deposit	15,323	13,967	12,854	12,905	13,274	15,939	13,644	12,177	13,404	11,641	14,304	11,617	11,025
- Inter Bank Call Money / Inter Bank Call Money	10,333	15,091	15,103	13,744	14,547	20,947	13,149	17,419	22,833	19,931	24,167	26,035	22,924
- Deposito Berjangka / Time Deposits	5,265	2,826	3,577	1,901	5,084	7,345	5,243	4,542	6,534	7,717	4,933	12,170	8,685
- Lainnya / Others	764	1,608	2,573	2,620	3,624	2,434	2,628	2,529	1,721	3,645	3,100	4,515	1,691
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	176,772	192,738	164,162	146,190	156,444	148,959	134,662	148,783	132,428	144,248	143,569	142,644	126,915
- Giro / Demand Deposit	102,775	102,611	96,070	90,627	86,437	87,087	84,642	91,875	84,050	89,568	84,382	83,451	80,645
- Fine Tune Operation (FTO)	38,125	48,397	42,249	28,102	30,429	24,296	25,077	22,897	20,557	28,137	26,202	28,396	12,987
- Fasbi	35,684	41,601	25,742	27,424	39,519	37,406	24,839	34,010	27,820	26,542	32,985	30,796	33,282
- Lainnya / Others	189	129	100	38	59	170	105	1	0	0	0	1	0
d. Surat Berharga / Securities	228,799	227,226	231,062	240,298	239,791	236,341	222,224	219,622	220,628	220,561	225,005	227,976	232,474
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	1,404	1,990	1,953	1,970	1,794	-	-	-	-	-	19	20	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	6,016	5,774	5,731	5,844	5,521	4,873	4,856	4,759	4,949	4,055	4,516	4,269	4,481
- Obligasi / Bonds	191,018	190,174	195,954	204,979	205,452	207,630	188,478	184,052	187,983	189,807	186,693	183,972	184,958
- Lainnya / Others	30,361	29,288	27,424	27,506	27,024	23,838	28,890	30,811	27,696	26,699	33,776	39,715	43,035
e. Penyertaan / Equity Investment	1,996	1,845	1,847	1,847	1,789	1,785	859	859	860	860	860	861	811
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	26,096	24,024	24,679	25,191	26,061	26,775	24,379	24,001	24,308	24,651	24,921	25,519	24,774
- Kredit & Pembiayaan yang diberikan / Credit & Financing	25,351	23,341	23,990	24,531	25,363	26,093	23,713	23,289	23,598	23,938	24,191	24,770	24,082
- Surat Berharga / Securities	107	110	111	96	108	84	89	86	84	86	103	117	125
- Lainnya / Others	638	572	578	564	590	598	577	626	626	627	627	632	567
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	8,066	6,011	3,802	4,469	3,914	4,684	3,098	2,692	2,646	2,668	3,873	5,913	3,868
h. Tagihan Lainnya / Other claims	112,810	108,446	131,599	133,928	127,271	131,437	145,266	127,996	143,634	134,667	131,661	152,779	114,988
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	996,171	989,871	987,047	989,023	1,006,811	1,014,404	967,201	969,717	988,580	985,353	990,574	1,028,641	941,793
Rupiah	922,242	917,158	915,238	918,029	926,561	939,667	902,020	906,410	916,875	912,630	915,173	955,838	873,932
Giro / Demand Deposit	216,588	184,697	191,161	197,982	202,913	211,670	200,215	192,425	202,095	195,532	205,997	246,402	197,010
Tabungan / Saving	205,602	220,436	202,212	202,719	201,836	207,544	202,260	205,625	207,576	206,283	205,006	206,527	199,173
Simpanan Berjangka / Time Deposits	500,052	512,026	521,865	517,329	521,813	520,453	499,545	508,359	507,204	510,816	504,170	502,909	477,749
Valas / Foreign Exchange	73,929	72,713	71,809	70,984	80,249	74,737	65,181	63,307	71,706	72,723	75,401	72,803	67,861
Giro / Demand Deposit	32,025	30,274	30,064	25,933	32,627	28,974	24,960	24,149	28,264	29,148	30,062	30,145	26,131
Tabungan / Saving	5,141	4,969	4,045	3,896	4,771	4,546	4,189	4,713	4,523	4,363	4,967	4,713	4,692
Simpanan Berjangka / Time Deposits	36,763	37,470	37,700	41,164	42,851	41,216	36,032	34,444	38,919	39,213	40,372	37,944	37,038
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	436	1	1	1,632	3,022	1	572	1,490	2,110	1	2,959	4,074
c. Kewajiban kepada Bank lain / Interbank Liabilities	47,757	57,215	53,125	46,937	47,648	48,175	39,288	39,902	34,515	42,353	47,330	41,882	40,921
d. Surat Berharga yang diterbitkan / Issued Securities	14,902	16,863	14,110	15,432	16,487	14,783	14,048	14,471	15,018	14,456	15,114	14,191	13,941
e. Pinjaman yang Diterima / Loans received	34,451	35,748	33,936	31,484	31,446	30,635	23,837	23,623	23,838	24,422	24,915	25,839	25,679
Rupiah	23,255	22,804	22,147	22,104	22,372	21,611	14,430	14,517	14,755	15,326	15,916	16,589	16,649
Valas / Foreign Exchange	11,195	12,944	11,789	9,381	9,074	9,024	9,407	9,106	9,083	9,096	8,999	9,249	9,030
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	8,206	6,475	4,412	5,246	4,708	5,301	3,870	3,429	3,479	3,742	4,391	6,498	4,475
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	12,820	15,521	12,647	11,094	11,209	12,035	8,181	9,025	7,378	7,414	7,415	6,931	10,165
h. Setoran Jaminan / Guarantee Deposits	278	368	351	280	229	230	208	190	174	212	220	222	227
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	128,057	132,897	134,270	135,754	135,904	138,578	135,081	136,578	137,530	137,841	138,144	139,823	135,079
b. Cadangan / Reserves	24,232	24,230	24,231	24,678	26,024	26,281	26,761	26,986	27,011	27,136	27,133	27,131	26,487
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	(14,358)	(14,366)	(7,085)	(8,506)	(13,715)	(14,837)	(7,127)	(7,560)	(7,727)	(7,994)	(7,991)	(7,991)	(8,544)
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	7,507	6,494	1,569	2,513	3,918	4,314	6,322	7,511	8,303	9,562	10,887	11,869	12,703
e. Tambahan modal disetor / Additional Paid In Capital	54,314	69,167	68,337	67,469	69,614	67,540	53,083	51,960	51,017	50,502	51,096	49,384	48,625
f. Modal Pinjaman / Loan Capital	16,071	16,040	15,711	15,729	15,680	14,737	9,384	9,384	9,396	9,417	9,448	9,506	9,456

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

Keterangan	2022					2023							
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	715,594	720,129	705,717	714,535	716,938	716,153	774,175	780,191	768,663	774,536	792,110	793,688	829,875
- Kepada Pihak Ketiga / To Third Party	700,529	703,766	689,967	699,001	701,233	701,063	759,933	765,958	755,214	761,245	775,275	775,755	811,644
Rupiah	560,302	566,378	561,007	567,958	574,403	575,713	624,516	628,477	624,932	628,989	635,839	635,029	664,788
Valas / Foreign Exchange	140,227	137,389	128,960	131,043	126,830	125,350	135,417	137,481	130,283	132,256	139,436	140,725	146,856
- Kepada Bank Lain / Inter Bank Credit/Financing	15,064	16,362	15,750	15,534	15,705	15,089	14,242	14,233	13,448	13,292	16,835	17,933	18,231
Rupiah	12,345	13,282	12,934	12,897	12,945	12,388	12,006	11,266	11,218	11,039	10,755	10,572	9,275
Valas / Foreign Exchange	2,719	3,080	2,816	2,636	2,761	2,701	2,235	2,967	2,230	2,253	6,080	7,361	8,956
b. Penempatan pada Bank Lain / Interbank Placement	46,150	40,804	51,731	49,683	41,725	55,720	48,400	47,794	56,372	58,287	52,714	55,474	57,414
- Giro / Demand Deposit	10,027	9,725	16,442	10,770	9,678	16,712	12,387	15,407	11,655	15,836	14,696	16,167	12,440
- Inter Bank Call Money / Inter Bank Call Money	31,638	28,455	33,011	37,823	29,734	35,623	34,276	30,175	43,540	40,620	36,383	38,124	42,893
- Deposito Berjangka / Time Deposits	3,911	1,353	1,325	125	867	2,354	656	2,207	1,170	1,771	1,281	1,094	1,899
- Lainnya / Others	575	1,271	954	966	1,446	1,031	1,082	4	6	60	355	90	183
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	207,042	198,509	170,177	176,621	184,039	166,846	164,082	169,538	157,810	169,792	167,872	175,298	179,795
- Giro / Demand Deposit	86,520	82,287	77,580	75,478	76,502	73,849	78,058	77,015	78,836	76,827	74,019	77,154	85,377
- Fine Tune Operation (FTO)	92,873	79,641	78,602	72,877	73,829	68,102	69,747	58,281	59,297	73,997	63,359	69,013	61,917
- Fasbi	24,514	36,574	13,995	28,167	33,495	24,895	16,234	34,241	19,266	15,278	29,747	29,091	32,251
- Lainnya / Others	3,135	6	-	98	213	-	43	-	410	3,690	748	41	250
d. Surat Berharga / Securities	203,557	218,064	229,547	236,959	238,031	244,508	237,737	243,352	250,159	246,399	252,689	255,406	274,351
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	4,177	3,961	4,486	4,124	3,933	3,460	3,546	3,374	3,536	3,539	3,769	2,932	3,312
- Obligasi / Bonds	175,945	180,389	201,025	209,204	210,753	216,204	209,136	215,508	221,917	216,985	208,702	208,700	221,058
- Lainnya / Others	23,435	24,714	24,035	23,631	23,345	24,843	25,055	24,470	24,706	25,874	40,218	41,773	49,980
e. Penyertaan / Equity Investment	2,321	2,422	2,442	2,443	2,444	2,445	3,371	3,373	3,373	3,373	3,373	4,645	4,669
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	22,719	22,490	22,415	22,363	22,348	22,155	24,808	25,280	25,765	26,182	26,665	26,756	27,344
- Kredit & Pembiayaan yang diberikan / Credit & Financing	22,438	22,196	22,110	22,067	22,065	21,879	24,529	24,997	25,478	25,886	26,369	26,450	27,032
- Surat Berharga / Securities	21	20	43	31	20	18	19	17	18	18	16	16	17
- Lainnya / Others	261	275	263	265	263	257	260	266	269	278	280	289	295
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	13,254	8,995	7,090	7,352	6,270	7,955	6,264	5,943	5,643	6,319	8,281	12,483	6,581
h. Tagihan Lainnya / Other claims	125,207	107,048	120,540	117,694	109,551	85,951	124,026	117,265	118,049	115,091	117,145	104,505	115,793
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	904,975	888,107	884,994	905,546	903,798	883,435	927,335	921,540	924,830	921,385	926,219	936,907	985,231
Rupiah	724,087	717,343	712,145	730,520	732,621	724,778	769,762	764,792	757,892	752,955	760,974	767,286	809,864
Giro / Demand Deposit	190,592	197,171	180,550	187,947	197,739	191,656	187,293	192,176	193,616	193,551	201,243	202,282	220,320
Tabungan / Saving	132,703	136,714	124,998	124,731	125,023	130,110	135,646	137,533	141,142	137,215	136,745	137,142	151,352
Simpanan Berjangka / Time Deposits	400,792	383,458	406,598	417,842	409,858	403,012	446,823	435,083	423,134	422,189	422,986	427,863	438,192
Valas / Foreign Exchange	180,888	170,764	172,849	175,026	171,177	158,657	157,573	156,748	166,938	168,430	165,245	169,621	175,367
Giro / Demand Deposit	113,860	104,215	102,803	105,418	109,040	100,633	96,732	98,808	105,885	105,756	104,834	106,286	114,938
Tabungan / Saving	15,003	14,362	13,338	12,700	12,162	12,247	12,070	11,465	11,536	11,109	10,993	10,765	7,627
Simpanan Berjangka / Time Deposits	52,025	52,186	56,707	56,908	49,976	45,777	48,771	46,476	49,516	51,565	49,418	52,570	52,802
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	0	1,756	0	0	32	0	198	0	0	0	1,032	0
c. Kewajiban kepada Bank lain / Interbank Liabilities	37,582	41,206	36,370	32,125	30,088	40,192	45,907	51,098	46,966	46,298	56,421	51,377	57,546
d. Surat Berharga yang diterbitkan / Issued Securities	2,339	2,071	2,072	1,872	1,872	1,872	2,870	2,870	2,871	2,871	2,007	1,957	1,977
e. Pinjaman yang Diterima / Loans received	33,457	32,585	28,719	29,214	29,774	29,813	37,237	37,675	36,853	37,918	39,345	41,102	40,486
Rupiah	22,885	22,433	18,944	19,271	19,998	20,246	27,426	27,005	26,907	25,912	26,313	26,785	26,511
Valas / Foreign Exchange	10,572	10,152	9,775	9,943	9,776	9,567	9,811	10,670	9,945	12,005	13,032	14,316	13,975
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	12,160	9,576	9,086	8,104	7,903	9,430	6,265	5,821	5,753	5,970	7,395	11,637	8,043
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	11,592	16,136	15,242	13,440	14,262	9,954	9,260	20,071	11,619	16,635	19,007	10,837	17,157
h. Setoran Jaminan / Guarantee Deposits	807	849	857	559	763	688	902	738	714	732	1,022	891	908
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	44,121	44,691	44,691	44,691	44,691	44,691	51,691	63,691	63,691	63,691	63,691	63,691	68,551
b. Cadangan / Reserves	12,977	12,967	12,967	12,967	12,967	13,733	14,557	14,564	14,585	14,585	14,585	14,585	15,224
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	71,615	71,458	89,711	88,634	87,533	83,726	73,212	72,809	72,585	72,588	72,588	72,591	73,143
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	16,221	17,562	2,058	3,988	5,753	7,593	8,464	8,441	9,855	11,627	13,028	14,673	17,099
e. Tambahan modal disetor / Additional Paid In Capital	32,968	33,768	34,200	33,794	33,391	33,619	45,731	42,907	42,739	42,378	41,417	40,541	50,316
f. Modal Pinjaman / Loan Capital	12,486	11,622	11,422	11,513	11,425	11,313	16,822	16,824	16,855	16,908	16,985	17,136	17,006

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

Keterangan	2022					2023							
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	1,701,355	1,708,709	1,680,452	1,698,803	1,708,217	1,720,835	1,741,274	1,759,290	1,761,709	1,769,305	1,783,327	1,800,003	1,821,321
- Kepada Pihak Ketiga / To Third Party	1,682,705	1,687,209	1,660,542	1,678,810	1,687,065	1,700,370	1,722,053	1,740,297	1,743,092	1,750,161	1,764,889	1,779,399	1,800,556
Rupiah	1,415,797	1,434,709	1,422,803	1,434,184	1,455,660	1,466,516	1,474,996	1,496,018	1,503,658	1,502,555	1,514,207	1,518,011	1,542,579
Valas / Foreign Exchange	266,908	252,500	237,739	244,625	231,405	233,854	247,057	244,279	239,434	247,606	250,682	261,389	257,977
- Kepada Bank Lain / Inter Bank Credit/Financing	18,650	21,499	19,910	19,993	21,152	20,465	19,221	18,993	18,617	19,144	18,438	20,603	20,765
Rupiah	13,966	14,752	13,426	13,403	14,672	14,132	14,089	14,169	14,155	13,469	12,461	14,050	14,368
Valas / Foreign Exchange	4,684	6,747	6,484	6,589	6,480	6,332	5,133	4,824	4,462	5,675	5,977	6,553	6,397
b. Penempatan pada Bank Lain / Interbank Placement	41,748	40,018	36,470	35,879	40,928	41,370	40,021	45,727	42,254	36,449	46,266	40,151	44,574
- Giro / Demand Deposit	29,884	28,639	25,801	24,573	26,100	29,232	28,579	28,534	29,187	21,929	27,618	26,027	29,016
- Inter Bank Call Money / Inter Bank Call Money	8,985	9,705	9,136	9,747	13,295	10,157	10,526	16,441	12,311	12,233	16,328	11,504	12,662
- Deposito Berjangka / Time Deposits	1,888	1,868	1,499	1,525	1,499	1,467	750	750	754	2,285	2,318	2,383	2,792
- Lainnya / Others	991	76	34	34	34	514	166	2	2	2	2	238	104
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	227,266	299,217	271,124	282,202	289,240	290,398	229,139	219,533	231,639	223,183	217,488	202,526	205,484
- Giro / Demand Deposit	126,634	147,389	153,779	147,850	146,575	154,842	142,270	148,474	136,936	146,294	138,547	128,319	128,175
- Fine Tune Operation (FTO)	74,347	109,994	87,032	99,309	99,044	90,689	62,579	40,902	58,158	54,000	38,526	39,924	47,214
- Fasbi	21,533	41,834	20,255	29,431	37,983	34,920	28,463	29,473	17,376	30,956	20,113	25,364	25,364
- Lainnya / Others	4,751	-	10,058	5,612	5,638	9,946	2,758	1,694	7,073	5,513	9,458	14,169	4,731
d. Surat Berharga / Securities	440,941	422,327	423,238	433,053	434,333	424,082	414,279	395,923	408,363	407,966	398,607	417,481	427,980
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	22,552	20,088	22,375	23,664	21,721	19,779	16,709	14,132	13,632	12,954	11,746	11,704	8,040
- Obligasi / Bonds	374,292	352,358	346,629	363,515	363,857	361,810	345,174	332,682	344,452	346,458	317,241	329,425	335,591
- Lainnya / Others	44,097	49,881	54,233	45,874	48,755	42,492	52,396	49,108	50,280	48,554	69,620	76,352	84,349
e. Penyertaan / Equity Investment	18,176	18,430	18,864	18,979	19,097	18,314	18,449	18,579	18,817	18,989	19,151	19,317	19,504
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	85,884	83,476	83,378	84,664	85,047	84,792	85,781	87,191	86,355	86,480	87,555	88,517	89,325
- Kredit & Pembiayaan yang diberikan / Credit & Financing	84,499	81,985	81,791	83,241	83,629	83,335	84,184	85,507	84,679	84,903	86,060	86,907	87,767
- Surat Berharga / Securities	125	121	181	110	93	149	214	311	319	333	333	336	390
- Lainnya / Others	1,261	1,369	1,407	1,313	1,326	1,308	1,383	1,372	1,357	1,243	1,162	1,273	1,169
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	11,651	9,628	9,603	8,871	8,401	9,354	7,584	5,604	5,616	6,075	7,614	10,974	7,542
h. Tagihan Lainnya / Other claims	138,249	137,418	152,910	148,693	146,819	136,605	159,884	193,677	182,701	178,334	201,761	180,048	165,013
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	1,946,269	1,992,606	1,950,940	1,976,235	2,000,699	2,008,848	1,985,756	1,957,973	1,992,488	1,992,819	1,984,073	1,978,115	1,994,825
Rupiah	1,606,528	1,654,644	1,620,481	1,621,477	1,646,096	1,655,454	1,665,040	1,647,160	1,661,399	1,661,396	1,652,741	1,646,001	1,648,518
Giro / Demand Deposit	420,083	425,604	398,468	400,751	422,140	430,008	419,377	413,057	413,378	407,768	409,055	401,820	413,211
Tabungan / Saving	416,421	429,721	424,153	425,878	423,438	428,662	419,437	431,079	431,628	431,002	428,812	426,282	430,973
Simpanan Berjangka / Time Deposits	770,023	799,318	797,860	794,848	800,518	796,784	826,226	803,023	816,393	822,626	814,873	817,899	804,334
Valas / Foreign Exchange	339,741	337,963	330,459	354,757	354,603	353,394	320,716	310,814	331,089	331,423	331,332	332,115	346,307
Giro / Demand Deposit	124,162	119,042	113,676	120,636	124,530	125,918	107,937	108,445	117,630	120,285	113,825	122,543	135,794
Tabungan / Saving	103,556	97,330	99,954	100,789	103,039	107,727	98,529	92,615	91,804	93,195	95,477	92,446	96,761
Simpanan Berjangka / Time Deposits	112,023	121,591	116,829	133,332	127,034	119,749	114,250	109,753	121,656	117,942	122,030	117,126	113,752
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	-	933	1,861	1,869	1,855	1,856	6,283	16,032	10,773	6,567	11,029	4,748	5,552
c. Kewajiban kepada Bank lain / Interbank Liabilities	30,146	25,479	23,569	30,966	33,681	28,515	32,604	38,237	50,783	41,342	49,812	61,355	46,373
d. Surat Berharga yang diterbitkan / Issued Securities	17,814	18,967	16,891	14,792	11,304	11,053	10,600	11,914	11,174	11,174	10,814	11,151	11,508
e. Pinjaman yang Diterima / Loans received	111,457	113,766	104,468	105,495	105,734	99,626	99,723	97,527	95,345	92,763	93,537	95,530	94,720
Rupiah	41,102	41,996	41,950	41,901	42,446	42,114	41,740	40,737	41,213	41,208	40,017	39,829	38,761
Valas / Foreign Exchange	70,355	71,771	62,518	63,594	63,288	57,513	57,983	56,790	54,131	51,555	53,520	55,702	55,960
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	9,524	7,445	7,361	7,091	6,746	8,019	6,262	6,051	5,875	6,650	7,735	10,867	7,378
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	45,423	54,201	57,583	51,832	57,527	60,283	37,524	67,505	47,960	46,977	72,453	61,220	81,822
h. Setoran Jaminan / Guarantee Deposits	1,425	1,499	1,378	1,418	1,299	1,260	1,247	1,117	1,211	1,243	1,244	1,204	1,548
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	74,005	77,653	78,228	78,228	78,228	78,230	78,230	78,230	78,230	78,230	78,230	78,293	78,553
b. Cadangan / Reserves	40,335	40,756	40,760	40,760	40,793	41,043	41,904	44,579	44,588	44,588	44,588	44,588	44,589
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	142,076	142,364	168,531	168,231	164,164	159,686	164,686	160,752	160,775	160,703	160,726	160,748	160,772
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	31,582	34,417	3,924	6,483	9,897	13,911	17,487	20,732	24,323	20,732	30,457	33,296	35,462
e. Tambahan modal disetor / Additional Paid In Capital	69,329	73,526	75,388	74,474	75,328	76,134	77,223	77,367	77,071	76,307	74,519	72,456	76,475
f. Modal Pinjaman / Loan Capital	31,797	31,602	30,893	31,226	30,917	30,521	30,930	30,042	30,161	30,357	30,648	31,295	29,660

Tabel 1.5.
Kegiatan Usaha Bank Umum - KBMI 4
(Commercial Banks Operations - KBMI 4)
Miliar Rp (Billion Rp)

Keterangan	2022					2023							
	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds													
a. Kredit / Pembiayaan Yang Diberikan / Credit / Financing	3,241,088	3,296,088	3,236,830	3,266,759	3,315,968	3,320,656	3,393,791	3,434,197	3,467,710	3,501,743	3,561,029	3,602,405	3,632,206
- Kepada Pihak Ketiga / To Third Party	3,207,478	3,263,554	3,204,274	3,235,384	3,285,099	3,289,276	3,362,552	3,402,816	3,436,205	3,471,163	3,528,899	3,571,019	3,601,083
Rupiah	2,721,594	2,772,217	2,738,186	2,752,453	2,796,313	2,819,591	2,868,988	2,910,976	2,933,290	2,961,763	3,007,301	3,024,126	3,066,270
Valas / Foreign Exchange	485,884	491,337	466,089	482,931	488,786	469,685	493,563	491,840	502,914	509,400	521,599	546,893	534,814
- Kepada Bank Lain / Inter Bank Credit/Financing	33,610	32,533	32,556	31,375	30,870	31,380	31,239	31,381	31,505	30,580	32,129	31,386	31,123
Rupiah	27,333	26,475	26,254	26,180	25,718	25,654	25,650	25,303	25,157	24,173	25,486	24,727	24,739
Valas / Foreign Exchange	6,277	6,058	6,301	5,196	5,152	5,726	5,588	6,077	6,349	6,407	6,643	6,659	6,383
b. Penempatan pada Bank Lain / Interbank Placement	122,736	131,128	145,163	129,660	119,619	152,499	119,328	102,753	87,035	75,875	99,794	84,007	101,727
- Giro / Demand Deposit	84,793	92,917	116,944	100,825	94,423	117,010	91,892	73,796	65,984	58,978	77,930	62,222	76,183
- Inter Bank Call Money / Inter Bank Call Money	31,505	32,094	23,514	23,282	20,622	30,093	21,492	24,132	16,286	12,246	16,733	15,711	18,471
- Deposito Berjangka / Time Deposits	2,097	2,548	2,571	3,251	2,384	2,818	3,317	2,821	3,034	2,785	2,482	2,469	2,844
- Lainnya / Others	4,341	3,569	2,134	2,301	2,190	2,578	2,628	2,003	1,731	1,867	2,649	3,605	4,229
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	502,665	603,115	492,448	474,977	460,673	414,287	418,770	430,927	402,720	397,201	386,939	414,793	401,629
- Giro / Demand Deposit	304,637	421,195	348,918	327,370	313,657	325,017	323,532	297,252	319,776	303,845	323,606	298,186	303,009
- Fine Tune Operation (FTO)	134,564	160,967	81,749	97,018	91,781	65,539	60,406	52,720	40,962	45,016	27,216	61,082	42,434
- Fasbi	63,453	20,943	61,775	50,584	55,230	32,725	34,827	80,948	41,976	48,334	36,109	55,519	56,180
- Lainnya / Others	11	10	6	6	6	5	6	7	6	6	8	6	6
d. Surat Berharga / Securities	996,234	995,878	1,005,439	1,045,394	1,011,654	966,491	961,625	976,694	990,796	993,895	1,012,769	1,025,966	1,035,537
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	883	876	701	2,375	2,239	2,069	2,257	2,266	2,276	764	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	12,060	9,258	8,204	10,345	9,912	8,775	8,900	9,180	8,559	11,182	9,959	8,985	9,651
- Obligasi / Bonds	821,836	825,992	822,089	859,251	851,440	798,955	802,703	807,411	815,564	815,327	786,271	767,580	755,337
- Lainnya / Others	161,456	159,753	174,445	173,423	148,062	156,691	147,766	157,837	164,398	166,622	126,539	249,400	270,549
e. Penyertaan / Equity Investment	82,709	88,448	88,543	88,741	89,417	89,633	89,827	89,928	90,000	90,558	90,716	90,812	90,952
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	233,230	228,275	228,989	231,689	229,307	228,039	229,558	220,945	219,067	219,203	217,112	213,731	212,025
- Kredit & Pembiayaan yang diberikan / Credit & Financing	227,345	222,004	223,183	226,073	223,922	222,754	224,191	214,476	212,380	212,240	209,893	207,075	205,129
- Surat Berharga / Securities	1,989	1,772	2,181	2,235	2,107	2,151	2,366	2,287	2,914	3,006	3,229	2,649	3,107
- Lainnya / Others	3,896	4,498	3,626	3,382	3,278	3,134	3,001	4,182	3,772	3,957	3,990	4,007	3,788
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	3,858	3,948	6,267	5,265	6,109	7,935	4,810	3,852	3,645	3,986	4,716	5,873	4,527
h. Tagihan Lainnya / Other claims	347,719	314,702	365,487	298,889	271,196	271,115	261,965	274,446	261,245	265,164	266,809	248,290	278,793
Sumber Dana / Source of Funds													
a. Dana Pihak Ketiga / Third Party Funds	4,126,718	4,283,006	4,130,841	4,117,906	4,094,272	4,089,884	4,127,398	4,192,871	4,158,594	4,183,313	4,246,303	4,255,147	4,294,358
Rupiah	3,492,315	3,618,693	3,473,093	3,446,016	3,423,975	3,467,471	3,501,121	3,558,817	3,539,769	3,557,387	3,604,570	3,577,919	3,619,847
Giro / Demand Deposit	939,345	1,032,001	949,592	932,674	885,448	883,207	891,826	934,932	923,342	914,984	954,035	938,944	937,183
Tabungan / Saving	1,589,620	1,635,539	1,597,541	1,587,162	1,595,393	1,623,448	1,629,539	1,639,530	1,634,043	1,629,151	1,624,986	1,631,518	1,648,198
Simpanan Berjangka / Time Deposits	963,350	951,153	925,960	926,181	943,134	960,816	979,757	984,355	982,384	1,013,252	1,025,549	1,007,456	1,034,466
Valas / Foreign Exchange	634,403	664,313	657,748	671,890	670,297	622,413	626,276	634,053	618,825	625,927	641,733	677,228	674,511
Giro / Demand Deposit	417,471	453,155	451,982	468,197	461,254	429,214	434,424	451,368	439,705	443,124	452,646	484,543	482,163
Tabungan / Saving	76,919	76,114	73,555	74,534	75,646	74,006	71,303	70,253	71,311	69,637	69,636	71,586	71,621
Simpanan Berjangka / Time Deposits	140,013	135,043	132,211	129,159	133,397	119,192	120,550	112,432	107,809	113,166	119,451	121,099	120,726
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1,567	757	578	566	621	842	611	585	385	460	460	461	454
c. Kewajiban kepada Bank lain / Interbank Liabilities	41,066	49,498	58,220	49,943	53,307	66,397	54,312	53,987	46,098	49,962	46,808	52,283	47,632
d. Surat Berharga yang diterbitkan / Issued Securities	77,580	77,216	75,754	74,583	73,938	77,497	78,403	79,012	73,627	73,983	70,013	71,100	70,229
e. Pinjaman yang Diterima / Loans received	112,932	111,191	112,666	112,455	106,047	100,604	95,723	103,670	101,744	104,491	107,099	112,405	119,290
Rupiah	1,619	1,648	1,642	1,661	1,691	1,795	1,689	1,255	1,775	1,809	1,805	1,884	1,936
Valas / Foreign Exchange	111,312	109,543	111,024	110,794	104,357	98,809	94,035	102,414	99,969	102,682	105,294	110,521	117,354
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	7,308	4,092	3,527	3,655	3,621	4,150	3,707	3,311	3,608	4,143	5,404	8,031	4,881
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	71,725	70,217	85,010	70,816	70,953	107,704	82,744	80,656	86,365	71,591	79,851	91,108	107,426
h. Setoran Jaminan / Guarantee Deposits	1,326	1,567	1,478	1,588	1,355	1,341	1,332	1,728	1,658	1,887	1,892	1,753	1,831
Beberapa komponen modal / Several Components of Capital													
a. Modal Disetor / Paid In Capital	28,102	27,638	26,821	26,821	26,821	26,821	26,821	26,821	26,673	26,673	26,377	26,186	26,126
b. Cadangan / Reserves	10,961	10,961	10,961	10,961	11,369	11,369	11,369	11,369	11,369	11,369	11,369	11,369	11,369
c. L/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	484,883	476,284	620,307	620,305	539,341	532,025	532,026	532,027	532,028	532,027	532,028	532,028	532,029
d. L/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	132,268	143,344	14,514	27,086	41,081	53,902	66,391	83,288	98,632	111,683	126,093	141,494	156,362
e. Tambahan modal disetor / Additional Paid In Capital	111,594	105,563	109,948	111,290	112,002	113,329	113,694	113,521	113,251	111,961	109,674	106,599	111,139
f. Modal Pinjaman / Loan Capital	19,028	18,846	18,199	18,487	18,204	17,845	18,200	17,703	17,892	17,958	18,207	24,684	24,269

Tabel 1.6. Laporan Laba / Rugi Bank Umum (Commercial Banks Income Statements) Miliar Rp (Billion Rp)														
Keterangan	2021	2022					2023							
		Nov	Des	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	773,902	729,569	811,458	89,299	160,859	240,185	317,772	397,543	477,070	559,611	642,865	725,997	809,188	890,058
a. Dari Bank Indonesia / From Bank Indonesia Placement	9,740	11,944	13,904	1,995	3,731	5,696	7,582	9,436	11,066	12,664	14,258	15,809	17,468	19,063
b. Dari Penempatan pada bank lain / From interbank placement	2,691	4,398	5,409	1,101	1,927	2,613	3,645	4,471	5,498	6,588	7,637	8,663	9,739	10,985
c. Dari surat berharga / From securities	87,345	85,694	94,584	9,580	18,207	27,439	36,413	45,536	54,568	63,637	72,669	81,597	90,745	100,275
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	487,587	471,737	523,468	55,875	100,832	150,091	198,213	247,684	297,798	349,708	401,893	454,043	505,822	554,888
- kepada pihak ketiga bukan bank / To Third Party non Bank	484,944	468,776	520,202	55,495	100,098	148,951	196,660	245,748	295,480	347,027	398,621	450,585	501,840	550,457
- kepada bank lain / To other Bank	2,643	2,961	3,267	380	734	1,140	1,553	1,936	2,319	2,682	3,271	3,458	3,983	4,431
e. Lainnya / Others	186,539	155,796	174,093	20,748	36,162	54,347	71,920	90,415	108,140	127,013	146,407	165,885	185,413	204,848
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	342,699	286,439	323,610	45,308	75,630	110,838	145,454	181,608	216,813	253,115	290,709	329,498	368,262	405,167
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	145	417	484	60	106	153	205	240	280	343	460	420	455	477
b. Kewajiban pada Bank lain / Interbank Liabilities	5,618	5,972	6,833	1,082	1,901	2,504	3,469	4,415	5,534	6,705	7,738	8,839	10,943	11,156
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	140,844	115,258	129,628	15,119	29,212	45,553	61,004	77,391	93,420	110,114	127,055	143,897	161,802	179,720
- Giro / Demand Deposit	24,161	24,543	27,740	3,340	6,414	10,113	13,373	16,997	20,471	24,211	27,927	31,750	35,916	40,416
- Tabungan / Saving	17,181	14,089	15,492	1,342	2,642	4,200	5,631	7,105	8,521	9,998	11,477	12,943	14,451	16,001
- Simpanan Berjangka / Time deposits	99,502	76,626	86,396	10,438	20,156	31,239	42,000	53,290	64,428	75,906	87,652	99,204	111,434	123,303
d. Surat Berharga / Securities	9,797	9,509	10,297	833	1,649	2,504	3,463	3,714	4,428	5,192	5,955	6,700	7,489	8,451
e. Pinjaman yang diterima / Loans received	6,908	8,406	13,077	3,240	3,332	4,503	5,825	6,995	8,227	9,599	10,731	12,388	13,528	14,859
f. Lainnya / Others	174,872	146,876	163,291	24,973	39,429	55,620	71,489	88,852	104,925	121,161	138,771	157,254	174,045	190,504
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	4,515	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	431,203	443,130	487,848	43,991	85,230	129,347	172,318	215,935	260,257	306,495	352,155	396,499	440,925	484,892
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses														
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	460,019	444,196	522,998	124,312	147,997	173,245	208,544	227,838	275,999	335,295	363,684	373,255	419,070	478,808
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	20,448	9,279	10,408	1,776	2,430	3,343	4,412	6,327	11,257	12,866	13,364	13,410	14,864	15,706
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	0	2	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	60	236	276	148	232	305	410	549	577	659	848	979	1,063	1,159
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	208,665	259,831	318,768	100,901	108,369	116,458	135,180	137,661	161,192	198,855	208,732	201,675	226,491	266,718
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	87,234	88,512	97,515	7,596	15,058	23,535	32,551	40,711	50,294	59,243	67,772	76,291	85,779	93,735
f. Lainnya / Others	143,612	86,338	96,030	13,890	21,908	29,605	35,990	42,590	52,678	63,673	72,969	80,898	90,873	101,489
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	716,871	658,420	762,897	140,165	182,935	226,410	280,498	320,195	386,129	464,923	514,917	543,838	608,179	687,763
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	2,082	2,471	2,341	212	601	558	613	701	4,578	5,269	5,388	6,275	6,681	6,581
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	454	620	632	-	196	197	197	197	237	237	238	237	237	237
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	177	235	158	-	19	44	64	77	68	94	94	227	229	230
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	191,785	249,798	307,170	99,587	106,029	112,852	130,102	131,855	154,525	191,373	200,557	192,235	216,498	255,793
e. Penyusutan/Amortisasi / Depreciation/Amortizations	249,910	155,749	171,698	18,124	31,627	45,322	59,663	73,677	88,932	105,125	120,304	132,394	145,799	161,156
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	4,404	4,728	5,196	495	970	1,436	1,837	2,355	2,854	3,512	4,113	4,583	5,195	5,683
g. Lainnya / Others	268,059	244,819	275,703	21,748	43,492	66,001	88,022	111,332	134,936	159,314	184,221	207,889	233,540	258,083
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	174,352	228,906	247,949	28,138	50,292	76,182	100,364	123,578	150,126	176,868	200,923	225,915	251,816	275,936
E. Pendapatan non - operasional / Non Operational Income	20,216	35,064	38,631	6,285	9,491	14,432	18,612	21,133	24,919	29,134	33,065	36,205	41,069	48,023
F. Beban non - operasional / Non Operational Expenses	20,411	30,341	34,081	6,884	9,692	14,817	19,655	22,034	25,762	30,143	33,662	36,969	42,130	47,863
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(195)	4,722	4,550	(599)	(201)	(385)	(1,043)	(901)	(843)	(1,009)	(597)	(765)	(1,061)	160
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	174,271	233,628	252,499	27,539	50,091	75,797	99,320	122,677	149,283	175,860	200,326	225,150	250,755	276,097
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	89,861	(236)	125,725	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	89,586	(236)	125,715	(33)	(61)	(99)	(137)	(158)	(190)	(215)	(242)	(298)	(329)	(368)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	140,206	187,579	201,817	22,064	40,071	60,649	79,720	98,665	119,973	141,113	160,704	180,465	201,332	221,626

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

Keterangan	2021	2022					2023								
		Nov	Des	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	136,178	127,515	141,972	14,618	27,599	42,059	55,998	67,050	80,699	95,889	110,646	124,979	140,199	148,225	
a. Dari Bank Indonesia / From Bank Indonesia Placement	2,297	2,248	2,543	292	509	766	1,011	1,224	1,448	1,669	1,864	2,100	2,347	2,497	
b. Dari Penempatan pada bank lain / From interbank placement	873	829	964	147	306	458	619	786	953	1,172	1,386	1,616	1,893	2,002	
c. Dari surat berharga / From securities	11,759	11,412	12,673	1,362	2,657	4,040	5,414	6,421	7,864	9,257	10,623	11,952	13,030	14,110	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	64,408	64,442	71,646	7,221	13,091	20,087	26,772	32,257	38,818	46,728	53,840	60,896	68,358	70,887	
- kepada pihak ketiga bukan bank / To Third Party non Bank	64,218	64,373	71,570	7,213	13,076	20,065	26,743	32,220	38,775	46,677	53,782	60,830	68,286	70,808	
- kepada bank lain / To other Bank	190	69	76	8	15	22	29	37	44	51	59	66	72	79	
e. Lainnya / Others	56,840	48,584	54,146	5,596	11,036	16,708	22,182	26,363	31,615	37,062	42,932	48,415	54,571	58,729	
2. Beban Bunga/Bagi Hasil / Interest/Profit Sharing Expenses	86,768	75,063	83,805	9,320	17,093	25,969	34,631	40,421	48,700	57,184	66,162	76,207	85,594	90,476	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	137	95	114	19	35	48	67	63	72	78	169	86	96	97	
b. Kewajiban pada Bank lain / Interbank Liabilities	895	1,331	1,566	252	472	701	931	993	1,188	1,403	1,606	1,879	2,079	2,283	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	28,410	23,911	26,515	2,821	5,464	8,421	11,287	13,328	16,062	18,982	21,879	24,660	27,667	29,409	
- Giro / Demand Deposit	3,207	2,572	2,847	262	515	797	1,075	1,363	1,634	1,921	2,186	2,457	2,767	2,800	
- Tabungan / Saving	2,801	3,123	3,403	275	529	828	1,107	1,297	1,552	1,817	2,082	2,345	2,622	2,793	
- Simpanan Berjangka / Time deposits	22,401	18,216	20,265	2,284	4,419	6,796	9,105	10,668	12,877	15,244	17,611	19,859	22,278	23,816	
d. Surat Berharga / Securities	1,403	1,737	1,801	116	246	381	514	515	615	717	816	903	1,026	1,270	
e. Pinjaman yang diterima / Loans received	515	980	1,169	206	362	542	716	521	626	736	843	953	1,070	1,181	
f. Lainnya / Others	55,389	47,009	52,640	5,905	10,514	15,878	21,115	25,001	30,136	35,268	40,849	47,725	53,655	56,236	
g. Koreksi atas pendapatan Bunga/Bagi Hasil / Corrections	19	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga/Bagi Hasil Bersih (A1-A2) / Net Interest/Profit Sharing Income (A1-A2)	49,410	52,452	58,167	5,298	10,506	16,090	21,367	26,630	31,999	38,705	44,483	48,773	54,605	57,749	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga/Bagi Hasil / Other Operating Income	105,924	55,376	55,502	15,734	15,234	18,049	25,405	25,256	26,275	35,113	36,768	39,054	44,580	45,389	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2,418	1,023	1,012	216	138	-	204	335	506	613	702	743	718	893	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	2	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	24	127	136	100	137	156	216	304	285	303	420	491	534	580	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	86,289	38,174	36,694	13,825	12,262	13,768	20,005	18,771	18,590	26,298	26,703	27,871	32,002	31,617	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	5,778	5,264	5,810	488	906	1,407	1,808	2,247	2,698	3,176	3,842	4,438	5,022	5,447	
f. Lainnya / Others	11,415	10,789	11,850	1,104	1,792	2,515	3,040	3,427	4,089	4,634	5,060	5,535	6,128	6,460	
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	147,717	97,368	102,965	19,053	22,435	29,245	41,168	43,881	48,446	62,721	68,519	73,322	83,268	86,092	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	1,143	527	510	88	139	194	277	322	350	388	379	534	734	1,019	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	1	0	12	0	0	0	0	-	40	40	40	40	40	40	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	176	143	143	-	19	19	55	55	55	77	77	208	208	208	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	83,510	37,179	35,598	13,703	11,978	13,322	19,668	18,289	17,957	25,590	25,979	26,718	30,765	30,165	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	23,825	22,143	24,620	2,156	3,770	5,576	7,393	8,589	10,064	12,592	14,265	14,345	16,194	17,221	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	904	744	859	62	130	203	260	301	412	644	796	884	965	1,042	
g. Lainnya / Others	38,159	36,632	41,223	3,043	6,400	9,932	13,514	16,325	19,568	23,390	26,984	30,593	34,363	36,397	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	7,616	10,461	10,704	1,979	3,305	4,894	5,604	8,005	9,828	11,097	12,732	14,505	15,916	17,046	
E. Pendapatan non - operasional / Non Operational Income	6,062	8,652	9,328	1,412	1,796	3,021	4,209	4,563	5,395	6,260	7,062	7,889	9,301	10,084	
F. Beban non - operasional / Non Operational Expenses	6,038	9,005	9,684	1,508	1,897	3,088	4,333	4,755	5,697	6,597	7,402	8,280	9,770	10,517	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	24	(353)	(356)	(96)	(101)	(68)	(124)	(192)	(302)	(337)	(340)	(391)	(469)	(433)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	7,640	10,108	10,348	1,883	3,204	4,827	5,480	7,813	9,526	10,759	12,392	14,114	15,447	16,613	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4,306	-	4,804	-	-	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4,031	-	4,804	-	-	-	-	-	-	1	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	4,510	7,507	6,494	1,569	2,513	3,918	4,314	6,322	7,511	8,303	9,562	10,887	11,869	12,703	

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

Keterangan	2021	2022					2023								
		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	104,090	97,057	107,720	10,908	21,217	32,396	43,140	57,914	69,697	81,946	94,259	106,632	119,509	137,185	
a. Dari Bank Indonesia / From Bank Indonesia Placement	2,022	2,727	3,184	435	849	1,285	1,678	2,167	2,582	3,001	3,434	3,872	4,381	4,915	
b. Dari Penempatan pada bank lain / From interbank placement	383	625	766	148	301	489	667	877	1,071	1,286	1,500	1,724	1,945	2,400	
c. Dari surat berharga / From securities	9,637	10,476	11,684	1,241	2,440	3,654	4,924	6,584	8,097	9,281	10,683	12,087	13,523	15,523	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	53,880	52,203	57,640	5,483	10,676	16,233	21,818	28,850	34,856	41,003	47,052	53,138	59,470	67,770	
- kepada pihak ketiga bukan bank / To Third Party non Bank	53,720	51,928	57,303	5,417	10,547	16,045	21,567	28,540	34,480	40,571	46,562	52,593	58,844	67,071	
- kepada bank lain / To other Bank	160	274	337	66	129	188	251	311	376	433	490	545	625	698	
e. Lainnya / Others	38,168	31,028	34,445	3,601	6,950	10,735	14,052	19,436	23,091	27,374	31,590	35,811	40,191	46,578	
2. Beban Bunga / Interest Expenses	61,091	48,652	54,300	5,984	11,600	17,821	23,728	33,258	39,933	46,906	53,979	60,962	68,315	78,089	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	-	-	-	-	-	-	-	-	-	-	0	0	0	0	
b. Kewajiban pada Bank lain / Interbank Liabilities	835	752	900	167	308	476	638	977	1,212	1,446	1,690	1,922	2,201	2,515	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	20,716	16,922	19,046	2,267	4,410	6,799	9,078	12,421	14,900	17,429	19,899	22,312	24,845	28,448	
- Giro / Demand Deposit	2,171	2,412	2,675	270	511	786	1,072	1,383	1,673	1,996	2,313	2,625	2,971	3,615	
- Tabungan / Saving	1,660	1,496	1,669	143	260	395	536	776	939	1,104	1,266	1,427	1,595	1,855	
- Simpanan Berjangka / Time deposits	16,885	13,013	14,702	1,855	3,639	5,617	7,470	10,262	12,287	14,329	16,320	18,260	20,279	22,978	
d. Surat Berharga / Securities	1,310	932	1,013	84	166	251	334	560	668	784	899	1,012	1,118	1,220	
e. Pinjaman yang diterima / Loans received	1,116	840	960	125	240	380	513	1,008	1,220	1,435	1,648	1,860	2,086	2,310	
f. Lainnya / Others	37,032	29,206	32,382	3,342	6,475	9,915	13,165	18,291	21,933	25,812	29,843	33,854	38,064	43,596	
g. Koreksi atas pendapatan bunga / Corrections	82	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	42,998	48,405	53,420	4,923	9,616	14,575	19,412	24,656	29,764	35,039	40,280	45,670	51,194	59,097	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	83,649	192,746	214,590	36,252	51,127	66,922	83,813	96,623	126,246	160,904	170,203	156,185	181,463	203,769	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	1,750	1,323	1,364	230	309	402	504	702	4,661	5,400	5,406	5,418	5,461	5,614	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	0	0	0	0	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	35	109	140	46	92	144	188	235	280	342	415	463	504	553	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	65,579	180,826	201,538	34,917	48,589	63,080	78,990	90,268	114,175	147,025	154,794	139,675	163,812	184,837	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	6,026	6,655	7,259	577	1,188	1,819	2,406	3,089	3,677	4,318	4,977	5,572	6,180	7,100	
f. Lainnya / Others	10,259	3,833	4,288	482	948	1,477	1,725	2,328	3,454	3,819	4,610	5,058	5,506	5,664	
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	113,549	220,406	246,170	39,067	55,914	74,672	94,296	110,987	145,782	183,716	196,103	185,407	213,876	242,647	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	237	701	709	51	123	117	153	217	4,040	4,544	4,587	4,837	4,858	4,994	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	345	-	-	-	-	-	-	-	0	0	1	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	25	8	22	12	16	17	18	21	22	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	62,517	176,908	197,839	35,296	48,340	62,939	78,604	89,258	112,964	145,628	153,008	137,305	161,205	182,264	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	17,787	9,999	11,280	893	1,592	2,586	3,418	5,596	9,763	11,073	12,729	14,077	15,338	17,233	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	1,029	1,276	1,369	117	276	430	567	743	873	1,055	1,194	1,319	1,601	1,715	
g. Lainnya / Others	31,634	31,522	34,973	2,711	5,582	8,575	11,546	15,151	18,131	21,400	24,568	27,851	30,853	36,420	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	13,098	20,744	21,840	2,108	4,829	6,826	8,929	10,291	10,228	12,228	14,380	16,448	18,782	20,218	
E. Pendapatan non - operasional / Non Operational Income	2,057	1,291	1,465	1,175	853	1,811	1,903	1,594	1,811	1,792	1,782	1,450	1,339	3,316	
F. Beban non - operasional / Non Operational Expenses	1,940	1,543	1,123	623	584	1,185	1,026	958	1,088	1,047	1,006	906	1,023	1,996	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	118	(252)	343	552	269	625	877	636	723	746	776	544	316	2,021	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	13,216	20,493	22,182	2,660	5,099	7,451	9,806	10,927	10,951	12,973	15,156	16,992	19,097	22,238	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	2,756	(236)	2,989	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	2,756	(236)	2,989	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	11,034	16,221	17,562	2,058	3,988	5,753	7,593	8,464	8,441	9,855	11,627	13,028	14,673	17,099	

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

Keterangan	2021	2022					2023								
		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	208,880	187,368	208,189	20,235	39,311	59,901	80,146	100,885	121,232	141,919	162,960	183,889	204,847	225,576	
a. Dari Bank Indonesia / From Bank Indonesia Placement	2,887	3,605	4,209	700	1,317	2,042	2,705	3,351	3,907	4,490	5,139	5,715	6,314	6,910	
b. Dari Penempatan pada bank lain / From interbank placement	370	439	532	79	157	245	344	442	538	649	759	873	963	1,068	
c. Dari surat berharga / From securities	25,630	22,576	24,785	2,316	4,369	6,640	8,862	11,075	13,193	15,417	17,621	19,773	22,093	24,349	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	115,366	111,206	122,977	11,422	22,425	34,274	45,797	57,690	69,581	81,528	93,645	105,788	118,013	130,082	
- kepada pihak ketiga bukan bank / To Third Party non Bank	114,457	110,420	122,091	11,312	22,214	33,934	45,342	57,134	68,913	80,750	92,756	104,792	116,907	128,862	
- kepada bank lain / To other Bank	909	787	886	109	211	340	455	557	667	778	888	996	1,106	1,221	
e. Lainnya / Others	64,628	49,542	55,687	5,718	11,042	16,701	22,439	28,327	34,013	39,834	45,796	51,741	57,464	63,165	
2. Beban Bunga / Interest Expenses	112,375	89,587	100,834	11,220	21,443	32,685	43,983	55,527	66,665	78,308	90,180	101,974	113,781	125,515	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	3	322	369	41	71	106	137	178	206	265	289	332	357	378	
b. Kewajiban pada Bank lain / Interbank Liabilities	479	631	712	192	267	245	346	379	570	741	890	1,081	1,289	1,498	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	41,875	34,156	38,499	4,600	8,858	13,819	18,672	23,808	28,763	33,903	39,198	44,346	49,673	54,911	
- Giro / Demand Deposit	6,390	6,633	7,522	844	1,617	2,570	3,542	4,585	5,544	6,553	7,544	8,549	9,546	10,540	
- Tabungan / Saving	5,566	4,668	5,166	498	992	1,567	2,126	2,722	3,292	3,888	4,496	5,087	5,668	6,251	
- Simpanan Berjangka / Time deposits	29,919	22,855	25,810	3,257	6,249	9,682	13,004	16,501	19,928	23,462	27,158	30,710	34,459	38,120	
d. Surat Berharga / Securities	4,252	2,733	2,967	250	505	751	977	1,161	1,358	1,569	1,787	2,014	2,273	2,557	
e. Pinjaman yang diterima / Loans received	3,291	3,715	4,288	597	1,121	1,718	2,284	2,856	3,424	4,013	4,584	5,138	5,702	6,234	
f. Lainnya / Others	62,388	48,030	54,000	5,541	10,621	16,047	21,566	27,146	32,344	37,818	43,431	49,064	54,487	59,937	
g. Koreksi atas pendapatan bunga / Corrections	88	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	96,505	97,781	107,355	9,015	17,868	27,216	36,164	45,358	54,567	63,612	72,780	81,915	91,065	100,061	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	55,850	49,444	54,586	10,565	13,345	17,699	23,671	26,738	31,280	35,783	39,788	44,090	48,098	55,429	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	6,476	2,446	3,185	699	948	1,285	1,756	2,664	3,140	3,512	3,504	3,414	4,059	3,649	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	0	-	-	2	3	5	7	10	12	15	13	25	25	26.12	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	18,770	16,819	17,694	4,005	4,170	5,422	7,617	7,607	9,073	9,910	10,832	11,684	13,485	17,473	
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	17,130	16,906	18,693	1,513	2,912	4,583	7,059	8,715	10,499	12,078	13,716	15,391	17,057	18,729	
f. Lainnya / Others	13,473	13,273	15,014	4,346	5,312	6,404	7,232	7,743	8,556	10,268	11,723	13,576	13,473	15,551	
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	119,625	107,500	118,467	14,355	23,310	32,388	42,620	50,580	60,500	69,483	78,590	88,814	98,412	111,736	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	488	1,082	957	50	202	134	92	55	82	196	192	545	730	212	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	-	0	-	-	-	-	-	-	-	-	-	-	-	-	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	0.8	91.8	15	0	0	-	1	-	1	-	-	-	-	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	15,451	12,654	13,012	3,419	3,617	4,355	6,452	6,425	7,855	8,306	9,259	10,212	11,659	15,239	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	43,455	34,097	37,955	5,467	8,481	11,344	13,975	16,320	19,198	22,007	24,251	27,413	29,444	33,301	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	1,733	1,911	2,107	192	349	540	709	899	1,085	1,270	1,476	1,677	1,863	2,075	
g. Lainnya / Others	58,497	57,664	64,422	5,227	10,662	16,016	21,389	26,882	32,279	37,705	43,412	48,966	54,718	60,910	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	32,729	39,726	43,474	5,224	7,902	12,527	17,215	21,516	25,347	29,911	33,978	37,191	40,751	43,753	
E. Pendapatan non - operasional / Non Operational Income	10,817	18,816	21,721	3,624	6,706	9,366	12,181	14,570	17,209	20,500	23,592	26,185	29,625	33,710	
F. Beban non - operasional / Non Operational Expenses	10,362	18,441	21,746	3,886	6,395	9,361	11,985	14,131	16,530	19,881	22,632	25,083	28,568	32,966	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	455	375	(25)	(261)	311	5	197	438	679	619	960	1,102	1,057	744	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	33,298	40,101	43,449	4,963	8,213	12,532	17,412	21,954	26,027	30,531	34,938	38,293	41,808	44,497	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	12,158	-	15,391	-	-	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	12,158	-	15,380	-	-	-	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	26,279	31,582	34,417	3,924	6,483	9,897	13,911	17,487	20,732	24,323	27,832	30,457	33,296	35,462	

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

Keterangan	2021	2022					2023								
		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	324,755	317,629	353,577	43,539	72,732	105,829	138,489	171,693	205,441	239,857	275,000	310,497	344,633	379,073	
a. Dari Bank Indonesia / From Bank Indonesia Placement	2,535	3,364	3,967	569	1,055	1,603	2,188	2,694	3,128	3,503	3,822	4,122	4,427	4,741	
b. Dari Penempatan pada bank lain / From interbank placement	1,065	2,505	3,147	727	1,163	1,421	2,015	2,366	2,936	3,481	3,991	4,451	4,939	5,515	
c. Dari surat berharga / From securities	40,318	41,231	45,441	4,661	8,740	13,106	17,214	21,457	25,415	29,681	33,743	37,786	42,099	46,293	
d. Dari Kredit/Pembiayaan yang diberikan / From credit/financing	253,933	243,886	271,205	31,749	54,640	79,497	103,826	128,886	154,543	180,450	207,356	234,220	259,981	286,148	
- kepada pihak ketiga bukan bank / To Third Party non Bank	252,549	242,055	269,237	31,552	54,261	78,907	103,008	127,854	153,312	179,029	205,521	232,369	257,802	283,715	
- kepada bank lain / To other Bank	1,384	1,831	1,968	197	379	590	818	1,032	1,231	1,420	1,834	1,851	2,180	2,433	
e. Lainnya / Others	26,903	26,643	29,816	5,833	7,134	10,202	13,246	16,290	19,421	22,743	26,089	29,918	33,187	36,375	
2. Beban Bunga / Interest Expenses	82,464	73,137	84,671	18,783	25,493	34,362	43,113	52,402	61,515	70,717	80,388	90,356	100,572	111,087	
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	5	1	1	0	0	0	0	0	2	1	2	2	2	2	
b. Kewajiban pada Bank lain / Interbank Liabilities	3,409	3,259	3,655	472	854	1,083	1,553	2,066	2,563	3,115	3,552	3,957	5,375	4,860	
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	49,843	40,269	45,568	5,432	10,479	16,515	21,967	27,834	33,695	39,800	46,079	52,578	59,616	66,952	
- Giro / Demand Deposit	12,393	12,926	14,696	1,965	3,771	5,960	7,683	9,666	11,620	13,741	15,883	18,119	20,632	23,461	
- Tabungan / Saving	7,154	4,802	5,253	426	861	1,410	1,863	2,309	2,738	3,188	3,634	4,084	4,566	5,102	
- Simpanan Berjangka / Time deposits	30,296	22,542	25,619	3,042	5,848	9,145	12,420	15,859	19,337	22,871	26,562	30,375	34,418	38,388	
d. Surat Berharga / Securities	2,832	4,107	4,517	383	732	1,121	1,637	1,477	1,787	2,123	2,452	2,772	3,073	3,404	
e. Pinjaman yang diterima / Loans received	1,986	2,871	6,660	2,312	1,609	1,864	2,313	2,611	2,957	3,416	3,655	4,437	4,669	5,135	
f. Lainnya / Others	20,063	22,631	24,269	10,185	11,819	13,779	15,643	18,414	20,512	22,263	24,647	26,611	27,838	30,735	
g. Koreksi atas pendapatan bunga / Corrections	4,326	-	-	-	-	-	-	-	-	-	-	-	-	-	
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	242,291	244,491	268,906	24,755	47,239	71,467	95,376	119,291	143,926	169,140	194,612	220,141	244,061	267,986	
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and Expenses															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	214,597	146,630	198,321	61,761	68,291	70,575	75,655	79,221	92,198	103,496	116,925	133,925	144,929	174,221	
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	9,804	4,488	4,848	631	1,035	1,452	1,816	2,455	2,843	3,251	3,710	3,860	4,452	5,158	
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit/pembiayaan yang diberikan / Increase in fair value and gain form sale of credit/financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	38,028	24,012	62,842	48,153	43,349	34,188	28,567	21,014	19,355	15,621	16,403	22,445	17,192	32,790	
e. Dividen, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	58,300	59,688	65,753	5,017	10,052	15,726	21,279	26,661	33,421	39,671	45,236	50,890	57,519	62,459	
f. Lainnya / Others	108,464	58,442	64,878	7,959	13,855	19,209	23,993	29,092	36,579	44,952	51,576	56,729	65,767	73,814	
2. Beban Operasional Selain Beban Bunga/Bagi Hasil / Non Interest/Profit Sharing Expense	335,979	233,146	295,295	67,690	81,275	90,106	102,415	114,747	131,401	149,003	171,705	196,295	212,623	247,288	
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	215	161	165	23	138	114	91	107	107	142	230	359	360	357	
b. Penurunan Nilai Wajar dan kerugian penjualan kredit/pembiayaan yang diberikan / Decrease in fair value and losses form sale of credit/financing	108	620	620	-	196	197	197	197	197	197	197	197	197	197	
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	30,308	23,057	60,721	47,169	42,094	32,238	25,378	17,883	15,749	11,850	12,311	17,999	12,870	28,125	
e. Penyusutan/Amortisasi / Depreciation/Amortizations	164,841	89,509	97,843	9,608	17,783	25,816	34,876	43,172	49,906	59,453	69,060	76,559	84,823	93,402	
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	737	797	861	124	215	263	300	412	484	542	648	703	767	851	
g. Lainnya / Others	139,769	119,002	135,085	10,766	20,848	31,478	41,573	52,975	64,958	76,819	89,259	100,478	113,606	124,357	
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	120,909	157,975	171,932	18,826	34,256	51,935	68,616	83,766	104,722	123,633	139,832	157,771	176,367	194,919	
E. Pendapatan non - operasional / Non Operational Income	1,279	6,305	6,116	74	136	234	318	407	504	581	629	681	805	913	
F. Beban non - operasional / Non Operational Expenses	2,071	1,353	1,528	867	816	1,183	2,311	2,189	2,448	2,617	2,622	2,701	2,769	3,084	
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(791)	4,952	4,588	(793)	(680)	(948)	(1,993)	(1,783)	(1,944)	(2,036)	(1,993)	(2,020)	(1,965)	(2,171)	
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	120,118	162,926	176,520	18,033	33,576	50,987	66,623	81,983	102,779	121,596	137,839	155,751	174,403	192,748	
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	70,641	-	102,541	-	-	-	-	-	-	-	-	-	-	-	
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	70,641	-	102,541	-	-	-	-	-	-	-	-	-	-	-	
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	98,383	132,268	143,344	14,514	27,086	41,081	53,902	66,391	83,288	98,632	111,683	126,093	141,494	156,362	

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

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	1,213,629	1,525,035	1,447,440	1,472,252	1,491,455	1,516,741	1,455,567	1,466,140	1,419,280	1,495,454	1,560,272	1,548,378	1,703,060	1,698,518
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	41,525	37,903	32,934	40,139	41,034	42,487	43,110	44,824	53,829	56,422	60,082	59,775	62,171	60,980
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	1,163,491	1,473,777	1,405,654	1,409,018	1,434,970	1,460,835	1,400,971	1,408,756	1,354,661	1,427,640	1,485,944	1,473,528	1,623,230	1,622,265
- Lainnya / <i>Others</i>	8,613	13,355	8,851	23,095	15,452	13,419	11,485	12,561	10,789	11,392	14,245	15,074	17,658	15,273
Kewajiban Komitmen / Committed Liabilities	3,113,244	3,363,716	3,664,205	3,453,149	3,496,292	3,503,654	3,503,748	3,533,120	3,503,857	3,562,318	3,610,783	3,637,625	3,779,384	3,827,479
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	1,705,175	1,848,402	2,142,859	1,924,267	1,951,645	1,933,400	1,926,261	1,996,490	1,996,559	2,019,165	2,037,765	2,070,549	2,092,125	2,098,925
- <i>Committed</i>	429,072	473,255	479,975	513,216	525,977	532,511	536,692	549,901	551,987	561,961	553,939	562,344	567,574	560,593
- <i>Uncommitted</i>	1,276,104	1,375,148	1,662,883	1,411,051	1,425,668	1,400,889	1,389,569	1,446,590	1,444,572	1,457,205	1,483,826	1,508,205	1,524,552	1,538,333
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	24,251	19,079	17,762	18,420	18,446	17,239	17,575	17,645	15,800	15,173	12,508	16,030	15,261	16,446
- <i>Committed</i>	3,874	4,866	2,897	2,866	2,871	3,298	3,399	3,787	2,851	3,075	4,128	2,903	3,619	3,493
- <i>Uncommitted</i>	20,377	14,213	14,865	15,554	15,575	13,941	14,176	13,858	12,949	12,098	8,380	13,127	11,642	12,953
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	85,063	91,893	101,522	88,493	91,480	83,000	84,426	84,408	85,605	81,889	82,858	86,832	95,495	90,970
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	1,285,893	1,384,765	1,388,554	1,404,531	1,416,621	1,452,767	1,459,777	1,416,618	1,388,549	1,427,565	1,459,845	1,448,062	1,559,346	1,605,519
- Lainnya / <i>Others</i>	12,862	19,577	13,509	17,439	18,099	17,249	15,708	17,960	17,344	18,526	17,808	16,153	17,156	15,619
Tagihan Kontinjensi / Contingent Claims	269,045	272,191	273,728	267,076	273,224	261,771	262,738	265,017	270,845	281,373	286,833	281,350	291,047	301,384
- Garansi yang diterima / <i>Received guarantees</i>	204,276	247,083	249,893	243,029	248,145	237,013	237,745	239,446	244,984	255,528	260,573	254,711	262,870	273,274
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	53,711	2,179	1,811	1,866	1,926	1,909	2,004	2,028	2,084	2,142	2,170	2,197	2,251	2,284
- Lainnya / <i>Others</i>	11,058	22,928	22,024	22,180	23,154	22,850	22,989	23,543	23,776	23,704	24,089	24,441	25,926	25,825
Kewajiban Kontinjensi / Contingent Liabilities	348,030	320,311	388,566.9445	351,150	381,873	366,647	359,228	359,407	368,960	377,574	381,617	392,235	395,368	384,886
- Garansi yang diberikan / <i>Issued guarantees</i>	345,453	316,316	384,200	346,412	377,065	361,640	354,289	354,108	363,289	371,848	375,729	386,208	389,229	378,561
- Lainnya / <i>Others</i>	2,576	3,995	4366.832131	4,738	4,808	5,006	4,939	5,299	5,671	5,726	5,888	6,027	6,139	6,326
Lainnya / Others	696,230	570,201	578,345	562,657	559,746	525,585	532,376	538,012	550,784	556,983	564,785	572,357	576,101	578,394
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	11,477	7,125	7,342	7,321	7,422	7,420	7,402	7,445	7,506	7,501	7,615	7,752	7,770	7,741
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	627,791	562,347	570,265	554,598	551,576	517,413	524,221	529,793	542,487	548,643	556,320	563,731	567,440	569,754
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	548,614	554,743	562,649	547,209	544,176	510,026	516,853	522,409	535,102	541,253	548,932	557,509	561,193	563,449
- Lainnya / <i>Others</i>	79,177	7,604	7,616	7,389	7,400	7,387	7,368	7,384	7,385	7,390	7,387	6,223	6,247	6,305
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	56,962	730	739	738	748	753	753	774	791	839	851	873	891	899
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	49,558	730	739	738	748	753	753	774	791	839	851	873	891	899
- Lainnya / <i>Others</i>	7,404	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023								
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen / Committed Claims	418,224	247,973	228,624	224,381	228,638	227,150	206,201	197,845	186,840	191,287	187,998	185,456	203,028	196,338	
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	4,866	2,746	1,543	2,622	2,903	3,010	2,976	3,110	4,613	4,714	4,834	3,742	3,838	3,756	
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	412,539	243,438	226,286	219,805	223,006	220,901	201,656	193,324	180,716	184,583	181,291	176,725	193,435	187,908	
- Lainnya / Others	819	1,789	794	1,954	2,728	3,240	1,569	1,412	1,512	1,991	1,873	4,988	5,754	4,674	
Kewajiban Komitmen / Committed Liabilities	538,929	340,901	375,654	374,046	377,943	371,093	348,266	341,416	338,402	343,311	343,580	344,623	360,269	348,004	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / Undisbursed loan/financing facilities to debtors	145,539	114,544	115,563	117,334	118,979	120,152	122,018	125,711	126,112	133,369	136,544	137,843	141,374	132,769	
- Committed	35,456	37,250	37,410	39,566	40,153	40,878	42,425	43,492	41,968	42,366	45,186	43,926	45,283	44,201	
- Uncommitted	110,084	77,295	78,153	77,767	78,826	79,274	79,593	82,220	84,144	91,003	91,358	93,917	96,092	88,568	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / Undisbursed loan/financing facilities to other banks	157	236	155	270	283	402	415	474	349	383	410	431	445	386	
- Committed	30	77	64	130	126	242	260	238	114	136	144	131	135	134	
- Uncommitted	127	160	91	140	158	159	154	237	235	247	265	300	310	252	
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	5,633	2,061	2,212	2,342	2,630	2,546	1,919	1,827	2,130	1,911	1,567	2,073	2,137	2,248	
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	384,112	216,129	254,418	249,012	250,675	242,224	219,957	208,338	204,084	201,929	199,232	201,562	213,409	209,750	
- Lainnya / Others	3,487	7,930	3,306	5,088	5,376	5,770	3,957	5,065	5,727	5,719	5,827	2,713	2,903	2,852	
Tagihan Kontinjensi / Contingent Claims	36,834	30,708	29,605	27,840	28,828	30,402	30,479	22,615	25,773	27,037	28,944	26,078	26,962	28,959	
- Garansi yang diterima / Received guarantees	28,407	19,651	18,930	17,499	18,174	19,659	19,648	15,980	19,087	20,313	22,151	19,228	20,058	22,063	
- Pendapatan bunga/bagi hasil dalam penyelesaian / Accrued interest	7,088	1,438	1,058	1,093	1,139	1,162	1,224	1,241	1,272	1,332	1,367	1,407	1,451	1,484	
- Lainnya / Others	1,339	9,618	9,618	9,248	9,515	9,581	9,608	5,394	5,413	5,392	5,426	5,443	5,454	5,412	
Kewajiban Kontinjensi / Contingent Liabilities	28,150	17,643	17,738.01116	15,235	15,073	14,616	14,411	14,112	15,067	15,711	14,238	15,196	14,982	13,934	
- Garansi yang diberikan / Issued guarantees	27,909	16,857	17,000	14,277	14,205	13,741	13,719	13,309	14,182	14,890	13,379	14,387	14,160	13,117	
- Lainnya / Others	241	786	737.677845	959	868	875	692	803	885	821	859	808	822	816	
Lainnya / Others	62,084	58,433	61,978	59,920	60,791	62,109	62,671	52,595	53,605	53,355	55,237	54,797	55,642	52,882	
- Penerusan Kredit/pembiayaan / Channelling	532	257	257	256	243	245	244	244	243	242	241	241	241	150	
- Aset produktif yang dihapusbukukan / Written off earning assets	53,302	58,174	61,714	59,650	60,533	61,850	62,413	52,337	53,340	53,064	54,947	54,507	55,352	52,683	
- Kredit/Pembiayaan yang diberikan / Credit disbursed	52,770	57,669	61,215	59,153	60,036	61,353	61,916	51,840	52,843	52,568	54,451	54,011	54,855	52,111	
- Lainnya / Others	532	505	499	497	497	497	497	497	497	497	497	497	497	572	
- Aset produktif yang dihapustagih / Charged off earning assets	8,251	2	8	14	15	15	14	14	23	49	49	49	49	49	
- Kredit/Pembiayaan yang diberikan / Credit/Financing disbursed	8,200	2	8	14	15	15	14	14	23	49	49	49	49	49	
Lainnya / Others	51	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Indikator / Indicator	2021	2022					2023								
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen / Committed Claims	212,427	482,767	431,775	426,422	464,936	462,212	436,731	461,034	438,532	454,724	483,015	496,376	563,921	525,014	
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	7,713	9,075	5,560	8,652	8,801	8,655	8,470	8,652	8,654	8,704	8,789	8,917	9,163	8,949	
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	197,606	466,792	419,051	409,607	446,307	445,097	420,597	443,762	422,401	438,467	466,504	478,886	545,655	507,097	
- Lainnya / <i>Others</i>	7,108	6,900	7,164	8,163	9,828	8,460	7,664	8,619	7,478	7,554	7,721	8,572	9,104	8,969	
Kewajiban Komitmen / Committed Liabilities	550,557	733,322	717,966	725,907	754,581	751,181	771,894	760,542	766,359	775,106	790,591	807,598	827,358	818,846	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	321,373	376,206	381,014	379,068	384,335	368,690	367,724	367,502	375,773	382,635	390,775	399,862	381,966	374,718	
- <i>Committed</i>	52,557	58,769	58,917	57,826	59,597	59,599	55,987	58,564	60,419	62,378	62,928	62,386	57,567	37,341	
- <i>Uncommitted</i>	268,816	317,437	322,096	321,242	324,738	309,091	311,737	314,074	315,355	320,258	327,847	337,476	324,398	337,377	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	7,964	5,586	5,266	5,265	5,357	4,624	4,323	4,346	3,935	1,818	1,054	4,904	4,723	6,439	
- <i>Committed</i>	53	320	353	237	269	246	232	217	213	228	238	224	158	325	
- <i>Uncommitted</i>	7,912	5,266	4,913	5,029	5,088	4,377	4,091	4,129	3,722	1,590	817	4,679	4,565	6,114	
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	8,751	8,983	8,212	5,813	7,320	7,300	6,619	8,047	7,055	8,449	6,321	8,233	8,511	5,647	
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	205,797	335,762	315,921	327,720	349,816	362,618	385,194	372,793	371,848	374,410	384,589	385,913	423,457	423,291	
- Lainnya / <i>Others</i>	6,672	6,784	7,553	8,041	7,753	7,950	8,033	8,026	7,748	7,794	7,851	8,687	8,701	8,750	
Tagihan Kontinjensi / Contingent Claims	101,202	55,987	57,426	52,766	53,154	55,787	55,697	63,344	59,122	64,393	63,953	65,410	65,620	63,744	
- Garansi yang diterima / <i>Received guarantees</i>	94,855	55,209	56,671	51,990	52,365	54,985	54,904	58,021	53,736	59,274	58,716	60,009	60,054	57,617	
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	6,330	66	81	86	87	90	84	88	87	86	93	86	87	85	
- Lainnya / <i>Others</i>	17	712	674	690	702	712	709	5,235	5,299	5,033	5,144	5,315	5,479	6,041	
Kewajiban Kontinjensi / Contingent Liabilities	24,515	35,223	29,329	26,749	28,506	27,343	28,492	30,502	30,059	31,429	32,489	32,871	33,519	33,400	
- Garansi yang diberikan / <i>Issued guarantees</i>	24,273	34,989	28,955	26,375	28,132	26,969	28,118	30,129	29,685	31,056	32,255	32,637	33,285	33,163	
- Lainnya / <i>Others</i>	242	234	374	374	374	374	374	374	374	374	234	234	234	237	
Lainnya / Others	56,757	44,611	45,261	45,024	44,823	44,653	44,553	56,798	59,113	59,369	59,055	60,102	59,301	56,415	
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	6,211	1,778	1,774	1,773	1,768	1,766	1,765	1,754	1,753	1,742	1,742	1,741	1,741	1,830	
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	44,899	42,822	43,476	43,241	43,044	42,877	42,778	55,033	57,350	57,604	57,291	58,338	57,538	54,563	
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	43,724	42,092	42,721	42,485	42,290	42,123	42,024	54,280	56,596	56,851	56,537	57,585	56,784	53,809	
- Lainnya / <i>Others</i>	1,174	731	755	755	754	754	753	753	753	754	754	754	754	754	
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	5,648	10	10	10	10	10	10	10	10	22	22	22	22	22	
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	5,648	10	10	10	10	10	10	10	10	22	22	22	22	22	
- 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	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	303,252	476,975	448,901	487,099	494,522	502,218	489,919	486,234	494,149	504,412	535,837	501,328	575,997	562,125
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	28,946	26,082	25,831	28,864	29,330	30,822	31,665	33,061	40,563	43,005	46,459	47,115	49,171	48,276
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	274,112	448,533	422,597	456,723	463,639	470,478	456,931	452,795	453,054	460,378	486,914	453,572	525,389	512,780
- Lainnya / <i>Others</i>	194	2,360	473	1,513	1,553	918	1,323	378	532	1,029	2,465	640	1,438	1,070
Kewajiban Komitmen / Committed Liabilities	938,903	1,186,047	1,177,302	1,250,266	1,258,370	1,241,279	1,221,447	1,221,021	1,204,254	1,218,580	1,265,263	1,236,038	1,329,880	1,345,777
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	609,276	720,495	733,622	762,543	765,771	759,897	738,637	753,205	737,552	746,132	770,107	770,011	791,056	802,843
- <i>Committed</i>	79,500	107,225	105,556	105,921	106,014	111,178	108,922	111,995	111,558	109,763	108,019	107,981	107,005	104,964
- <i>Uncommitted</i>	529,777	613,269	628,066	656,622	659,756	648,719	629,715	641,210	625,994	636,369	662,088	662,030	684,051	697,879
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	9,875	10,516	9,700	10,226	10,174	9,250	9,829	9,436	9,008	10,259	7,298	7,744	6,345	6,170
- <i>Committed</i>	134	1,924	36	36	34	33	35	34	34	28	26	36	20	23
- <i>Uncommitted</i>	9,741	8,592	9,664	10,190	10,140	9,218	9,794	9,402	8,974	10,231	7,273	7,708	6,326	6,147
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	20,575	17,395	18,586	18,567	18,472	17,769	21,090	19,838	18,698	17,914	17,771	18,281	18,888	17,402
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	296,654	434,505	413,232	455,622	460,464	451,619	448,802	435,651	436,108	440,779	466,955	437,033	509,829	516,043
- Lainnya / <i>Others</i>	2,523	3,136	2,163	3,308	3,489	2,743	3,088	2,890	2,888	3,496	3,131	2,969	3,762	3,318
Tagihan Kontinjensi / Contingent Claims	58,054	119,633	119,118	121,051	124,572	110,369	112,195	114,530	114,341	115,233	118,630	118,235	122,597	121,710
- Garansi yang diterima / <i>Received guarantees</i>	32,465	106,770	107,129	108,542	111,360	97,587	99,264	101,368	101,008	101,689	104,868	104,320	107,371	107,116
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	16,250	675	672	687	699	656	696	700	725	724	710	703	714	715
- Lainnya / <i>Others</i>	9,340	12,188	11,316	11,822	12,513	12,126	12,235	12,463	12,608	12,820	13,052	13,212	14,512	13,880
Kewajiban Kontinjensi / Contingent Liabilities	44,514	53,231	55,987	54,335	55,061	55,999	54,437	54,167	55,038	55,345	56,690	57,418	57,001	57,429
- Garansi yang diberikan / <i>Issued guarantees</i>	43,981	52,677	55,455	53,807	54,500	55,438	53,921	53,611	54,449	54,820	56,207	56,928	56,568	57,048
- Lainnya / <i>Others</i>	532	554	532	528	561	562	517	556	590	525	484	490	434	381
Lainnya / Others	185,306	131,045	132,256	127,008	122,189	122,692	124,033	123,310	123,884	124,939	124,751	125,329	124,128	133,772
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	386	386	386	386	386	386	386	386	386	386	386	386	386	386
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	148,402	129,942	131,150	125,908	121,080	121,579	122,919	122,174	122,740	123,785	123,586	124,141	122,923	132,559
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	141,846	127,868	129,080	123,865	119,031	119,536	120,883	120,131	120,697	121,740	121,526	123,252	122,024	131,667
- Lainnya / <i>Others</i>	6,556	2,074	2,070	2,043	2,049	2,043	2,036	2,043	2,043	2,045	2,060	889	899	892
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	36,519	717	720	714	723	728	728	750	758	768	780	802	820	827
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	29,165	717	720	714	723	728	728	750	758	768	780	802	820	827
- Lainnya / <i>Others</i>	7,354	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023								
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Tagihan Komitmen / Committed Claims	279,726	317,319	338,140	334,349	303,359	325,161	322,716	319,836	299,758	345,031	353,422	365,218	360,114	415,040	
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (purchased)</i>	279,234	315,014	337,720	322,884	302,017	324,359	321,787	317,684	298,491	344,212	351,235	364,345	358,752	414,480	
- Lainnya / <i>Others</i>	492	2,306	420	11,466	1,342	802	928	2,152	1,268	819	2,186	874	1,362	560	
Kewajiban Komitmen / Committed Liabilities	1,084,855	1,103,446	1,393,284	1,102,931	1,105,398	1,140,102	1,162,140	1,204,832	1,194,842	1,225,321	1,211,350	1,249,366	1,261,877	1,314,852	
- Fasilitas kredit/pembiayaan kepada nasabah yang belum ditarik / <i>Undisbursed loan/financing facilities to debtors</i>	628,987	637,158	912,660	665,322	682,561	684,662	697,882	744,936	757,122	757,029	740,338	762,833	777,729	788,595	
- <i>Committed</i>	261,559	270,011	278,092	309,903	320,213	320,857	329,357	335,850	338,043	347,454	337,806	348,051	357,719	374,087	
- <i>Uncommitted</i>	367,427	367,147	634,568	355,419	362,347	363,805	368,525	409,086	419,079	409,575	402,532	414,782	420,010	414,508	
- Fasilitas kredit/pembiayaan kepada bank lain yang belum ditarik / <i>Undisbursed loan/financing facilities to other banks</i>	6,255	2,741	2,640	2,658	2,631	2,963	3,009	3,388	2,508	2,713	3,746	2,951	3,748	3,451	
- <i>Committed</i>	3,658	2,546	2,444	2,463	2,442	2,777	2,872	3,299	2,491	2,683	3,720	2,511	3,306	3,011	
- <i>Uncommitted</i>	2,597	195	197	195	189	187	137	89	17	31	25	440	442	440	
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	50,104	63,453	72,512	61,771	63,059	55,385	54,797	54,695	57,722	53,614	57,199	58,244	65,959	65,673	
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	399,330	398,369	404,984	372,177	355,666	396,306	405,823	399,834	376,509	410,447	409,068	423,555	412,651	456,435	
- Lainnya / <i>Others</i>	180	1,725	487	1,003	1,481	785	629	1,979	980	1,518	999	1,784	1,789	699	
Tagihan Kontinjensi / Contingent Claims	72,955	65,864	67,580	65,419	66,670	65,213	64,366	64,528	71,609	74,710	75,305	71,627	75,868	86,971	
- Garansi yang diterima / <i>Received guarantees</i>	48,550	65,453	67,164	64,999	66,246	64,781	63,929	64,078	71,153	74,251	74,838	71,155	75,387	86,479	
- Pendapatan bunga/bagi hasil dalam penyelesaian / <i>Accrued interest</i>	24,043	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Lainnya / <i>Others</i>	362	411	416	420	424	432	437	450	456	458	467	471	481	492	
Kewajiban Kontinjensi / Contingent Liabilities	250,851	214,214	285,513	254,831	283,234	268,688	261,888	260,625	268,796	275,088	278,200	286,749	289,865	280,124	
- Garansi yang diberikan / <i>Issued guarantees</i>	249,290	211,793	282,790	251,953	280,229	265,493	258,531	257,059	264,974	271,082	273,889	282,255	285,216	275,232	
- Lainnya / <i>Others</i>	1,561	2,421	2,723	2,878	3,006	3,196	3,356	3,566	3,822	4,006	4,311	4,494	4,650	4,892	
Lainnya / Others	392,083	336,113	338,850	330,704	331,943	296,131	301,119	305,310	314,182	319,321	325,742	332,129	337,031	335,324	
- Penerusan Kredit/pembiayaan / <i>Channelling</i>	4,349	4,704	4,926	4,906	5,025	5,023	5,007	5,061	5,125	5,131	5,246	5,384	5,403	5,375	
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	381,189	331,409	333,924	325,799	326,918	291,107	296,112	300,249	309,057	314,190	320,496	326,745	331,628	329,948	
- Kredit/Pembiayaan yang diberikan / <i>Credit disbursed</i>	310,273	327,114	329,633	321,705	322,818	287,014	292,030	296,158	304,965	310,095	316,418	322,661	327,530	325,861	
- Lainnya / <i>Others</i>	70,915	4,294	4,291	4,093	4,100	4,093	4,082	4,091	4,092	4,094	4,078	4,084	4,098	4,087	
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	6,545	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Kredit/Pembiayaan yang diberikan / <i>Credit/Financing disbursed</i>	6,545	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25.67	25.47	25.66	25.89	26.02	24.81	24.58	26.07	26.74	27.45	27.63	27.33	27.44	27.86
- Modal / Capital	1,569,939	1,689,915	1,721,678	1,737,168	1,756,587	1,685,672	1,675,202	1,702,705	1,731,412	1,750,704	1,771,885	1,784,447	1,806,827	1,841,577
- ATMR / Risk Weighted Assets	6,116,974	6,634,462	6,708,481	6,710,672	6,750,300	6,793,735	6,816,305	6,531,127	6,475,188	6,376,855	6,412,371	6,529,235	6,585,517	6,610,631
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	24.07	23.82	24.10	24.38	24.51	23.32	23.04	24.51	25.17	25.86	26.02	25.75	25.75	26.19
- Modal Inti (Tier I) / Core Capital (Tier I)	1,472,240	1,580,080	1,616,687	1,636,094	1,654,816	1,584,031	1,570,696	1,600,656	1,629,869	1,648,931	1,668,286	1,681,517	1,695,564	1,731,357
- ATMR / Risk Weighted Assets	6,116,974	6,634,462	6,708,481	6,710,672	6,750,300	6,793,735	6,816,305	6,531,127	6,475,188	6,376,855	6,411,103	6,529,235	6,585,517	6,610,631
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.84	2.47	2.43	3.02	2.75	2.77	2.72	2.69	2.73	2.74	2.74	2.73	2.73	2.72
- Laba sebelum pajak / Profit	174,271	254,867	252,499	330,467	300,549	303,186	297,961	294,425	298,565	300,786	300,489	300,200	300,906	301,196
- Rata-rata total aset / Average total assets	9,476,690	10,328,305	10,391,582	10,932,183	10,939,858	10,953,236	10,948,016	10,934,368	10,953,990	10,980,384	10,973,203	11,002,289	11,036,596	11,072,174
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	83.58	77.51	78.65	86.07	81.99	79.36	78.60	77.55	77.34	77.55	77.15	76.34	76.38	76.80
- Biaya Operasional / Operating Expenses	889,655	807,589	933,289	170,701	228,353	291,724	366,072	425,060	510,955	609,884	679,768	730,737	816,429	915,751
- Pendapatan Operasional / Operating Income	1,064,432	1,041,967	1,186,632	198,329	278,497	367,600	465,715	548,116	660,681	786,449	881,072	957,177	1,068,934	1,192,317
Net Interest Margin Ratio (%) / Net Operation Margin Ratio (%)	4.51	4.70	4.71	4.89	4.72	4.77	4.77	4.79	4.80	4.84	4.87	4.85	4.85	4.83
- Pendapatan bunga bersih / Interest income net	413,942	467,905	471,396	513,609	496,636	502,340	501,715	502,935	504,635	510,098	512,430	512,585	513,015	512,723
- Rata-rata total aset produktif / Average total earning assets	9,170,121	9,960,931	10,018,364	10,507,845	10,526,049	10,531,892	10,510,721	10,499,042	10,505,198	10,533,256	10,530,739	10,557,984	10,588,429	10,619,572
Loan to Deposits Ratio (%) / Financing to Deposits Ratio (%)	77.13	79.60	78.78	79.34	79.80	80.51	80.84	82.13	82.76	82.90	83.38	83.92	84.19	84.78
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5,768,585	6,347,472	6,423,563	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,694,546	6,739,395	6,837,296	6,902,983	6,965,899
- Total Dana Pihak Ketiga / Total Third Party Funds	7,479,463	7,974,133	8,153,590	7,953,823	7,988,710	8,005,579	7,996,571	8,007,690	8,042,101	8,075,763	8,082,870	8,147,169	8,198,810	8,216,207
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19.57	15.65	15.90	15.09	15.35	15.92	15.63	13.85	13.88	13.66	13.42	12.84	13.11	12.83
- Aset Likuid Primer / Primary Liquid Asset	1,208,213	991,247	1,080,533	958,568	993,239	1,053,855	1,037,087	873,018	896,828	836,634	833,282	822,524	881,918	870,312
- Aset Likuid Sekunder / Secondary Liquid assets	771,178	710,288	685,951	690,998	687,082	693,686	671,709	635,568	637,340	670,443	649,869	619,630	605,985	595,572
- Total Aset / Total Assets	10,112,304	10,874,848	11,113,321	10,932,183	10,947,533	10,979,992	10,932,358	10,888,888	11,052,100	11,030,031	11,049,414	11,234,971	11,345,365	11,427,957

Tabel 1.17.
Kinerja Bank Umum - KBMI 1
(Performance of Commercial Banks - KBMI 1)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / <i>Capital Adequacy Ratio (%)</i>	29.11	28.81	30.93	31.86	31.74	30.95	31.01	32.44	32.17	33.29	33.03	32.58	32.47	32.97
- Modal / <i>Capital</i>	215,111	221,102	239,810	242,146	243,549	242,620	242,442	234,066	252,261	234,424	237,053	239,195	239,895	234,203
- ATMR / <i>Risk Weighted Assets</i>	738,938	767,434	775,277	760,116	767,244	783,853	781,894	721,542	784,057	704,198	717,635	734,150	738,732	710,292
Rasio Modal Inti terhadap ATMR (%) / <i>Core Capital Ratio to ATMR (%)</i>	27.78	26.82	28.93	29.88	29.79	29.04	29.04	30.99	30.26	31.80	31.52	31.11	30.92	31.49
- Modal Inti (Tier I) / <i>Core Capital (Tier I)</i>	205,245	205,804	224,274	227,109	228,565	227,640	227,077	223,593	237,274	223,943	225,828	228,426	228,446	223,700
- ATMR / <i>Risk Weighted Assets</i>	738,938	767,434	775,277	760,116	767,244	783,853	781,894	721,542	784,057	704,198	716,367	734,150	738,732	710,292
Return On Assets Ratio (%) / <i>Return On Assets Ratio (%)</i>	0.80	0.83	0.77	1.59	1.36	1.36	1.16	1.40	0.82	1.30	1.37	1.38	1.35	1.38
- Laba sebelum pajak / <i>Profit</i>	7,640	11,026	10,347	22,592	19,224	19,306	16,439	18,751	11,634	17,757	18,589	18,818	18,537	18,123
- Rata-rata total aset / <i>Average total assets</i>	1,279,647	1,334,923	1,341,222	1,416,753	1,411,795	1,416,745	1,421,983	1,341,269	1,427,335	1,366,819	1,353,046	1,358,960	1,368,812	1,310,592
Biaya Operasional thdp Pendapatan Operasional (%) / <i>Operating Expenses/Operating Income (%)</i>	95.91	92.28	92.60	92.40	90.01	89.08	90.83	88.28	92.57	88.80	88.19	87.86	88.23	87.74
- Biaya Operasional / <i>Operating Expenses</i>	179,569	126,139	135,166	23,321	29,236	39,680	55,222	59,817	74,753	85,898	94,660	104,400	118,093	121,183
- Pendapatan Operasional / <i>Operating Income</i>	187,233	136,690	145,961	25,239	32,480	44,545	60,799	67,758	80,756	96,730	107,333	118,819	133,851	138,122
Net Interest Margin Ratio (%) / <i>Net Operation Margin Ratio (%)</i>	3.70	4.42	4.46	4.67	4.61	4.69	4.65	4.93	4.68	5.06	5.09	4.93	4.95	4.96
- Pendapatan bunga bersih / <i>Interest income net</i>	44,499	54,628	55,236	60,781	60,127	61,423	61,038	61,091	61,466	63,876	63,650	61,975	62,519	59,935
- Rata-rata total aset produktif / <i>Average total earning assets</i>	1,201,704	1,234,748	1,238,396	1,302,209	1,303,065	1,310,456	1,311,624	1,240,243	1,313,341	1,261,791	1,250,509	1,256,209	1,263,934	1,208,907
Loan to Deposits Ratio (%) / <i>Financing to Deposits Ratio (%)</i>	71.51	75.97	77.69	76.60	77.06	76.68	76.29	75.74	77.97	76.01	76.81	77.55	75.52	79.91
- Total Kredit kepada pihak ketiga bukan Bank / <i>Total Credit to third party</i>	693,732	756,761	769,034	756,095	762,125	772,061	773,841	732,539	788,652	760,035	756,827	768,233	776,810	752,615
- Total Dana Pihak Ketiga / <i>Total Third Party Funds</i>	970,137	996,171	989,872	987,047	989,023	1,006,811	1,014,404	967,201	1,011,460	999,851	985,353	990,574	1,028,641	941,793
Rasio Aset Likuid (%) / <i>Liquid Assets Ratio (%)</i>	20.75	14.13	15.37	13.93	13.17	14.68	14.84	13.29	13.16	13.64	13.52	13.83	13.65	13.29
- Aset Likuid Primer / <i>Primary Liquid Asset</i>	198,540	127,500	148,428	122,521	110,165	132,257	134,172	107,049	116,939	116,931	116,233	124,740	131,689	110,658
- Aset Likuid Sekunder / <i>Secondary Liquid assets</i>	81,377	71,463	72,361	74,816	75,168	77,226	79,206	72,877	73,163	72,614	70,788	69,690	67,256	71,738
- Total Aset / <i>Total Assets</i>	1,348,864	1,408,521	1,436,185	1,416,753	1,406,836	1,426,646	1,437,696	1,353,675	1,445,011	1,389,977	1,383,111	1,406,269	1,457,486	1,372,439

Tabel 1.18.
Kinerja Bank Umum - KBMI 2
(Performance of Commercial Banks - KBMI 2)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / <i>Capital Adequacy Ratio (%)</i>	36.88	38.74	38.06	35.84	35.95	36.14	35.31	35.03	35.64	37.25	37.37	37.00	36.94	37.43
- Modal / <i>Capital</i>	271,808	307,760	305,933	302,695	306,725	302,933	300,931	314,989	307,265	325,087	330,128	331,906	333,786	348,268
- ATMR / <i>Risk Weighted Assets</i>	737,072	794,468	803,798	844,572	853,309	838,324	852,294	899,310	862,063	872,712	883,367	897,033	903,705	930,372
Rasio Modal Inti terhadap ATMR (%) / <i>Core Capital Ratio to ATMR (%)</i>	34.55	36.18	35.68	33.73	33.81	33.99	33.08	32.51	33.56	34.68	34.69	34.46	34.39	34.96
- Modal Inti (Tier I) / <i>Core Capital (Tier I)</i>	254,657	287,449	286,794	284,893	288,510	284,983	281,969	292,391	289,307	302,657	306,455	309,118	310,816	325,278
- ATMR / <i>Risk Weighted Assets</i>	737,072	794,468	803,798	844,572	853,309	838,324	852,294	899,310	862,063	872,712	883,366	897,033	903,705	930,372
Return On Assets Ratio (%) / <i>Return On Assets Ratio (%)</i>	1.14	1.74	1.72	2.37	2.26	2.20	2.18	1.83	2.17	1.55	1.59	1.58	1.59	1.61
- Laba sebelum pajak / <i>Profit</i>	13,216	22,356	22,182	31,925	30,591	29,805	29,418	26,224	29,321	22,240	22,734	22,656	22,917	24,260
- Rata-rata total aset / <i>Average total assets</i>	1,154,798	1,282,193	1,288,046	1,345,344	1,355,152	1,355,159	1,351,468	1,431,214	1,350,657	1,432,066	1,433,175	1,436,926	1,440,825	1,508,715
Biaya Operasional thdp Pendapatan Operasional (%) / <i>Operating Expenses/Operating Income (%)</i>	91.55	92.15	92.40	94.06	92.33	91.79	91.52	92.07	91.50	94.07	93.59	92.55	92.65	92.92
- Biaya Operasional / <i>Operating Expenses</i>	138,932	241,226	269,274	42,172	61,498	83,228	105,773	126,731	157,677	205,673	221,092	213,201	244,691	277,822
- Pendapatan Operasional / <i>Operating Income</i>	151,750	261,768	291,436	44,833	66,603	90,672	115,568	137,647	172,330	218,648	236,243	230,351	264,113	298,996
Net Interest Margin Ratio (%) / <i>Net Operation Margin Ratio (%)</i>	3.74	4.16	4.18	4.43	4.30	4.33	4.33	4.17	4.39	4.21	4.23	4.25	4.28	4.30
- Pendapatan bunga bersih / <i>Interest income net</i>	40,600	50,074	50,667	56,045	54,829	55,391	55,240	56,040	55,830	56,681	56,941	57,344	57,783	60,702
- Rata-rata total aset produktif / <i>Average total earning assets</i>	1,085,081	1,204,641	1,211,223	1,265,558	1,276,547	1,278,049	1,274,361	1,344,490	1,272,932	1,344,788	1,346,306	1,348,958	1,351,533	1,412,969
Loan to Deposits Ratio (%) / <i>Financing to Deposits Ratio (%)</i>	81.26	77.41	79.24	77.96	77.19	77.59	79.36	81.95	82.32	81.66	82.62	83.70	82.80	82.38
- Total Kredit kepada pihak ketiga bukan Bank / <i>Total Credit to third party</i>	644,999	700,529	703,766	689,967	699,001	701,233	701,063	759,933	724,250	755,214	761,245	775,275	775,755	811,644
- Total Dana Pihak Ketiga / <i>Total Third Party Funds</i>	793,773	904,975	888,106	884,994	905,546	903,798	883,435	927,335	879,797	924,830	921,385	926,219	936,907	985,231
Rasio Aset Likuid (%) / <i>Liquid Assets Ratio (%)</i>	22.38	21.64	22.27	22.33	23.13	23.68	24.31	20.70	22.11	21.32	22.22	20.87	21.08	20.69
- Aset Likuid Primer / <i>Primary Liquid Asset</i>	183,586	199,131	202,979	192,745	207,783	212,113	214,711	186,384	194,551	195,624	216,436	206,149	212,554	216,560
- Aset Likuid Sekunder / <i>Secondary Liquid assets</i>	83,950	96,651	98,200	107,719	107,985	108,732	111,105	108,328	106,284	108,241	103,762	100,021	98,608	102,754
- Total Aset / <i>Total Assets</i>	1,195,504	1,367,078	1,352,427	1,345,344	1,364,960	1,355,173	1,340,393	1,424,054	1,360,522	1,425,548	1,440,940	1,466,932	1,475,915	1,543,570

Tabel 1.19.
Kinerja Bank Umum - KBMI 3
(Performance of Commercial Banks - KBMI 3)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / <i>Capital Adequacy Ratio (%)</i>	25.30	23.42	24.38	24.63	24.62	24.41	24.26	25.09	25.22	26.08	26.21	25.74	25.77	25.82
- Modal / <i>Capital</i>	357,409	380,939	391,103	395,311	396,401	395,818	390,150	398,887	400,212	403,840	406,256	403,655	405,814	410,027
- ATMR / <i>Risk Weighted Assets</i>	1,412,509	1,626,613	1,604,015	1,604,957	1,610,265	1,621,431	1,608,280	1,590,068	1,586,718	1,548,401	1,549,755	1,568,213	1,574,975	1,588,223
Rasio Modal Inti terhadap ATMR (%) / <i>Core Capital Ratio to ATMR (%)</i>	23.24	21.61	22.70	22.97	22.96	22.79	22.57	23.44	23.62	24.46	24.62	24.20	24.17	24.26
- Modal Inti (Tier I) / <i>Core Capital (Tier I)</i>	328,286	351,508	364,092	368,591	369,782	369,486	362,965	372,657	374,797	378,806	381,479	379,559	380,701	385,232
- ATMR / <i>Risk Weighted Assets</i>	1,412,509	1,626,613	1,604,015	1,604,957	1,610,265	1,621,431	1,608,280	1,590,068	1,586,718	1,548,401	1,549,755	1,568,213	1,574,975	1,588,223
Return On Assets Ratio (%) / <i>Return On Assets Ratio (%)</i>	1.41	1.70	1.68	2.22	1.83	1.85	1.92	1.94	1.92	1.93	1.93	1.88	1.84	1.78
- Laba sebelum pajak / <i>Profit</i>	33,298	43,746	43,450	59,552	49,279	50,127	52,235	52,690	52,053	52,338	52,407	51,057	50,170	48,543
- Rata-rata total aset / <i>Average total assets</i>	2,357,650	2,568,533	2,580,085	2,677,437	2,694,454	2,714,555	2,719,668	2,714,175	2,715,051	2,717,157	2,716,970	2,720,732	2,723,399	2,727,600
Biaya Operasional thdp Pendapatan Operasional (%) / <i>Operating Expenses/Operating Income (%)</i>	83.48	78.75	79.13	80.44	80.65	79.68	78.90	78.27	78.47	78.27	78.19	78.71	79.01	79.91
- Biaya Operasional / <i>Operating Expenses</i>	169,751	149,573	166,148	20,440	34,318	49,409	65,533	79,417	95,309	110,476	125,883	142,355	158,384	178,211
- Pendapatan Operasional / <i>Operating Income</i>	203,336	189,941	209,957	25,412	42,554	62,009	83,063	101,461	121,453	141,156	160,993	180,860	200,461	223,014
Net Interest Margin Ratio (%) / <i>Net Operation Margin Ratio (%)</i>	3.79	3.89	3.88	3.88	3.79	3.83	3.81	3.82	3.82	3.82	3.83	3.81	3.81	3.80
- Pendapatan bunga bersih / <i>Interest income net</i>	86,552	96,486	96,588	99,721	98,247	99,659	99,310	99,505	99,487	99,587	99,921	99,744	99,839	99,739
- Rata-rata total aset produktif / <i>Average total earning assets</i>	2,284,059	2,478,555	2,489,948	2,572,113	2,590,575	2,602,544	2,607,431	2,603,182	2,603,202	2,607,969	2,609,906	2,614,941	2,618,770	2,623,767
Loan to Deposits Ratio (%) / <i>Financing to Deposits Ratio (%)</i>	79.51	86.46	84.67	85.12	84.95	84.32	84.64	86.72	88.88	87.48	87.82	88.95	89.95	90.26
- Total Kredit kepada pihak ketiga bukan Bank / <i>Total Credit to third party</i>	1,483,010	1,682,705	1,687,209	1,660,542	1,678,810	1,687,065	1,700,370	1,722,053	1,740,297	1,743,092	1,750,161	1,764,889	1,779,399	1,800,556
- Total Dana Pihak Ketiga / <i>Total Third Party Funds</i>	1,865,083	1,946,269	1,992,606	1,950,940	1,976,235	2,000,699	2,008,848	1,985,756	1,957,973	1,992,488	1,992,819	1,984,073	1,978,115	1,994,825
Rasio Aset Likuid (%) / <i>Liquid Assets Ratio (%)</i>	21.71	16.08	17.12	15.54	16.46	16.87	16.72	14.25	13.57	14.50	13.62	13.24	13.30	13.30
- Aset Likuid Primer / <i>Primary Liquid Asset</i>	315,680	233,603	284,281	240,390	261,386	288,277	286,045	212,281	198,782	219,872	196,397	200,206	200,012	197,953
- Aset Likuid Sekunder / <i>Secondary Liquid assets</i>	222,490	192,718	179,198	175,691	184,830	176,557	171,239	171,319	170,153	175,939	173,392	163,997	165,490	170,418
- Total Aset / <i>Total Assets</i>	2,478,932	2,651,768	2,707,159	2,677,437	2,711,472	2,754,756	2,735,007	2,692,200	2,719,433	2,729,795	2,715,661	2,750,823	2,747,407	2,769,612

Tabel 1.20.
Kinerja Bank Umum - KBMI 4
(Performance of Commercial Banks - KBMI 4)
 Nilai Kinerja dalam Miliar Rp (Billion Rp) dan Rasio Kinerja (%)

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / <i>Capital Adequacy Ratio (%)</i>	22.48	22.64	22.26	22.77	23.01	20.97	20.75	21.57	23.80	24.21	24.48	24.32	24.56	25.11
- Modal / <i>Capital</i>	725,611	780,114	784,832	797,016	809,912	744,302	741,679	755,725	771,673	787,352	798,449	809,691	827,332	849,079
- ATMR / <i>Risk Weighted Assets</i>	3,228,455	3,445,947	3,525,391	3,501,027	3,519,482	3,550,127	3,573,837	3,503,096	3,242,350	3,251,544	3,261,615	3,329,839	3,368,105	3,381,744
Rasio Modal Inti terhadap ATMR (%) / <i>Core Capital Ratio to ATMR (%)</i>	21.19	21.34	21.03	21.58	21.82	19.77	19.55	20.34	22.47	22.87	23.13	22.96	23.03	23.57
- Modal Inti (Tier I) / <i>Core Capital (Tier I)</i>	684,053	735,318	741,527	755,502	767,959	701,922	698,685	712,475	728,492	743,526	754,524	764,414	775,601	797,147
- ATMR / <i>Risk Weighted Assets</i>	3,228,455	3,445,947	3,525,391	3,501,027	3,519,482	3,550,127	3,573,837	3,503,096	3,242,350	3,251,544	3,261,615	3,329,839	3,368,105	3,381,744
Return On Assets Ratio (%) / <i>Return On Assets Ratio (%)</i>	2.56	3.46	3.41	3.94	3.68	3.73	3.66	3.61	3.76	3.81	3.78	3.79	3.80	3.81
- Laba sebelum pajak / <i>Profit</i>	120,118	177,738	176,520	216,398	201,454	203,948	199,868	196,760	205,557	208,451	206,758	207,668	209,283	210,270
- Rata-rata total aset / <i>Average total assets</i>	4,684,596	5,142,655	5,182,229	5,492,648	5,478,457	5,466,777	5,454,898	5,447,710	5,460,947	5,464,342	5,470,012	5,485,672	5,503,560	5,525,267
Biaya Operasional thdp Pendapatan Operasional (%) / <i>Operating Expenses/Operating Income (%)</i>	76.88	64.08	67.26	82.42	75.48	70.08	67.65	65.95	64.03	63.00	63.25	63.39	62.75	63.61
- Biaya Operasional / <i>Operating Expenses</i>	401,403	290,650	362,700	84,767	103,300	119,407	139,544	159,096	183,216	207,838	238,133	270,781	295,262	338,535
- Pendapatan Operasional / <i>Operating Income</i>	522,114	453,567	539,278	102,845	136,860	170,374	206,285	241,249	286,142	329,915	376,502	427,146	470,510	532,185
Net Interest Margin Ratio (%) / <i>Net Operation Margin Ratio (%)</i>	5.27	5.29	5.29	5.53	5.29	5.35	5.38	5.39	5.42	5.45	5.48	5.50	5.47	5.44
- Pendapatan bunga bersih / <i>Interest income net</i>	242,291	266,718	268,906	297,062	283,434	285,867	286,127	286,298	287,852	289,954	291,918	293,521	292,873	292,348
- Rata-rata total aset produktif / <i>Average total earning assets</i>	4,599,276	5,042,988	5,078,797	5,367,965	5,355,861	5,340,842	5,317,305	5,311,127	5,315,723	5,318,708	5,324,018	5,337,876	5,354,192	5,373,928
Loan to Deposits Ratio (%) / <i>Financing to Deposits Ratio (%)</i>	76.53	77.72	76.20	77.57	78.57	80.24	80.42	81.47	81.16	82.63	82.98	83.11	83.92	83.86
- Total Kredit kepada pihak ketiga bukan Bank / <i>Total Credit to third party</i>	2,946,844	3,207,478	3,263,554	3,204,274	3,235,384	3,285,099	3,289,276	3,362,552	3,402,816	3,436,205	3,471,163	3,528,899	3,571,019	3,601,083
- Total Dana Pihak Ketiga / <i>Total Third Party Funds</i>	3,850,469	4,126,718	4,283,006	4,130,841	4,117,906	4,094,272	4,089,884	4,127,398	4,192,871	4,158,594	4,183,313	4,246,303	4,255,147	4,294,358
Rasio Aset Likuid (%) / <i>Liquid Assets Ratio (%)</i>	17.56	14.33	13.90	13.39	13.41	13.82	13.14	12.00	12.20	11.27	11.00	10.29	10.81	10.38
- Aset Likuid Primer / <i>Primary Liquid Asset</i>	510,407	431,013	444,845	402,913	413,905	421,209	402,158	367,303	386,557	304,207	304,216	291,430	337,663	345,141
- Aset Likuid Sekunder / <i>Secondary Liquid assets</i>	383,360	349,457	336,192	332,772	319,098	331,171	310,159	283,045	287,740	313,649	301,928	285,922	274,631	250,662
- Total Aset / <i>Total Assets</i>	5,089,004	5,447,480	5,617,550	5,492,648	5,464,266	5,443,416	5,419,261	5,418,959	5,527,134	5,484,711	5,509,702	5,610,947	5,664,558	5,742,335

Tabel 1.21.
Perkembangan Aset Bank Umum Berdasarkan Kelompok Usaha
(Growth of Commercial Banks Assets based on Group of Banks)
Miliar (Billion)

Kelompok Bank / Group of Bank	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
- KBMI 1	1,348,864	1,408,521	1,436,185	1,416,753	1,406,836	1,426,646	1,437,696	1,353,675	1,445,011	1,389,977	1,383,111	1,406,269	1,457,486	1,372,439
- KBMI 2	1,195,504	1,367,079	1,352,427	1,345,344	1,364,960	1,355,173	1,340,393	1,424,054	1,360,522	1,425,548	1,440,940	1,466,932	1,475,915	1,543,570
- KBMI 3	2,478,932	2,651,774	2,707,159	2,677,437	2,711,472	2,754,756	2,735,007	2,692,200	2,719,433	2,729,795	2,715,661	2,750,823	2,747,407	2,769,612
- KBMI 4	5,089,004	5,447,480	5,617,550	5,492,648	5,464,266	5,443,416	5,419,261	5,418,959	5,527,134	5,484,711	5,509,702	5,610,947	5,664,558	5,742,335
Total	10,112,304	10,874,853	11,113,321	10,932,183	10,947,533	10,979,992	10,932,358	10,888,888	11,052,100	11,030,031	11,049,414	11,234,971	11,345,365	11,427,957

Tabel 1.22. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)				
Kelompok Bank / Group of Bank	November 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
KBMI 1	-	13	49	4
KBMI 2	-	-	9	13
KBMI 3	-	-	-	13
KBMI 4	-	-	-	4
Total	-	13	58	34

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

Indikator / Indicator	2021	2022		2023										
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	8,665,390	9,429,848	9,451,430	9,452,918	9,509,937	9,499,268	9,471,907	9,534,152	9,635,779	9,701,461	9,731,139	9,896,688	9,964,979	10,054,492
a. Lancar / Current	8,244,402	8,988,881	9,045,096	9,008,981	9,037,149	9,052,610	8,991,226	9,063,065	9,143,665	9,206,727	9,225,036	9,406,715	9,473,981	9,567,364
b. Dalam Perhatian Khusus / Special Mention	242,194	268,403	245,638	276,242	304,196	282,136	313,286	301,457	326,000	322,799	333,729	319,454	319,759	318,533
c. Kurang Lancar / Sub-Standard	23,338	20,101	20,182	25,297	22,546	20,271	27,109	23,952	24,588	29,231	25,699	23,953	26,573	24,127
d. Diragukan / Doubtful	20,640	27,398	25,509	25,340	29,844	30,742	28,482	29,001	28,066	26,804	29,149	29,731	27,155	25,577
e. Macet / Loss	134,815	125,065	115,006	117,059	116,201	113,509	111,804	116,675	113,460	115,900	117,528	116,835	117,511	118,891
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2,155,891	2,450,678	2,824,164	2,555,136	2,616,899	2,574,629	2,562,570	2,629,062	2,641,007	2,668,492	2,689,062	2,741,521	2,771,974	2,764,116
a. Lancar / Current	2,122,335	2,406,057	2,713,801	2,511,090	2,570,531	2,530,726	2,516,968	2,584,042	2,598,888	2,624,412	2,645,229	2,696,994	2,727,512	2,720,280
b. Dalam Perhatian Khusus / Special Mention	29,466	36,749	79,291	35,732	38,408	35,917	37,564	36,707	33,537	35,613	35,484	36,038	36,063	35,598
c. Kurang Lancar / Sub-Standard	881	1,930	2,104	2,147	2,236	2,174	2,379	2,498	2,996	2,654	2,745	2,852	2,704	2,574
d. Diragukan / Doubtful	213	946	867	879	982	893	861	975	944	984	1,037	1,135	1,248	1,235
e. Macet / Loss	2,997	4,996	28,101	5,287	4,742	4,919	4,799	4,841	4,642	4,830	4,567	4,502	4,446	4,429
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	182,884	180,436	191,767	176,009	176,552	172,508	175,434	177,943	174,696	180,402	180,724	179,008	179,637	176,832
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	52,051	70,482	74,029	71,905	70,452	71,027	70,204	67,235	67,198	66,118	65,561	70,222	72,407	72,635
a. Lancar / Current	52,028	70,424	73,999	71,866	70,399	70,968	70,124	67,153	67,065	66,051	65,506	70,174	72,373	72,581
b. Dalam Perhatian Khusus / Special Mention	13	51	23	32	31	25	33	26	90	24	13	8	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	10	7	7	7	21	33	47	55	43	43	41	40	33	54
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	10	7	7	7	21	33	47	55	43	43	41	40	33	54

Tabel 1.24.
Aset Produktif dan Kualitas Kredit/Pembiayaan Bank Umum kepada Bank Lain - KBMI 1
(Earning Assets and Credit/Financing Quality of Commercial Banks to Other Bank - KBMI 1)
Miliar Rp (Billion Rp)

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	1,085,516	1,142,580	1,148,163	1,160,236	1,177,517	1,186,707	1,185,513	1,112,206	1,129,072	1,159,033	1,160,931	1,173,789	1,209,983	1,136,996
a. Lancar / Current	1,038,654	1,089,384	1,100,948	1,106,038	1,121,409	1,132,699	1,124,163	1,060,898	1,077,638	1,107,522	1,109,329	1,119,720	1,155,287	1,086,543
b. Dalam Perhatian Khusus / Special Mention	26,735	29,268	26,284	32,625	34,029	31,454	38,196	32,010	32,731	31,744	31,990	34,538	34,481	31,590
c. Kurang Lancar / Sub-Standard	3,401	2,921	2,445	2,653	2,607	2,722	3,161	2,992	2,366	3,188	2,327	2,473	3,023	2,997
d. Diragukan / Doubtful	1,625	2,013	1,983	1,791	2,104	1,960	1,730	1,970	2,011	1,888	2,510	2,293	1,827	1,515
e. Macet / Loss	15,100	18,994	16,502	17,129	17,368	17,871	18,262	14,336	14,327	14,691	14,775	14,765	15,364	14,352
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	176,218	170,960	172,530	171,855	173,406	174,556	175,279	177,369	179,978	187,430	187,947	192,075	194,500	185,331
a. Lancar / Current	173,399	164,611	167,406	165,898	166,961	168,687	169,356	171,232	174,558	182,033	182,333	185,949	188,408	179,629
b. Dalam Perhatian Khusus / Special Mention	2,588	4,698	3,710	4,499	4,975	4,340	4,377	4,533	4,048	4,002	4,200	4,752	4,720	4,405
c. Kurang Lancar / Sub-Standard	6	129	95	131	131	152	149	144	130	143	157	161	153	129
d. Diragukan / Doubtful	15	164	105	78	90	96	105	100	92	86	84	91	104	95
e. Macet / Loss	209	1,357	1,214	1,248	1,249	1,281	1,292	1,360	1,150	1,166	1,174	1,123	1,115	1,073
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	20,357	25,579	22,344	23,029	23,549	24,082	24,699	20,901	20,076	21,162	21,026	20,905	21,587	20,161
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	4,600	3,171	3,653	3,720	3,579	3,325	3,288	2,542	2,599	2,555	2,573	2,847	2,517	2,527
a. Lancar / Current	4,594	3,169	3,652	3,720	3,571	3,311	3,274	2,530	2,599	2,555	2,573	2,847	2,517	2,527
b. Dalam Perhatian Khusus / Special Mention	0	2	2	-	2	2	2	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	6	-	-	-	-	12	12	12	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	-	-	-	-	12	12	12	-	-	-	-	-	-

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

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	935,269	1,093,753	1,085,851	1,096,342	1,112,095	1,097,760	1,097,472	1,173,437	1,183,544	1,182,234	1,188,157	1,203,182	1,200,502	1,258,892
a. Lancar / Current	881,124	1,049,571	1,044,701	1,051,905	1,065,324	1,052,608	1,048,241	1,119,763	1,115,526	1,116,086	1,111,605	1,147,772	1,141,831	1,199,366
b. Dalam Perhatian Khusus / Special Mention	32,462	28,811	26,703	29,773	32,115	30,340	33,677	34,228	47,507	44,423	54,678	33,681	36,843	37,129
c. Kurang Lancar / Sub-Standard	1,562	1,151	1,313	1,360	1,349	1,267	2,218	2,975	3,842	4,410	4,094	3,525	3,492	3,164
d. Diragukan / Doubtful	2,053	1,800	1,785	1,961	2,007	2,043	1,998	1,110	1,272	1,254	1,366	1,863	1,821	1,813
e. Macet / Loss	18,067	12,418	11,349	11,344	11,300	11,503	11,338	15,360	15,397	16,062	16,414	16,341	16,514	17,420
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	362,322	437,150	434,891	428,005	436,833	419,342	419,091	427,328	428,553	436,019	442,280	457,532	440,152	431,395
a. Lancar / Current	353,871	427,923	426,221	419,523	428,091	410,685	410,686	419,205	420,330	426,698	433,778	448,411	430,873	423,443
b. Dalam Perhatian Khusus / Special Mention	7,212	8,272	7,665	7,475	7,693	7,597	7,290	6,887	6,595	7,890	7,265	7,744	7,911	6,673
c. Kurang Lancar / Sub-Standard	650	474	672	585	658	599	653	711	1,174	812	781	870	891	811
d. Diragukan / Doubtful	29	34	40	156	161	74	26	37	39	33	42	47	37	25
e. Macet / Loss	559	447	293	266	230	386	435	488	414	587	414	460	441	443
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	22,920	16,325	15,453	15,671	15,705	15,872	16,668	20,682	22,139	23,158	23,111	23,106	23,196	23,676
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	6,625	15,064	16,362	15,750	15,534	15,704	15,074	14,235	14,227	13,443	13,266	16,809	17,903	18,221
a. Lancar / Current	6,625	15,031	16,352	15,717	15,500	15,672	15,047	14,200	14,188	13,410	13,255	16,798	17,903	18,201
b. Dalam Perhatian Khusus / Special Mention	-	33	11	32	25	24	26	26	30	24	4	4	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	1	0	0	9	9	0	9	8	8	7	7	-	20
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	1	0	0	9	9	0	9	8	8	7	7	-	20

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

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	2,156,140	2,350,224	2,347,833	2,320,822	2,351,545	2,364,669	2,356,514	2,380,868	2,415,385	2,426,292	2,418,066	2,457,923	2,468,243	2,488,945
a. Lancar / Current	2,045,055	2,222,224	2,224,534	2,190,954	2,214,028	2,236,960	2,220,765	2,248,758	2,278,672	2,292,307	2,280,429	2,320,607	2,328,486	2,350,255
b. Dalam Perhatian Khusus / Special Mention	64,213	78,821	76,057	81,520	89,292	80,599	88,610	85,040	89,244	86,459	90,064	91,333	92,637	92,622
c. Kurang Lancar / Sub-Standard	7,484	6,195	7,352	7,513	7,171	5,896	6,926	6,297	6,354	7,421	6,987	5,466	6,693	5,935
d. Diragukan / Doubtful	4,751	5,894	5,210	5,068	5,789	5,778	5,536	5,377	5,099	4,803	5,297	5,493	4,897	5,516
e. Macet / Loss	34,636	37,090	34,680	35,768	35,264	35,436	34,678	35,397	36,017	35,301	35,289	35,024	35,530	34,616
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	682,717	927,422	946,140	973,572	978,180	972,229	953,982	964,288	950,150	960,152	983,207	984,674	1,003,693	1,013,973
a. Lancar / Current	675,840	911,765	933,146	958,499	962,489	958,584	938,599	948,966	934,717	945,435	968,261	970,719	989,377	998,181
b. Dalam Perhatian Khusus / Special Mention	6,585	11,943	9,275	11,413	12,044	9,978	11,815	11,718	11,758	10,965	11,252	10,236	10,614	12,089
c. Kurang Lancar / Sub-Standard	90	1,211	1,215	1,230	1,196	1,242	1,302	1,371	1,385	1,418	1,463	1,358	1,299	1,254
d. Diragukan / Doubtful	51	624	593	535	578	546	578	576	580	654	685	812	838	824
e. Macet / Loss	151	1,879	1,910	1,894	1,874	1,879	1,687	1,657	1,709	1,679	1,547	1,549	1,565	1,625
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	47,163	52,894	50,961	52,009	51,872	50,777	50,707	50,675	51,145	51,278	51,267	49,703	50,823	49,771
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	11,589	18,637	21,480	19,880	19,963	21,128	20,463	19,219	18,991	18,615	19,142	18,436	20,601	20,763
a. Lancar / Current	11,577	18,614	21,463	19,873	19,953	21,116	20,423	19,185	18,897	18,581	19,098	18,399	20,568	20,730
b. Dalam Perhatian Khusus / Special Mention	12	16	11	0	4	-	5	-	60	0	10	4	0	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	0	7	7	7	7	12	34	34	34	34	34	33	33	33
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	7	7	7	7	12	34	34	34	34	34	33	33	33

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

Indikator / Indicator	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	4,488,465	4,843,292	4,869,583	4,875,518	4,868,780	4,850,132	4,832,408	4,867,642	4,907,778	4,933,902	4,963,986	5,061,795	5,086,251	5,169,659
a. Lancar / Current	4,279,569	4,627,702	4,674,912	4,660,084	4,636,387	4,630,343	4,598,057	4,633,648	4,671,830	4,690,812	4,723,673	4,818,617	4,848,377	4,931,201
b. Dalam Perhatian Khusus / Special Mention	118,783	131,503	116,595	132,324	148,760	139,744	152,802	150,178	156,519	160,174	156,996	159,902	155,797	157,192
c. Kurang Lancar / Sub-Standard	10,892	9,833	9,072	13,772	11,419	10,385	14,804	11,688	12,026	14,211	12,291	12,489	13,365	12,032
d. Diragukan / Doubtful	12,211	17,692	16,530	16,521	19,945	20,960	19,218	20,545	19,684	18,859	19,975	20,082	18,610	16,732
e. Macet / Loss	67,011	56,563	52,474	52,817	52,269	48,699	47,526	51,582	47,719	49,845	51,051	50,705	50,102	52,503
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	934,635	915,145	1,270,603	981,704	1,028,479	1,008,503	1,014,219	1,060,078	1,082,327	1,084,891	1,075,629	1,107,239	1,133,628	1,133,416
a. Lancar / Current	919,224	901,758	1,187,029	967,170	1,012,991	992,770	998,327	1,044,639	1,069,283	1,070,246	1,060,858	1,091,915	1,118,854	1,119,028
b. Dalam Perhatian Khusus / Special Mention	13,080	11,837	58,641	12,344	13,696	14,001	14,081	13,569	11,137	12,757	12,767	13,306	12,818	12,431
c. Kurang Lancar / Sub-Standard	135	115	122	202	251	182	275	272	307	280	344	463	361	380
d. Diragukan / Doubtful	118	124	129	109	152	177	153	262	232	210	226	186	269	290
e. Macet / Loss	2,077	1,312	24,683	1,879	1,390	1,373	1,384	1,336	1,368	1,398	1,433	1,370	1,325	1,288
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	92,444	85,638	103,009	85,300	85,426	81,777	83,360	85,685	81,336	84,804	85,320	85,295	84,032	83,224
Kredit/Pembiayaan kepada Bank Lain / Interbank Loans/financing	29,237	33,610	32,533	32,556	31,375	30,870	31,380	31,239	31,381	31,505	30,580	32,129	31,386	31,123
a. Lancar / Current	29,232	33,610	32,533	32,556	31,375	30,870	31,380	31,239	31,381	31,505	30,580	32,129	31,386	31,123
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	0	-	0	-	-	-	0	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan/Non Performing Financing kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	4	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.28. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Nilai Nominal dalam Miliar Rp (Billion Rp)		
November 2023		
Keterangan / Items	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	2,526,750	30.75
Rupiah	1,767,724	21.52
Valas / Foreign Exchange	759,026	9.24
Tabungan / Saving	2,610,398	31.77
Rupiah	2,429,696	29.57
Valas / Foreign Exchange	180,702	2.20
Simpanan Berjangka / Time Deposits	3,079,059	37.48
Rupiah	2,754,741	33.53
Valas / Foreign Exchange	324,319	3.95
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	1,177,488	14.33
Valas / Foreign Exchange	160,094	1.95
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	841,229	10.24
Valas / Foreign Exchange	88,227	1.07
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	374,186	4.55
Valas / Foreign Exchange	37,504	0.46
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	361,838	4.40
Valas / Foreign Exchange	38,493	0.47
Total DPK / Total Third Party Funds	8,216,207	100
Rupiah	6,952,161	85
Valas / Foreign Exchange	1,264,046	15

Tabel 1.29. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 1 (Composition of Third Party Funds of Commercial Banks - KBMI 1) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	November 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	223,141	23.69
Rupiah	197,010	20.92
Valas / Foreign Exchange	26,131	2.77
Tabungan / Saving	203,865	21.65
Rupiah	199,173	21.15
Valas / Foreign Exchange	4,692	0.50
Simpanan Berjangka / Time Deposits	514,787	54.66
Rupiah	477,749	50.73
Valas / Foreign Exchange	37,038	3.93
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	202,895	21.54
Valas / Foreign Exchange	16,228	1.72
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	119,879	12.73
Valas / Foreign Exchange	9,255	0.98
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	66,568	7.07
Valas / Foreign Exchange	4,222	0.45
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	88,408	9.39
Valas / Foreign Exchange	7,332	0.78
Total DPK / Total Third Party Funds	941,793	100
Rupiah	873,932	93
Valas / Foreign Exchange	67,861	7

Tabel 1.30. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 2 (Composition of Third Party Funds of Commercial Banks - KBMI 2) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	November 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	335,258	34.03
Rupiah	220,320	22.36
Valas / Foreign Exchange	114,938	11.67
Tabungan / Saving	158,979	16.14
Rupiah	151,352	15.36
Valas / Foreign Exchange	7,627	0.77
Simpanan Berjangka / Time Deposits	490,994	49.84
Rupiah	438,192	44.48
Valas / Foreign Exchange	52,802	5.36
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	204,680	20.77
Valas / Foreign Exchange	24,014	2.44
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	108,697	11.03
Valas / Foreign Exchange	14,172	1.44
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	61,882	6.28
Valas / Foreign Exchange	6,411	0.65
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	62,932	6.39
Valas / Foreign Exchange	8,205	0.83
Total DPK / Total Third Party Funds	985,231	100
Rupiah	809,864	82
Valas / Foreign Exchange	175,367	18

Tabel 1.31. Komposisi Dana Pihak Ketiga Bank Umum - KBMI 3 (Composition of Third Party Funds of Commercial Banks - KBMI 3) Nilai Nominal dalam Miliar Rp (Billion Rp)		
Keterangan / Items	November 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	549,005	27.52
Rupiah	413,211	20.71
Valas / Foreign Exchange	135,794	6.81
Tabungan / Saving	527,734	26.46
Rupiah	430,973	21.60
Valas / Foreign Exchange	96,761	4.85
Simpanan Berjangka / Time Deposits	918,086	46.02
Rupiah	804,334	40.32
Valas / Foreign Exchange	113,752	5.70
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	391,348	19.62
Valas / Foreign Exchange	60,734	3.04
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	240,962	12.08
Valas / Foreign Exchange	30,138	1.51
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	85,318	4.28
Valas / Foreign Exchange	12,183	0.61
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	86,706	4.35
Valas / Foreign Exchange	10,697	0.54
Total DPK / Total Third Party Funds	1,994,825	100
Rupiah	1,648,518	83
Valas / Foreign Exchange	346,307	17

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 2023	
	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)
Giro / Demand Deposits	1,419,346	33.05
Rupiah	937,183	21.82
Valas / Foreign Exchange	482,163	11.23
Tabungan / Saving	1,719,819	40.05
Rupiah	1,648,198	38.38
Valas / Foreign Exchange	71,621	1.67
Simpanan Berjangka / Time Deposits	1,155,193	26.90
Rupiah	1,034,466	24.09
Valas / Foreign Exchange	120,726	2.81
- Jangka Waktu 1 bulan / Period 1 Month		
Rupiah	378,566	8.82
Valas / Foreign Exchange	59,117	1.38
- Jangka Waktu 3 bulan / Period 3 Month		
Rupiah	371,691	8.66
Valas / Foreign Exchange	34,661	0.81
- Jangka Waktu 6 bulan / Period 6 Month		
Rupiah	160,418	3.74
Valas / Foreign Exchange	14,688	0.34
- Jangka Waktu >= 12 bulan / Period >= 12 Month		
Rupiah	123,792	2.88
Valas / Foreign Exchange	12,260	0.29
Total DPK / Total Third Party Funds	4,294,358	100.00
Rupiah	3,619,847	84.29
Valas / Foreign Exchange	674,511	15.71

Tabel 1.33. Suku Bunga/Bagi Hasil Rata-rata DPK Bank Umum (Average of Interest/Profit Sharing Rate of Third Party Funds of Commercial Banks) Persen (Percent)														
Keterangan / Items	2021	2022			2023									
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits														
Rupiah	1.71	1.75	1.91	1.92	1.91	1.92	1.92	1.97	1.98	1.96	2.01	2.05	2.04	2.08
Valas / Foreign Exchange	0.17	0.78	1.01	1.00	1.08	1.03	0.98	0.97	1.11	1.13	1.27	1.25	1.43	1.50
Tabungan / Saving														
Rupiah	0.69	0.67	0.67	0.67	0.67	0.69	0.67	0.67	0.67	0.67	0.66	0.66	0.67	0.67
Valas / Foreign Exchange	0.17	0.34	0.43	0.49	0.57	0.71	0.73	0.73	0.58	0.66	0.69	0.76	0.62	0.72
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2.92	3.69	3.95	4.00	4.18	4.20	4.18	4.19	4.19	4.24	4.29	4.33	4.43	4.52
Valas / Foreign Exchange	0.37	2.42	2.74	2.86	2.88	3.00	2.92	3.00	3.05	3.25	3.39	3.51	3.53	3.71
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3.21	3.77	4.18	4.33	4.39	4.41	4.45	4.52	4.50	4.60	4.62	4.73	4.83	5.00
Valas / Foreign Exchange	0.50	2.30	2.60	2.99	3.08	3.25	3.35	3.34	3.39	3.57	3.86	3.95	4.10	4.24
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3.52	3.84	4.16	4.33	4.48	4.62	4.65	4.70	4.68	4.79	4.82	5.00	5.11	5.31
Valas / Foreign Exchange	0.60	1.86	2.45	2.73	2.92	3.19	3.26	3.26	3.29	3.36	3.47	3.61	3.73	3.84
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3.99	4.37	4.68	4.82	4.84	4.91	4.97	5.07	5.06	5.13	5.12	5.12	5.22	5.32
Valas / Foreign Exchange	0.66	1.75	2.05	2.38	2.51	2.78	2.87	2.92	2.84	2.87	2.97	2.99	2.93	3.08

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

Keterangan / Items	2021	2022					2023								
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Giro / Demand Deposits															
Rupiah	1.74	1.73	1.75	1.80	1.82	1.82	1.83	1.84	1.86	1.81	1.80	1.79	1.88	1.88	
Valas / Foreign Exchange	0.10	0.44	0.55	0.54	0.55	0.59	0.50	0.66	0.77	0.66	0.94	0.77	0.96	0.79	
Tabungan / Saving															
Rupiah	1.65	1.63	1.54	1.56	1.58	1.60	1.53	1.49	1.49	1.47	1.47	1.46	1.49	1.52	
Valas / Foreign Exchange	0.17	0.64	0.63	0.35	0.33	0.78	0.74	0.64	0.78	0.78	0.82	1.16	1.09	1.05	
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3.74	4.30	4.76	4.75	4.79	4.83	4.81	4.72	4.79	4.81	4.78	4.81	4.94	5.04	
Valas / Foreign Exchange	0.66	2.68	2.89	3.09	3.09	3.32	2.93	3.27	3.36	3.38	3.45	3.56	3.73	3.87	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4.18	4.45	4.90	5.10	5.10	5.10	5.17	5.27	5.29	5.35	5.31	5.28	5.37	5.49	
Valas / Foreign Exchange	0.88	1.96	2.48	2.89	3.15	3.49	3.76	3.72	3.66	3.84	3.99	3.94	4.00	4.05	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4.36	4.24	4.55	4.74	4.84	4.95	5.06	5.07	5.11	5.29	5.18	5.21	5.34	5.46	
Valas / Foreign Exchange	1.13	1.32	1.53	2.09	2.44	2.80	3.02	3.12	3.36	3.38	3.47	3.97	4.03	4.04	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4.50	4.05	4.57	5.02	4.84	4.93	5.12	5.31	5.07	5.40	5.03	5.05	5.38	5.28	
Valas / Foreign Exchange	0.95	2.16	2.66	3.02	3.36	3.42	3.63	3.68	3.93	3.96	4.02	4.05	4.06	4.05	

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

Keterangan / Items	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits														
Rupiah	1.56	1.75	1.83	1.78	1.80	1.93	1.82	1.82	1.87	1.81	1.81	1.90	1.89	1.94
Valas / Foreign Exchange	0.09	0.44	0.47	0.54	0.65	0.75	0.71	0.82	0.78	0.95	0.90	1.05	1.19	1.26
Tabungan / Saving														
Rupiah	1.17	1.29	1.29	1.28	1.28	1.37	1.15	1.23	1.20	1.14	1.16	1.21	1.21	1.25
Valas / Foreign Exchange	0.11	0.54	0.61	0.74	0.19	0.21	0.21	0.21	0.22	0.19	0.21	0.21	0.21	0.33
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	3.62	4.37	4.76	4.79	4.87	4.90	4.85	4.84	4.88	4.88	4.97	5.00	5.12	5.25
Valas / Foreign Exchange	0.56	2.41	2.83	3.19	3.35	3.30	3.30	3.38	3.32	3.48	3.69	3.55	3.75	3.84
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3.83	4.53	5.20	5.40	5.53	5.35	5.23	5.25	5.11	5.21	5.25	5.35	5.49	5.63
Valas / Foreign Exchange	0.66	2.71	2.97	3.19	3.43	3.60	3.74	3.92	3.92	4.00	4.10	4.20	4.31	4.66
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	4.23	4.24	4.68	4.93	5.11	5.32	5.43	5.55	5.49	5.50	5.52	5.58	5.64	5.85
Valas / Foreign Exchange	1.04	2.39	2.63	2.92	3.40	3.53	3.65	3.68	3.76	3.74	3.87	3.91	4.16	4.14
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	4.22	5.16	5.59	5.64	5.67	5.73	5.75	5.82	5.83	5.85	5.90	5.96	6.05	6.21
Valas / Foreign Exchange	0.66	2.09	2.29	2.95	3.04	3.40	3.46	3.52	3.65	3.74	4.08	4.15	4.14	4.29

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

Keterangan / Items	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits														
Rupiah	1.87	1.90	2.25	2.18	2.19	2.32	2.35	2.40	2.35	2.38	2.34	2.35	2.31	2.39
Valas / Foreign Exchange	0.25	1.15	1.17	1.17	1.38	1.56	1.80	1.55	1.62	1.74	1.94	1.90	2.21	2.55
Tabungan / Saving														
Rupiah	1.18	1.07	1.06	1.07	1.09	1.11	1.10	1.11	1.09	1.09	1.08	1.09	1.05	1.03
Valas / Foreign Exchange	0.19	0.54	0.61	0.74	0.91	1.16	1.17	1.03	0.93	1.11	1.18	1.30	1.02	1.20
Simpanan Berjangka / Time Deposits														
- Simpanan Berjangka 1 bln / 1 Month Time Deposits														
Rupiah	2.98	3.78	4.13	4.18	4.21	4.26	4.21	4.23	4.23	4.32	4.36	4.42	4.52	4.63
Valas / Foreign Exchange	0.34	2.55	2.91	3.03	3.00	3.14	3.21	3.30	3.30	3.65	3.78	3.99	3.84	3.89
- Simpanan Berjangka 3 bln / 3 Month Time Deposits														
Rupiah	3.16	3.96	4.36	4.55	4.67	4.70	4.69	4.72	4.71	4.81	4.83	4.95	5.07	5.17
Valas / Foreign Exchange	0.38	2.21	2.61	3.00	3.00	3.28	3.37	3.43	3.52	3.78	3.77	3.87	4.28	4.15
- Simpanan Berjangka 6 bln / 6 Month Time Deposits														
Rupiah	3.25	3.78	4.10	4.29	4.49	4.66	4.71	4.72	4.72	4.76	4.77	4.77	4.85	4.99
Valas / Foreign Exchange	0.43	1.38	1.96	2.17	2.37	2.75	2.90	2.99	3.18	3.58	3.39	3.55	3.63	3.88
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits														
Rupiah	3.79	4.13	4.33	4.38	4.44	4.53	4.56	4.76	4.76	4.79	4.82	4.89	4.95	5.11
Valas / Foreign Exchange	0.70	1.89	2.31	2.29	2.43	2.46	2.71	2.76	2.75	2.84	2.93	2.98	3.12	3.27

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

Keterangan / Items	2021	2022					2023								
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov	
Giro / Demand Deposits															
Rupiah	1.68	1.69	1.82	1.87	1.84	1.76	1.76	1.83	1.87	1.86	1.97	2.03	2.01	2.05	
Valas / Foreign Exchange	0.16	0.76	1.11	1.06	1.10	0.97	0.84	0.88	1.08	1.06	1.21	1.18	1.32	1.34	
Tabungan / Saving															
Rupiah	0.38	0.38	0.39	0.39	0.38	0.40	0.39	0.39	0.39	0.39	0.39	0.39	0.40	0.41	
Valas / Foreign Exchange	0.17	0.24	0.24	0.24	0.24	0.24	0.24	0.23	0.23	0.23	0.23	0.23	0.23	0.23	
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2.34	2.96	3.03	3.04	3.53	3.50	3.53	3.54	3.47	3.51	3.58	3.66	3.70	3.72	
Valas / Foreign Exchange	0.27	2.26	2.52	2.47	2.46	2.62	2.46	2.46	2.60	2.63	2.76	2.90	3.02	3.44	
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	2.63	3.14	3.38	3.40	3.26	3.46	3.56	3.77	3.83	3.95	4.03	4.18	4.27	4.54	
Valas / Foreign Exchange	0.39	2.25	2.37	2.91	2.95	2.95	2.86	2.81	2.88	2.99	3.82	3.91	3.90	4.19	
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	3.02	3.51	3.78	3.87	4.02	4.11	4.02	4.01	3.93	4.19	4.35	4.80	4.92	5.22	
Valas / Foreign Exchange	0.53	2.03	2.81	3.05	3.13	3.37	3.34	3.27	3.14	3.00	3.34	3.41	3.52	3.59	
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	3.48	4.42	4.49	4.46	4.63	4.72	4.76	4.79	4.87	4.81	4.98	4.90	4.84	5.05	
Valas / Foreign Exchange	0.53	1.39	1.55	1.92	1.97	2.45	2.44	2.49	1.95	1.91	1.90	1.69	1.51	1.53	

Tabel 1.38. Perkembangan Jumlah Bank Umum dan Kantor Bank Umum berdasarkan Modal Inti (KBMI) (Growth of Total Commercial Banks and Bank Offices based on Core Capital(KBMI))														
Kelompok Bank / Group of Bank	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
KBMI 1														
Jumlah Bank / Total Banks	75	71	70	70	70	70	70	68	68	68	68	68	68	66
Jumlah Kantor / Total Bank Offices	4,989	4,671	4,681	4,678	4,546	4,639	4,643	4,387	4,406	4,389	4,378	4,326	4,247	3,888
KBMI 2														
Jumlah Bank / Total Banks	16	19	19	19	19	19	19	20	20	20	20	20	20	22
Jumlah Kantor / Total Bank Offices	3,275	2,303	2,312	2,308	2,304	2,303	2,303	2,486	2,462	2,459	2,456	2,448	2,448	2,793
KBMI 3														
Jumlah Bank / Total Banks	12	13	13	13	13	13	13	13	13	13	13	13	13	13
Jumlah Kantor / Total Bank Offices	8,916	4,829	4,841	4,828	4,818	4,735	4,735	4,707	4,684	4,677	4,674	4,659	4,650	4,656
KBMI 4														
Jumlah Bank / Total Banks	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Jumlah Kantor / Total Bank Offices	15,186	13,541	13,543	13,484	13,394	13,299	13,301	13,242	13,232	13,216	13,134	13,026	12,979	12,943
Total														
Jumlah Bank / Total Banks	107	107	106	106	106	106	106	105	105	105	105	105	105	105
Jumlah Kantor / Total Bank Offices	32,366	25,344	25,377	25,298	25,062	24,976	24,982	24,822	24,784	24,741	24,642	24,459	24,324	24,280

Data Bank Umum Berdasarkan Kelompok Bank

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agst	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	5,547.618	5,820.636	6,417.976	6,497.620	6,382.835	6,445.815	6,516.518	6,534.780	6,644.325	6,723.224	6,751.633	6,804.986	6,907.547	6,975.423	7,038.547
- Kepada Pihak Ketiga / To Third Party	5,481.560	5,768.585	6,347.472	6,423.564	6,310.879	6,375.320	6,445.457	6,464.551	6,577.076	6,656.016	6,685.506	6,739.395	6,837.296	6,902.983	6,965.899
Rupiah	4,723.761	4,955.703	5,388.624	5,475.409	5,415.358	5,483.966	5,536.746	5,574.816	5,643.064	5,722.366	5,753.546	5,789.233	5,862.323	5,923.747	5,962.873
Valas / Foreign Exchange	757.738	812.883	959.849	948.155	895.521	921.354	908.712	889.735	934.012	933.649	931.960	949.164	974.973	1,015.236	1,002.926
- Kepada Bank Lain / Inter Bank Credit	66.058	52.051	70.504	74.057	71.956	70.495	71.060	70.230	67.249	67.208	66.127	65.591	70.251	72.440	72.648
Rupiah	52.401	41.608	56.572	57.685	55.679	55.594	56.333	55.191	53.931	53.119	52.940	51.063	51.158	51.777	50.821
Valas / Foreign Exchange	13.657	10.443	13.932	16.371	16.276	14.901	14.728	15.039	13.318	14.089	13.187	14.528	19.094	20.663	21.826
b. Penempatan pada Bank Lain / Interbank Placement	252.800	223.134	242.319	245.442	267.471	246.393	238.800	296.255	242.412	232.940	230.154	213.546	245.278	233.968	248.040
- Giro / Demand Deposit	123.338	122.504	140.027	144.978	172.041	149.073	143.474	178.893	146.502	129.915	120.231	108.384	134.548	116.032	128.664
- Inter Bank Call Money / Inter Bank Call Money	99.266	75.942	82.461	85.345	80.764	84.597	78.197	96.821	79.443	88.168	94.969	85.031	93.610	91.374	96.950
- Deposito Berjangka / Time Deposits	22.754	19.992	13.159	8.596	8.971	6.802	9.834	13.984	9.965	10.320	11.493	14.557	11.014	18.116	16.220
- Lainnya / Others	7.442	4.696	6.672	6.523	5.695	5.921	7.294	6.558	6.503	4.538	3.460	5.573	6.106	8.447	6.206
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	775.395	1,146.356	1,113.744	1,293.578	1,097.911	1,079.990	1,090.396	1,020.490	946.654	968.781	924.596	934.424	915.868	935.260	913.822
- Giro / Demand Deposit	305.171	491.581	620.566	753.482	676.347	641.324	623.172	640.796	628.502	614.616	619.598	616.533	620.555	587.110	597.207
- Fine Tune Operation (FTO)	288.370	398.246	339.909	398.999	289.633	297.306	295.083	248.627	217.809	174.801	178.974	201.151	155.302	198.415	164.552
- Fasbi	166.856	242.494	145.184	140.952	121.768	135.066	166.226	120.946	97.432	177.662	118.535	107.531	129.796	135.518	147.077
- Lainnya / Others	14.998	14.035	8.085	145	10.163	5.754	5.915	10.121	2.911	1.702	7.489	9.209	10.215	14.217	4.987
d. Surat Berharga / Securities	1,466.904	1,830.962	1,869.531	1,863.495	1,889.286	1,955.704	1,923.808	1,871.421	1,835.865	1,835.591	1,869.946	1,868.821	1,869.069	1,924.828	1,970.342
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	18.785	12.420	2.287	2.866	2.654	4.345	4.033	2.069	2.257	2.266	2.276	764	19	20	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	55.922	45.171	44.805	39.081	40.797	43.976	41.087	36.887	34.010	31.446	30.676	31.730	29.990	27.891	25.484
- Obligasi / Bonds	1,209.094	1,539.989	1,563.991	1,557.913	1,565.697	1,636.950	1,631.502	1,584.600	1,545.491	1,539.654	1,569.916	1,568.578	1,498.907	1,489.677	1,496.944
- Lainnya / Others	183.104	233.381	259.348	263.635	280.138	270.434	247.187	247.864	254.107	262.225	267.079	267.750	360.153	407.241	447.914
e. Penyertaan / Equity Investment	54.982	96.503	105.202	111.145	111.696	112.010	112.746	112.176	112.507	112.739	113.050	113.780	114.099	115.635	115.936
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	313.016	354.825	367.929	358.264	359.462	363.907	362.764	361.760	364.527	357.417	355.495	356.516	356.253	354.523	353.469
- Kredit yang diberikan / Credit	304.167	345.888	359.632	349.526	351.074	355.912	354.979	354.061	356.616	348.269	346.136	346.966	346.514	345.202	344.011
- Surat Berharga / Securities	2.793	2.578	2.242	2.024	2.515	2.471	2.328	2.401	2.689	2.702	3.335	3.443	3.680	3.119	3.638
- Lainnya / Others	6.056	6.360	6.055	6.715	5.873	5.524	5.457	5.298	5.222	6.446	6.024	6.106	6.059	6.202	5.820
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	30.961	18.072	36.829	28.582	26.762	25.956	24.693	29.928	21.756	18.091	17.551	19.048	24.485	35.244	22.518
h. Tagihan Lainnya / Other claims	656.458	623.647	723.985	667.613	770.536	699.204	654.836	625.107	691.140	713.384	705.630	693.256	717.376	685.621	674.586
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	6,665.390	7,479.463	7,974.132	8,153.590	7,953.823	7,988.710	8,005.579	7,996.571	8,007.690	8,042.101	8,064.492	8,082.870	8,147.169	8,198.810	8,216.207
Rupiah	5,756.007	6,442.601	6,745.172	6,907.838	6,720.958	6,716.043	6,729.253	6,787.370	6,837.944	6,877.179	6,875.935	6,884.367	6,933.458	6,947.044	6,952.161
Giro / Demand Deposit	1,262.734	1,591.523	1,766.609	1,839.473	1,719.769	1,719.353	1,708.240	1,716.542	1,698.711	1,732.591	1,732.430	1,711.835	1,770.331	1,789.448	1,767.724
Tabungan / Saving	2,014.663	2,263.564	2,344.346	2,422.410	2,348.904	2,340.490	2,345.689	2,389.763	2,386.881	2,413.767	2,414.389	2,403.650	2,395.550	2,401.469	2,429.696
Simpanan Berjangka / Time Deposits	2,478.610	2,587.514	2,634.218	2,645.955	2,652.284	2,656.199	2,675.323	2,681.064	2,752.352	2,730.821	2,729.115	2,768.882	2,767.577	2,756.127	2,754.741
Valas / Foreign Exchange	909.383	1,036.861	1,228.960	1,245.752	1,232.865	1,272.667	1,276.326	1,209.201	1,169.746	1,164.922	1,188.557	1,198.503	1,213.711	1,251.766	1,264.046
Giro / Demand Deposit	424.401	551.982	687.518	706.687	698.526	720.185	727.450	684.740	664.053	682.769	691.483	698.314	701.367	743.517	759.026
Tabungan / Saving	158.837	168.696	200.619	192.775	190.892	191.919	195.619	198.527	186.090	179.047	179.174	178.303	181.074	179.511	180.702
Simpanan Berjangka / Time Deposits	326.145	316.184	340.823	346.290	343.447	360.563	353.257	325.935	319.603	303.105	317.900	321.886	331.270	328.738	324.319
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	6.011	1.672	1.568	2.127	4.196	2.436	4.108	5.751	6.895	17.387	12.649	9.138	11.490	9.200	10.080
c. Kewajiban kepada Bank lain / Interbank Liabilities	176.681	160.594	156.551	173.399	171.284	159.970	164.724	183.279	172.111	183.223	178.362	179.955	200.371	206.897	192.472
d. Surat Berharga yang diterbitkan / Issued Securities	125.079	117.684	112.635	115.117	108.827	106.679	103.602	105.205	105.921	108.267	103.232	102.483	97.947	96.399	97.655
e. Pinjaman yang Diterima / Loans received	270.036	227.554	292.296	293.291	279.789	278.649	273.001	260.678	256.521	262.494	257.779	259.593	264.895	274.876	280.175
Rupiah	71.871	62.206	88.862	88.881	84.683	84.937	86.506	85.765	85.285	83.515	84.650	84.254	84.050	85.088	83.856
Valas / Foreign Exchange	198.165	165.349	203.435	204.410	195.106	193.712	186.495	174.913	171.236	178.980	173.129	175.338	180.845	189.788	196.319
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	23.795	12.370	37.198	27.589	24.387	24.095	22.977	26.900	20.104	18.612	18.715	20.506	24.925	24.777	24.777
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali(repo) / Other Liabilities	134.966	125.817	141.561	156.076	170.482	147.181	153.951	189.975	137.710	177.257	153.322	142.618	178.725	170.097	216.571
h. Setoran Jaminan / Guarantee Deposits	4.367	4.565	3.836	4.283	4.064	3.845	3.647	3.519	3.689	3.773	3.756	4.074	4.378	4.069	4.515
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	229.563	261.671	274.285	282.879	284.010	285.494	285.644	288.319	291.823	305.320	306.124	306.435	306.444	307.992	308.309
b. Cadangan / Reserves	73.652	81.168	88.506	89.815	88.919	89.366	91.153	92.425	94.592	97.497	97.551	97.677	97.675	97.673	97.667
c. UR Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	612.598	648.343	684.215	675.740	871.464	868.665	777.324	760.599	762.798	758.028	757.661	757.322	757.349	757.375	757.399
d. UR Tahun berjalan sesudah pajak 2) / Current Earnings (Profit / Loss) 2)	104.718	140.207	187.579	201.817	22.064	40.071	60.649	79.720	96.665	119.973	141.113	160.704	180.465	201.332	221.626
e. Tambahan modal disetor / Additional Paid In Capital	192.236	273.985	268.206	282.024	287.873	287.027	290.334	290.622	289.731	285.754	284.078	281.147	276.706	268.980	286.555
f. Modal Pinjaman / Loan Capital	56.206	65.852	79.382	78.111	76.225	76.955	76.226	74.416	75.335	73.953	74.304	74.641	75.288	82.620	80.391

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2,456,205	2,630,961	2,856,254	2,903,228	2,852,418	2,876,041	2,922,052	2,920,490	2,985,206	3,027,232	3,051,584	3,086,785	3,135,495	3,173,462	3,201,667
- Kepada Pihak Ketiga / To Third Party	2,445,965	2,623,165	2,846,207	2,894,142	2,843,202	2,868,053	2,914,190	2,912,016	2,976,500	3,018,122	3,042,329	3,077,444	3,125,508	3,162,938	3,191,347
- Rupiah	2,250,579	2,401,807	2,445,933	2,416,680	2,425,081	2,462,879	2,475,105	2,517,891	2,562,265	2,608,955	2,646,264	2,683,255	2,730,555	2,769,588	2,808,598
- Valas / Foreign Exchange	315,686	372,587	444,400	448,209	426,722	442,972	451,311	436,911	458,619	455,856	458,775	468,489	479,244	503,621	492,749
- Kepada Bank Lain / Inter Bank Credit	10,240	7,796	10,047	9,086	9,215	7,988	7,862	8,474	8,706	9,110	9,255	9,341	9,987	10,524	10,320
- Rupiah	6,266	5,658	5,814	5,051	4,863	4,775	4,660	4,655	5,066	4,982	4,866	4,914	5,121	5,693	5,720
- Valas / Foreign Exchange	3,974	2,138	4,232	4,034	4,353	3,213	3,202	3,819	3,640	4,128	4,388	4,427	4,866	4,832	4,600
b. Penempatan pada Bank Lain / Interbank Placement	79,290	72,637	111,729	117,187	131,152	114,444	106,149	140,160	111,448	88,923	78,980	70,157	88,469	76,514	96,400
- Giro / Demand Deposit	56,276	54,993	82,412	89,749	113,150	97,153	90,000	113,947	89,923	68,827	63,492	56,052	71,355	61,603	76,451
- Inter Bank Call Money / Inter Bank Call Money	16,143	12,635	22,879	21,321	13,297	11,739	11,574	20,316	15,431	15,272	10,723	9,453	11,983	9,033	13,072
- Deposito Berjangka / Time Deposits	3,768	4,105	2,097	2,548	2,571	3,251	2,384	2,818	3,317	2,821	3,034	2,785	2,482	2,469	2,844
- Lainnya / Others	3,102	904	4,341	3,569	2,134	2,301	2,190	3,078	2,778	2,003	1,731	1,867	2,649	3,409	4,032
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	320,000	396,875	411,250	520,124	410,151	387,470	368,118	313,374	324,543	341,192	326,161	317,962	312,169	338,193	341,031
- Giro / Demand Deposit	140,604	201,794	224,322	343,867	269,567	247,369	234,711	250,825	245,327	209,419	231,782	215,005	235,622	218,264	223,962
- Fine Tune Operation (FTO)	97,477	94,247	116,563	154,876	74,657	82,073	69,839	30,466	40,395	46,801	43,115	49,775	31,779	59,494	51,819
- Fasbi	81,918	100,827	70,355	21,371	65,922	58,023	63,562	32,077	38,815	84,965	51,259	53,176	44,760	60,429	65,245
- Lainnya / Others	1	6	11	10	6	6	6	5	6	7	6	8	6	6	6
d. Surat Berharga / Securities	615,448	786,707	805,756	805,839	807,790	832,560	800,214	746,516	732,440	740,072	753,472	756,431	759,685	762,056	756,668
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	15,483	9,815	883	876	701	2,375	2,239	2,069	2,257	2,266	2,276	764	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	40,225	29,869	33,375	28,115	28,987	32,210	29,861	26,829	23,786	22,020	20,526	22,581	19,605	18,876	14,556
- Obligasi / Bonds	499,825	676,547	615,608	621,203	609,832	631,720	625,671	565,934	563,856	566,121	579,763	579,571	562,398	544,502	530,770
- Lainnya / Others	59,915	70,477	155,890	155,644	168,270	166,256	142,444	151,684	142,541	149,666	150,907	153,515	177,682	198,678	211,342
e. Penyerahan / Equity Investment	26,197	65,030	72,515	78,186	78,281	78,479	79,156	79,371	79,566	79,666	79,739	80,296	80,454	80,551	80,691
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	186,006	210,919	213,907	209,222	210,527	213,559	209,706	208,528	210,298	201,670	199,957	200,072	198,308	195,405	194,233
- Kredit yang diberikan / Credit	180,143	205,201	208,372	203,279	205,025	208,209	204,597	203,498	205,217	195,494	193,574	193,411	191,340	189,017	187,640
- Surat Berharga / Securities	2,176	2,124	1,977	1,761	2,163	2,220	2,102	2,144	2,359	2,280	2,908	3,000	3,223	2,606	3,068
- Lainnya / Others	3,687	3,594	3,559	4,182	3,339	3,130	3,006	2,887	2,722	3,896	3,475	3,661	3,745	3,782	3,525
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	5,696	2,929	3,890	3,951	6,144	5,218	5,772	7,244	4,585	3,803	3,644	3,953	4,682	5,854	4,420
h. Tagihan Lainnya / Other claims	186,428	182,009	168,072	148,643	190,306	145,815	129,711	148,692	134,840	137,848	115,919	112,143	131,613	127,120	158,306
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	2,873,149	3,179,487	3,424,332	3,581,139	3,425,535	3,411,294	3,391,548	3,367,904	3,404,557	3,452,904	3,415,718	3,444,439	3,499,801	3,506,445	3,552,347
- Rupiah	2,459,829	2,731,178	2,867,170	2,990,814	2,841,762	2,813,561	2,793,403	2,812,590	2,837,478	2,846,413	2,868,284	2,918,082	2,890,229	2,931,772	2,984,541
- Giro / Demand Deposit	555,777	690,666	765,219	860,753	773,617	764,464	730,918	726,492	733,043	766,332	745,991	741,146	770,245	751,878	757,165
- Tabungan / Saving	1,005,489	1,105,687	1,133,094	1,176,897	1,137,016	1,126,987	1,135,157	1,150,622	1,155,237	1,168,261	1,162,014	1,157,523	1,157,672	1,160,019	1,176,066
- Simpanan Berjangka / Time Deposits	898,563	934,825	968,857	953,163	931,130	922,110	927,329	935,475	951,261	942,885	938,407	969,615	990,165	978,332	998,541
- Valas / Foreign Exchange	413,319	448,310	557,162	590,326	583,773	597,732	598,144	555,314	565,016	575,426	569,305	576,154	581,720	616,216	620,575
- Giro / Demand Deposit	204,899	267,918	380,844	416,370	416,059	432,050	424,348	393,446	402,550	421,387	414,363	418,985	418,357	453,873	457,208
- Tabungan / Saving	46,356	46,357	56,900	56,563	54,034	55,303	56,473	54,799	52,205	51,876	52,979	51,590	51,834	53,300	53,559
- Simpanan Berjangka / Time Deposits	162,065	134,035	119,419	117,393	113,680	110,379	117,323	107,069	110,261	102,164	101,963	105,579	111,528	109,043	109,809
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	537	1,671	1,566	757	578	565	620	841	610	585	384	459	459	460	453
c. Kewajiban kepada Bank lain / Interbank Liabilities	44,899	38,720	34,809	41,672	51,573	43,172	47,323	58,194	44,161	44,853	42,658	42,931	40,122	50,074	44,679
d. Surat Berharga yang diterbitkan / Issued Securities	83,796	80,309	85,890	85,868	84,405	83,234	80,583	84,140	85,047	85,649	80,091	80,020	76,449	77,531	76,661
e. Pinjaman yang Diterima / Loans received	141,994	124,731	136,603	136,000	137,394	137,031	131,208	126,055	121,772	129,364	128,171	130,791	133,580	140,142	147,931
- Rupiah	24,982	23,436	24,740	25,661	25,608	25,577	26,150	26,606	27,140	26,543	27,537	27,564	27,598	29,263	29,946
- Valas / Foreign Exchange	117,013	101,295	111,863	110,339	111,786	111,454	105,058	99,450	94,632	102,821	100,634	103,227	105,982	110,879	117,985
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2,345	1,351	6,748	3,709	3,289	3,392	3,349	3,904	3,402	3,122	3,426	3,986	5,218	7,732	4,757
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	66,728	62,316	62,964	60,981	77,166	63,629	64,166	104,153	77,600	77,925	83,532	67,234	77,042	90,054	104,648
h. Setoran Jaminan / Guarantee Deposits	1,383	934	1,082	1,293	1,222	1,324	1,093	1,121	1,102	1,526	1,444	1,671	1,665	1,500	1,559
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid in Capital	30,446	33,461	31,856	32,541	32,298	32,298	32,298	32,298	32,298	32,298	32,149	32,149	31,853	31,662	31,602
b. Cadangan / Reserves	11,994	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	300,631	312,691	337,223	328,621	427,546	427,237	367,913	360,596	368,193	368,194	368,195	368,194	368,194	368,194	368,195
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	37,301	69,282	98,397	106,452	10,089	19,532	30,941	39,469	48,237	60,961	72,420	82,082	93,217	103,946	115,242
e. Tambahan modal disetor / Additional Paid In Capital	49,834	119,757	107,524	103,220	108,824	110,407	110,928	112,381	112,208	111,929	111,925	110,907	108,844	106,761	111,261
f. Modal Pinjaman / Loan Capital	10,945	25,162	27,735	27,505	26,685	27,051	26,693	26,237	26,688	26,192	26,407	26,519	26,836	33,442	32,915

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	493,422	520,497	565,535	571,247	564,733	570,184	577,860	578,773	584,208	590,708	592,918	600,140	605,595	606,840	610,387
- Kepada Pihak Ketiga / To Third Party	488,666	516,091	557,970	562,847	556,671	562,155	569,731	570,602	576,065	582,323	584,584	591,913	597,637	598,777	602,144
- Rupiah	488,402	514,928	556,391	561,280	555,086	560,538	568,179	568,846	574,045	580,299	582,527	589,818	595,527	597,669	601,051
- Valas / Foreign Exchange	264	1,162	1,578	1,567	1,585	1,617	1,552	1,957	2,020	2,024	2,057	2,095	2,110	1,108	1,093
- Kepada Bank Lain / Inter Bank Credit	4,756	4,407	7,565	8,400	8,062	8,029	8,129	8,171	8,143	8,385	8,334	8,227	7,958	8,063	8,244
- Rupiah	4,756	4,407	7,565	8,400	8,062	8,029	8,129	8,171	8,143	8,385	8,334	8,227	7,958	7,745	7,933
- Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	318	310
b. Penempatan pada Bank Lain / Interbank Placement	28,601	23,315	20,378	22,947	17,892	17,773	22,533	33,971	22,145	28,936	27,928	29,132	31,955	39,747	41,860
- Giro / Demand Deposit	2,585	4,317	3,772	3,678	3,487	3,601	2,807	5,009	4,429	4,547	3,453	3,578	4,363	3,401	4,015
- Inter Bank Call Money / Inter Bank Call Money	9,126	9,736	8,254	16,129	10,167	12,795	13,797	19,585	12,392	18,199	18,072	17,203	22,259	23,680	28,651
- Deposito Berjangka / Time Deposits	16,052	8,385	7,747	2,390	3,822	964	4,867	8,693	4,571	5,820	5,966	7,772	4,335	11,568	8,836
- Lainnya / Others	838	878	605	750	416	413	1,063	684	753	370	438	579	999	1,098	359
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	71,953	110,147	114,440	117,807	95,346	85,666	84,425	80,649	78,217	89,745	75,850	84,297	82,844	88,533	90,188
- Giro / Demand Deposit	29,527	51,741	72,128	82,891	72,721	66,699	64,541	64,415	65,483	69,178	64,449	68,403	68,115	63,875	69,808
- Fine Tune Operation (FTO)	16,912	18,249	18,851	13,669	12,227	4,056	3,472	2,127	5,284	853	1,163	6,340	2,212	10,343	1,487
- Fasbi	23,928	39,582	20,462	21,247	10,399	14,911	16,413	14,064	7,450	19,714	10,238	9,553	12,518	14,314	18,893
- Lainnya / Others	1,587	575	3,000	-	0	-	-	43	-	-	-	-	-	-	-
d. Surat Berharga / Securities	80,760	117,817	131,281	127,769	126,952	127,890	130,293	130,778	123,610	119,661	123,257	121,274	121,546	133,043	132,796
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	3,110	1,369	194	195	198	197	199	-	-	-	-	-	19	20	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	5,666	4,944	2,902	2,642	3,105	2,977	2,242	1,716	1,145	1,109	1,248	1,239	1,456	1,308	1,634
- Obligasi / Bonds	51,886	83,303	99,034	100,444	101,279	102,856	104,241	108,213	100,079	94,226	99,724	97,903	93,577	100,230	97,909
- Lainnya / Others	20,998	28,201	29,151	24,488	22,369	21,859	23,611	20,850	22,386	24,325	22,285	22,132	26,493	31,486	33,253
e. Penyerahan / Equity Investment	1,945	1,955	1,967	2,067	2,092	2,092	2,091	2,091	2,091	2,091	2,091	2,091	2,091	2,091	2,091
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	14,290	16,089	16,793	15,771	16,140	16,472	16,754	17,082	17,234	17,027	17,362	17,440	17,259	17,592	17,463
- Kredit yang diberikan / Credit	13,730	15,590	16,439	15,406	15,754	16,105	16,394	16,728	16,885	16,678	17,004	17,083	16,900	17,227	17,083
- Surat Berharga / Securities	226	199	40	41	58	42	35	28	28	31	32	34	32	34	33
- Lainnya / Others	333	299	313	324	328	324	325	326	321	319	326	322	327	330	347
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	11	6	4	19	179	53	73	70	22	4	15	10	6	13	16
h. Tagihan Lainnya / Other claims	47,769	46,175	74,950	52,866	66,438	69,434	63,739	53,941	72,988	66,283	74,502	66,194	65,198	70,240	57,452
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	590,602	681,607	750,471	723,880	712,714	713,341	725,945	733,057	730,207	729,466	741,774	736,211	735,657	777,085	751,340
- Rupiah	589,463	676,637	748,347	717,844	709,283	710,458	723,264	730,392	728,365	727,677	740,053	731,962	732,367	774,829	746,921
- Giro / Demand Deposit	131,204	169,986	211,501	180,745	182,309	184,222	196,971	198,665	188,664	186,219	194,236	191,406	196,573	236,263	209,021
- Tabungan / Saving	188,112	208,612	199,845	221,084	194,956	193,683	193,318	201,902	201,439	205,897	212,551	207,695	205,720	205,594	213,108
- Simpanan Berjangka / Time Deposits	270,147	298,039	337,001	320,016	332,017	332,554	332,975	329,826	338,263	335,560	333,266	332,860	330,073	332,972	324,792
- Valas / Foreign Exchange	1,139	4,970	2,124	2,036	3,431	2,883	2,681	2,664	1,841	1,789	1,721	4,249	3,290	2,256	4,419
- Giro / Demand Deposit	136	808	767	760	674	682	1,539	1,432	1,266	1,176	1,186	1,191	1,205	134	139
- Tabungan / Saving	110	106	124	123	117	118	113	113	114	112	112	101	99	101	97
- Simpanan Berjangka / Time Deposits	892	4,056	1,234	1,152	2,640	2,083	1,029	1,119	462	501	423	2,957	1,987	2,021	4,183
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
c. Kewajiban kepada Bank Lain / Interbank Liabilities	23,092	20,660	16,203	29,195	18,812	18,236	17,876	17,881	19,863	23,925	17,669	22,976	22,823	19,791	27,740
d. Surat Berharga yang diterbitkan / Issued Securities	9,537	8,089	6,402	6,010	5,510	5,510	5,585	5,561	5,561	5,587	5,512	4,964	4,724	4,261	4,261
e. Pinjaman yang Diterima / Loans received	18,301	18,400	27,108	25,854	22,703	22,637	22,726	22,650	23,109	22,958	23,029	23,301	24,081	24,405	24,405
- Rupiah	18,301	18,400	27,108	25,854	22,703	22,637	22,726	22,650	23,109	22,958	23,029	23,301	23,849	24,730	24,172
- Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	232	238	233
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	2	0	24	3	9	25	4	19	48	18	26	7	22	37	18
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	1,501	2,765	6,135	8,877	8,455	6,218	6,236	2,143	2,797	11,390	2,682	9,192	12,025	4,059	10,562
h. Setoran Jaminan / Guarantee Deposits	323	406	201	436	274	194	182	181	170	163	180	206	231	222	232
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	44,615	48,206	52,732	53,424	53,447	54,558	54,708	55,281	55,317	55,903	56,118	56,209	56,247	56,247	56,367
b. Cadangan / Reserves	23,424	26,605	30,349	30,337	30,337	30,721	32,129	33,130	34,431	34,431	34,431	34,529	34,526	34,524	34,518
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	2,909	3,978	2,704	2,702	19,118	16,699	11,352	7,280	4,404	4,208	3,967	3,967	3,967	3,967	3,967
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	13,002	13,776	13,970	15,300	1,442	2,324	3,467	4,312	5,722	7,207	8,151	9,464	10,821	11,905	13,244
e. Tambahan modal disetor / Additional Paid In Capital	4,269	2,698	2,446	2,625	3,325	2,562	3,022	2,962	3,497	3,166	2,942	2,658	1,987	1,408	5,657
f. Modal Pinjaman / Loan Capital	2,934	3,930	4,929	4,122	4,122	4,123	4,123	4,123	4,124	4,124	4,124	4,124	4,123	4,123	4,123

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	2,415,930	2,498,048	2,803,592	2,833,037	2,783,097	2,816,657	2,837,683	2,858,550	2,897,103	2,925,329	2,934,374	2,947,849	2,986,249	3,013,258	3,048,548
- Kepada Pihak Ketiga / To Third Party	2,389,008	2,461,474	2,757,173	2,783,624	2,735,340	2,768,908	2,789,180	2,810,794	2,851,046	2,879,700	2,889,176	2,903,177	2,941,375	2,967,772	3,002,957
Rupiah	2,019,257	2,098,946	2,328,542	2,367,959	2,344,208	2,370,269	2,407,627	2,432,690	2,460,817	2,487,967	2,496,685	2,523,554	2,553,554	2,573,557	2,602,957
Valas / Foreign Exchange	349,751	362,528	428,631	415,665	391,132	398,638	381,554	378,104	398,404	398,883	401,209	406,479	417,680	434,209	429,400
- Kepada Bank Lain / Inter Bank Credit	46,923	36,574	46,418	49,413	47,757	47,749	48,503	47,756	46,057	45,629	45,198	44,671	44,874	45,485	45,591
Rupiah	41,379	31,543	38,352	39,393	37,915	37,950	38,704	38,225	37,581	37,452	37,440	35,622	35,778	36,039	36,367
Valas / Foreign Exchange	5,544	5,031	8,066	10,020	9,842	9,799	9,799	9,531	8,475	8,177	7,758	9,050	9,097	9,446	9,223
b. Penempatan pada Bank Lain / Interbank Placement	108,478	102,668	79,175	80,573	81,079	76,892	81,830	83,766	78,953	88,341	85,406	74,694	89,662	75,676	77,922
- Giro / Demand Deposit	61,068	59,506	50,439	48,853	48,284	42,915	47,224	51,498	47,789	49,713	48,845	40,764	51,589	41,943	44,600
- Inter Bank Call Money / Inter Bank Call Money	41,296	33,418	24,010	26,083	28,314	29,394	30,044	27,815	27,081	35,671	32,879	28,768	32,615	27,949	27,231
- Deposito Berjangka / Time Deposits	2,935	7,002	3,173	3,657	2,579	2,587	2,584	2,472	2,077	1,679	2,493	4,000	4,197	4,079	4,540
- Lainnya / Others	3,180	2,742	1,554	1,980	1,902	1,997	1,978	1,980	2,006	1,278	1,189	1,162	1,261	1,705	1,550
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	307,063	521,894	460,382	541,815	483,901	494,995	516,514	522,238	440,269	431,165	425,056	421,680	408,803	401,864	384,270
- Giro / Demand Deposit	101,980	188,136	289,129	301,395	311,343	304,105	298,911	302,366	292,314	313,371	297,226	311,655	296,676	282,004	280,223
- Fine Tune Operation (FTO)	148,664	239,511	129,696	165,873	127,853	140,699	152,166	152,589	106,839	60,602	78,770	69,668	51,296	64,877	53,278
- Faski	43,600	80,803	36,620	74,419	34,550	44,243	59,741	57,209	38,253	55,497	41,987	34,844	51,372	40,813	46,038
- Lainnya / Others	12,819	13,443	4,938	128	10,155	5,648	5,696	10,074	2,863	1,695	7,073	5,514	9,459	14,170	4,731
d. Surat Berharga / Securities	686,753	845,884	856,060	838,227	852,825	886,107	886,492	883,110	879,203	871,754	886,749	884,381	902,115	932,352	963,922
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	191	1,236	1,211	1,795	1,755	1,773	1,595	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	7,533	8,357	3,791	3,597	4,151	4,616	4,755	4,753	5,456	4,896	5,210	5,064	6,010	4,747	5,840
- Obligasi / Bonds	580,288	705,088	778,933	752,660	760,744	800,539	800,987	805,941	787,502	781,796	791,084	790,961	747,401	759,365	767,664
- Lainnya / Others	98,740	131,203	72,125	80,175	86,176	79,179	79,155	72,416	86,245	85,062	90,455	88,357	148,704	168,239	190,419
e. Penyerahan / Equity Investment	26,768	29,445	30,647	30,819	31,251	31,366	31,484	30,698	30,834	30,965	31,203	31,376	31,538	32,977	33,137
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	106,672	121,292	132,270	128,426	128,114	129,376	131,914	131,743	132,590	134,450	133,865	134,490	135,736	136,574	137,221
- Kredit yang diberikan / Credit	104,562	118,178	130,016	126,148	125,762	127,248	129,740	129,574	130,251	131,969	131,390	132,108	133,475	134,162	134,886
- Surat Berharga / Securities	379	245	214	213	287	202	185	224	297	388	391	406	422	476	535
- Lainnya / Others	1,731	2,330	2,040	2,065	2,066	1,927	1,988	1,945	2,042	2,093	2,084	1,977	1,839	1,937	1,800
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	14,258	8,381	16,848	13,622	13,142	12,454	12,158	13,911	10,713	8,375	8,272	8,890	10,995	15,848	10,951
h. Tagihan Lainnya / Other Claims	400,487	371,833	417,068	405,807	458,505	431,658	411,441	368,516	418,627	447,532	455,848	451,528	452,030	411,008	387,813
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	3,016,126	3,411,842	3,535,544	3,595,556	3,559,341	3,597,838	3,626,584	3,643,220	3,629,783	3,612,354	3,661,193	3,653,550	3,657,644	3,662,474	3,666,873
Rupiah	2,596,157	2,916,904	2,987,608	3,052,474	3,026,330	3,042,329	3,066,176	3,096,082	3,123,708	3,124,827	3,146,680	3,142,178	3,133,587	3,136,045	3,133,590
Giro / Demand Deposit	507,027	648,844	700,736	702,334	673,205	674,569	685,026	692,056	683,624	687,970	697,960	686,769	704,963	707,882	704,928
Tabungan / Saving	814,929	940,522	1,000,694	1,014,955	1,008,731	1,013,416	1,010,250	1,029,830	1,022,625	1,031,810	1,032,110	1,030,534	1,024,054	1,027,491	1,034,349
Simpunan Berjangka / Time Deposits	1,274,202	1,327,538	1,286,178	1,335,185	1,344,395	1,354,343	1,370,899	1,374,196	1,417,459	1,405,048	1,416,610	1,424,874	1,404,570	1,400,672	1,394,313
Valas / Foreign Exchange	419,969	494,938	547,936	543,081	533,011	555,510	560,408	547,138	506,075	487,527	514,513	511,373	524,057	526,430	533,282
Giro / Demand Deposit	161,502	209,304	213,998	208,181	200,705	205,126	215,664	211,602	187,675	184,084	199,047	196,039	202,532	208,690	216,290
Tabungan / Saving	103,092	113,357	135,596	128,274	129,847	129,971	132,822	137,411	127,790	121,351	120,501	121,252	123,843	120,801	125,067
Simpunan Berjangka / Time Deposits	155,375	172,278	198,341	206,626	202,459	220,412	211,922	198,125	190,610	182,093	194,964	194,082	197,682	196,939	191,926
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	5,473	1	1	1,369	1,862	1,870	3,487	4,878	6,284	16,604	12,263	8,677	11,030	7,707	9,626
c. Kewajiban kepada Bank lain / Interbank Liabilities	88,794	80,086	86,977	79,126	74,397	79,191	80,084	77,917	85,231	92,631	97,563	90,713	108,913	108,877	94,405
d. Surat Berharga yang diterbitkan / Issued Securities	31,745	29,287	20,343	22,339	18,912	17,934	17,433	15,503	15,313	17,031	17,329	16,951	16,535	16,143	16,733
e. Pinjaman yang Diterima / Loans received	106,689	84,359	128,585	131,425	119,690	118,639	119,064	111,968	111,638	110,139	106,579	105,498	107,233	109,765	107,838
Rupiah	26,588	20,369	37,013	37,366	36,372	36,380	37,627	36,507	35,034	34,013	34,083	33,386	32,601	31,094	29,737
Valas / Foreign Exchange	80,101	63,990	91,571	94,069	83,318	82,259	81,437	75,461	76,604	76,126	72,496	72,111	74,632	78,671	78,101
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	13,021	6,041	15,159	11,770	10,854	10,688	10,183	11,902	9,249	8,926	8,754	9,708	11,261	16,096	10,981
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	63,128	58,334	66,854	81,791	81,013	73,402	79,514	78,713	54,264	85,823	63,594	63,919	88,374	74,556	99,828
h. Setoran Jaminan / Guarantee Deposits	2,405	2,530	1,978	2,061	1,934	1,958	1,787	1,707	1,706	1,541	1,626	1,697	1,858	1,836	2,200
Beberapa komponen modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	147,188	172,692	186,076	193,293	194,644	195,017	195,017	197,120	200,587	213,498	214,235	214,456	214,722	216,461	216,718
b. Cadangan / Reserves	38,235	40,967	44,561	44,982	44,986	45,048	45,428	45,698	46,564	49,470	49,524	49,552	49,553	49,553	49,553
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	273,869	293,812	304,556	304,689	379,207	379,136	353,007	347,829	345,305	340,730	340,362	340,263	340,289	340,312	340,337
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	46,927	70,154	74,206	9,515	16,141	23,208	32,018	39,531	45,841	53,780	61,447	67,954	76,226	82,127	
e. Tambahan modal disetor / Additional Paid In Capital	137,429	151,133	158,639	176,439	175,938	174,355	176,664	175,523	174,136	170,817	169,378	167,841	166,230	161,316	169,970
f. Modal Pinjaman / Loan Capital	42,327	36,760	46,718	46,484	45,417	45,781	45,411	44,056	44,524	43,637	43,773	43,997	44,330	45,056	43,353

Tabel 1.5.a.
Kegiatan Usaha Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri
(Branch Offices of Foreign Banks Operations)
Miliar Rp (Billion Rp)

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Distribution of Funds															
a. Kredit Yang Diberikan / Credit	182,060	171,130	192,596	190,108	182,587	182,934	178,922	176,967	177,809	179,955	172,757	170,212	180,208	181,864	177,944
- Kepada Pihak Ketiga / To Third Party	177,922	167,855	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861	172,777	173,496	169,451
- Rupiah	85,824	91,250	101,883	100,237	99,184	98,078	98,061	98,375	98,587	98,985	99,497	94,761	96,838	97,198	89,767
- Valas / Foreign Exchange	92,098	76,606	84,239	82,714	76,482	78,126	74,295	72,763	74,879	76,886	69,919	72,100	75,939	76,298	79,684
- Kepada Bank Lain / Inter Bank Credit	4,139	3,274	6,474	7,157	6,922	6,729	6,566	5,829	4,343	4,084	3,341	3,351	7,431	8,368	8,493
- Rupiah	-	-	4,840	4,840	4,840	4,840	4,840	4,140	3,140	2,300	2,300	2,300	2,300	2,300	800
- Valas / Foreign Exchange	4,139	3,274	1,634	2,317	2,082	1,889	1,726	1,689	1,203	1,784	1,041	1,051	5,131	6,068	7,693
b. Penempatan pada Bank Lain / Interbank Placement	36,432	24,514	31,038	24,734	37,348	37,283	28,287	38,358	29,866	26,740	37,840	39,562	35,192	42,031	31,859
- Giro / Demand Deposit	3,409	3,688	3,404	2,697	7,120	5,405	3,443	8,439	4,360	6,828	4,441	7,990	7,241	9,085	3,598
- Inter Bank Call Money / Inter Bank Call Money	32,701	20,153	27,319	21,812	28,986	30,669	22,782	29,104	24,539	19,026	33,296	29,607	26,754	30,711	27,996
- Deposito Berjangka / Time Deposits	-	500	143	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	322	173	172	225	1,242	1,210	2,063	816	967	886	103	1,966	1,197	2,235	265
c. Penempatan pada Bank Indonesia / Placement to Bank Indonesia	76,379	117,441	127,672	113,832	108,512	112,519	121,338	104,230	103,625	106,679	97,530	110,485	112,051	106,670	98,333
- Giro / Demand Deposit	33,061	49,910	34,988	25,329	22,716	23,151	25,008	23,189	25,377	22,648	26,142	21,469	20,142	22,966	23,214
- Fine Tune Operation (FTO)	25,316	46,238	74,799	64,581	74,895	70,479	69,606	63,445	65,290	66,544	55,927	75,368	70,015	63,701	57,968
- Fasbi	17,410	21,282	17,748	23,915	10,897	18,430	26,510	17,596	12,914	17,486	15,051	9,958	21,147	19,962	16,901
- Lainnya / Others	591	11	137	8	2	99	214	-	43	-	410	3,690	748	41	250
d. Surat Berharga / Securities	83,944	80,554	76,434	91,660	101,719	109,147	106,809	111,017	100,612	104,104	106,469	106,734	105,723	97,377	116,956
- Sertifikat Bank Indonesia (SBI) / Bank Indonesia Certificates (SBI)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Surat Perbendaharaan Negara (SPN) / Treasury Bills	2,498	2,002	4,737	4,726	4,554	4,173	4,230	3,590	3,624	3,421	3,692	2,846	2,919	2,960	3,454
- Obligasi / Bonds	77,095	75,051	69,515	83,606	93,842	101,834	100,602	104,513	94,054	97,511	99,345	100,143	95,531	85,580	100,601
- Lainnya / Others	4,350	3,502	2,182	3,328	3,323	3,139	1,977	2,914	2,934	3,172	3,432	3,746	7,273	8,837	12,900
e. Penyerahan / Equity Investment	73	73	73	73	73	73	17	17	17	17	17	17	17	17	17
f. Cadangan Kerugian Penurunan Nilai Aset Keuangan (CKPN) / Impairment on Financial Assets	6,048	6,526	4,959	4,845	4,681	4,500	4,390	4,406	4,404	4,269	4,310	4,514	4,950	4,952	4,552
- Kredit yang diberikan / Credit	5,732	6,379	4,805	4,693	4,533	4,350	4,247	4,261	4,263	4,128	4,168	4,364	4,798	4,796	4,402
- Surat Berharga / Securities	12	9	11	9	8	7	6	5	5	4	3	3	4	3	3
- Lainnya / Others	305	138	142	143	140	143	138	140	137	138	139	147	148	153	147
g. Tagihan Spot dan Derivatif / Spot and Derivatives Claims	10,996	6,757	16,086	10,990	7,297	8,232	6,689	8,703	6,436	5,910	5,619	6,196	8,802	13,528	7,131
h. Tagihan Lainnya / Other claims	21,775	23,630	63,895	60,296	55,287	52,298	49,945	53,958	64,685	61,722	59,361	63,391	68,535	77,254	71,015
Sumber Dana / Source of Funds															
a. Dana Pihak Ketiga / Third Party Funds	185,513	206,526	263,786	253,015	256,233	266,237	261,503	252,391	243,143	247,377	245,807	248,670	254,067	252,806	245,648
- Rupiah	110,557	117,882	142,047	142,705	143,582	149,695	146,410	148,306	146,329	147,197	142,786	141,844	149,423	145,942	139,878
- Giro / Demand Deposit	68,725	82,027	89,153	95,641	90,639	96,099	95,325	99,329	93,380	92,069	94,243	92,514	98,550	93,425	96,611
- Tabungan / Saving	6,134	8,743	10,712	9,473	8,202	6,404	6,965	7,410	7,580	7,800	7,714	7,897	8,104	8,366	6,173
- Simpanan Berjangka / Time Deposits	35,698	27,112	42,182	37,591	44,742	47,192	44,120	41,568	45,369	47,328	40,832	41,533	42,770	44,150	37,095
- Valas / Foreign Exchange	74,956	88,644	121,738	110,310	112,650	116,543	115,093	104,085	96,814	100,179	103,019	106,727	104,644	106,864	105,769
- Giro / Demand Deposit	57,864	73,952	91,910	81,376	81,087	82,327	85,899	78,260	72,562	76,123	76,887	82,099	79,273	80,820	85,389
- Tabungan / Saving	9,279	8,876	8,000	7,815	6,895	6,527	6,210	6,204	5,982	5,708	5,582	5,360	5,298	5,308	1,979
- Simpanan Berjangka / Time Deposits	7,813	5,816	21,829	21,119	24,669	27,689	22,984	19,622	18,270	18,348	20,550	19,268	20,074	20,736	18,401
b. Kewajiban kepada Bank Indonesia / Liabilities to BI	0	-	-	-	1,755	-	-	31	-	198	-	-	-	1,032	-
c. Kewajiban kepada Bank lain / Interbank Liabilities	19,906	21,128	18,562	23,406	26,502	19,371	19,441	29,287	22,856	21,814	20,472	23,335	28,514	28,154	25,647
d. Surat Berharga yang diterbitkan / Issued Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Pinjaman yang Diterima / Loans received	3,051	64	-	2	2	344	3	5	2	33	1	3	2	0	1
- Rupiah	2,000	-	-	-	0	344	3	2	2	0	0	3	2	0	1
- Valas / Foreign Exchange	1,051	64	-	2	2	-	-	2	-	33	0	-	-	-	-
f. Kewajiban Spot dan Derivatif / Spot and Derivatives Liabilities	8,428	4,978	15,267	12,107	10,235	9,990	9,441	11,076	7,405	6,546	6,509	6,805	8,424	13,167	9,021
g. Kewajiban Lainnya (mencakup Tagihan Akseptasi, dan Tagihan atas Surat Berharga yang dijual dgn janji dibeli kembali/repo) / Other Liabilities	3,608	2,402	5,607	4,427	3,848	3,932	4,035	4,966	3,049	2,119	3,514	2,273	1,284	1,428	1,533
h. Setoran Jaminan / Guarantee Deposits	256	696	575	493	634	369	585	510	712	543	507	501	624	511	524
Beberapa komponen modal / Several Components of Capital															
a. Modal Disoror / Paid In Capital	7,312	7,312	3,622	3,622	3,622	3,622	3,622	3,622	3,622	3,622	3,622	3,622	3,622	3,622	3,622
b. Cadangan / Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. U/R Tahun lalu 1) / Retained Earnings (Profit/Loss) 1)	35,190	37,862	39,732	39,728	45,593	45,594	45,052	44,895	44,896	44,896	44,897	44,898	44,899	44,901	44,899
d. U/R Tahun berjalan sesudah pajak 2) / Current Earnings (Profit/Loss) 2)	7,488	3,926	5,059	5,858	1,019	2,074	3,034	3,921	5,175	6,164	7,711	8,474	9,254	9,254	11,013
e. Tambahan modal disoror / Additional Paid In Capital	704	397	(403)	(259)	(214)	(297)	(281)	(245)	(109)	(158)	(167)	(258)	(356)	(505)	(333)
f. Modal Pinjaman / Loan Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2020	2021	2022					2023							
			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	794,091	773,902	729,569	811,458	89,299	160,859	240,185	317,772	397,543	477,070	559,611	642,865	725,997	809,188	890,058
a. Dari Bank Indonesia / From Bank Indonesia Placement	8,902	9,740	11,944	13,904	1,995	3,731	5,696	7,582	9,436	11,066	12,664	14,258	15,809	17,468	19,063
b. Dari Penempatan pada bank lain / From interbank placement	5,392	2,691	4,398	5,409	1,101	1,927	2,613	3,645	4,471	5,498	6,588	7,637	8,663	9,739	10,985
c. Dari surat berharga / From securities	75,630	87,345	85,694	94,584	9,580	18,207	27,439	36,413	45,536	54,568	63,637	72,669	81,597	90,745	100,275
d. Dari Kredit yang diberikan / From credit	508,294	487,587	471,737	523,468	55,875	100,832	150,091	198,213	247,684	297,798	349,708	401,893	454,043	505,822	554,888
- kepada pihak ketiga bukan bank / To Third Party non Bank	504,082	484,944	468,776	520,202	55,495	100,098	148,951	196,660	245,748	295,480	347,027	398,621	450,585	501,840	550,457
- kepada bank lain / To other Bank	4,212	2,643	2,961	3,267	380	734	1,140	1,553	1,936	2,319	2,682	3,271	3,458	3,983	4,431
e. Lainnya / Others	195,873	186,539	155,796	174,093	20,748	36,162	54,347	71,920	90,415	108,140	127,013	146,407	165,885	185,413	204,848
2. Beban Bunga / Interest Expenses	412,189	342,699	286,439	323,610	45,308	75,630	110,838	145,454	181,608	216,813	253,115	290,709	329,498	368,262	405,167
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	368	145	417	484	60	106	153	205	240	280	343	460	420	455	477
b. Kewajiban pada Bank lain / Interbank Liabilities	8,085	5,618	5,972	6,833	1,082	1,901	2,504	3,469	4,415	5,534	6,705	7,738	8,839	10,943	11,156
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	190,658	140,844	115,258	129,628	15,119	29,212	45,553	61,004	77,391	93,420	110,114	127,055	143,897	161,802	179,720
- Giro / Demand Deposit	27,192	24,161	24,543	27,740	3,340	6,414	10,113	13,373	16,997	20,471	24,211	27,927	31,750	35,916	40,416
- Tabungan / Saving	21,655	17,181	14,089	15,492	1,342	2,642	4,200	5,631	7,105	8,521	9,998	11,477	12,943	14,451	16,001
- Simpanan Berjangka / Time deposits	141,811	99,502	76,626	86,396	10,438	20,156	31,239	42,000	53,290	64,428	75,906	87,652	99,204	111,434	123,303
d. Surat Berharga / Securities	10,961	9,797	9,509	10,297	833	1,649	2,504	3,463	3,714	4,428	5,192	5,955	6,700	7,489	8,451
e. Pinjaman yang diterima / Loans received	10,340	6,908	8,406	13,077	3,240	3,332	4,503	5,825	6,995	8,227	9,599	10,731	12,388	13,528	14,859
f. Lainnya / Others	187,804	174,872	146,876	163,291	24,973	39,429	55,620	71,489	88,852	104,925	121,161	138,771	157,254	174,045	190,504
g. Koreksi atas pendapatan bunga / Corrections	3,972	4,515	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	381,902	431,203	443,130	487,848	43,991	85,230	129,347	172,318	215,935	260,257	306,495	352,155	396,499	440,925	484,892
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	407,621	460,019	444,196	522,998	124,312	147,997	173,245	208,544	227,838	275,999	335,295	363,684	373,255	419,070	478,808
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain from sale of securities	22,342	20,448	9,279	10,408	1,776	2,430	3,343	4,412	6,327	11,257	12,866	13,364	13,410	14,864	15,706
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain from sale of credit	1	-	-	-	-	-	-	-	-	-	0	0	2	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain from sale of other financial assets	239	60	236	276	148	232	305	410	549	577	659	848	979	1,063	1,159
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	203,924	208,665	259,831	318,768	100,901	108,369	116,458	135,180	137,661	161,192	198,855	208,732	201,675	226,491	266,718
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/commissions/provisions	77,002	87,234	88,512	97,515	7,596	15,058	23,535	32,551	40,711	50,294	59,243	67,772	76,291	85,779	93,735
f. Lainnya / Others	104,114	143,612	86,338	96,030	13,890	21,908	29,605	35,990	42,590	52,678	63,673	72,969	80,898	90,873	101,489
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	652,690	716,871	658,420	762,897	140,165	182,935	226,410	280,498	320,195	386,129	464,923	514,917	543,838	608,179	687,763
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses from sale of securities	1,595	2,082	2,471	2,341	212	601	558	613	701	4,578	5,269	5,388	6,275	6,681	6,581
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses from sale of credit	170	454	620	632	-	196	197	197	197	237	237	238	237	237	237
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses from sale of other financial assets	184	177	235	158	0	19	44	64	77	68	94	94	227	229	230
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	183,116	191,785	249,798	307,170	99,587	106,029	112,852	130,102	131,855	154,525	191,373	200,557	192,235	216,498	255,793
e. Penyusutan/Amortisasi / Depreciation/Amortizations	220,212	249,910	155,749	171,698	18,124	31,627	45,322	59,663	73,677	88,932	105,125	120,304	132,394	145,799	161,156
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/commissions/provisions	4,508	4,404	4,728	5,196	495	970	1,436	1,837	2,355	2,854	3,512	4,113	4,583	5,195	5,683
g. Lainnya / Others	242,905	268,059	244,819	275,703	21,748	43,492	66,001	88,022	111,332	134,936	159,314	184,221	207,889	233,540	258,083
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/Loss (A1+C1) - (A2+C2)	136,833	174,352	228,906	247,949	28,138	50,292	76,182	100,364	123,578	150,126	176,868	200,923	225,915	251,816	275,936
E. Pendapatan non - operasional / Non Operational Income	26,831	20,216	35,064	38,631	6,285	9,491	14,432	18,612	21,133	24,919	29,134	33,065	36,205	41,069	48,023
F. Beban non - operasional / Non Operational Expenses	24,048	20,411	30,341	34,081	6,884	9,692	14,817	19,655	22,034	25,762	30,143	33,662	36,969	42,130	47,863
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2,782	(195)	4,722	4,550	(599)	(201)	(385)	(1,043)	(901)	(843)	(1,009)	(597)	(765)	(1,061)	160
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	139,616	174,271	233,628	252,499	27,539	50,091	75,797	99,320	122,677	149,283	175,860	200,326	225,150	250,755	276,097
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	67,531	89,861	(236)	125,725	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	67,820	89,586	(236)	125,715	(33)	(61)	(99)	(137)	(158)	(190)	(215)	(242)	(298)	(329)	(368)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	104,718	140,206	187,579	201,817	22,064	40,071	60,649	79,720	98,665	119,973	141,113	160,704	180,465	201,332	221,626

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

Keterangan / Items	2020	2021	2022					2023							
			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	277,235	284,381	278,145	310,102	39,494	64,726	93,166	121,229	150,032	179,256	209,210	239,739	270,842	300,445	330,416
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,963	1,809	2,202	2,686	489	883	1,323	1,752	2,132	2,473	2,795	3,110	3,379	3,661	3,925
b. Dari Penempatan pada bank lain / From interbank placement	2,210	1,125	2,294	2,902	684	1,074	1,275	1,816	2,125	2,651	3,149	3,631	4,060	4,494	5,036
c. Dari surat berharga / From securities	27,102	30,916	31,232	34,319	3,515	6,440	9,546	12,436	15,407	18,092	21,020	23,730	26,488	29,410	32,234
d. Dari Kredit yang diberikan / From credit	226,686	232,177	223,112	248,384	29,493	50,376	72,812	94,692	117,398	140,683	164,395	188,909	213,438	236,750	260,464
- kepada pihak ketiga bukan bank / To Third Party non Bank	225,811	232,039	222,237	247,487	29,419	50,233	72,586	94,362	116,980	140,187	163,835	188,055	212,681	235,784	259,357
- kepada bank lain / To other Bank	874	138	875	897	74	143	226	329	417	496	561	854	756	966	1,106
e. Lainnya / Others	19,276	18,354	19,305	21,811	5,313	5,953	8,210	10,533	12,971	15,357	17,851	20,360	23,477	26,129	28,757
2. Beban Bunga / Interest Expenses	113,490	84,725	75,940	88,362	20,011	27,343	36,541	45,621	55,299	64,753	74,257	84,234	94,669	105,358	116,236
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	285	5	1	1	0	0	0	0	0	2	1	2	2	2	2
b. Kewajiban pada Bank lain / Interbank Liabilities	4,406	3,378	3,298	3,699	600	989	1,110	1,592	2,051	2,621	3,197	3,645	4,069	5,504	5,015
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	76,575	51,596	42,011	47,778	5,915	11,353	17,616	23,241	29,281	35,277	41,492	47,878	54,566	61,785	69,190
- Giro / Demand Deposit	13,332	11,697	12,227	14,028	1,990	3,818	6,047	7,822	9,856	11,863	14,038	16,196	18,492	21,000	23,725
- Tabungan / Saving	9,647	7,674	5,258	5,735	455	918	1,480	1,949	2,411	2,859	3,324	3,787	4,255	4,757	5,310
- Simpanan Berjangka / Time deposits	53,597	32,224	24,526	28,015	3,469	6,616	10,089	13,470	17,014	20,554	24,130	27,895	31,819	36,028	40,155
d. Surat Berharga / Securities	4,018	4,055	4,894	5,358	436	839	1,281	1,838	1,719	2,069	2,446	2,815	3,170	3,507	3,875
e. Pinjaman yang diterima / Loans received	6,168	4,162	4,516	8,461	2,474	1,916	2,328	2,935	3,395	3,903	4,534	4,928	5,878	6,277	6,893
f. Lainnya / Others	18,430	17,204	21,220	23,065	10,586	12,247	14,205	16,014	18,852	20,881	22,587	24,966	26,984	28,284	31,261
g. Koreksi atas pendapatan bunga / Corrections	3,609	4,326	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	163,746	199,656	202,204	221,739	19,482	37,382	56,625	75,607	94,734	114,502	134,952	155,506	176,172	195,086	214,180
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	134,785	193,775	127,343	178,085	59,110	65,480	65,789	68,303	70,670	81,608	91,711	103,969	119,778	127,699	156,037
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	7,199	9,800	4,019	4,394	502	889	1,312	1,743	2,454	2,802	3,172	3,539	3,657	4,132	4,779
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative	18,348	35,067	23,582	62,350	47,664	42,976	33,422	27,243	20,031	18,373	14,583	15,378	21,401	16,140	31,637
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	38,267	42,773	43,985	48,744	3,690	7,415	11,787	15,601	19,651	24,687	29,387	33,524	37,852	42,047	46,257
f. Lainnya / Others	70,970	106,135	55,758	62,597	7,253	14,200	19,267	23,716	28,534	35,745	44,569	51,528	56,868	65,380	73,365
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	245,562	308,199	210,784	271,058	65,260	77,834	83,103	93,502	104,142	118,955	135,391	156,098	178,543	192,389	225,845
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	323	282	789	708	5	77	59	32	37	28	55	106	148	123	127
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	-	-	75	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	10,982	29,112	21,152	58,992	46,905	41,859	31,968	25,051	17,551	15,525	11,579	12,044	17,650	12,354	27,753
e. Penyusutan/Amortisasi / Depreciation/Amortizations	130,834	155,562	85,784	93,842	9,085	18,318	25,042	33,928	42,241	48,493	58,826	68,630	75,890	83,798	92,521
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	810	743	801	866	127	218	266	304	416	488	546	652	708	773	857
g. Lainnya / Others	102,614	122,501	102,183	116,650	9,138	17,363	25,768	34,187	43,896	54,422	64,385	74,666	84,148	95,341	104,587
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	52,968	85,232	118,764	128,767	13,331	25,028	39,311	50,409	61,262	77,155	91,272	103,377	117,408	130,397	144,372
E. Pendapatan non-operasional / Non Operational Income	846	761	3,639	3,603	66	100	156	207	247	313	355	374	429	485	572
F. Beban non-operasional / Non Operational Expenses	1,840	1,117	818	934	792	832	951	1,704	1,810	2,003	2,193	2,275	2,456	2,402	2,569
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	(993)	(357)	2,821	2,669	(727)	(732)	(795)	(1,497)	(1,563)	(1,690)	(1,838)	(1,901)	(2,027)	(1,917)	(1,998)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	51,975	84,875	121,585	131,436	12,605	24,295	38,516	48,911	59,699	75,465	89,434	101,476	115,380	128,480	142,374
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	19,973	36,056	-	59,186	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	19,973	36,056	-	59,186	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	37,301	69,282	98,397	106,452	10,089	19,532	30,941	39,469	48,237	60,961	72,420	82,082	93,217	103,946	115,242

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

Keterangan / Items	2020	2021	2022					2023							
			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	101,078	100,679	91,224	101,231	10,000	18,500	28,274	37,619	47,388	56,890	67,774	77,951	87,805	98,418	106,434
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,166	1,258	1,252	1,401	114	196	279	359	433	512	584	651	729	812	895
b. Dari Penempatan pada bank lain / From interbank placement	1,284	741	517	592	63	124	203	300	419	530	668	789	914	1,045	1,210
c. Dari surat berharga / From securities	6,155	6,865	7,172	7,943	736	1,447	2,202	2,941	3,701	4,392	5,167	5,931	6,652	7,458	8,268
d. Dari Kredit yang diberikan / From credit	55,543	55,898	51,134	56,577	5,384	9,490	14,557	19,477	24,438	29,506	35,623	40,955	46,470	52,253	55,401
- kepada pihak ketiga bukan bank / To Third Party non Bank	55,377	55,764	50,964	56,370	5,346	9,416	14,443	19,325	24,247	29,276	35,353	40,642	46,120	51,864	54,974
- kepada bank lain / To other Bank	166	134	171	207	38	74	113	152	191	230	270	313	351	389	427
e. Lainnya / Others	36,930	35,916	31,149	34,718	3,702	7,243	11,034	14,542	18,397	21,950	25,732	29,625	33,039	36,850	40,660
2. Beban Bunga / Interest Expenses	60,267	55,587	46,739	52,458	6,199	10,932	16,621	22,027	27,762	33,146	38,817	44,622	51,555	57,741	61,527
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	2	0	-	-	-	-	-	-	-	-	0	0	0	0	0
b. Kewajiban pada Bank lain / Interbank Liabilities	756	413	452	532	89	163	259	337	421	533	637	759	901	960	1,049
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	21,595	18,684	14,613	16,360	1,829	3,494	5,298	7,036	8,870	10,592	12,417	14,168	15,890	17,791	19,633
- Giro / Demand Deposit	2,764	2,583	2,396	2,620	215	416	624	839	1,067	1,269	1,484	1,678	1,879	2,106	2,338
- Tabungan / Saving	2,325	1,982	1,628	1,828	163	306	455	607	763	916	1,069	1,222	1,372	1,528	1,673
- Simpanan Berjangka / Time deposits	16,506	14,119	10,589	11,912	1,452	2,771	4,219	5,590	7,040	8,407	9,864	11,267	12,639	14,157	15,623
d. Surat Berharga / Securities	1,147	1,074	900	976	75	146	220	292	364	436	509	582	644	732	796
e. Pinjaman yang diterima / Loans received	913	870	813	913	106	204	313	420	532	644	757	866	978	1,095	1,212
f. Lainnya / Others	35,778	34,463	29,962	33,676	4,100	6,924	10,531	13,942	17,575	20,939	24,496	28,247	33,142	37,162	38,838
g. Koreksi atas pendapatan bunga / Corrections	76	84	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	40,811	45,091	44,486	48,774	3,800	7,568	11,653	15,592	19,625	23,744	28,957	33,328	36,249	40,677	44,906
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	12,166	13,851	10,080	11,388	1,270	2,050	3,081	3,832	4,673	5,469	6,339	7,210	8,159	9,096	10,164
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	900	699	414	437	72	73	110	131	159	201	260	259	263	254	278
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	-	-	2	3	1	0	1	1	0	0	0	0	0	0	0
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	843	1,658	1,778	2,017	338	467	783	896	1,013	1,071	1,194	1,281	1,354	1,456	1,580
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Deviden, gain from investment in shares with equity method, fees/comissions/provisions	2,920	3,540	3,942	4,416	354	737	1,135	1,523	1,938	2,337	2,739	3,193	3,600	4,029	4,479
f. Lainnya / Others	7,502	7,954	3,944	4,517	505	773	1,052	1,281	1,563	1,860	2,146	2,476	2,943	3,356	3,828
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	37,977	42,382	37,302	41,341	3,345	6,690	10,350	13,897	17,042	20,083	24,923	28,520	30,645	34,560	38,019
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	108	29	201	211	3	15	8	9	9	8	10	19	53	80	44
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative transaction	757	1,539	1,708	1,940	324	452	757	865	992	1,050	1,175	1,264	1,334	1,445	1,556
e. Penyusutan/Amortisasi / Depreciation/Amortizations	9,569	11,084	6,616	6,834	801	1,405	2,007	2,640	3,139	3,610	5,351	6,168	5,501	6,333	6,897
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	62	104	80	93	6	12	19	26	33	41	52	61	67	74	82
g. Lainnya / Others	27,480	29,626	28,697	32,264	2,212	4,806	7,559	10,357	12,870	15,374	18,336	21,009	23,689	26,628	29,440
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	15,001	16,560	17,263	18,821	1,726	2,928	4,384	5,527	7,257	9,130	10,373	12,018	13,764	15,213	17,051
E. Pendapatan non - operasional / Non Operational Income	5,200	5,772	6,396	7,224	761	1,437	2,319	3,145	3,966	4,832	5,711	6,642	7,595	8,683	9,753
F. Beban non - operasional / Non Operational Expenses	5,164	5,835	6,633	7,428	802	1,482	2,375	3,263	4,088	4,966	5,875	6,838	7,804	8,902	10,021
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	36	(63)	(237)	(204)	(41)	(45)	(56)	(118)	(121)	(135)	(164)	(196)	(209)	(219)	(268)
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	15,037	16,497	17,027	18,617	1,685	2,883	4,328	5,409	7,135	8,996	10,209	11,822	13,555	14,994	16,783
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	4,242	4,207	-	4,055	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	4,076	4,031	-	4,055	-	-	-	-	-	-	-	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	13,002	13,776	15,300	15,300	1,442	2,324	3,467	4,312	5,722	7,207	8,151	9,464	10,821	11,905	13,244

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

Keterangan / Items	2020	2021	2022					2023							
			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	397,993	377,151	346,602	384,484	37,619	73,409	112,270	150,515	189,500	227,987	267,371	307,526	347,307	388,070	428,518
a. Dari Bank Indonesia / From Bank Indonesia Placement	4,546	5,568	6,901	7,891	1,061	2,003	3,093	4,144	5,173	6,037	6,881	7,717	8,527	9,367	10,238
b. Dari Penempatan pada bank lain / From interbank placement	1,529	663	1,015	1,203	184	377	604	834	1,057	1,298	1,578	1,830	2,099	2,364	2,623
c. Dari surat berharga / From securities	38,774	46,339	43,961	48,547	4,797	9,294	14,118	18,908	23,748	28,700	33,445	38,407	43,218	48,379	53,681
d. Dari Kredit yang diberikan / From credit	213,903	192,555	190,053	210,081	19,983	39,018	59,730	80,030	100,792	121,514	142,521	163,758	184,816	206,347	227,477
- kepada pihak ketiga bukan bank / To Third Party non Bank	211,020	190,212	188,240	208,048	19,744	38,556	59,003	79,056	99,582	120,062	140,827	161,827	182,655	203,952	224,835
- kepada bank lain / To other Bank	2,883	2,343	1,813	2,033	239	463	727	973	1,209	1,452	1,694	1,931	2,161	2,395	2,642
e. Lainnya / Others	139,241	132,025	104,672	116,763	11,593	22,716	34,725	46,600	58,731	70,439	82,947	95,814	108,647	121,613	134,499
2. Beban Bunga / Interest Expenses	233,876	199,964	160,800	179,344	18,550	36,284	56,059	75,783	96,006	115,702	136,253	157,373	178,292	199,844	221,475
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	82	140	352	401	43	75	111	145	188	217	279	306	351	377	399
b. Kewajiban pada Bank lain / Interbank Liabilities	2,178	1,658	1,920	2,236	314	602	935	1,283	1,608	1,975	2,383	2,775	3,211	3,702	4,181
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	89,387	68,493	56,498	63,020	7,011	13,640	21,517	29,236	37,372	45,313	53,576	61,981	70,022	78,378	86,628
- Giro / Demand Deposit	10,017	9,004	9,042	10,082	999	1,922	3,044	4,174	5,385	6,506	7,700	8,902	10,071	11,330	12,689
- Tabungan / Saving	9,595	7,408	6,986	7,688	704	1,390	2,226	3,023	3,863	4,664	5,507	6,354	7,185	8,017	8,851
- Simpanan Berjangka / Time deposits	69,775	52,082	40,471	45,250	5,308	10,328	16,247	22,039	28,124	34,143	40,370	46,725	52,766	59,032	65,088
d. Surat Berharga / Securities	5,771	4,665	3,567	3,802	301	624	943	1,253	1,530	1,807	2,104	2,407	2,717	3,063	3,576
e. Pinjaman yang diterima / Loans received	3,138	1,824	3,075	3,699	658	1,209	1,856	2,461	3,069	3,680	4,308	4,936	5,531	6,156	6,755
f. Lainnya / Others	133,033	123,078	95,389	106,187	10,222	20,132	30,697	41,405	52,239	62,710	73,603	84,968	96,460	108,168	119,935
g. Koreksi atas pendapatan bunga / Corrections	287	105	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	164,117	177,187	185,802	205,140	19,069	37,125	56,211	74,732	93,493	112,285	131,118	150,153	169,015	188,226	207,043
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	119,025	108,316	102,335	109,630	17,950	22,395	31,942	42,949	49,127	59,543	66,058	73,300	80,675	90,701	100,094
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	11,873	8,731	3,834	4,575	1,057	1,344	1,767	2,272	3,281	3,859	4,436	4,543	4,512	5,278	5,075
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	0	-	-	-	-	-	-	-	-	-	-	-	2	-	-
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	23	36	128	152	44	84	149	190	239	292	352	424	483	524	579
d. Keuntungan Transaksi Spot dan Derivatf / Gain from spot and derivative transaction	50,141	33,979	34,493	35,421	7,548	8,007	11,400	15,645	15,834	19,257	19,716	21,037	22,705	26,651	30,623
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	32,382	37,660	37,689	41,178	3,309	6,394	9,852	14,406	17,844	21,736	25,279	28,993	32,546	37,163	40,243
f. Lainnya / Others	24,605	27,910	26,192	28,304	5,992	6,566	8,774	10,436	11,930	14,398	16,275	18,303	20,428	21,085	23,574
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	224,577	217,163	201,627	221,574	25,128	39,853	59,346	78,160	93,927	115,769	130,818	147,873	165,864	184,476	205,487
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	544	1,239	944	900	99	351	271	244	218	233	403	447	1,002	1,238	811
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	52	109	620	632	-	196	197	197	197	237	237	237	237	237	237
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	68	11	17	15	0	0	6	7	6	7	6	6	6	6	6
d. Kerugian Transaksi Spot dan Derivatf / Losses from spot and derivative transaction	42,138	26,706	30,218	30,547	6,991	7,364	10,005	13,912	14,083	17,309	17,258	18,541	20,089	23,366	27,017
e. Penyusutan/Amortisasi / Depreciation/Amortizations	75,389	79,475	61,623	68,952	8,114	11,675	17,810	22,476	27,580	35,970	39,955	44,278	49,314	53,457	59,741
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	2,949	2,886	3,192	3,558	302	567	877	1,154	1,462	1,809	2,275	2,685	3,010	3,381	3,632
g. Lainnya / Others	103,437	106,737	105,012	116,970	9,621	19,699	30,180	40,169	50,380	60,205	70,684	81,679	92,206	102,790	114,044
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	58,565	68,340	86,510	93,196	11,890	19,667	28,807	39,522	48,694	56,059	66,358	75,580	83,827	94,451	101,650
E. Pendapatan non - operasional / Non Operational Income	19,459	12,749	24,181	26,911	4,785	7,487	10,738	14,398	16,230	19,010	22,338	25,315	27,592	31,298	35,617
F. Beban non - operasional / Non Operational Expenses	17,017	13,449	22,643	25,712	4,806	6,958	10,574	14,052	15,650	18,237	21,617	24,171	26,533	30,824	34,933
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	2,443	(700)	1,538	1,199	(20)	529	163	346	579	774	721	1,143	1,060	474	685
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	61,008	67,754	88,048	94,395	11,870	20,196	28,970	39,867	49,273	56,833	67,079	76,724	84,887	94,925	102,335
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	43,405	49,855	-	62,773	-	-	-	-	-	-	-	-	-	-	-
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	43,405	49,855	-	62,762	-	-	-	-	-	-	1	-	-	-	-
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	46,927	53,222	70,154	74,206	9,515	16,141	23,208	32,018	39,531	45,641	53,780	61,447	67,954	76,226	82,127

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

Keterangan / Items	2020	2021	2022					2023							
			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	17,785	11,691	13,598	15,641	2,187	4,225	6,474	8,409	10,623	12,937	15,256	17,649	20,043	22,255	24,691
a. Dari Bank Indonesia / From Bank Indonesia Placement	1,227	1,106	1,589	1,925	331	650	1,001	1,328	1,698	2,044	2,405	2,781	3,173	3,628	4,005
b. Dari Penempatan pada bank lain / From interbank placement	369	161	571	713	170	352	531	696	871	1,019	1,193	1,388	1,590	1,835	2,116
c. Dari surat berharga / From securities	3,599	3,224	3,330	3,774	532	1,026	1,573	2,127	2,681	3,385	4,006	4,601	5,240	5,498	6,093
d. Dari Kredit yang diberikan / From credit	12,163	6,957	7,438	8,426	1,014	1,948	2,992	4,014	5,057	6,095	7,169	8,271	9,319	10,472	11,546
- kepada pihak ketiga bukan bank / To Third Party non Bank	11,874	6,929	7,335	8,297	985	1,894	2,918	3,916	4,939	5,955	7,012	8,098	9,129	10,240	11,290
- kepada bank lain / To other Bank	289	28	103	130	29	54	74	98	118	141	157	172	190	232	256
e. Lainnya / Others	427	243	671	802	140	250	378	245	316	394	483	609	722	821	932
2. Beban Bunga / Interest Expenses	4,557	2,422	2,960	3,446	547	1,071	1,617	2,022	2,541	3,212	3,789	4,480	4,982	5,319	5,928
a. Kepada Bank Indonesia / Bank Indonesia Liabilities	0	0	65	82	17	31	42	59	52	60	63	151	67	76	76
b. Kewajiban pada Bank lain / Interbank Liabilities	745	168	303	366	79	147	201	257	335	404	487	559	659	777	910
c. Kepada pihak ketiga bukan Bank / Third Party non Bank	3,101	2,071	2,136	2,470	365	725	1,121	1,491	1,867	2,238	2,628	3,029	3,418	3,848	4,268
- Giro / Demand Deposit	1,079	877	879	1,011	136	257	398	538	689	832	989	1,151	1,307	1,480	1,664
- Tabungan / Saving	88	117	217	240	20	28	39	52	67	82	98	114	131	150	168
- Simpanan Berjangka / Time deposits	1,934	1,077	1,041	1,219	209	440	684	901	1,111	1,324	1,542	1,764	1,981	2,218	2,437
d. Surat Berharga / Securities	25	3	149	161	20	39	60	79	100	115	134	152	169	187	204
e. Pinjaman yang diterima / Loans received	122	52	2	4	2	3	6	8	-	-	-	-	-	-	0
f. Lainnya / Others	563	128	305	363	64	126	187	128	187	394	475	589	668	431	470
g. Koreksi atas pendapatan bunga / Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Pendapatan Bunga Bersih (A1-A2) / Net Interest Income (A1-A2)	13,228	9,269	10,638	12,194	1,640	3,154	4,858	6,387	8,082	9,725	11,467	13,169	15,062	16,936	18,763
C. Pendapatan dan Beban Operasional Lain / Other Operating Income and															
1. Pendapatan Operasional Selain Bunga / Other Operating Income	141,646	144,078	204,438	223,895	45,982	58,073	72,433	93,459	103,368	129,379	171,188	179,205	164,642	191,574	212,512
a. Peningkatan Nilai Wajar dan keuntungan penjualan surat berharga / Increase in fair value and gain form sale of securities	2,370	1,218	1,012	1,002	145	123	154	267	433	4,395	4,998	5,022	4,978	5,200	5,574
b. Peningkatan Nilai Wajar dan keuntungan penjualan kredit yang diberikan / Increase in fair value and gain form sale of credit	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0
c. Peningkatan Nilai Wajar dan keuntungan penjualan aset keuangan lainnya / Increase in fair value and gain form sale of other financial assets	215	24	106	121	103	148	154	219	311	285	307	424	495	538	580
d. Keuntungan Transaksi Spot dan Derivatif / Gain from spot and derivative transaction	134,591	137,961	199,979	218,981	45,351	56,920	70,852	91,396	100,783	122,491	163,363	171,036	156,215	182,245	202,878
e. Deviden, keuntungan penyertaan equity method, komisi/provisi/fee / Dividen, gain from investment in shares with equity method, fees/comissions/provisions	3,432	3,262	2,896	3,178	243	511	760	1,021	1,278	1,533	1,838	2,062	2,294	2,539	2,757
f. Lainnya / Others	1,038	1,613	444	613	140	370	512	556	563	675	683	661	659	1,053	723
2. Beban Operasional Selain Beban Bunga / Non Interest Expense	144,575	149,127	208,708	228,923	46,432	58,558	73,611	94,939	105,084	131,322	173,791	182,426	168,787	196,755	218,413
a. Penurunan Nilai Wajar dan kerugian penjualan surat berharga / Decrease in fair value and losses form sale of securities	621	532	536	521	105	158	221	328	437	4,309	4,802	4,816	5,073	5,239	5,600
b. Penurunan Nilai Wajar dan kerugian penjualan kredit yang diberikan / Decrease in fair value and losses form sale of credit	118	345	-	-	-	-	-	-	-	0	0	1	-	-	-
c. Penurunan Nilai Wajar dan kerugian penjualan aset keuangan lainnya / Decrease in fair value and losses form sale of other financial assets	117	166	143	143	-	19	38	57	71	61	88	88	220	223	224
d. Kerugian Transaksi Spot dan Derivatif / Losses from spot and derivative	129,238	134,428	196,720	215,691	45,367	56,354	70,123	90,274	99,229	120,641	161,360	168,709	153,161	179,334	199,467
e. Penyusutan/Amortisasi / Depreciation/Amortizations	4,421	3,789	1,727	2,070	124	230	463	619	717	859	994	1,229	1,689	2,211	1,998
f. Kerugian penyertaan equity method komisi/provisi/fee, administrasi / Losses from investment in shares with equity method, fees/comissions/provisions	686	670	655	679	60	173	273	353	443	517	638	716	799	966	1,112
g. Lainnya / Others	9,374	9,196	8,927	9,819	777	1,624	2,494	3,309	4,186	4,935	5,909	6,867	7,845	8,781	10,011
D. Laba/Rugi Operasional (A1 + C1) - (A2 + C2) / Operating Profit/loss (A1+C1) - (A2+C2)	10,299	4,220	6,368	7,166	1,190	2,669	3,680	4,906	6,366	7,782	8,865	9,948	10,916	11,755	12,863
E. Pendapatan non - operasional / Non Operational Income	1,325	934	847	893	673	467	1,219	862	690	764	730	734	588	603	2,082
F. Beban non - operasional / Non Operational Expenses	28	10	248	7	484	419	917	636	486	556	458	378	177	2	340
G. Laba/Rugi non-operasional (E - F) / Non Operational Profit (E - F)	1,297	925	600	886	189	48	302	226	204	207	272	356	412	601	1,742
H. Laba/Rugi tahun berjalan sebelum pajak / Current Year profit	11,596	5,145	6,967	8,051	1,379	2,717	3,982	5,133	6,570	7,989	9,137	10,305	11,328	12,356	14,604
I. Penerimaan Transfer Laba/Rugi / Transfer Profit / Loss Received	(89)	(257)	(236)	(289)	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)
J. Transfer Laba/Rugi ke Kantor Pusat / Transfer of Profit/Loss to Head Office	365	(356)	(236)	(289)	(33)	(61)	(99)	(137)	(158)	(190)	(216)	(242)	(298)	(329)	(368)
K. Jumlah laba/rugi bersih (setelah taksiran pajak penghasilan) / Profit/Loss After Estimation of tax	7,488	3,926	5,059	5,858	1,019	2,074	3,034	3,921	5,175	6,164	6,762	7,711	8,474	9,254	11,013

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	1,037,780	1,213,629	1,525,035	1,447,440	1,472,252	1,491,455	1,516,741	1,455,567	1,466,140	1,419,280	1,495,454	1,560,272	1,548,378	1,703,060	1,698,518
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	42,308	41,525	37,903	32,934	40,139	41,034	42,487	43,110	44,824	53,829	56,422	60,082	59,775	62,171	60,980
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (purchased)	987,245	1,163,491	1,473,777	1,405,654	1,409,018	1,434,970	1,460,835	1,400,971	1,408,756	1,354,661	1,427,640	1,485,944	1,473,528	1,623,230	1,622,265
- Lainnya / Others	8,227	8,613	13,355	8,851	23,095	15,452	13,419	11,485	12,561	10,789	11,392	14,245	15,074	17,658	15,273
Kewajiban Komitmen / Committed Liabilities	2,820,197	3,113,244	3,363,716	3,664,205	3,453,149	3,496,292	3,503,654	3,503,748	3,533,120	3,503,857	3,562,318	3,610,783	3,637,625	3,779,384	3,827,479
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan facilities to debtors	1,643,288	1,705,175	1,848,402	2,142,859	1,924,267	1,951,645	1,933,400	1,926,261	1,996,490	1,996,559	2,019,165	2,037,765	2,070,549	2,092,125	2,098,925
- Committed	405,603	429,072	473,255	479,975	513,216	525,977	532,511	536,692	549,901	551,987	561,961	553,939	562,344	567,574	560,593
- Uncommitted	1,237,685	1,276,104	1,375,148	1,662,883	1,411,051	1,425,668	1,400,889	1,389,569	1,446,590	1,444,572	1,457,205	1,483,826	1,508,205	1,524,552	1,538,333
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan facilities to other banks	19,402	24,251	19,079	17,762	18,420	18,446	17,239	17,575	17,645	15,800	15,173	12,508	16,030	15,261	16,446
- Committed	4,843	3,874	4,866	2,897	2,866	2,871	3,298	3,399	3,787	2,851	3,075	4,128	2,903	3,619	3,493
- Uncommitted	14,559	20,377	14,213	14,865	15,554	15,575	13,941	14,176	13,858	12,949	12,098	8,380	13,127	11,642	12,953
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	68,511	85,063	91,893	101,522	88,493	91,480	83,000	84,426	84,408	85,605	81,889	82,858	86,832	95,495	90,970
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	1,080,952	1,285,893	1,384,765	1,388,554	1,404,531	1,416,621	1,452,767	1,459,777	1,416,618	1,388,549	1,427,565	1,459,845	1,448,062	1,559,346	1,605,519
- Lainnya / Others	8,044	12,862	19,577	13,509	17,439	18,099	17,249	15,708	17,960	17,344	18,526	17,808	16,153	17,156	15,619
Tagihan Kontinjensi / Contingent Claims	275,006	269,045	272,191	273,728	267,076	273,224	261,771	262,738	265,017	270,845	281,373	286,833	281,350	291,047	301,384
- Garansi yang diterima / Received guarantees	222,265	204,276	247,083	249,893	243,029	248,145	237,013	237,745	239,446	244,984	255,528	260,573	254,711	262,870	273,274
- Pendapatan bunga dalam penyelesaian / Accrued interest	44,416	53,711	2,179	1,811	1,866	1,926	1,909	2,004	2,028	2,084	2,142	2,170	2,197	2,251	2,284
- Lainnya / Others	8,325	11,058	22,928	22,024	22,180	23,154	22,850	22,989	23,543	23,776	23,704	24,089	24,441	25,926	25,825
Kewajiban Kontinjensi / Contingent Liabilities	341,684	348,030	320,311	388566.9445	351,150	381,873	366,647	359,228	359,407	368,960	377,574	381,617	392,235	395,368	384,886
- Garansi yang diberikan / Issued guarantees	338,920	345,453	316,316	384,200	346,412	377,065	361,640	354,289	354,108	363,289	371,848	375,729	386,208	389,229	378,561
- Lainnya / Others	2,764	2,576	3,995	4366.832131	4,738	4,808	5,006	4,939	5,299	5,671	5,726	5,888	6,027	6,139	6,326
Lainnya / Others	566,622	696,230	570,201	578,345	562,657	559,746	525,585	532,376	538,012	550,784	556,983	564,785	572,357	576,101	578,394
- Penerusan Kredit / Channelling	12,966	11,477	7,125	7,342	7,321	7,422	7,420	7,402	7,445	7,506	7,501	7,615	7,752	7,770	7,741
- Aset produktif yang dihapusbukukan / Written off earning assets	500,846	627,791	562,347	570,265	554,598	551,576	517,413	524,221	529,793	542,487	548,643	556,320	563,731	567,440	569,754
- Kredit yang diberikan / Credit disbursed	490,473	548,614	554,743	562,649	547,209	544,176	510,026	516,853	522,409	535,102	541,253	548,932	557,509	561,193	563,449
- Lainnya / Others	10,373	79,177	7,604	7,616	7,389	7,400	7,387	7,368	7,384	7,385	7,390	7,387	6,223	6,247	6,305
- Aset produktif yang dihapustagih / Charged off earning assets	52,809	56,962	730	739	738	748	753	753	774	791	839	851	873	891	899
- Kredit yang diberikan / Credit disbursed	45,429	49,558	730	739	738	748	753	753	774	791	839	851	873	891	899
- Lainnya / Others	7,380	7,404	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	212,808	272,165	312,480	330,578	316,520	298,106	313,179	309,168	306,678	306,678	337,301	342,758	351,527	349,762	399,361
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	212,512	271,748	312,395	330,493	316,439	298,024	313,097	309,088	306,389	306,389	337,219	342,675	351,443	349,676	399,276
- Lainnya / <i>Others</i>	296	418	85	85	81	83	81	80	289	289	82	83	84	86	84
Kewajiban Komitmen / Committed Liabilities	653,065	753,808	778,602	1,057,299	765,540	761,271	787,713	797,579	829,358	829,358	848,757	840,233	860,525	865,869	922,899
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	350,189	377,531	344,577	610,521	357,461	371,329	372,559	381,578	413,870	413,870	414,242	398,856	407,876	417,526	425,835
- <i>Committed</i>	40,703	60,069	50,850	48,810	49,382	54,836	59,091	66,339	61,372	61,372	64,034	57,024	56,795	62,163	73,908
- <i>Uncommitted</i>	309,486	317,462	293,726	561,712	308,079	316,494	313,468	315,239	352,498	352,498	350,208	341,832	351,081	355,363	351,926
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4,251	3,379	691	702	698	696	693	690	665	665	614	625	946	1,023	1,021
- <i>Committed</i>	2,231	785	500	508	504	507	506	553	576	576	583	600	506	581	581
- <i>Uncommitted</i>	2,020	2,594	191	193	195	189	187	137	89	89	31	25	440	442	440
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	34,576	38,007	50,280	58,082	47,414	47,911	43,162	41,922	41,128	41,128	43,331	45,105	46,532	52,973	54,465
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	264,037	334,878	382,955	387,896	359,872	341,239	371,205	373,296	373,393	373,393	390,474	395,550	405,074	394,248	441,481
- Lainnya / <i>Others</i>	12	13	99	98	95	96	95	93	303	303	95	96	98	100	98
Tagihan Kontinjensi / Contingent Claims	84,460	89,772	74,897	76,846	74,847	76,506	75,733	75,179	75,531	75,531	86,503	87,720	84,515	89,019	100,366
- Garansi yang diterima / <i>Received guarantees</i>	51,866	48,934	65,405	67,206	65,046	66,562	65,654	64,923	65,080	65,080	75,709	76,768	73,418	77,721	88,888
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	26,379	33,095	169	175	175	178	182	187	187	187	180	175	170	166	162
- Lainnya / <i>Others</i>	6,215	7,742	9,322	9,465	9,627	9,767	9,897	10,070	10,264	10,264	10,615	10,776	10,927	11,131	11,316
Kewajiban Kontinjensi / Contingent Liabilities	218,809	233,977	195,297	266,790	237,336	265,037	249,758	242,330	242,275	242,275	256,116	259,188	267,258	270,110	260,161
- Garansi yang diberikan / <i>Issued guarantees</i>	217,325	232,373	192,876	264,067	234,458	262,031	246,563	238,973	238,709	238,709	252,110	254,876	262,764	265,460	255,269
- Lainnya / <i>Others</i>	1,484	1,604	2,421	2,723	2,878	3,006	3,196	3,356	3,566	3,566	4,006	4,311	4,494	4,650	4,892
Lainnya / Others	284,230	381,308	335,086	337,573	330,359	331,865	296,449	301,820	306,059	306,059	320,304	326,884	332,683	337,353	335,458
- Penerusan Kredit / <i>Channelling</i>	4,488	4,349	4,705	4,926	4,906	5,026	5,024	5,008	5,062	5,062	5,132	5,246	5,385	5,403	5,376
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	279,604	376,821	330,381	332,646	325,453	326,839	291,425	296,812	300,997	300,997	315,172	321,637	327,299	331,950	330,082
- Kredit yang diberikan / <i>Credit disbursed</i>	276,873	306,652	326,872	329,137	322,127	323,513	288,099	293,490	297,674	297,674	311,847	318,333	323,994	328,639	326,773
- Lainnya / <i>Others</i>	2,731	70,170	3,509	3,510	3,326	3,326	3,325	3,322	3,323	3,323	3,324	3,304	3,305	3,311	3,309
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	139	138	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	7,324	13,570	16,440	11,454	16,888	17,859	15,992	17,389	15,471	16,307	18,939	14,122	16,614	17,435	15,478
- Fasilitas pinjaman yang belum ditarik / Unused borrowing	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
- Posisi pembelian spot dan derivatif yang masih berjalan / Outstanding	885	5,970	8,839	3,720	7,966	8,104	5,887	8,828	6,835	7,785	9,933	5,222	4,168	4,587	3,878
- Lainnya / Others	6,330	7,492	7,493	7,626	8,814	9,647	9,997	8,453	8,527	8,414	8,898	8,792	12,337	12,739	11,492
Kewajiban Komitmen / Committed Liabilities	28,035	40,282	49,418	42,244	47,773	48,823	46,494	47,528	46,868	47,016	50,007	49,874	44,570	44,981	45,004
- Fasilitas kredit kepada nasabah yang belum ditarik / Undisbursed loan	21,200	20,263	25,496	27,067	26,892	27,140	26,479	26,258	26,905	26,482	27,084	31,303	29,255	29,195	29,328
- Committed	4,826	6,009	7,261	8,794	8,578	8,303	7,910	8,087	7,897	7,724	7,411	7,524	7,348	7,449	8,117
- Uncommitted	16,374	14,253	18,236	18,274	18,314	18,838	18,569	18,171	19,008	18,758	19,673	23,778	21,907	21,746	21,211
- Fasilitas kredit kepada bank lain yang belum ditarik / Undisbursed loan	826	976	952	977	871	907	988	794	754	527	609	644	580	532	827
- Committed	117	69	263	366	291	322	415	412	387	262	303	314	285	217	384
- Uncommitted	709	907	689	612	580	586	573	382	367	265	306	330	296	315	443
- Irrevocable L/C yang masih berjalan / Current Irrevocable L/C	116	238	595	646	530	545	830	705	512	317	270	332	343	335	543
- Posisi penjualan spot dan derivatif yang masih berjalan / Outstanding spot and derivatives (sold)	651	9,392	8,855	3,698	7,816	8,086	5,771	8,730	6,814	7,768	9,894	5,172	4,261	4,708	4,132
- Lainnya / Others	5,242	9,414	13,519	9,856	11,664	12,145	12,427	11,041	11,883	11,922	12,150	12,424	10,130	10,210	10,174
Tagihan Kontinjensi / Contingent Claims	8,406	9,050	6,403	5,938	5,972	6,024	6,091	6,154	6,224	6,267	6,378	6,509	6,582	6,672	6,660
- Garansi yang diterima / Received guarantees	1,807	1,726	1,343	1,255	1,191	1,173	1,174	1,164	1,183	1,194	1,246	1,290	1,311	1,338	1,279
- Pendapatan bunga dalam penyelesaian / Accrued interest	5,607	6,164	1,182	817	865	909	936	979	1,012	1,051	1,095	1,135	1,168	1,208	1,244
- Lainnya / Others	992	1,160	3,878	3,866	3,917	3,942	3,981	4,011	4,029	4,023	4,036	4,084	4,103	4,126	4,137
Kewajiban Kontinjensi / Contingent Liabilities	6,066	6,626	7,062	7540.1453	5,633	5,129	5,062	5,213	5,638	6,058	6,645	7,340	7,908	7,834	7,589
- Garansi yang diberikan / Issued guarantees	5,960	6,518	6,481	7,002	4,906	4,448	4,361	4,707	5,019	5,361	6,021	6,677	7,298	7,200	6,963
- Lainnya / Others	107	108	581	537.7007887	727	681	701	506	619	697	623	664	610	633	626
Lainnya / Others	27,679	26,445	25,722	26,357	26,032	26,006	26,001	25,720	25,725	26,082	26,090	26,154	26,524	26,502	26,757
- Penerusan Kredit / Channelling	1,815	1,786	1,479	1,480	1,479	1,466	1,465	1,463	1,462	1,460	1,459	1,458	1,457	1,456	1,455
- Aset produktif yang dihapusbukukan / Written off earning assets	25,702	24,494	24,244	24,876	24,553	24,541	24,536	24,257	24,263	24,622	24,631	24,696	25,067	25,046	25,302
- Kredit yang diberikan / Credit disbursed	24,965	23,752	23,986	24,619	24,295	24,284	24,279	24,000	24,006	24,365	24,374	24,439	24,809	24,788	25,045
- Lainnya / Others	737	742	257	257	257	257	257	257	257	257	257	257	257	257	257
- Aset produktif yang dihapustagih / Charged off earning assets	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / Credit disbursed	161	165	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	422,255	457,141	616,699	580,484	646,490	641,521	657,757	642,738	633,758	630,978	642,232	682,399	650,134	737,258	731,253
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	42,200	41,417	37,795	32,826	40,031	40,926	42,379	43,002	44,716	53,721	56,314	59,974	59,667	62,063	60,872
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	378,455	415,020	573,128	546,517	592,260	594,873	612,037	596,864	585,332	574,963	583,507	617,055	587,834	670,465	666,788
- Lainnya / <i>Others</i>	1,600	704	5,776	1,141	14,200	5,722	3,341	2,872	3,710	2,294	2,412	5,371	2,634	4,729	3,593
Kewajiban Komitmen / Committed Liabilities	1,480,366	1,594,010	1,788,279	1,784,971	1,874,122	1,896,448	1,891,919	1,885,227	1,892,635	1,870,994	1,893,920	1,941,521	1,933,317	2,053,200	2,065,911
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	990,205	1,045,459	1,171,517	1,193,191	1,233,116	1,245,018	1,241,649	1,224,400	1,257,365	1,250,798	1,265,555	1,295,569	1,313,887	1,341,641	1,351,744
- <i>Committed</i>	306,028	314,681	364,636	372,816	407,525	413,471	417,119	415,648	433,847	437,866	441,279	440,778	450,712	453,559	456,799
- <i>Uncommitted</i>	684,176	730,778	806,881	820,374	825,592	831,547	824,529	808,752	823,518	812,932	824,275	854,791	863,175	888,082	894,944
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	9,616	14,083	12,984	11,919	12,487	12,406	11,814	12,428	12,486	11,324	12,689	10,822	10,199	9,529	9,004
- <i>Committed</i>	2,495	3,020	4,024	2,023	2,072	2,043	2,377	2,435	2,825	2,088	2,189	3,214	2,113	2,821	2,528
- <i>Uncommitted</i>	7,122	11,063	8,960	9,896	10,415	10,363	9,437	9,994	9,661	9,235	10,501	7,608	8,086	6,707	6,477
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	31,550	40,860	34,877	37,394	36,504	37,910	33,445	38,174	37,077	34,026	31,593	32,873	33,649	36,112	33,012
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	446,205	490,173	562,942	538,922	586,734	595,257	600,284	605,650	579,934	569,519	577,803	596,968	569,656	659,076	666,814
- Lainnya / <i>Others</i>	2,790	3,436	5,959	3,544	5,281	5,858	4,727	4,575	5,774	5,327	6,281	5,288	5,926	6,843	5,337
Tagihan Kontinjensi / Contingent Claims	153,744	149,462	169,469	169,598	165,960	169,672	157,348	159,189	164,732	159,952	165,231	168,678	169,389	173,236	170,268
- Garansi yang diterima / <i>Received guarantees</i>	140,667	133,501	159,099	160,276	156,679	159,576	147,776	149,637	154,853	149,993	155,521	158,804	159,339	161,919	159,225
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	11,971	13,814	828	819	827	838	790	838	829	849	867	860	859	877	878
- Lainnya / <i>Others</i>	1,106	2,148	9,542	8,503	8,453	9,258	8,782	8,713	9,050	9,110	8,842	9,014	9,190	10,441	10,166
Kewajiban Kontinjensi / Contingent Liabilities	89,493	84,762	91,857	93,956	88,989	91,278	92,265	91,067	89,560	92,254	93,597	91,996	93,645	93,541	93,542
- Garansi yang diberikan / <i>Issued guarantees</i>	88,320	83,898	90,864	92,990	87,995	90,296	91,295	90,131	88,586	91,243	92,640	91,083	92,722	92,685	92,733
- Lainnya / <i>Others</i>	1,173	864	993	966	994	982	969	936	974	1,012	957	913	923	856	808
Lainnya / Others	236,336	268,883	194,631	199,645	191,483	187,053	188,655	190,358	191,722	195,097	195,929	197,067	198,527	198,592	209,552
- Penerusan Kredit / <i>Channelling</i>	6,663	5,342	942	935	935	930	931	931	921	921	911	911	911	911	910
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	181,268	211,684	192,960	197,971	189,809	185,375	186,971	188,675	190,027	193,386	194,179	195,306	196,744	196,791	207,743
- Kredit yang diberikan / <i>Credit disbursed</i>	174,514	203,570	189,273	194,273	186,155	181,709	183,317	185,037	186,374	189,733	190,522	191,631	194,234	194,263	205,156
- Lainnya / <i>Others</i>	6,754	8,115	3,687	3,698	3,655	3,666	3,653	3,638	3,653	3,653	3,657	3,675	2,510	2,528	2,587
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	48,406	51,856	730	739	738	748	753	753	774	791	839	851	873	891	899
- Kredit yang diberikan / <i>Credit disbursed</i>	41,076	44,502	730	739	738	748	753	753	774	791	839	851	873	891	899
- Lainnya / <i>Others</i>	7,330	7,354	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tagihan Komitmen / Committed Claims	395,393	470,754	579,416	524,924	492,353	533,969	529,813	486,272	510,233	480,454	496,982	520,992	530,103	598,606	552,427
- Fasilitas pinjaman yang belum ditarik / <i>Unused borrowing</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Posisi pembelian spot dan derivatif yang masih berjalan / <i>Outstanding</i>	395,393	470,754	579,416	524,924	492,353	533,969	529,813	486,191	510,200	480,454	496,982	520,992	530,084	598,502	552,322
- Lainnya / <i>Others</i>	-	-	-	-	-	-	-	81	34	-	-	-	19	103	105
Kewajiban Komitmen / Committed Liabilities	658,731	725,145	747,418	779,692	765,714	789,749	777,528	773,414	764,259	764,735	769,634	779,156	799,214	815,334	793,665
- Fasilitas kredit kepada nasabah yang belum ditarik / <i>Undisbursed loan</i>	281,694	261,923	306,813	312,079	306,797	308,158	292,714	294,026	298,351	305,364	312,285	312,037	319,530	303,764	292,019
- <i>Committed</i>	54,046	48,312	50,508	49,556	47,732	49,368	48,390	46,619	46,785	47,501	49,237	48,612	47,489	44,403	21,768
- <i>Uncommitted</i>	227,649	213,611	256,305	262,523	259,066	258,790	244,323	247,407	251,566	257,863	263,048	263,425	272,041	259,361	270,251
- Fasilitas kredit kepada bank lain yang belum ditarik / <i>Undisbursed loan</i>	4,708	5,813	4,452	4,164	4,363	4,437	3,744	3,663	3,740	3,431	1,261	417	4,305	4,178	5,593
- <i>Committed</i>	-	-	79	-	-	-	-	-	-	-	-	-	-	-	-
- <i>Uncommitted</i>	4,708	5,813	4,373	4,164	4,363	4,437	3,744	3,663	3,740	3,431	1,261	417	4,305	4,178	5,593
- Irrevocable L/C yang masih berjalan / <i>Current Irrevocable L/C</i>	2,269	5,958	6,141	5,400	4,045	5,114	5,563	3,625	5,691	4,423	6,695	4,548	6,308	6,075	2,950
- Posisi penjualan spot dan derivatif yang masih berjalan / <i>Outstanding spot and derivatives (sold)</i>	370,059	451,451	430,013	458,038	450,109	472,040	475,507	472,100	456,477	451,517	449,394	462,155	469,071	501,314	493,093
- Lainnya / <i>Others</i>	-	-	-	11	400	-	-	-	-	-	-	-	-	4	10
Tagihan Kontinjensi / Contingent Claims	28,396	20,761	21,421	21,347	20,296	21,021	22,598	22,215	18,531	21,774	23,262	23,925	20,864	22,120	24,089
- Garansi yang diterima / <i>Received guarantees</i>	27,925	20,116	21,236	21,156	20,114	20,834	22,408	22,021	18,330	21,568	23,051	23,710	20,643	21,892	23,882
- Pendapatan bunga dalam penyelesaian / <i>Accrued interest</i>	459	637	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	13	9	185	190	183	187	190	194	200	206	210	215	221	228	207
Kewajiban Kontinjensi / Contingent Liabilities	27,316	22,665	26,095	20,281	19,193	20,430	19,562	20,617	21,934	20,737	21,217	23,094	23,424	23,883	23,595
- Garansi yang diberikan / <i>Issued guarantees</i>	27,316	22,665	26,095	20,141	19,053	20,290	19,422	20,477	21,794	20,597	21,077	23,094	23,424	23,883	23,595
- Lainnya / <i>Others</i>	-	-	-	140	140	140	140	140	140	140	140	-	-	-	-
Lainnya / Others	18,376	19,594	14,762	14,771	14,783	14,821	14,482	14,477	14,506	14,635	14,661	14,680	14,622	13,654	6,626
- Penerusan Kredit / <i>Channelling</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Aset produktif yang dihapusbukukan / <i>Written off earning assets</i>	14,273	14,791	14,762	14,771	14,783	14,821	14,482	14,477	14,506	14,635	14,661	14,680	14,622	13,654	6,626
- Kredit yang diberikan / <i>Credit disbursed</i>	14,122	14,640	14,611	14,620	14,631	14,670	14,330	14,326	14,355	14,484	14,510	14,529	14,471	13,503	6,475
- Lainnya / <i>Others</i>	151	151	151	151	151	151	151	151	151	151	151	151	151	151	151
- Aset produktif yang dihapustagih / <i>Charged off earning assets</i>	4,103	4,803	-	-	-	-	-	-	-	-	-	-	-	-	-
- Kredit yang diberikan / <i>Credit disbursed</i>	4,053	4,752	-	-	-	-	-	-	-	-	-	-	-	-	-
- Lainnya / <i>Others</i>	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	23.89	25.66	25.55	25.62	25.88	26.02	24.76	24.50	26.11	26.80	27.56	27.74	27.43	27.52	27.97
- Modal / Capital	1,360,376	1,519,278	1,625,967	1,649,203	1,665,301	1,684,115	1,612,469	1,601,181	1,630,159	1,657,972	1,673,395	1,697,736	1,709,467	1,730,717	1,764,879
- ATMR / Risk Weighted Assets	5,693,416	5,919,917	6,364,102	6,437,288	6,433,886	6,473,559	6,512,347	6,536,554	6,242,746	6,185,520	6,071,727	6,119,496	6,231,041	6,288,499	6,309,626
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	22.24	24.06	23.90	24.09	24.39	24.52	23.28	23.00	24.56	25.24	25.97	26.14	25.86	25.84	26.30
- Modal Inti (Tier I) / Core Capital (Tier I)	1,266,316	1,424,392	1,521,185	1,550,607	1,569,235	1,587,350	1,515,866	1,503,345	1,533,182	1,561,478	1,576,787	1,599,520	1,611,586	1,625,052	1,659,697
- ATMR / Risk Weighted Assets	5,693,416	5,919,917	6,364,102	6,437,288	6,433,886	6,473,559	6,512,347	6,536,554	6,242,746	6,185,520	6,071,727	6,119,496	6,231,041	6,288,499	6,309,626
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.59	1.85	2.49	2.45	3.07	2.78	2.80	2.75	2.72	2.76	2.79	2.77	2.76	2.76	2.76
- Laba sebelum pajak / Profit	134,529	168,047	245,198	242,903	319,838	289,688	291,684	286,607	283,264	287,483	290,591	289,640	289,268	290,002	290,478
- Rata-rata total aset / Average total assets	8,440,183	9,075,206	9,854,294	9,912,750	10,411,297	10,416,719	10,424,503	10,416,957	10,402,748	10,420,795	10,428,114	10,438,811	10,466,060	10,498,898	10,533,059
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86.58	83.55	77.54	78.70	86.25	82.16	79.48	78.70	77.61	77.39	77.56	77.17	76.34	76.37	76.79
- Biaya Operasional / Operating Expenses	849,954	856,794	778,010	900,323	167,571	222,534	282,591	353,989	410,191	493,156	588,432	655,751	703,629	786,190	882,168
- Pendapatan Operasional / Operating Income	981,650	1,025,464	1,003,408	1,143,976	194,290	270,846	355,549	449,790	528,545	637,268	758,717	849,720	921,756	1,029,463	1,148,756
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.45	4.63	4.79	4.80	4.97	4.81	4.86	4.86	4.88	4.90	4.95	4.97	4.96	4.95	4.93
- Pendapatan bunga bersih / Interest income net	361,932	407,834	456,270	460,243	499,408	483,292	488,477	487,934	489,373	491,367	496,349	499,243	499,415	499,863	499,807
- Rata-rata total aset produktif / Average total earning assets	8,136,641	8,803,063	9,533,206	9,587,154	10,040,809	10,054,595	10,055,069	10,032,593	10,020,597	10,026,778	10,035,995	10,049,052	10,073,989	10,102,428	10,131,860
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	82.54	77.49	79.73	78.98	79.54	80.00	80.79	81.09	82.35	82.85	82.98	83.40	84.00	84.33	84.87
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	5,235,027	5,512,366	6,028,889	6,100,964	5,990,270	6,051,731	6,114,349	6,132,060	6,239,951	6,312,779	6,337,578	6,388,354	6,480,552	6,545,469	6,603,266
- Total Dana Pihak Ketiga / Total Third Party Funds	6,342,538	7,114,041	7,561,382	7,724,561	7,530,843	7,564,473	7,568,139	7,561,847	7,577,105	7,619,675	7,637,902	7,659,505	7,714,502	7,762,073	7,780,274
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	18.91	20.01	16.07	16.23	15.42	15.66	16.22	15.86	14.12	14.19	13.77	13.68	13.03	13.27	13.02
- Aset Likuid Primer / Primary Liquid Asset	1,009,045	1,174,590	970,832	1,047,654	931,841	962,640	1,016,815	994,418	843,536	871,797	790,990	806,475	789,451	843,872	837,829
- Aset Likuid Sekunder / Secondary Liquid assets	651,176	760,137	695,492	669,416	673,715	669,477	676,331	654,169	618,607	620,062	651,087	632,055	602,695	588,818	578,007
- Total Aset / Total Assets	8,780,681	9,670,515	10,372,277	10,581,455	10,411,297	10,422,140	10,440,073	10,394,319	10,355,025	10,511,028	10,472,028	10,513,690	10,684,050	10,794,447	10,874,661

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	18.82	21.39	21.52	21.20	21.36	21.65	19.75	19.19	20.91	22.10	22.54	22.76	22.63	22.84	23.42
- Modal / Capital	462,629	561,942	603,091	608,371	617,650	627,545	579,348	565,617	580,375	592,693	605,204	613,404	620,033	633,749	651,190
- ATMR / Risk Weighted Assets	2,458,280	2,627,678	2,802,532	2,869,649	2,891,278	2,898,428	2,933,173	2,948,188	2,776,047	2,682,218	2,685,412	2,694,736	2,739,641	2,774,850	2,780,827
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	17.52	19.85	20.02	19.80	20.02	20.31	18.41	17.84	19.49	20.63	21.06	21.29	21.15	21.15	21.73
- Modal Inti (Tier I) / Core Capital (Tier I)	430,786	521,477	561,124	568,213	578,852	588,581	540,091	526,010	541,146	553,386	565,491	573,736	579,439	586,864	604,375
- ATMR / Risk Weighted Assets	2,458,280	2,627,678	2,802,532	2,869,649	2,891,278	2,898,428	2,933,173	2,948,188	2,776,047	2,682,218	2,685,412	2,694,736	2,739,641	2,774,850	2,780,827
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.43	2.16	3.11	3.05	3.28	3.18	3.37	3.22	3.15	3.31	3.36	3.33	3.36	3.36	3.37
- Laba sebelum pajak / Profit	51,975	84,875	132,639	131,436	151,254	145,772	154,065	146,734	143,278	150,930	153,315	152,214	153,841	154,176	155,318
- Rata-rata total aset / Average total assets	3,626,978	3,932,076	4,267,764	4,306,153	4,607,798	4,588,998	4,577,459	4,563,879	4,555,130	4,562,825	4,563,192	4,565,711	4,577,165	4,592,056	4,611,205
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	86.62	81.66	69.19	72.35	86.79	80.67	74.75	72.95	71.60	69.65	68.71	68.92	68.92	68.41	69.24
- Biaya Operasional / Operating Expenses	342,975	378,705	272,456	343,300	83,087	101,316	113,971	132,227	150,748	173,393	197,264	225,998	257,010	279,353	321,767
- Pendapatan Operasional / Operating Income	395,943	463,761	393,763	474,496	95,734	125,586	152,461	181,257	210,551	248,945	287,113	327,922	372,914	408,378	464,726
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.63	5.16	5.26	5.24	5.19	4.99	5.06	5.08	5.11	5.14	5.20	5.24	5.26	5.23	5.20
- Pendapatan bunga bersih / Interest income net	163,746	199,656	220,587	221,739	233,787	224,294	226,501	226,822	227,361	229,005	231,347	233,258	234,896	234,104	233,651
- Rata-rata total aset produktif / Average total earning assets	3,539,589	3,870,328	4,193,332	4,228,754	4,505,434	4,492,686	4,480,575	4,460,724	4,450,658	4,451,356	4,451,241	4,452,622	4,462,429	4,475,925	4,493,443
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	85.13	82.50	83.12	80.82	83.00	84.08	85.93	86.46	87.43	87.41	89.07	89.35	89.31	90.20	89.84
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,445,965	2,623,165	2,846,207	2,894,142	2,843,202	2,868,053	2,914,190	2,912,016	2,976,500	3,018,122	3,042,329	3,077,444	3,125,508	3,162,938	3,191,347
- Total Dana Pihak Ketiga / Total Third Party Funds	2,873,149	3,179,487	3,424,332	3,581,139	3,425,535	3,411,294	3,391,548	3,367,904	3,404,557	3,452,904	3,415,718	3,444,439	3,499,801	3,506,445	3,552,347
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	17.53	16.41	14.86	14.23	13.78	13.73	13.85	12.63	11.52	11.95	11.07	10.83	10.29	10.81	10.55
- Aset Likuid Primer / Primary Liquid Asset	414,449	395,658	390,933	401,380	367,839	373,037	366,810	332,418	314,822	337,918	274,510	278,112	277,398	307,674	328,758
- Aset Likuid Sekunder / Secondary Liquid assets	254,901	301,992	285,753	271,583	267,288	254,357	264,076	239,039	205,861	211,948	230,846	218,220	203,136	203,357	177,862
- Total Aset / Total Assets	3,818,584	4,251,749	4,554,898	4,728,435	4,607,798	4,570,199	4,554,379	4,523,138	4,520,136	4,601,300	4,565,395	4,583,346	4,668,797	4,726,072	4,802,700

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	22.11	22.77	23.40	23.59	23.67	23.43	22.78	22.39	22.55	22.56	24.84	24.70	24.61	24.36	25.69
- Modal / Capital	89,468	97,305	102,861	104,310	107,210	106,390	104,141	102,945	103,810	105,219	106,054	106,809	107,188	107,022	113,193
- ATMR / Risk Weighted Assets	404,641	427,260	439,522	442,232	452,909	454,072	457,235	459,680	460,383	466,459	426,879	432,419	435,589	439,330	440,608
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	20.43	21.00	21.28	21.65	21.77	21.53	20.88	20.50	20.65	20.67	22.78	22.64	22.55	22.32	23.65
- Modal Inti (Tier I) / Core Capital (Tier I)	82,670	89,726	93,510	95,764	98,604	97,760	95,476	94,243	95,072	96,408	97,225	97,907	98,238	98,041	104,199
- ATMR / Risk Weighted Assets	404,641	427,260	439,522	442,232	452,909	454,072	457,235	459,680	460,383	466,459	426,879	432,419	435,589	439,330	440,608
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.04	2.03	2.13	2.12	2.31	1.95	1.95	1.82	1.90	1.98	1.93	1.95	1.98	1.95	1.97
- Laba sebelum pajak / Profit	14,433	15,802	17,482	17,474	19,481	16,417	16,441	15,388	16,087	16,862	16,466	16,677	16,948	16,755	17,070
- Rata-rata total aset / Average total assets	706,917	779,783	822,036	825,593	841,708	840,278	842,629	844,949	846,209	849,582	851,600	854,176	856,509	861,034	864,488
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	80.60	79.38	75.91	76.38	77.54	78.30	78.72	79.81	78.94	77.98	79.02	78.84	78.64	79.08	78.14
- Biaya Operasional / Operating Expenses	59,823	61,033	51,252	57,197	5,642	9,973	15,330	20,553	25,484	30,244	36,721	42,054	47,538	53,630	56,850
- Pendapatan Operasional / Operating Income	74,224	76,892	67,519	74,886	7,277	12,737	19,473	25,754	32,281	38,785	46,468	53,344	60,446	67,820	72,757
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	5.72	5.72	5.77	5.76	5.24	5.21	5.33	5.35	5.38	5.41	5.67	5.69	5.46	5.49	5.49
- Pendapatan bunga bersih / Interest income net	38,826	42,834	45,397	45,542	42,037	41,878	42,992	43,083	43,430	43,773	45,932	46,293	44,592	45,050	45,209
- Rata-rata total aset produktif / Average total earning assets	678,925	749,355	787,014	790,313	802,241	803,680	806,151	805,498	806,581	809,601	810,631	813,538	815,985	820,386	823,319
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	83.15	75.87	74.46	77.87	78.06	78.76	78.50	77.64	78.63	79.68	78.48	80.06	81.09	77.09	80.06
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	466,977	492,338	512,652	517,187	511,418	516,640	523,507	524,446	529,289	535,300	537,311	544,285	549,554	550,357	553,253
- Total Dana Pihak Ketiga / Total Third Party Funds	561,619	648,918	688,483	664,150	655,181	655,955	666,850	675,444	673,177	671,808	684,647	679,838	677,670	713,914	691,070
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	16.12	17.02	14.03	14.41	12.01	11.67	12.97	14.38	11.57	12.88	11.68	12.36	11.82	13.82	13.94
- Aset Likuid Primer / Primary Liquid Asset	92,289	103,468	76,138	78,172	54,844	50,840	58,745	69,862	49,278	63,971	54,394	61,570	62,011	78,122	78,811
- Aset Likuid Sekunder / Secondary Liquid assets	25,053	36,398	45,929	46,423	46,272	47,057	51,124	52,654	49,243	47,639	46,491	46,230	41,474	46,531	46,559
- Total Aset / Total Assets	727,860	821,803	869,851	864,727	841,708	838,847	847,331	851,909	851,251	866,448	863,706	872,208	875,169	901,762	899,034

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	25.48	26.77	26.35	27.03	27.86	27.73	26.93	27.14	28.62	28.83	29.69	29.77	29.28	29.26	29.41
- Modal / Capital	644,848	693,681	743,647	762,944	770,529	774,588	756,970	761,720	769,835	782,082	783,442	794,494	796,742	800,661	812,963
- ATMR / Risk Weighted Assets	2,531,202	2,591,659	2,822,112	2,822,508	2,765,388	2,793,411	2,810,387	2,807,045	2,689,682	2,713,037	2,638,342	2,668,592	2,721,510	2,736,517	2,764,019
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	23.39	25.05	24.56	25.36	26.19	26.07	25.30	25.47	26.90	27.14	27.98	28.02	27.61	27.55	27.73
- Modal Inti (Tier I) / Core Capital (Tier I)	591,966	649,159	693,114	715,819	724,371	728,229	710,957	714,886	723,589	736,448	738,165	747,735	751,413	754,000	766,480
- ATMR / Risk Weighted Assets	2,531,202	2,591,659	2,822,112	2,822,508	2,765,388	2,793,411	2,810,387	2,807,045	2,689,682	2,713,037	2,638,342	2,668,592	2,721,510	2,736,517	2,764,019
Return On Assets Ratio (%) / Return On Assets Ratio (%)	1.56	1.59	2.05	2.00	2.99	2.49	2.35	2.43	2.41	2.31	2.34	2.34	2.29	2.31	2.26
- Laba sebelum pajak / Profit	56,525	62,225	87,476	85,942	132,551	111,197	105,250	109,087	108,132	103,713	105,146	105,292	103,375	104,243	102,158
- Rata-rata total aset / Average total assets	3,615,981	3,917,964	4,274,461	4,290,349	4,436,664	4,459,677	4,480,130	4,484,364	4,480,539	4,487,799	4,494,510	4,498,835	4,508,487	4,516,737	4,525,490
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	84.66	80.92	75.01	75.52	74.05	73.46	74.67	73.97	73.57	74.79	74.13	73.99	74.27	74.11	74.77
- Biaya Operasional / Operating Expenses	298,258	265,507	242,634	267,455	31,547	51,365	77,708	103,624	125,861	154,448	176,425	200,433	225,154	251,133	279,176
- Pendapatan Operasional / Operating Income	352,287	328,131	323,478	354,173	42,599	69,926	104,065	140,083	171,067	206,499	238,000	270,907	303,164	338,858	373,373
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	4.24	4.15	4.36	4.39	4.79	4.63	4.65	4.63	4.64	4.64	4.63	4.64	4.62	4.62	4.62
- Pendapatan bunga bersih / Interest income net	146,132	156,075	178,682	180,767	203,900	198,196	199,554	198,869	199,185	199,140	199,412	199,938	199,844	200,387	200,479
- Rata-rata total aset produktif / Average total earning assets	3,449,883	3,757,028	4,101,069	4,117,729	4,259,654	4,280,574	4,292,561	4,292,638	4,292,381	4,295,864	4,305,409	4,313,008	4,324,030	4,333,104	4,342,318
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	78.76	72.39	77.99	77.70	77.02	77.09	77.10	77.29	78.64	79.55	78.64	79.10	80.19	80.84	81.71
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	2,144,164	2,229,008	2,483,908	2,506,684	2,459,985	2,490,834	2,504,296	2,524,459	2,560,696	2,583,487	2,588,521	2,599,764	2,632,714	2,658,678	2,689,215
- Total Dana Pihak Ketiga / Total Third Party Funds	2,722,257	3,079,110	3,184,781	3,226,257	3,193,895	3,230,987	3,248,238	3,266,108	3,256,228	3,247,586	3,291,730	3,286,558	3,282,964	3,288,907	3,291,210
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	19.08	22.66	15.48	16.39	14.86	15.28	14.68	16.37	14.43	13.87	13.95	13.50	12.87	12.86	12.60
- Aset Likuid Primer / Primary Liquid Asset	406,531	569,756	360,911	423,388	349,770	364,472	417,115	423,204	330,761	315,157	307,328	290,594	278,536	291,374	275,540
- Aset Likuid Sekunder / Secondary Liquid assets	318,331	372,862	321,922	308,317	309,535	320,358	315,215	313,136	315,046	312,346	325,245	320,718	311,621	298,968	305,502
- Total Aset / Total Assets	3,798,635	4,160,554	4,410,947	4,465,116	4,436,664	4,482,690	4,989,682	4,497,065	4,474,352	4,524,101	4,534,773	4,529,110	4,585,703	4,590,988	4,613,025

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Rasio Pemenuhan Kecukupan Modal Minimum (%) / Capital Adequacy Ratio (%)	54.61	60.86	58.80	57.31	52.39	53.59	55.21	53.13	55.63	54.96	55.65	56.53	55.49	56.03	57.85
- Modal / Capital	163,432	166,351	176,369	173,578	169,911	175,593	172,010	170,899	176,138	177,978	178,695	183,029	185,504	189,285	187,533
- ATMR / Risk Weighted Assets	299,293	273,320	299,937	302,899	324,312	327,647	311,553	321,641	316,634	323,806	321,094	323,748	334,302	337,802	324,173
Rasio Modal Inti terhadap ATMR (%) / Core Capital Ratio to ATMR (%)	53.76	60.01	57.82	56.39	51.62	52.73	54.35	52.30	54.76	54.12	54.78	55.64	54.59	55.11	56.96
- Modal Inti (Tier I) / Core Capital (Tier I)	160,894	164,030	173,437	170,811	167,407	172,781	169,342	168,205	173,375	175,236	175,906	180,142	182,496	186,147	184,644
- ATMR / Risk Weighted Assets	299,293	273,320	299,937	302,899	324,312	327,647	311,553	321,641	316,634	323,806	321,094	323,748	334,302	337,802	324,173
Return On Assets Ratio (%) / Return On Assets Ratio (%)	2.37	1.16	1.55	1.64	3.15	3.09	3.04	2.94	3.03	3.07	3.02	2.97	2.88	2.80	3.00
- Laba sebelum pajak / Profit	11,596	5,145	7,601	8,051	16,551	16,302	15,928	15,398	15,767	15,978	15,663	15,457	15,104	14,827	15,932
- Rata-rata total aset / Average total assets	490,307	445,383	490,033	490,655	525,127	527,765	524,286	523,766	520,870	520,589	518,812	520,089	523,899	529,072	531,874
Biaya Operasional thdp Pendapatan Operasional (%) / Operating Expenses/Operating Income (%)	93.53	96.73	96.81	96.65	97.15	95.66	95.01	95.02	94.29	94.43	95.13	94.80	93.90	94.25	94.31
- Biaya Operasional / Operating Expenses	148,897	151,548	211,669	232,371	47,295	59,880	75,583	97,585	108,098	135,071	178,022	187,266	173,927	202,074	224,375
- Pendapatan Operasional / Operating Income	159,196	156,679	218,648	240,421	48,680	62,597	79,550	102,696	114,646	143,038	187,136	197,548	185,231	214,407	237,900
Net Interest Margin Ratio (%) / Net Interest Margin Ratio (%)	2.83	2.17	2.57	2.71	4.16	3.96	4.08	4.04	4.12	4.14	4.19	4.20	4.26	4.30	4.33
- Pendapatan bunga bersih / Interest income net	13,228	9,269	11,605	12,194	19,683	18,924	19,431	19,160	19,397	19,449	19,658	19,754	20,082	20,323	20,469
- Rata-rata total aset produktif / Average total earning assets	468,244	426,351	451,792	450,357	473,481	477,655	475,782	473,733	470,977	469,957	468,714	469,884	471,545	473,013	472,780
Loan to Deposits Ratio (%) / Loan to Deposits Ratio (%)	95.91	81.28	70.56	72.31	68.56	66.18	65.91	67.81	71.34	71.09	68.92	67.10	68.00	68.63	68.98
- Total Kredit kepada pihak ketiga bukan Bank / Total Credit to third party	177,922	167,855	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861	172,777	173,496	169,451
- Total Dana Pihak Ketiga / Total Third Party Funds	185,513	206,526	263,786	253,015	256,233	266,237	261,503	252,391	243,143	247,377	245,807	248,670	254,067	252,806	245,648
Rasio Aset Likuid (%) / Liquid Assets Ratio (%)	34.13	35.42	34.43	35.90	39.99	41.85	42.54	41.80	38.71	39.08	40.00	42.17	39.32	35.90	36.22
- Aset Likuid Primer / Primary Liquid Asset	95,776	105,708	142,849	144,713	159,388	174,290	174,145	168,934	148,676	154,751	154,759	176,199	171,507	166,702	154,720
- Aset Likuid Sekunder / Secondary Liquid assets	52,892	48,885	41,888	43,093	50,619	47,705	45,915	49,340	48,457	48,130	48,506	46,888	46,464	39,961	48,085
- Total Aset / Total Assets	435,602	436,409	536,581	523,177	525,127	530,404	517,328	522,207	509,287	519,180	508,154	529,026	554,381	575,625	559,902

Tabel 1.21.a.
Perkembangan Aset Bank Umum Berdasarkan Kelompok Bank
(Growth of Commercial Banks Assets Based on Group of Banks)
Miliar Rp (Billion Rp)

Kelompok Bank / Group of Banks	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
- Bank Persero / State Owned Banks	3,818,584	4,251,749	4,554,898	4,728,442	4,607,798	4,570,199	4,554,379	4,523,138	4,520,136	4,601,300	4,565,395	4,583,346	4,668,797	4,726,078	4,802,700
- BPD / Regional Development Banks	763,879	861,329	944,056	938,286	911,407	908,479	918,604	921,575	919,887	936,091	932,762	940,617	945,728	977,185	971,800
- Bank Swasta Nasional / Domestic Private Banks	4,159,829	4,562,817	4,839,319	4,923,416	4,887,850	4,938,451	4,989,682	4,965,438	4,939,578	4,995,530	5,023,720	4,996,425	5,066,066	5,066,477	5,093,555
- Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	435,602	436,409	536,581	523,177	525,127	530,404	517,328	522,207	509,287	519,180	508,154	529,026	554,381	575,625	559,902
Total	9,177,894	10,112,304	10,874,853	11,113,321	10,932,183	10,947,533	10,979,992	10,932,358	10,888,888	11,052,100	11,030,031	11,049,414	11,234,971	11,345,365	11,427,957

Tabel 1.22.a. Jumlah Bank Umum Berdasarkan Pengelompokan Total Aset (Total of Commercial Banks Based on Total Assets)																				
Kelompok Bank / Group of Banks	Desember 2019				Desember 2021				November 2022				Desember 2022				November 2023			
	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun	< Rp. 1 Triliun	Rp. 1 s.d 10 Triliun	Rp. 10 s.d 50 Triliun	> Rp. 50 Triliun
Bank Persero / State Owned Banks	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4	-	-	-	4
BPD / Regional Development Banks	-	7	16	4	-	5	18	4	-	3	20	4	-	2	21	4	-	3	19	5
Bank Swasta Nasional / Domestic Private Banks	2	25	26	18	1	22	27	20	-	11	37	20	-	11	37	20	-	10	37	20
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks	-	-	5	3	-	1	4	3	1	-	3	4	-	-	3	4	-	-	2	5
Total	2	32	47	29	1	28	49	31	1	14	60	32	-	13	61	32	-	13	58	34

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	7,720,284	8,262,969	8,978,683	8,981,890	8,985,882	9,034,064	9,011,708	8,972,375	9,073,268	9,157,898	9,206,652	9,242,975	9,394,226	9,460,922	9,549,681
a. Lancar / Current	7,319,912	7,858,621	8,556,069	8,592,333	8,561,622	8,580,941	8,583,800	8,512,530	8,621,586	8,686,226	8,732,133	8,758,627	8,926,582	8,991,626	9,084,152
b. Dalam Perhatian Khusus / Special Mention	235,325	232,695	258,513	236,947	264,792	292,696	271,761	301,277	290,468	314,161	311,301	320,623	305,772	306,596	305,416
c. Kurang Lancar / Sub-Standard	27,704	20,873	17,751	17,650	22,670	19,897	17,605	24,343	21,161	21,779	26,403	22,799	21,174	23,874	21,540
d. Diragukan / Doubtful	13,637	19,234	26,161	24,636	24,556	29,011	29,896	27,586	28,097	27,214	25,793	28,159	28,567	25,957	24,334
e. Macet / Loss	123,706	131,545	120,189	110,324	112,243	111,519	108,647	106,639	111,955	108,518	111,022	112,766	112,131	112,868	114,239
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	2,061,121	2,150,274	2,269,595	2,640,878	2,372,715	2,433,614	2,389,073	2,373,458	2,444,226	2,453,701	2,480,158	2,499,499	2,550,714	2,581,175	2,573,279
a. Lancar / Current	2,028,854	2,116,745	2,235,467	2,539,847	2,339,406	2,398,640	2,355,815	2,338,762	2,410,610	2,422,605	2,446,969	2,466,602	2,517,604	2,548,057	2,540,583
b. Dalam Perhatian Khusus / Special Mention	27,927	29,462	30,781	74,231	29,340	31,351	29,723	31,141	29,768	27,102	29,396	29,227	29,267	29,336	28,981
c. Kurang Lancar / Sub-Standard	1,968	879	823	1,004	950	1,014	948	1,065	1,101	1,529	1,205	1,172	1,351	1,265	1,210
d. Diragukan / Doubtful	228	213	201	218	301	391	307	296	379	344	317	332	290	387	390
e. Macet / Loss	2,144	2,975	2,323	25,579	2,717	2,219	2,279	2,194	2,367	2,122	2,271	2,166	2,202	2,131	2,116
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	169,387	175,719	167,447	179,410	163,437	164,050	159,683	162,123	165,060	161,506	167,011	167,394	165,715	166,481	163,829
Kredit kepada Bank Lain / Interbank Loans	66,058	52,051	70,504	74,057	71,956	70,495	71,060	70,230	67,249	67,208	66,127	65,591	70,251	72,440	72,648
a. Lancar / Current	65,963	52,028	70,424	73,999	71,866	70,399	70,968	70,124	67,153	67,065	66,051	65,506	70,174	72,373	72,581
b. Dalam Perhatian Khusus / Special Mention	35	13	59	31	40	39	33	41	29	91	24	13	8	0	0
c. Kurang Lancar / Sub-Standard	-	-	12	17	34	6	2	7	8	6	6	26	6	9	6
d. Diragukan / Doubtful	-	0	2		6	28	22	8	1	2	2	-	20	20	4
e. Macet / Loss	59	10	7	9	9	23	35	49	57	44	44	45	44	37	57
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	59	10	21	26	49	49	59	64	66	52	52	71	70	67	67

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	3,416,538	3,782,349	4,067,618	4,098,278	4,095,283	4,092,469	4,088,234	4,087,798	4,085,850	4,113,656	4,124,388	4,144,330	4,228,719	4,259,189	4,327,598
a. Lancar / Current	3,220,311	3,577,917	3,843,392	3,897,989	3,867,315	3,847,747	3,857,858	3,843,538	3,843,695	3,870,542	3,873,164	3,893,840	3,978,339	4,010,491	4,080,569
b. Dalam Perhatian Khusus / Special Mention	108,285	118,199	142,778	124,276	147,008	162,598	152,291	164,815	160,846	166,313	171,522	170,155	171,428	170,957	169,580
c. Kurang Lancar / Sub-Standard	16,956	9,601	8,672	7,980	12,540	10,815	9,451	13,906	10,729	11,193	13,352	12,069	10,546	11,513	10,368
d. Diragukan / Doubtful	7,277	11,727	13,696	12,758	12,504	15,415	16,614	15,526	20,487	19,394	17,663	19,209	19,828	17,904	16,282
e. Macet / Loss	63,709	64,905	59,080	55,274	55,917	55,894	52,020	50,012	50,093	46,213	48,686	49,056	48,578	48,325	50,799
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	606,341	651,290	588,425	933,372	640,031	681,967	662,976	663,163	694,371	707,362	710,749	699,919	719,074	737,957	737,055
a. Lancar / Current	595,211	636,055	574,812	849,906	625,750	667,090	647,469	648,008	679,269	695,063	696,587	685,675	704,607	723,559	723,135
b. Dalam Perhatian Khusus / Special Mention	8,859	12,943	11,794	58,294	11,920	12,934	13,560	13,193	13,043	10,281	12,153	12,183	12,396	12,374	11,881
c. Kurang Lancar / Sub-Standard	965	148	153	149	168	190	201	292	269	290	297	313	439	340	355
d. Diragukan / Doubtful	177	138	137	145	126	171	195	185	310	248	197	190	170	278	285
e. Macet / Loss	1,129	2,007	1,529	24,877	2,067	1,582	1,552	1,484	1,481	1,480	1,517	1,558	1,462	1,406	1,399
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	90,213	88,525	83,268	101,184	83,321	84,067	80,031	81,405	83,368	78,818	81,711	82,396	81,023	79,765	79,488
Kredit kepada Bank Lain / Interbank Loans	10,240	7,796	10,047	9,086	9,215	7,988	7,862	8,474	8,706	9,110	9,255	9,341	9,987	10,524	10,320
a. Lancar / Current	10,187	7,791	10,047	9,086	9,215	7,988	7,862	8,474	8,706	9,110	9,255	9,341	9,987	10,524	10,320
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	0	0	0	-	-	-	-	0	0
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	53	4	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	624,946	679,494	731,584	717,049	714,665	726,725	733,306	729,790	738,324	740,430	747,273	755,706	758,238	779,227	768,817
a. Lancar / Current	601,918	657,302	708,547	697,212	689,669	700,840	708,978	703,713	712,380	714,246	720,884	729,061	731,703	752,150	741,826
b. Dalam Perhatian Khusus / Special Mention	9,539	9,137	10,540	8,302	12,995	13,732	11,947	13,221	12,850	13,330	12,842	12,964	13,308	13,141	13,609
c. Kurang Lancar / Sub-Standard	373	632	667	491	822	758	664	887	989	927	1,452	1,078	890	1,237	815
d. Diragukan / Doubtful	675	756	703	656	618	692	1,001	1,012	1,023	1,042	989	1,128	1,157	1,141	1,089
e. Macet / Loss	12,442	11,667	11,127	10,388	10,560	10,702	10,715	10,957	11,082	10,884	11,106	11,474	11,190	11,557	11,478
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	26,782	26,230	30,940	33,136	30,740	30,561	30,193	29,904	30,477	29,901	31,155	36,059	35,547	35,414	35,839
a. Lancar / Current	26,051	25,571	30,145	32,790	30,205	29,921	29,576	29,273	29,912	29,370	30,483	35,404	34,889	34,816	35,320
b. Dalam Perhatian Khusus / Special Mention	71	152	380	79	272	378	338	368	288	262	391	362	353	233	224
c. Kurang Lancar / Sub-Standard	4	4	1	5	6	8	19	3	19	1	13	17	24	75	8
d. Diragukan / Doubtful	2	2	8	2	7	8	5	8	5	18	12	5	6	25	24
e. Macet / Loss	653	501	406	259	250	247	254	252	252	249	255	271	273	265	263
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	14,149	13,563	12,912	11,801	12,263	12,415	12,659	13,119	13,371	13,123	13,829	13,974	13,531	14,300	13,677
Kredit kepada Bank Lain / Interbank Loans	4,756	4,407	7,565	8,400	8,062	8,029	8,129	8,171	8,143	8,385	8,334	8,227	7,958	8,063	8,244
a. Lancar / Current	4,743	4,406	7,532	8,389	8,029	7,995	8,096	8,129	8,101	8,341	8,296	8,190	7,922	8,033	8,214
b. Dalam Perhatian Khusus / Special Mention	13	-	33	11	32	25	24	26	26	30	24	4	4	-	6
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	2	7	6	6	6	26	6	9	4
d. Diragukan / Doubtful	-	-	-	-	-	-	-	8	1	-	-	-	20	20	20
e. Macet / Loss	0	0	1	0	0	9	9	0	9	8	8	7	7	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	0	0	1	0	0	9	10	16	16	14	14	33	33	30	24

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	3,343,329	3,500,624	3,818,072	3,807,307	3,810,966	3,845,202	3,839,470	3,808,920	3,892,763	3,945,637	3,971,265	3,975,351	4,034,489	4,042,946	4,081,154
a. Lancar / Current	3,173,789	3,333,913	3,653,373	3,648,405	3,649,895	3,672,952	3,676,472	3,628,667	3,719,975	3,755,682	3,786,173	3,780,096	3,855,469	3,861,051	3,900,326
b. Dalam Perhatian Khusus / Special Mention	108,345	99,169	97,647	96,575	97,230	108,703	99,886	116,108	108,547	124,705	117,772	128,201	112,021	113,563	114,071
c. Kurang Lancar / Sub-Standard	9,807	9,055	8,260	9,021	9,157	8,163	7,330	9,451	9,288	9,317	11,275	9,333	9,406	10,804	10,063
d. Diragukan / Doubtful	5,504	6,501	11,684	11,142	11,356	12,816	12,195	11,048	6,500	6,696	7,050	7,724	7,484	6,819	6,948
e. Macet / Loss	45,885	51,986	47,107	42,164	43,329	42,568	43,588	43,647	48,454	49,237	48,995	49,997	50,107	50,710	49,745
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	1,112,010	1,176,394	1,306,730	1,332,586	1,367,685	1,383,087	1,374,461	1,361,406	1,389,801	1,382,624	1,396,937	1,423,425	1,442,526	1,469,904	1,476,228
a. Lancar / Current	1,100,809	1,165,871	1,295,501	1,323,689	1,357,167	1,371,877	1,365,400	1,350,191	1,379,229	1,371,489	1,386,518	1,412,886	1,432,657	1,460,009	1,464,911
b. Dalam Perhatian Khusus / Special Mention	10,639	9,846	10,424	8,020	9,642	10,320	8,261	10,447	9,781	10,376	9,548	9,765	8,990	9,062	10,451
c. Kurang Lancar / Sub-Standard	206	191	466	470	408	384	319	303	348	328	304	340	329	325	331
d. Diragukan / Doubtful	30	55	41	56	155	200	94	88	50	66	93	122	103	68	81
e. Macet / Loss	326	432	298	351	314	305	388	377	393	364	473	311	447	440	453
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	61,758	68,219	67,856	63,204	64,717	64,436	63,913	64,913	65,033	66,009	68,190	67,828	67,877	69,166	67,623
Kredit kepada Bank Lain / Interbank Loans	46,923	36,574	46,418	49,413	47,757	47,749	48,503	47,756	46,057	45,629	45,198	44,671	44,874	45,485	45,485
a. Lancar / Current	46,894	36,556	46,372	49,366	47,700	47,687	48,445	47,693	46,004	45,530	45,160	44,624	44,833	45,448	45,448
b. Dalam Perhatian Khusus / Special Mention	23	13	26	21	8	14	10	15	3	61	0	10	4	0	0
c. Kurang Lancar / Sub-Standard	-	-	12	17	34	6	-	-	2	2	2	-	-	-	-
d. Diragukan / Doubtful	-	-	2		6	28	22	-	-	-	-	-	-	-	-
e. Macet / Loss	6	6	7	9	9	15	26	48	48	36	36	38	37	37	37
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	6	6	20	26	49	48	48	48	50	38	38	38	37	37	37

Tabel 1.27.a. Aset Produktif Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri dan Kualitas Kredit Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri kepada Bank Lain (Earning Assets of Branch Offices of Foreign Banks and Credit Quality of Foreign Owned Banks to Other Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset Produktif Neraca / Earning Assets	335,470	300,502	361,409	359,256	364,969	369,669	350,699	363,355	356,331	358,176	363,726	367,589	372,780	379,560	372,114
a. Lancar / Current	323,894	289,489	350,758	348,727	354,743	359,402	340,491	352,660	345,536	345,756	351,912	355,630	361,070	367,934	361,432
b. Dalam Perhatian Khusus / Special Mention	9,156	6,190	7,548	7,795	7,559	7,662	7,636	8,156	8,225	9,813	9,164	9,303	9,015	8,936	8,155
c. Kurang Lancar / Sub-Standard	569	1,585	151	157	151	161	160	148	155	341	323	319	341	321	294
d. Diragukan / Doubtful	182	251	78	80	79	89	86	87	87	82	91	97	98	94	15
e. Macet / Loss	1,670	2,986	2,874	2,498	2,437	2,354	2,325	2,304	2,326	2,184	2,235	2,239	2,256	2,276	2,217
Aset Produktif Transaksi Rekening Administratif / Earning Assets - Account Administrative Transactions	315,988	296,359	343,500	341,784	334,259	337,999	321,443	321,791	329,576	333,814	341,317	340,095	353,566	337,900	324,157
a. Lancar / Current	306,784	289,249	335,008	333,461	326,284	329,753	313,370	314,094	322,199	326,682	333,382	332,637	345,451	329,673	317,217
b. Dalam Perhatian Khusus / Special Mention	8,358	6,521	8,183	7,837	7,506	7,718	7,564	7,134	6,657	6,183	7,305	6,917	7,527	7,667	6,425
c. Kurang Lancar / Sub-Standard	793	536	203	380	368	431	410	467	465	910	591	501	559	524	515
d. Diragukan / Doubtful	19	18	15	14	13	12	14	15	13	12	14	15	11	15	0
e. Macet / Loss	35	36	89	92	87	84	85	82	241	28	26	26	20	21	0
Non Performing Earning Aset (Nominal) / Non Performing Earning Asset (Nominal)	3,267	5,412	3,411	3,220	3,136	3,132	3,080	3,102	3,288	3,556	3,280	3,197	3,284	3,251	3,042
Kredit kepada Bank Lain / Interbank Loans	4,139	3,274	6,474	7,157	6,922	6,729	6,566	5,829	4,343	4,084	3,341	3,351	7,431	8,368	8,493
a. Lancar / Current	4,139	3,274	6,474	7,157	6,922	6,729	6,566	5,829	4,343	4,084	3,341	3,351	7,431	8,368	8,493
b. Dalam Perhatian Khusus / Special Mention	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Kurang Lancar / Sub-Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Diragukan / Doubtful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Macet / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non Performing Loan kepada Bank Lain (Nominal) / Interbank Non Performing Loan (Nominal)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Tabel 1.28.a. Komposisi Dana Pihak Ketiga Bank Umum (Composition of Third Party Funds of Commercial Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2020		Desember 2021		November 2022		Desember 2022		November 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	1,687,135	25.31	2,143,505	28.66	2,454,127	30.78	2,546,160	31.23	2,526,750	30.75
Rupiah	1,262,734	18.94	1,591,523	21.28	1,766,609	22.15	1,839,473	22.56	1,767,724	21.52
Valas / Foreign Exchange	424,401	6.37	551,982	7.38	687,518	8.62	706,687	8.67	759,026	9.24
Tabungan / Saving	2,173,501	32.61	2,432,260	32.52	2,544,965	31.92	2,615,185	32.07	2,610,398	31.77
Rupiah	2,014,663	30.23	2,263,564	30.26	2,344,346	29.40	2,422,410	29.71	2,429,696	29.57
Valas / Foreign Exchange	158,837	2.38	168,696	2.26	200,619	2.52	192,775	2.36	180,702	2.20
Simpanan Berjangka / Time Deposits	2,804,755	42.08	2,903,698	38.82	2,975,040	37.31	2,992,245	36.70	3,079,059	37.48
Rupiah	2,478,610	37.19	2,587,514	34.59	2,634,218	33.03	2,645,955	32.45	2,754,741	33.53
Valas / Foreign Exchange	326,145	4.89	316,184	4.23	340,823	4.27	346,290	4.25	324,319	3.95
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	1,147,144	17.21	1,151,042	15.39	1,295,106	16.24	1,289,691	15.82	1,177,488	14.33
Valas / Foreign Exchange	157,535	2.36	162,193	2.17	205,355	2.58	213,808	2.62	160,094	1.95
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	820,131	12.30	742,930	9.93	699,945	8.78	708,827	8.69	841,229	4.55
Valas / Foreign Exchange	69,582	1.04	55,384	0.74	60,757	0.76	54,723	0.67	88,227	4.40
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	275,986	4.14	320,224	4.28	270,808	3.40	275,858	3.38	374,186	4.40
Valas / Foreign Exchange	59,675	0.90	58,202	0.78	32,248	0.40	34,987	0.43	37,504	0.47
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	235,349	3.53	373,318	4.99	368,358	4.62	371,577	4.56	361,838	4.40
Valas / Foreign Exchange	39,353	0.59	40,405	0.54	42,463	0.53	42,772	0.52	38,493	0.47
Total DPK / Total Third Party Funds	6,665,390	100.00	7,479,463	100.00	7,974,132	100.00	8,153,590	100.00	8,216,207	100.00
Rupiah	5,756,007	86.36	6,442,601	86.14	6,745,172	84.59	6,907,838	84.72	6,952,161	84.62
Valas / Foreign Exchange	909,383	13.64	1,036,861	13.86	1,228,960	15.41	1,245,752	15.28	1,264,046	15.38

Tabel 1.29.a. Komposisi Dana Pihak Ketiga Bank Persero (Composition of Third Party Funds of State Owned Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2020		Desember 2021		November 2022		Desember 2022		November 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	760,676	26.48	958,583	30.15	1,146,063	33.47	1,277,123	35.66	1,214,373	34.19
Rupiah	555,777	19.34	690,666	21.72	765,219	26.69	860,753	28.78	757,165	25.83
Valas / Foreign Exchange	204,899	7.13	267,918	8.43	380,844	68.35	416,370	70.53	457,208	73.67
Tabungan / Saving	1,051,845	36.61	1,152,044	36.23	1,189,993	34.75	1,233,461	34.44	1,229,625	34.61
Rupiah	1,005,489	35.00	1,105,687	34.78	1,133,094	39.52	1,176,897	39.35	1,176,066	40.11
Valas / Foreign Exchange	46,356	1.61	46,357	1.46	56,900	10.21	56,563	9.58	53,559	8.63
Simpanan Berjangka / Time Deposits	1,060,628	36.92	1,068,860	33.62	1,088,276	31.78	1,070,556	29.89	1,108,349	31.20
Rupiah	898,563	31.27	934,825	29.40	968,857	28.29	953,163	26.62	998,541	28.11
Valas / Foreign Exchange	162,065	5.64	134,035	4.22	119,419	3.49	117,393	3.28	109,809	3.09
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	361,895	12.60	343,697	10.81	375,120	10.95	374,688	10.46	316,504	8.91
Valas / Foreign Exchange	65,756	2.29	60,740	1.91	65,417	1.91	67,517	1.89	48,016	1.35
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	420,599	14.64	323,819	10.18	327,810	9.57	315,935	0.43	369,632	4.70
Valas / Foreign Exchange	35,652	1.24	18,328	0.58	21,904	0.64	15,466	3.42	35,621	4.09
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	58,915	2.05	136,950	4.31	116,788	3.41	122,610	3.91	167,097	4.09
Valas / Foreign Exchange	35,154	1.22	35,815	1.13	14,750	0.43	17,103	0.48	14,240	0.34
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	57,154	1.99	130,359	4.10	149,140	4.36	139,929	3.91	145,308	4.09
Valas / Foreign Exchange	25,503	0.89	19,153	0.60	17,348	0.51	17,307	0.58	11,931	0.41
Total DPK / Total Third Party Funds	2,873,149	100.00	3,179,487	100.00	3,424,332	100.00	3,581,139	100.00	3,552,347	100.00
Rupiah	2,459,829	85.61	2,731,178	85.90	2,867,170	83.73	2,990,814	83.52	2,931,772	82.53
Valas / Foreign Exchange	413,319	14.39	448,310	14.10	557,162	16.27	590,326	16.48	620,575	17.47

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

Keterangan	Desember 2020		Desember 2021		November 2022		Desember 2022		November 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	131,340	22.24	170,794	25.06	212,267	28.28	181,505	25.07	209,160	27.84
Rupiah	131,204	22.22	169,986	24.94	211,501	28.18	180,745	24.97	209,021	27.82
Valas / Foreign Exchange	136	0.02	808	0.12	767	0.10	760	0.11	139	0.02
Tabungan / Saving	188,222	31.87	208,717	30.62	199,969	26.65	221,207	30.56	213,205	28.38
Rupiah	188,112	31.85	208,612	30.61	199,845	26.63	221,084	30.54	213,108	28.36
Valas / Foreign Exchange	110	0.02	106	0.02	124	0.02	123	0.02	97	0.01
Simpanan Berjangka / Time Deposits	271,040	45.89	302,095	44.32	338,235	45.07	321,168	44.37	328,975	43.79
Rupiah	270,147	45.74	298,039	43.73	337,001	44.91	320,016	44.21	324,792	43.23
Valas / Foreign Exchange	892	0.15	4,056	0.60	1,234	0.16	1,152	0.16	4,183	0.56
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	106,916	18.10	79,057	11.60	141,804	18.90	96,270	13.30	110,026	14.64
Valas / Foreign Exchange	485	0.08	1,959	0.29	538	0.07	459	0.06	1,838	0.24
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	48,671	8.24	81,579	11.97	79,905	0.00	94,448	3.46	77,629	0.02
Valas / Foreign Exchange	284	0.05	1,027	0.15	16	3.17	17	14.40	2,198	12.54
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	52,552	8.90	30,288	4.44	23,815	12.19	25,053	14.40	42,929	12.54
Valas / Foreign Exchange	19	0.00	361	0.05	126	0.07	128	0.08	126	0.00
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	62,008	10.50	107,115	15.72	91,477	12.19	104,245	14.40	94,207	12.54
Valas / Foreign Exchange	105	0.02	709	0.10	554	0.07	549	0.08	22	0.00
Total DPK / Total Third Party Funds	590,602	100.00	681,607	100.00	750,471	100.00	723,880	100.00	751,340	100.00
Rupiah	589,463	99.81	676,637	99.27	748,347	99.72	721,844	99.72	746,921	99.41
Valas / Foreign Exchange	1,139	0.19	4,970	0.73	2,124	0.28	2,036	0.28	4,419	0.59

Tabel 1.31.a. Komposisi Dana Pihak Ketiga Bank Swasta Nasional (Composition of Third Party Funds of Domestic Private Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2020		Desember 2021		November 2022		Desember 2022		November 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	668,529	22.17	858,148	25.15	914,734	25.87	910,515	25.32	921,218	25.12
Rupiah	507,027	16.81	648,844	19.02	700,736	19.82	702,334	19.53	704,928	19.22
Valas / Foreign Exchange	161,502	5.35	209,304	6.13	213,998	6.05	208,181	5.79	216,290	5.90
Tabungan / Saving	918,021	30.44	1,053,879	30.89	1,136,291	32.14	1,143,229	31.80	1,159,416	31.62
Rupiah	814,929	27.02	940,522	27.57	1,000,694	28.30	1,014,955	28.23	1,034,349	28.21
Valas / Foreign Exchange	103,092	3.42	113,357	3.32	135,596	3.84	128,274	3.57	125,067	3.41
Simpanan Berjangka / Time Deposits	1,429,576	47.40	1,499,815	43.96	1,484,519	41.99	1,541,811	42.88	1,586,239	43.26
Rupiah	1,274,202	42.25	1,327,538	38.91	1,286,178	36.38	1,335,185	37.13	1,394,313	38.02
Valas / Foreign Exchange	155,375	5.15	172,278	5.05	198,341	5.61	206,626	5.75	191,926	5.23
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	659,713	21.87	712,881	20.89	750,076	21.22	795,937	22.14	723,399	19.73
Valas / Foreign Exchange	87,429	2.90	96,401	2.83	126,172	3.57	132,422	3.68	100,773	2.75
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	343,028	11.37	332,925	9.76	285,278	0.97	291,145	3.39	389,039	4.41
Valas / Foreign Exchange	31,408	1.04	34,555	1.01	34,333	3.51	34,975	3.51	45,762	3.28
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	157,125	5.21	147,456	4.32	124,107	3.58	122,023	3.51	161,783	3.28
Valas / Foreign Exchange	23,788	0.79	21,453	0.63	15,357	0.64	16,416	0.63	21,380	0.65
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	114,335	3.79	134,276	3.94	126,716	3.58	126,079	3.51	120,092	3.28
Valas / Foreign Exchange	12,749	0.42	19,869	0.58	22,478	0.64	22,813	0.63	24,011	0.65
Total DPK / Total Third Party Funds	3,016,126	100.00	3,411,842	100.00	3,535,544	100.00	3,595,556	100.00	3,666,873	100.00
Rupiah	2,596,157	86.08	2,916,904	85.49	2,987,608	84.50	3,052,474	84.90	3,133,590	85.46
Valas / Foreign Exchange	419,969	13.92	494,938	14.51	547,936	15.50	543,081	15.10	533,282	14.54

Tabel 1.32.a. Komposisi Dana Pihak Ketiga Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Composition of Third Party Funds of Branch Offices of Foreign Banks) Miliar Rp (Billion Rp)										
Keterangan	Desember 2020		Desember 2021		November 2022		Desember 2022		November 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Giro / Demand Deposits	126,589	68.24	155,979	75.53	181,062	68.64	155,979	75.53	182,000	74.09
Rupiah	68,725	37.05	82,027	39.72	89,153	33.80	82,027	39.72	96,611	39.33
Valas / Foreign Exchange	57,864	31.19	73,952	35.81	91,910	34.84	73,952	35.81	85,389	34.76
Tabungan / Saving	15,413	8.31	17,619	8.53	18,712	7.09	17,619	8.53	8,152	3.32
Rupiah	6,134	3.31	8,743	4.23	10,712	4.06	8,743	4.23	6,173	2.51
Valas / Foreign Exchange	9,279	5.00	8,876	4.30	8,000	3.03	8,876	4.30	1,979	0.81
Simpanan Berjangka / Time Deposits	43,511	23.45	32,928	15.94	64,011	24.27	32,928	15.94	55,496	22.59
Rupiah	35,698	19.24	27,112	13.13	42,182	15.99	27,112	13.13	37,095	15.10
Valas / Foreign Exchange	7,813	4.21	5,816	2.82	21,829	8.28	5,816	2.82	18,401	7.49
- Jangka Waktu 1 bulan / Period 1 Month										
Rupiah	18,620	10.04	15,407	7.46	28,107	10.66	15,407	7.46	27,558	11.22
Valas / Foreign Exchange	3,865	2.08	3,093	1.50	13,228	5.01	3,093	1.50	9,467	3.85
- Jangka Waktu 3 bulan / Period 3 Month										
Rupiah	7,834	4.22	4,606	2.23	6,952	1.71	4,606	2.23	4,928	0.97
Valas / Foreign Exchange	2,238	1.21	1,475	0.71	4,503	2.31	1,475	0.71	4,647	0.91
- Jangka Waktu 6 bulan / Period 6 Month										
Rupiah	7,393	3.99	5,530	2.68	6,098	0.39	5,530	2.68	2,377	0.91
Valas / Foreign Exchange	714	0.38	573	0.28	2,016	0.79	573	0.28	1,758	1.03
- Jangka Waktu >= 12 bulan / Period >= 12 Month										
Rupiah	1,852	1.00	1,569	0.76	1,025	0.39	1,569	0.76	2,231	0.91
Valas / Foreign Exchange	996	0.54	675	0.33	2,082	0.79	675	0.33	2,529	1.03
Total DPK / Total Third Party Funds	185,513	100.00	206,526	100.00	263,786	100.00	206,526	100.00	245,648	100.00
Rupiah	110,557	59.60	117,882	57.08	142,047	53.85	117,882	57.08	139,878	56.94
Valas / Foreign Exchange	74,956	40.40	88,644	42.92	121,738	46.15	88,644	42.92	105,769	43.06

Tabel 1.33.a. Komposisi DPK Bank Umum Berdasarkan Lokasi Penghimpunan Dana November 2023 (Composition of Third Party Funds of Commercial Banks Based on Location - November 2023) Miliar Rp (Billion Rp)										
Lokasi	Giro (Demand Deposits)		Tabungan (Saving Deposits)		Deposito (Time Deposits)		Total DPK (Total Third Party Funds)			Pangsa Thd Total DPK (%) (Portion to Total Third Party (%))
	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Rupiah	Valas (Foreign Exchange)	Total	
1. Jawa Barat	113,210	18,827	286,328	13,172	197,287	15,686	596,826	47,685	644,511	7.84
2. Banten	61,936	6,865	95,491	5,013	87,861	2,833	245,288	14,711	259,999	3.16
3. DKI Jakarta	1,055,032	635,830	606,565	106,788	1,618,657	249,183	3,280,253	991,801	4,272,054	52.00
4. D.I Yogyakarta	10,168	453	47,323	1,208	20,490	398	77,982	2,059	80,041	0.97
5. Jawa Tengah	51,314	5,790	214,874	6,622	116,320	3,613	382,509	16,026	398,534	4.85
6. Jawa Timur	126,805	19,781	302,110	13,920	255,498	18,727	684,412	52,428	736,840	8.97
7. Bengkulu	2,612	391	10,578	58	3,281	84	16,471	534	17,005	0.21
8. Jambi	6,582	406	23,928	338	12,129	347	42,639	1,090	43,730	0.53
9. Aceh	8,709	269	22,525	109	11,195	33	42,428	411	42,839	0.52
10. Sumatera Utara	50,986	7,835	130,598	6,283	107,771	13,904	289,355	28,022	317,376	3.86
11. Sumatera Barat	7,391	716	29,403	375	14,053	396	50,847	1,487	52,334	0.64
12. Riau	18,751	4,075	62,071	1,522	27,617	871	108,439	6,468	114,907	1.40
14. Sumatera Selatan	18,135	706	51,412	1,597	28,579	1,616	98,127	3,919	102,046	1.24
15. Bangka Belitung	3,733	1,391	12,670	402	7,829	762	24,232	2,555	26,787	0.33
13. Kepulauan Riau	22,304	7,050	29,879	4,934	18,565	2,701	70,747	14,685	85,433	1.04
16. Lampung	10,039	939	32,591	521	12,050	527	54,679	1,988	56,667	0.69
17. Kalimantan Selatan	20,386	1,498	39,376	578	20,191	562	79,953	2,638	82,591	1.01
18. Kalimantan Barat	11,852	606	42,626	1,137	19,803	719	74,281	2,462	76,743	0.93
19. Kalimantan Timur	47,429	11,628	70,172	2,213	41,010	3,857	158,611	17,698	176,308	2.15
20. Kalimantan Tengah	12,130	1,722	19,870	187	8,777	229	40,777	2,138	42,916	0.52
21. Sulawesi Tengah	6,687	2,467	18,202	169	5,985	50	30,875	2,686	33,561	0.41
22. Sulawesi Selatan	19,491	1,286	72,427	1,425	27,392	483	119,310	3,193	122,504	1.49
23. Sulawesi Utara	5,297	438	15,442	1,050	7,613	198	28,353	1,686	30,039	0.37
24. Gorontalo	1,159	131	3,781	33	1,310	7	6,250	171	6,421	0.08
25. Sulawesi Barat	1,131	12	4,413	2	417	-	5,961	14	5,975	0.07
26. Sulawesi Tenggara	6,477	2,314	19,037	109	5,122	33	30,636	2,456	33,092	0.40
27. Nusa Tenggara Barat	5,276	4,711	20,544	328	10,927	35	36,747	5,074	41,821	0.51
28. Bali	22,531	3,927	79,472	6,446	38,235	770	140,239	11,143	151,381	1.84
29. Nusa Tenggara Timur	5,696	32	18,076	172	11,469	39	35,240	243	35,484	0.43
30. Maluku	2,559	49	8,310	99	3,591	46	14,460	194	14,654	0.18
31. Papua	21,189	365	24,902	292	9,039	88	55,130	745	55,876	0.68
32. Maluku Utara	2,864	865	6,128	35	1,695	54	10,687	953	11,640	0.14
33. Papua Barat	7,848	553	8,547	48	2,975	18	19,369	620	19,989	0.24
34. Lainnya	13	15,098	24	3,515	8	5,451	45	24,064	24,110	0.29
Total	1,767,724	759,026	2,429,696	180,702	2,754,741	324,319	6,952,161	1,264,046	8,216,207	100

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

Lokasi / Location	2020	2021	2022				2023								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	561,231	609,899	620,092	632,629	614,288	615,282	619,465	623,305	630,843	639,478	627,643	628,389	632,166	637,095	644,511
2. Banten	221,887	242,084	251,886	252,591	251,499	252,124	250,684	251,030	247,734	251,138	256,069	258,154	262,353	259,751	259,999
3. DKI Jakarta	3,392,262	3,908,384	4,201,884	4,373,922	4,242,211	4,273,558	4,263,376	4,233,853	4,232,759	4,233,552	4,231,457	4,226,928	4,274,530	4,260,461	4,272,054
4. D.I Yogyakarta	69,846	74,354	76,861	78,757	77,831	78,038	78,005	77,817	78,463	78,077	79,884	80,115	79,881	80,081	80,041
5. Jawa Tengah	341,042	371,697	382,738	384,849	374,279	373,272	382,486	393,344	393,426	391,292	399,373	401,867	400,468	398,985	398,534
6. Jawa Timur	633,322	683,634	707,013	708,011	697,355	697,246	700,017	697,895	699,768	711,006	717,064	722,914	724,130	733,119	736,840
7. Bengkulu	13,729	16,400	17,627	16,746	16,114	15,890	15,910	16,280	16,072	15,863	16,758	16,765	16,502	17,013	17,005
8. Jambi	38,203	42,790	44,178	44,400	44,361	43,890	43,702	43,868	42,960	43,445	44,035	43,796	42,803	45,114	43,730
9. Aceh	41,793	39,321	41,087	39,637	38,091	37,398	38,982	40,411	38,981	38,861	38,718	39,050	39,869	41,282	42,839
10. Sumatera Utara	261,975	293,498	307,462	306,773	300,506	301,302	303,429	300,879	300,483	302,908	310,189	308,917	307,112	311,622	317,376
11. Sumatera Barat	46,928	50,421	53,293	52,523	49,961	49,785	50,300	51,557	50,995	51,463	52,400	52,192	51,774	52,655	52,334
12. Riau	91,590	109,453	114,753	114,728	111,787	112,108	112,146	111,677	112,724	112,116	112,788	112,906	113,935	114,674	114,907
13. Sumatera Selatan	89,085	100,005	110,049	109,586	105,729	105,198	104,402	107,445	107,080	107,151	99,860	99,497	100,776	103,050	102,046
14. Bangka Belitung	19,196	24,284	26,784	25,940	25,220	25,379	24,818	25,101	25,174	25,265	25,256	25,746	25,876	26,715	26,787
15. Kepulauan Riau	61,254	66,415	73,770	75,641	74,465	74,818	75,785	75,646	76,576	77,396	79,367	79,672	82,324	84,652	85,433
16. Lampung	46,781	51,451	54,984	53,955	52,242	52,319	54,735	54,349	53,529	54,085	56,619	55,950	55,806	56,476	56,667
17. Kalimantan Selatan	55,405	64,398	75,719	76,363	76,413	77,581	76,557	78,453	77,087	77,601	78,787	78,251	77,260	82,220	82,591
18. Kalimantan Barat	65,138	71,359	73,806	73,661	73,046	72,379	73,088	73,354	72,969	73,297	74,184	74,882	75,002	76,296	76,743
19. Kalimantan Timur	117,244	131,337	165,423	162,497	164,996	166,163	165,484	169,655	171,126	170,875	166,768	171,172	176,860	184,544	176,308
20. Kalimantan Tengah	29,982	34,260	37,401	36,579	36,877	35,159	35,276	36,471	36,933	36,256	36,640	37,722	38,873	42,061	42,916
21. Sulawesi Tengah	25,803	32,247	30,801	32,442	30,033	30,205	30,860	30,349	31,926	32,072	32,976	31,196	31,137	31,672	33,561
22. Sulawesi Selatan	105,535	112,226	114,798	114,843	112,942	115,057	118,017	116,567	116,945	119,609	120,673	120,663	120,645	122,765	122,504
23. Sulawesi Utara	28,621	28,291	28,738	28,572	28,107	28,022	29,085	29,177	29,013	29,395	29,498	30,195	29,694	30,021	30,039
24. Gorontalo	5,312	5,967	6,508	6,136	5,936	6,094	6,252	6,244	6,212	6,550	6,586	6,449	6,577	6,579	6,421
25. Sulawesi Barat	5,207	5,860	6,067	5,704	5,491	5,401	5,476	5,931	5,735	6,015	6,008	6,014	5,897	6,211	5,975
26. Sulawesi Tenggara	25,940	29,829	30,267	30,489	30,087	32,037	29,963	30,710	30,367	30,448	30,639	32,804	31,671	35,462	33,092
27. Nusa Tenggara Barat	33,364	35,410	44,981	41,474	43,503	41,227	41,645	38,509	39,392	39,655	39,919	42,798	41,409	43,180	41,821
28. Bali	100,217	104,080	125,214	126,589	127,113	128,907	131,534	133,239	135,615	138,709	141,967	145,790	148,038	150,900	151,381
29. Nusa Tenggara Timur	30,085	33,167	33,001	33,059	32,636	32,548	33,590	34,084	33,470	33,015	34,718	34,745	34,527	35,110	35,484
30. Maluku	13,977	14,439	14,185	14,202	13,964	13,958	13,879	14,112	14,093	14,467	14,826	14,333	14,665	14,947	14,654
31. Papua	46,639	48,022	52,020	49,918	48,235	46,882	45,517	48,133	49,808	49,044	50,591	51,545	53,014	56,560	55,876
32. Maluku Utara	8,190	9,113	9,947	10,312	10,582	10,197	10,221	10,719	10,505	10,665	10,873	10,708	10,904	11,900	11,640
33. Papua Barat	18,068	17,034	18,364	17,962	16,685	16,604	16,957	16,263	17,655	17,040	18,008	17,517	17,452	19,375	19,989
34. Lainnya / Others	20,541	18,335	22,431	22,097	21,236	22,681	23,936	20,143	21,272	24,293	23,353	23,229	23,239	26,262	24,110
Total	6,665,390	7,479,463	7,974,132	8,153,590	7,953,823	7,988,710	8,005,579	7,996,571	8,007,690	8,042,101	8,064,492	8,082,870	8,147,169	8,198,810	8,216,207

Tabel 1.35.a. Suku Bunga Rata-rata DPK Bank Umum (Average of Interest Rate of Third Party Funds of Commercial Banks) Persen (Percent)															
Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1.91	1.71	1.75	1.91	1.92	1.91	1.92	1.92	1.97	1.98	1.96	2.01	2.05	2.04	2.08
Valas / Foreign Exchange	0.42	0.17	0.78	1.01	1.00	1.08	1.03	0.98	0.97	1.11	1.13	1.27	1.25	1.43	1.50
Tabungan / Saving															
Rupiah	0.86	0.69	0.67	0.67	0.67	0.67	0.69	0.67	0.67	0.67	0.67	0.66	0.66	0.67	0.67
Valas / Foreign Exchange	0.28	0.17	0.34	0.43	0.49	0.57	0.71	0.73	0.73	0.58	0.66	0.69	0.76	0.62	0.72
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4.22	2.92	3.69	3.95	4.00	4.18	4.20	4.18	4.19	4.19	4.24	4.29	4.33	4.43	4.52
Valas / Foreign Exchange	0.72	0.37	2.42	2.74	2.86	2.88	3.00	2.92	3.00	3.05	3.25	3.39	3.51	3.53	3.71
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4.39	3.21	3.77	4.18	4.33	4.39	4.41	4.45	4.52	4.50	4.60	4.62	4.73	4.83	5.00
Valas / Foreign Exchange	1.00	0.50	2.30	2.60	2.99	3.08	3.25	3.35	3.34	3.39	3.57	3.86	3.95	4.10	4.24
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5.12	3.52	3.84	4.16	4.33	4.48	4.62	4.65	4.70	4.68	4.79	4.82	5.00	5.11	5.31
Valas / Foreign Exchange	1.38	0.60	1.86	2.45	2.73	2.92	3.19	3.26	3.26	3.29	3.36	3.47	3.61	3.73	3.84
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5.80	3.99	4.37	4.68	4.82	4.84	4.91	4.97	5.07	5.06	5.13	5.12	5.12	5.22	5.32
Valas / Foreign Exchange	1.44	0.66	1.75	2.05	2.38	2.51	2.78	2.87	2.92	2.84	2.87	2.97	2.99	2.93	3.08

Tabel 1.36.a. Suku Bunga Rata-rata DPK Bank Persero (Average of Interest Rate of Third Party Funds of State Owned Banks) Persen (Percent)															
Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	2.06	1.95	1.97	2.20	2.29	2.27	2.19	2.17	2.23	2.30	2.29	2.40	2.44	2.39	2.44
Valas / Foreign Exchange	0.49	0.17	0.82	1.19	1.12	1.16	1.04	0.90	0.93	1.14	1.13	1.30	1.26	1.41	1.43
Tabungan / Saving															
Rupiah	0.85	0.62	0.60	0.61	0.61	0.60	0.61	0.60	0.60	0.59	0.60	0.59	0.60	0.61	0.61
Valas / Foreign Exchange	0.31	0.20	0.20	0.21	0.21	0.21	0.21	0.21	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	3.74	2.53	3.51	3.59	3.64	3.63	3.61	3.65	3.61	3.55	3.71	3.83	3.98	4.03	4.10
Valas / Foreign Exchange	0.65	0.31	2.50	2.80	2.74	2.67	2.84	2.71	2.70	2.86	2.91	2.99	3.09	3.26	3.70
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	3.77	2.77	3.45	3.77	3.81	3.77	3.70	3.68	3.85	3.91	4.08	4.19	4.44	4.63	4.90
Valas / Foreign Exchange	1.06	0.40	2.31	2.55	3.11	3.18	3.15	3.14	3.00	3.15	3.51	4.13	4.19	4.18	4.47
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4.52	3.12	3.80	4.11	4.23	4.34	4.41	4.30	4.26	4.17	4.34	4.46	4.89	5.03	5.33
Valas / Foreign Exchange	1.36	0.57	2.16	2.96	3.21	3.28	3.49	3.47	3.41	3.26	3.13	3.48	3.54	3.66	3.81
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5.85	3.70	4.66	4.80	4.77	4.89	4.94	4.98	5.01	5.06	5.02	5.16	5.13	5.11	5.35
Valas / Foreign Exchange	1.49	0.54	1.41	1.58	1.95	2.00	2.48	2.47	2.52	1.97	1.93	1.92	1.70	1.52	1.53

Tabel 1.37.a. Suku Bunga Rata-rata DPK Bank Pembangunan Daerah (Average of Interest Rate of Third Party Funds of Regional Development Banks) Persen (Percent)															
Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1.93	1.69	1.72	1.68	1.75	1.71	1.74	1.66	1.63	1.67	1.58	1.58	1.59	1.64	1.61
Valas / Foreign Exchange	0.29	0.29	0.26	0.26	0.25	0.24	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.23	0.23
Tabungan / Saving															
Rupiah	1.28	1.03	0.95	0.97	0.96	0.96	0.95	0.82	0.82	0.80	0.77	0.78	0.80	0.80	0.83
Valas / Foreign Exchange	0.21	0.20	0.29	0.29	0.29	0.22	0.22	0.30	0.28	0.21	0.21	0.29	0.20	0.20	0.20
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	5.37	3.41	4.12	4.61	4.32	4.39	4.42	4.22	4.15	4.31	4.25	4.26	4.26	4.50	4.59
Valas / Foreign Exchange	1.16	0.52	0.93	1.36	3.54	3.04	2.53	2.56	1.64	1.71	1.54	2.38	1.66	1.33	5.72
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	5.85	3.66	4.38	5.24	5.30	5.38	5.02	4.94	4.94	4.67	4.81	4.87	4.95	5.09	5.26
Valas / Foreign Exchange	1.23	0.53	0.50	0.56	0.61	0.57	0.57	0.54	0.60	0.68	0.75	0.78	4.97	4.97	6.32
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5.30	3.92	3.74	4.22	4.41	4.45	4.49	4.55	4.57	4.47	4.50	4.61	4.84	5.00	5.43
Valas / Foreign Exchange	0.56	0.53	0.87	0.88	0.88	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.93	0.97	0.99
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	6.42	4.28	4.79	5.40	5.41	5.55	5.60	5.65	5.65	5.65	5.63	5.66	5.64	5.72	6.02
Valas / Foreign Exchange	0.99	0.30	0.25	0.25	0.25	0.25	0.72	0.77	0.77	0.78	0.72	0.74	2.49	2.42	2.41

Tabel 1.38.a. Suku Bunga Rata-rata DPK Bank Swasta Nasional (Average of Interest Rate of Third Party Funds of Domestic Private Banks) Persen (Percent)															
Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1.77	1.51	1.54	1.66	1.59	1.61	1.69	1.76	1.81	1.73	1.75	1.75	1.81	1.84	1.87
Valas / Foreign Exchange	0.38	0.20	0.80	0.86	0.88	1.06	1.15	1.28	1.18	1.22	1.31	1.42	1.42	1.64	1.83
Tabungan / Saving															
Rupiah	0.78	0.67	0.67	0.65	0.66	0.68	0.71	0.70	0.70	0.70	0.70	0.69	0.69	0.68	0.68
Valas / Foreign Exchange	0.27	0.16	0.49	0.54	0.63	0.76	0.96	0.97	0.84	0.78	0.90	0.95	1.05	0.84	0.99
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	4.35	3.08	3.70	4.04	4.11	4.42	4.46	4.44	4.44	4.44	4.47	4.50	4.50	4.60	4.69
Valas / Foreign Exchange	0.79	0.41	2.39	2.69	2.86	2.89	3.01	2.97	3.14	3.12	3.38	3.54	3.69	3.63	3.71
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4.97	3.52	3.97	4.30	4.56	4.66	4.84	4.91	4.96	4.96	4.99	4.95	4.94	4.96	5.05
Valas / Foreign Exchange	0.98	0.56	2.21	2.55	2.89	3.02	3.28	3.40	3.46	3.47	3.58	3.61	3.68	4.02	3.98
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	5.32	3.81	3.89	4.19	4.41	4.63	4.83	4.95	5.06	5.07	5.15	5.13	5.14	5.21	5.28
Valas / Foreign Exchange	1.45	0.67	1.41	1.85	2.15	2.47	2.80	2.99	3.09	3.25	3.46	3.41	3.62	3.76	3.84
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	5.44	4.04	3.74	3.92	4.34	4.16	4.28	4.32	4.67	4.48	4.84	4.60	4.67	4.91	4.74
Valas / Foreign Exchange	1.40	0.80	1.98	2.41	2.55	2.77	2.87	3.06	3.13	3.27	3.35	3.52	3.57	3.57	3.74

Tabel 1.39.a. Suku Bunga Rata-rata DPK Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri (Average of Interest Rate of Third Party Funds of Branch Offices of Foreign Banks) Persen (Percent)															
Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Giro / Demand Deposits															
Rupiah	1.72	1.27	1.66	1.76	1.73	1.73	1.85	1.82	1.91	1.94	2.05	2.03	1.93	1.98	2.03
Valas / Foreign Exchange	0.25	0.05	0.46	0.42	0.51	0.57	0.63	0.63	0.60	0.64	0.62	0.76	0.74	0.99	1.09
Tabungan / Saving															
Rupiah	1.45	2.13	2.55	2.49	2.15	1.44	2.03	2.16	2.23	2.32	2.33	2.50	2.59	2.62	3.47
Valas / Foreign Exchange	0.25	0.18	0.83	0.84	0.27	0.28	0.33	0.32	0.33	0.34	0.29	0.30	0.31	0.32	0.30
Simpanan Berjangka / Time Deposits															
- Simpanan Berjangka 1 bln / 1 Month Time Deposits															
Rupiah	2.98	2.03	3.58	3.86	4.23	4.24	4.10	4.09	4.22	4.33	4.18	4.20	4.22	4.38	4.48
Valas / Foreign Exchange	0.13	0.24	2.48	2.97	3.22	3.44	3.49	3.51	3.21	3.41	3.51	3.57	3.57	3.65	3.45
- Simpanan Berjangka 3 bln / 3 Month Time Deposits															
Rupiah	4.04	2.74	3.44	3.79	4.18	4.35	4.41	4.35	4.34	4.37	4.37	4.41	4.43	4.37	4.18
Valas / Foreign Exchange	0.37	0.17	2.96	3.21	3.35	3.16	3.50	3.72	3.88	3.92	3.88	3.97	3.90	4.00	3.88
- Simpanan Berjangka 6 bln / 6 Month Time Deposits															
Rupiah	4.50	3.40	3.94	4.13	4.35	4.50	4.66	4.73	4.84	4.98	5.03	5.08	5.09	5.12	4.71
Valas / Foreign Exchange	0.40	0.38	2.67	2.65	3.17	3.58	3.73	3.77	3.78	3.94	3.96	4.02	4.10	4.13	4.24
- Simpanan Berjangka >= 12 bln / 12 >= Month Time Deposits															
Rupiah	4.71	3.51	3.39	4.06	5.02	5.06	5.14	5.19	5.21	5.24	5.26	5.30	5.33	5.35	5.40
Valas / Foreign Exchange	0.84	0.46	2.54	2.69	3.93	3.98	4.08	4.10	4.10	4.12	4.17	4.29	4.33	4.34	4.39

Keterangan / Items	2020	2021	2022					2023							
			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	9.25	8.52	8.66	8.74	8.96	9.24	9.38	9.48	9.53	9.60	9.72	9.79	9.84	9.83	9.84
Valas / Foreign Exchange	3.26	2.97	5.20	5.53	5.66	5.67	5.86	5.81	5.80	5.81	5.82	5.91	5.97	6.07	6.05
2. Perikanan / Fisheries															
Rupiah	9.92	9.41	9.30	9.38	9.66	9.95	10.06	10.09	10.17	10.33	10.45	10.51	10.55	10.57	10.60
Valas / Foreign Exchange	4.21	3.47	5.31	5.63	5.94	6.03	5.99	6.03	6.21	6.30	6.34	6.36	6.42	6.51	6.54
3. Pertambangan dan Penggalian / Mining and Quarrying															
Rupiah	9.80	9.01	7.96	8.46	8.58	8.73	8.70	8.69	8.68	8.66	8.69	8.51	8.27	7.98	8.07
Valas / Foreign Exchange	4.53	3.88	6.24	6.71	6.89	6.87	6.78	6.87	6.94	7.17	7.35	7.47	7.51	7.42	7.44
4. Industri Pengolahan / Processing Industry															
Rupiah	8.19	7.66	7.82	7.93	8.06	8.16	8.21	8.19	8.20	8.18	8.20	8.23	8.20	8.21	8.23
Valas / Foreign Exchange	3.26	3.00	5.04	5.35	5.45	5.58	5.73	5.76	5.88	5.90	5.99	6.04	6.10	6.15	6.20
5. Listrik, gas dan air / Electricity, gas and water															
Rupiah	7.51	6.53	6.73	7.01	7.12	7.32	7.91	7.89	7.92	8.10	7.93	7.58	7.62	7.86	7.72
Valas / Foreign Exchange	4.03	3.96	5.80	6.04	6.10	6.17	6.32	6.46	6.49	6.61	6.62	6.68	6.73	6.82	6.84
6. Konstruksi / Construction															
Rupiah	9.03	8.09	7.95	7.94	7.94	7.95	8.00	7.94	7.97	7.98	8.00	7.98	8.38	8.38	7.94
Valas / Foreign Exchange	3.91	3.93	6.08	6.45	6.30	5.78	5.84	5.94	6.01	6.05	6.28	6.31	6.06	5.97	5.98
7. Perdagangan Besar dan Eceran / Big and retail trade															
Rupiah	10.27	10.07	9.98	9.99	10.14	10.31	10.35	10.35	10.33	10.29	10.29	10.29	10.29	10.31	10.25
Valas / Foreign Exchange	4.21	3.44	4.89	5.28	5.29	5.38	5.49	5.42	5.49	6.00	6.09	6.11	6.24	6.24	6.27
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accomodation and food supply drinking															
Rupiah	8.40	8.31	8.51	8.56	8.69	8.85	8.96	9.03	9.03	9.06	9.08	9.09	9.09	9.09	9.14
Valas / Foreign Exchange	4.27	4.17	6.01	6.20	6.40	6.46	6.50	6.42	6.55	6.62	6.71	6.81	6.86	6.86	6.93
9. Transportasi, pergudangan dan komunikasi / Transportation, warehousing and communications															
Rupiah	8.10	7.34	7.61	7.97	8.08	8.11	8.24	8.16	8.11	8.06	8.03	8.02	7.98	8.01	8.02
Valas / Foreign Exchange	4.37	4.05	5.20	5.29	5.37	5.43	5.46	5.57	5.59	5.63	5.70	5.73	5.85	5.85	5.99
10. Perantara Keuangan / Transitional Finance															
Rupiah	8.11	6.83	6.85	6.91	7.06	7.16	7.17	7.21	7.20	7.20	7.23	7.19	7.46	7.60	7.17
Valas / Foreign Exchange	1.53	1.38	5.15	5.39	5.51	5.64	5.82	5.92	6.05	6.04	6.23	6.32	6.19	6.34	6.31
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Rental Business, and services company															
Rupiah	8.97	8.37	8.11	8.19	8.28	8.31	8.33	8.37	8.39	8.29	8.26	8.23	8.20	8.15	8.14
Valas / Foreign Exchange	4.21	4.67	7.31	7.77	7.87	7.85	7.97	8.05	8.18	8.21	8.16	8.25	8.23	8.17	8.28
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, the defense and compulsory social security															
Rupiah	5.84	4.77	4.48	4.49	4.59	4.73	4.72	4.72	6.00	6.03	6.02	5.96	6.01	6.02	6.15
Valas / Foreign Exchange	2.17	1.70	5.32	5.62	5.67	6.00	6.05	6.26	6.34	6.41	6.50	6.54	6.61	6.71	6.75
13. Jasa Pendidikan / Education services															
Rupiah	10.15	12.48	11.66	11.53	11.47	11.48	11.40	11.33	11.33	11.30	11.20	11.12	11.03	10.94	10.81
Valas / Foreign Exchange	4.44	4.03	5.31	5.32	5.36	5.57	5.60	5.63	5.72	5.76	5.77	5.83	5.86	5.92	5.95
14. Jasa Kesehatan dan Kegiatan Sosial / Health and social services															
Rupiah	9.46	9.40	8.95	8.84	8.88	8.90	8.90	8.80	8.79	8.71	8.78	8.72	8.69	8.59	8.63
Valas / Foreign Exchange	3.14	3.13	6.99	7.09	7.35	7.40	7.41	7.69	7.75	7.80	7.99	8.05	8.06	8.06	8.09
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural,Entertainment and Other Individual Services															
Rupiah	9.55	8.99	8.52	8.36	8.52	8.71	8.79	8.78	8.78	8.83	8.92	9.00	9.04	9.06	8.82
Valas / Foreign Exchange	4.58	3.38	3.98	3.87	5.02	5.03	4.92	5.00	4.99	4.98	4.92	5.08	5.10	5.10	5.13
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households															
Rupiah	18.62	17.92	18.62	18.61	18.83	18.88	18.70	18.97	18.74	18.71	18.77	18.75	18.69	18.65	18.61
Valas / Foreign Exchange	-	4	5	5	5	5	5	5.18	5.14	5.14	5.10	5.14	5.12	5.14	5.08
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / Extra agency international agency and other international															
Rupiah	12.24	10.39	8.93	8.98	8.69	9.19	9.39	9.05	9.23	9.06	9.30	9.11	9.10	9.17	9.23
Valas / Foreign Exchange	3.97	3.97	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined															
Rupiah	9.36	8.23	-	-	-	-	-	-	-	-	-	-	-	-	-
Valas / Foreign Exchange	3.30	3.05	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit Bukan Lapangan Usaha / Credit Recipients Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / For House Ownership															
Rupiah	8.31	8.02	7.63	7.60	7.57	7.55	7.52	7.49	7.46	7.41	7.37	7.36	7.32	7.28	7.24
Valas / Foreign Exchange	3.19	2.40	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Flat atau Apartemen / For Apartement Ownership															
Rupiah	8.31	7.89	7.70	7.74	7.74	7.75	7.74	7.74	7.71	7.66	7.64	7.60	7.58	7.54	7.52
Valas / Foreign Exchange	-	1.25	1.25	1.25	1.25	1.25	1.25	1.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership															
Rupiah	9.19	9.05	8.50	8.42	8.41	8.40	8.36	8.31	8.24	8.16	8.08	8.00	7.90	7.78	7.71
Valas / Foreign Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership															
Rupiah	10.43	9.72	8.83	8.81	8.80	8.78	8.75	8.71	8.68	8.66	8.65	8.65	8.65	8.66	8.67
Valas / Foreign Exchange	3.07	3.90	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	6.38
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk Pinjaman multikuna) / Others															
Rupiah	12.23	11.83	11.73	11.66	11.73	11.76	11.80	11.81	11.82	11.74	11.72	11.79	11.79	11.77	11.72
Valas / Foreign Exchange	4.15	3.91	4.08	6.31	6.33	6.35	6.38	6.40	6.43	5.97	6.04	6.00	6.05	6.07	6.01
- Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
Rupiah	13.86	13.38	14.01	14.06	14.10	14.13	14.12	14.08	14.06	14.05	14.05	14.01	13.95	13.93	13.88
Valas / Foreign Exchange	3.84	3.09	5.71	5.93	6.10	6.08	6.62	7.73	7.46	7.82	8.16	8.23	8.15	8.06	8.28

Tabel 1.41.a. Suku Bunga Rata-rata Kredit Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan (Average of Credit Interest Rate of Commercial Banks Based on Types and Orientation of Use) Persen (Percent)															
Jenis Penggunaan / Type of Use	2020	2021	2022				2023								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jenis Penggunaan / Type of Use															
- Modal Kerja / Working Capital															
Rupiah	9.21	8.63	8.60	8.60	8.75	8.89	8.95	8.92	8.93	8.93	8.95	8.96	9.02	9.05	8.91
Valas / Foreign Exchange	3.45	3.03	5.12	5.51	5.56	5.61	5.67	5.69	5.81	5.94	6.04	6.10	6.16	6.22	6.23
- Investasi / Investments															
Rupiah	8.88	8.35	8.34	8.51	8.62	8.72	8.80	8.84	8.85	8.82	8.84	8.83	8.82	8.82	8.82
Valas / Foreign Exchange	3.74	3.69	5.87	6.16	6.28	6.37	6.53	6.60	6.67	6.73	6.78	6.87	6.89	6.89	6.91
- Konsumsi / Consumption															
Rupiah	10.97	10.53	10.38	10.36	10.38	10.39	10.39	10.37	10.35	10.29	10.27	10.25	10.23	10.21	10.17
Valas / Foreign Exchange	4.06	3.71	4.46	6.21	6.27	6.28	6.43	6.70	6.65	6.34	6.45	6.44	6.47	6.46	6.44
2. Orientasi Penggunaan / User Orientation															
- Ekspor / Export															
Rupiah	8.34	9.07	9.04	9.08	9.08	9.10	9.08	9.04	8.99	8.96	9.06	9.06	9.05	8.90	8.69
Valas / Foreign Exchange	2.70	2.85	5.33	5.77	5.97	6.03	6.27	6.19	6.32	6.33	6.46	6.48	6.64	6.65	6.68
- Impor / Import															
Rupiah	9.03	8.62	8.37	8.43	8.48	8.51	8.45	8.51	8.44	8.42	8.30	8.27	8.20	8.27	8.28
Valas / Foreign Exchange	3.87	3.32	4.98	5.55	5.75	5.89	6.00	6.02	6.05	6.18	6.37	6.41	6.51	6.52	6.53
- Lainnya / Other															
Rupiah	9.73	9.19	9.12	9.15	9.26	9.35	9.40	9.39	9.38	9.35	9.36	9.36	9.38	9.39	9.31
Valas / Foreign Exchange	3.67	3.37	5.50	5.81	5.89	5.97	6.06	6.12	6.22	6.31	6.39	6.47	6.50	6.53	6.55

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

Kelompok Bank / Group of Bank	2020	2021	2022					2023							
			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	17,307	18,182	13,014	13,023	12,965	12,875	12,780	12,782	12,714	12,704	12,690	12,612	12,505	12,454	12,421
BPD / Regional Development Banks															
Jumlah Bank / Total Banks	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27
Jumlah Kantor / Total Bank Offices	4,421	5,127	4,025	4,038	4,046	3,909	4,047	4,049	4,052	4,050	4,044	4,037	4,029	4,031	4,020
Bank Swasta Nasional / Domestic Private Banks															
Jumlah Bank / Total Banks	70	68	68	68	68	68	68	68	67	67	67	67	67	67	67
Jumlah Kantor / Total Bank Offices	8,969	9,030	8,282	8,293	8,264	8,255	8,126	8,128	8,033	8,007	7,984	7,970	7,902	7,816	7,820
Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Jumlah Bank / Total Banks	8	8	8	7	7	7	7	7	7	7	7	7	7	7	7
Jumlah Kantor / Total Bank Offices	36	27	23	23	23	23	23	23	23	23	23	23	23	23	19
Total															
Jumlah Bank / Total Banks	109	107	107	106	106	106	106	106	105	105	105	105	105	105	105
Jumlah Kantor / Total Bank Offices	30,733	32,366	25,344	25,377	25,298	25,062	24,976	24,982	24,843	24,784	24,741	24,642	24,459	24,324	24,280

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

Lokasi / Location	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	402	398	376	375	376	376	377	377	377	377	374	374	373	373	372
2. Banten	102	104	96	96	96	96	96	96	96	96	95	94	94	94	94
3. DKI Jakarta	467	456	452	451	451	449	448	448	446	447	447	445	444	444	445
4. D.I. Yogyakarta	61	61	59	59	59	59	59	59	59	60	60	59	59	59	59
5. Jawa Tengah	332	332	326	326	328	328	327	327	326	326	323	321	320	320	318
6. Jawa Timur	409	408	395	397	398	397	397	397	392	392	387	386	386	385	386
7. Bengkulu	34	35	32	32	32	32	32	32	32	32	32	32	32	32	32
8. Jambi	61	65	61	61	61	61	61	61	61	61	61	60	60	60	59
9. Aceh	87	62	52	52	52	52	52	52	52	52	52	52	52	52	52
10. Sumatera Utara	208	204	196	196	196	196	195	193	193	194	194	194	194	194	194
11. Sumatera Barat	87	88	84	84	84	84	84	84	84	84	84	84	84	84	84
12. Riau	90	91	83	84	84	84	84	84	84	84	84	84	84	85	86
13. Sumatera Selatan	106	108	99	98	98	98	97	97	97	97	97	97	97	98	98
14. Bangka Belitung	30	31	31	31	31	31	31	31	31	31	31	30	30	30	30
15. Kepulauan Riau	61	61	58	58	58	58	58	58	59	61	61	61	61	61	61
16. Lampung	65	66	63	65	66	66	66	66	66	66	66	66	66	66	66
17. Kalimantan Selatan	73	73	71	71	71	71	71	71	71	71	71	71	71	71	71
18. Kalimantan Barat	81	81	77	76	77	77	77	77	77	77	77	77	77	77	77
19. Kalimantan Timur	117	118	112	113	113	113	112	112	112	112	112	112	112	112	112
20. Kalimantan Tengah	46	47	44	44	44	44	44	44	44	44	44	44	44	44	44
21. Sulawesi Tengah	46	46	44	45	46	46	46	48	48	48	48	48	48	48	48
22. Sulawesi Selatan	136	137	135	135	135	135	134	134	134	134	133	133	133	133	133
23. Sulawesi Utara	64	62	61	61	61	61	61	61	62	62	62	62	62	61	61
24. Gorontalo	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19
25. Sulawesi Barat	16	16	17	17	17	17	17	17	17	17	17	17	17	17	17
26. Sulawesi Tenggara	45	45	41	41	41	41	41	41	41	41	42	42	42	44	44
27. Nusa Tenggara Barat	55	55	50	49	49	49	49	49	48	48	48	48	48	48	48
28. Bali	92	90	88	88	88	88	87	87	86	86	86	85	86	86	85
29. Nusa Tenggara Timur	60	59	59	58	58	59	59	59	60	60	60	60	60	60	60
30. Maluku	36	35	35	35	35	35	35	35	36	36	36	36	36	36	36
31. Papua	61	64	64	64	64	64	64	64	64	64	64	64	64	64	65
32. Maluku Utara	23	23	22	22	22	22	22	22	22	22	22	22	22	22	22
33. Irian Jaya Barat	27	28	30	29	29	29	29	29	29	29	29	29	29	29	29
34. Lainnya / Others	17	18	18	18	19	19	19	19	19	19	19	19	19	19	19
Total	3,616	3,586	3,450	3,450	3,458	3,456	3,450	3,450	3,444	3,449	3,437	3,427	3,425	3,427	3,426

Data Bank Perkreditan Rakyat (BPR)

Sumber Data:

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

Keterangan symbol/tanda pada tabel:

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

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana / Fund Disbursements															
a. Kredit / Credits	110,770	116,580	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694	140,185
b. Antar Bank Aktiva / Inter-Bank Assets	37,938	45,251	43,354	46,336	44,921	44,000	42,061	40,633	42,274	42,437	43,340	44,248	45,082	45,670	46,106
Sumber Dana / Source of Funds															
a. DPK / Third Party Funds	106,151	117,006	124,753	126,944	126,749	127,552	127,088	126,965	130,240	130,614	132,277	134,002	134,671	135,632	137,011
Deposito / Time Deposits	73,389	81,139	85,735	86,775	87,582	88,326	88,682	89,088	91,305	91,687	92,743	93,771	94,183	94,555	95,183
Tabungan / Savings Deposits	32,763	35,867	39,018	40,169	39,167	39,226	38,406	37,877	38,935	38,926	39,534	40,231	40,488	41,077	41,828
b. Antar Bank Pasiva / Inter-Bank Liabilities	6,656	8,903	10,261	10,583	10,542	10,494	10,486	10,120	10,118	10,134	10,172	10,153	10,096	10,111	10,039
c. Pinjaman yang Diterima / Loans received	13,707	12,782	11,355	13,005	12,331	12,380	12,611	12,706	12,633	13,113	12,908	12,752	13,117	13,052	13,311
d. Kewajiban Segera / Immediate Liabilities	1,008	956	1,049	1,075	998	998	1,167	1,332	1,190	1,203	1,140	1,088	1,112	1,084	1,069
Beberapa Komponen Modal / Several Components of Capital															
a. Modal Disetor / Paid In Capital	15,008	16,144	17,376	17,440	17,529	17,614	17,702	17,742	18,090	18,245	18,517	18,562	18,624	18,736	18,807
b. Cadangan / Reserves	3,629	3,916	4,193	4,191	4,211	4,258	4,334	4,428	4,449	4,481	4,481	4,499	4,482	4,479	4,466
c. L/R Tahun Berjalan / Current Earnings	2,901	3,005	2,833	3,169	240	481	825	890	1,131	1,433	1,382	1,566	1,906	1,953	1,922
d. L/R Tahun Lalu / Retained Earnings (Profit/Loss)	3,495	3,516	3,604	3,562	5,991	5,643	4,785	4,158	3,898	3,707	3,410	3,356	3,369	3,347	3,323

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
LDR (%)	75.44	73.67	76.63	75.83	74.85	75.68	76.98	77.61	77.17	77.34	77.11	77.03	76.88	76.84	76.94
- Total Kredit / Total Credit	110,770	116,580	127,938	129,294	129,198	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,967	138,686	140,180
- Penghimpunan Dana / Funds collected	123,745	135,256	142,552	146,110	145,203	146,021	145,815	145,580	148,729	149,519	151,366	152,949	153,816	154,938	156,831
- Modal Inti / Core Capital	23,079	22,983	24,396	24,388	27,415	27,181	26,471	25,894	25,971	26,014	25,645	25,525	25,639	25,550	25,356
NPL (%)	7.22	6.72	8.49	7.89	8.34	8.42	8.51	8.97	9.26	9.27	9.79	10.13	10.05	10.35	10.52
- Kredit Non Lancar / Non Current Credits	7,995	7,836	10,864	10,202	10,775	11,032	11,288	11,935	12,486	12,585	13,358	13,928	13,867	14,354	14,747
- Total Kredit / Total Credit	110,770	116,580	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694	140,185
ROA (%)	1.87	1.78	1.74	1.74	1.59	1.59	1.82	1.48	1.47	1.54	1.27	1.24	1.34	1.22	1.09
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2,901	3,005	3,091	3,169	240	481	825	890	1,131	1,433	1,382	1,566	1,906	1,953	1,922
- Total Aktiva / Total Aktiva	155,075	168,443	178,127	182,302	180,988	181,895	181,603	180,767	184,477	185,702	187,124	188,874	190,324	191,363	193,019
ROE (%)	16.40	15.77	15.06	15.39	13.92	13.87	15.75	12.69	12.68	13.28	10.84	10.72	11.57	10.62	9.47
- L/R Tahun Berjalan / Current Earnings (Profit/Loss)	2,901	3,005	3,091	3,169	240	481	825	890	1,131	1,433	1,382	1,566	1,906	1,953	1,922
- Modal Disetor / Paid In Capital	15,008	16,144	17,376	17,440	17,529	17,614	17,702	17,742	18,090	18,245	18,517	18,562	18,624	18,736	18,807
- Cadangan Umum / General Reserve	2,686	2,914	3,150	3,151	3,169	3,191	3,248	3,301	3,320	3,337	3,344	3,345	3,339	3,338	3,334

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

Lokasi / Location	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	20,370	21,788	22,619	23,098	22,955	22,978	22,807	22,585	22,644	22,681	22,747	22,987	22,922	22,981	23,216
2. Banten	5,152	6,121	6,693	6,940	6,815	6,917	7,015	6,919	7,026	7,018	7,185	7,250	7,345	7,381	7,498
3. DKI Jakarta	3,459	3,993	4,722	5,011	4,984	4,957	5,037	5,058	5,052	5,104	5,265	5,394	5,385	5,436	5,489
4. D.I Yogyakarta	7,607	8,244	8,447	8,675	8,495	8,369	8,352	8,331	8,377	8,424	8,436	8,462	8,486	8,547	8,617
5. Jawa Tengah	37,675	41,006	45,432	45,856	45,589	45,929	45,534	45,060	45,726	45,798	46,416	46,755	46,996	47,049	47,339
6. Jawa Timur	16,242	17,629	18,636	19,021	18,774	18,955	18,722	18,683	21,172	21,389	21,697	21,956	22,227	22,325	22,436
7. Bengkulu	106	118	130	135	137	137	138	152	153	156	152	158	165	172	174
8. Jambi	1,091	1,197	1,237	1,261	1,272	1,284	1,285	1,284	1,306	1,316	1,361	1,373	1,370	1,381	1,393
9. Aceh	242	91	92	93	52	51	51	49	46	43	43	44	45	46	47
10. Sumatera Utara	1,901	2,076	2,216	2,225	2,238	2,251	2,251	2,237	2,265	2,284	2,319	2,339	2,377	2,405	2,428
11. Sumatera Barat	1,902	1,985	1,976	2,041	2,002	1,977	1,907	1,876	1,916	1,921	1,939	1,930	1,959	1,964	1,991
12. Riau	1,473	1,828	1,916	1,963	1,975	1,965	1,980	1,973	1,983	2,027	2,015	2,029	2,087	2,088	2,133
13. Kepulauan Riau	7,453	7,667	8,259	8,519	8,586	8,667	8,809	8,783	8,871	9,043	9,259	9,461	9,655	9,703	9,896
14. Sumatera Selatan	1,826	1,899	1,943	1,964	1,958	1,966	1,985	1,978	1,987	2,006	2,012	2,026	2,032	2,041	2,071
15. Bangka Belitung	190	208	195	195	197	197	200	200	197	198	202	202	204	205	206
16. Lampung	12,851	13,901	13,406	14,322	14,144	14,042	13,690	13,674	13,742	14,128	14,098	14,087	14,417	14,440	14,352
17. Kalimantan Selatan	761	809	809	908	861	977	1,023	972	1,095	1,161	1,246	1,232	1,264	1,378	1,404
18. Kalimantan Barat	1,470	1,716	1,861	1,894	1,874	1,904	1,917	1,940	1,957	1,951	1,982	2,010	2,024	2,010	1,998
19. Kalimantan Timur	400	473	541	542	546	550	549	545	569	575	583	605	623	666	674
20. Kalimantan Tengah	694	1,187	1,511	1,930	1,950	1,947	2,112	2,068	1,837	1,752	1,793	1,750	1,777	1,763	2,303
21. Kalimantan Utara	86	89	138	115	114	113	147	153	149	144	134	171	173	175	154
22. Sulawesi Tengah	2,677	2,732	2,560	2,602	2,548	2,580	2,620	263	266	267	272	291	295	304	309
23. Sulawesi Selatan	2,843	2,898	3,068	3,007	3,107	3,181	3,196	3,130	3,141	3,148	3,161	3,178	3,185	3,186	3,220
24. Sulawesi Utara	1,798	2,091	2,124	2,166	2,171	2,180	2,178	2,159	2,140	2,163	2,170	2,171	2,147	2,146	2,133
25. Sulawesi Tenggara	334	376	394	438	410	405	398	381	401	403	410	419	435	441	455
26. Sulawesi Barat	9	121	132	143	132	129	149	138	136	153	138	162	154	133	157
27. Gorontalo	54	32	38	41	43	45	47	48	51	49	50	51	50	49	54
28. Nusa Tenggara Barat	1,617	1,707	1,800	1,843	1,837	1,822	1,825	1,838	1,892	1,869	1,878	1,896	1,929	1,970	2,003
29. Bali	17,074	18,528	19,192	19,245	19,215	19,315	19,650	19,618	19,830	20,034	19,770	20,067	20,178	20,450	20,540
30. Nusa Tenggara Timur	867	906	898	898	916	913	901	822	821	827	823	817	818	824	825
31. Maluku	2,177	2,348	2,364	2,416	2,333	2,397	2,396	6,916	6,797	6,733	6,640	6,675	6,656	6,748	6,855
32. Papua	1,429	1,678	1,764	1,773	1,741	1,774	1,798	301	293	301	292	292	306	310	312
33. Maluku Utara	252	282	308	307	313	312	313	143	145	150	152	153	153	155	154
34. Papua Barat	993	718	707	712	706	708	619	486	493	485	486	482	482	490	183
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	155,075	168,443	178,127	182,302	180,988	181,895	181,603	180,767	184,477	185,702	187,124	188,874	190,324	191,363	193,019

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

Total Aset / Total Asset	2020	2021	2022			2023									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Total Aset BPR / Total Asset Rural bank	8	5	2	2	2	2	2	2	4	4	4	4	3	4	3
< 1 Miliar / < 1 Billion															
Total Aset BPR / Total Asset Rural bank	49	37	29	30	31	29	26	26	24	25	26	25	26	25	24
1 s.d 5 Miliar / 1 up to 5 Billion															
Total Aset BPR / Total Asset Rural bank	123	102	82	85	76	72	74	75	74	71	70	70	67	68	70
5 s.d 10 Miliar / 5 up to 10 Billion															
Total Aset BPR / Total Asset Rural bank	1,326	1,324	1,329	1,324	1,328	1,326	1,324	1,313	1,311	1,313	1,313	1,313	1,315	1,313	1,308
> 10 Miliar / > 10 Billion															
Total	1,506	1,468	1,442	1,441	1,437	1,429	1,426	1,416	1,413	1,413	1,413	1,412	1,411	1,410	1,405

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

Kolektibilitas / Collectibility	2020	2021	2022				2023								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Kredit / Credit	110,770	116,580	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694	140,185
a. Lancar / Current	102,775	99,464	106,455	108,489	107,388	108,522	108,899	107,862	109,049	110,147	110,105	110,609	111,247	111,180	112,489
b. Dalam Perhatian Khusus / Special Mention	0	9,280	10,620	10,604	11,036	11,520	12,439	13,276	13,286	13,020	13,025	12,950	12,856	13,159	12,949
c. Kurang Lancar / Sub-Standard	923	982	1,697	1,348	1,755	1,941	2,187	2,326	2,407	2,388	2,518	2,560	2,636	2,552	2,463
d. Diragukan / Doubtful	1,292	1,058	1,610	1,454	1,522	1,455	1,470	1,660	1,761	1,794	1,963	2,064	2,149	2,309	2,361
e. Macet / Lost	5,780	5,795	7,557	7,399	7,498	7,636	7,631	7,948	8,318	8,403	8,877	9,304	9,082	9,493	9,923
Non Performing Loan (Nominal) / Non Performing Loan (Nominal)	7,995	7,836	10,864	10,202	10,775	11,032	11,288	11,935	12,486	12,585	13,358	13,928	13,867	14,354	14,747
Rasio Non Performing Loan (%) / Non Performing Loan Ratio (%)	7.22	6.72	8.49	7.89	8.34	8.42	8.51	8.97	9.26	9.27	9.79	10.13	10.05	10.35	10.52

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

Lokasi / Location	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	1,316	1,363	1,749	1,702	1,797	1,848	1,907	2,031	2,101	2,113	2,175	2,250	1,931	1,978	2,005
2. Banten	266	222	262	255	274	288	310	341	385	399	435	458	449	461	472
3. DKI Jakarta	116	153	172	177	205	200	197	207	224	242	300	348	375	372	374
4. D.I Yogyakarta	292	307	419	441	484	515	525	564	561	577	591	603	642	704	798
5. Jawa Tengah	2,035	2,213	3,518	3,276	3,509	3,621	3,810	3,994	4,205	4,272	4,422	4,848	4,892	5,215	5,317
6. Jawa Timur	936	930	1,192	1,137	1,183	1,203	1,229	1,290	1,458	1,439	1,526	1,523	1,571	1,629	1,602
7. Bengkulu	6	9	8	7	7	7	8	8	7	7	7	8	7	7	7
8. Jambi	106	95	111	106	114	115	116	134	132	140	139	147	145	155	153
9. Aceh	22	11	9	10	4	4	4	5	5	5	4	4	3	3	3
10. Sumatera Utara	100	98	106	99	107	112	111	115	117	120	127	127	134	134	133
11. Sumatera Barat	105	87	106	93	104	106	108	121	140	124	133	131	129	132	129
12. Riau	128	110	136	122	128	127	135	141	140	138	139	139	134	134	133
13. Kepulauan Riau	383	285	304	291	298	300	330	369	370	361	362	365	378	380	372
14. Sumatera Selatan	103	81	96	89	95	94	96	110	110	110	112	110	108	107	105
15. Bangka Belitung	9	8	12	10	11	10	12	13	12	12	12	13	14	11	12
16. Lampung	201	211	240	200	223	219	218	249	249	248	253	252	248	248	241
17. Kalimantan Selatan	43	43	41	38	42	49	49	50	50	48	47	49	51	54	54
18. Kalimantan Barat	76	66	84	84	92	94	96	111	126	142	155	160	167	171	166
19. Kalimantan Timur	29	23	32	28	26	26	23	24	26	25	27	27	28	26	26
20. Kalimantan Tengah	39	34	41	36	33	39	43	42	40	38	37	42	47	54	50
21. Kalimantan Utara	2	2	6	3	6	6	6	5	5	3	4	5	6	6	6
22. Sulawesi Tengah	34	26	30	28	29	28	28	12	12	12	10	10	10	10	9
23. Sulawesi Selatan	62	50	85	81	81	82	83	85	85	86	89	89	88	87	85
24. Sulawesi Utara	100	100	126	110	118	118	129	138	148	155	143	148	151	147	138
25. Sulawesi Tenggara	35	25	29	21	23	24	27	30	29	31	33	32	32	29	26
26. Sulawesi Barat	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2
27. Gorontalo	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2
28. Nusa Tenggara Barat	159	159	174	168	173	176	183	207	208	211	216	217	215	205	199
29. Bali	863	782	1,549	1,388	1,397	1,406	1,280	1,268	1,259	1,244	1,555	1,525	1,604	1,580	1,604
30. Nusa Tenggara Timur	28	30	50	35	44	47	48	54	56	48	52	54	53	56	58
31. Maluku	5	14	27	27	29	31	31	80	81	88	99	98	106	107	112
32. Papua	36	30	35	27	31	31	33	24	21	21	23	20	21	22	21
33. Maluku Utara	4	4	4	3	4	4	4	4	4	4	4	4	4	3	3
34. Papua Barat	355	266	108	105	102	101	105	108	117	120	120	122	121	122	327
35. Lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	7,995	7,836	10,864	10,202	10,775	11,032	11,288	11,935	12,486	12,585	13,358	13,928	13,867	14,354	14,747

Tabel 2.8 Komposisi DPK BPR Berdasarkan Lokasi Penghimpunan - November 2023 <i>(Composition of Third Party Funds of Rural Banks Based on Location - November 2023)</i> 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	4,876	11,041	15,917	11.62%
2. Banten	743	3,689	4,432	3.23%
3. DKI Jakarta	308	4,027	4,334	3.16%
4. D.I Yogyakarta	2,213	4,584	6,797	4.96%
5. Jawa Tengah	16,686	19,806	36,492	26.63%
6. Jawa Timur	4,405	10,931	15,336	11.19%
7. Bengkulu	39	69	107	0.08%
8. Jambi	149	850	999	0.73%
9. Aceh	19	10	29	0.02%
10. Sumatera Utara	895	966	1,862	1.36%
11. Sumatera Barat	866	654	1,519	1.11%
12. Riau	553	805	1,358	0.99%
13. Kepulauan Riau	980	6,977	7,957	5.81%
14. Sumatera Selatan	308	1,002	1,311	0.96%
15. Bangka Belitung	34	114	148	0.11%
16. Lampung	1,106	6,477	7,583	5.53%
17. Kalimantan Selatan	223	748	970	0.71%
18. Kalimantan Barat	398	1,115	1,513	1.10%
19. Kalimantan Timur	127	186	313	0.23%
20. Kalimantan Tengah	327	991	1,318	0.96%
21. Kalimantan Utara	72	24	95	0.07%
22. Sulawesi Tengah	114	1,004	1,118	0.82%
23. Sulawesi Selatan	334	1,984	2,317	1.69%
24. Sulawesi Utara	317	1,364	1,681	1.23%
25. Sulawesi Tenggara	104	103	207	0.15%
26. Sulawesi Barat	87	21	108	0.08%
27. Gorontalo	9	18	27	0.02%
28. Nusa Tenggara Barat	770	651	1,421	1.04%
29. Bali	3,987	12,285	16,273	11.88%
30. Nusa Tenggara Timur	229	421	650	0.47%
31. Maluku	174	1,247	1,422	1.04%
32. Papua	201	660	861	0.63%
33. Maluku Utara	22	88	110	0.08%
34. Papua Barat	157	269	427	0.31%
35. Lainnya / Others	-	-	-	0.00%
Total	41,828	95,183	137,011	100.00%

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

Indikator / Indicator	Desember 2020		Desember 2021		November 2022		Desember 2022		November 2023	
	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Komposisi thd Total DPK (%) (Composition to Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)	Nominal	Persentase thd Total DPK (%) (Percentage of Total Third Party Funds) (%)
Deposito / Time Deposits	73,389	69.14	81,139	69.35	85,735	0.69	86,775	0.68	95,183	0.69
Tabungan / Saving	32,763	30.86	35,867	30.65	39,018	0.31	40,169	0.08	41,828	0.31
Total DPK / Total Third Party Funds	106,151	100.00	117,006	100.00	124,753	1.00	126,944	1.00	137,011	1.00

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

Lokasi / Location	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	13,847	15,114	15,401	15,770	15,700	15,716	15,517	15,382	15,450	15,380	15,507	15,775	15,642	15,715	15,917
2. Banten	3,161	3,517	3,813	3,990	3,898	3,971	4,021	4,031	4,114	4,132	4,220	4,363	4,449	4,398	4,432
3. DKI Jakarta	2,495	3,143	3,741	3,880	3,882	3,883	3,951	3,965	3,971	4,007	4,082	4,199	4,205	4,286	4,334
4. D.I Yogyakarta	5,732	6,307	6,541	6,747	6,564	6,532	6,520	6,560	6,639	6,662	6,666	6,718	6,730	6,768	6,797
5. Jawa Tengah	28,422	31,334	34,707	34,979	34,836	34,937	34,519	34,239	34,885	34,876	35,462	35,780	35,974	36,208	36,492
6. Jawa Timur	10,787	11,852	12,346	12,530	12,296	12,510	12,301	12,375	14,479	14,542	14,849	15,022	15,148	15,219	15,336
7. Bengkulu	58	71	81	86	87	86	87	106	102	103	98	102	104	105	107
8. Jambi	788	875	879	894	906	917	913	917	937	943	978	989	983	994	999
9. Aceh	138	64	63	62	30	29	29	29	30	30	30	30	30	30	29
10. Sumatera Utara	1,476	1,623	1,703	1,707	1,721	1,731	1,739	1,737	1,759	1,773	1,798	1,807	1,824	1,845	1,862
11. Sumatera Barat	1,475	1,545	1,535	1,594	1,558	1,532	1,471	1,443	1,476	1,470	1,481	1,476	1,494	1,499	1,519
12. Riau	1,045	1,303	1,303	1,323	1,317	1,301	1,302	1,318	1,319	1,351	1,338	1,335	1,361	1,332	1,358
13. Kepulauan Riau	6,006	6,192	6,660	6,817	6,930	7,000	7,127	7,128	7,176	7,308	7,468	7,632	7,790	7,823	7,957
14. Sumatera Selatan	1,143	1,204	1,250	1,259	1,255	1,259	1,264	1,272	1,290	1,296	1,297	1,299	1,306	1,308	1,311
15. Bangka Belitung	146	159	144	143	144	141	144	144	151	150	149	148	148	149	148
16. Lampung	6,539	7,072	7,288	7,293	7,542	7,493	7,457	7,497	7,509	7,525	7,592	7,613	7,620	7,634	7,583
17. Kalimantan Selatan	461	488	472	556	499	609	655	602	718	760	847	827	845	960	970
18. Kalimantan Barat	1,151	1,330	1,409	1,420	1,433	1,458	1,476	1,500	1,514	1,501	1,522	1,537	1,546	1,526	1,513
19. Kalimantan Timur	209	253	276	279	272	275	273	271	275	280	287	295	302	309	313
20. Kalimantan Tengah	448	702	783	1,156	1,168	1,134	1,226	1,141	913	796	829	794	794	771	1,318
21. Kalimantan Utara	31	38	78	54	53	53	88	93	91	85	75	113	114	114	95
22. Sulawesi Tengah	985	1,058	1,178	1,177	1,187	1,228	1,284	1,272	1,266	1,197	1,073	1,138	1,144	1,137	1,118
23. Sulawesi Selatan	1,879	2,008	2,147	2,083	2,185	2,207	2,216	2,274	2,274	2,284	2,299	2,318	2,324	2,317	2,317
24. Sulawesi Utara	1,395	1,635	1,636	1,669	1,689	1,686	1,682	1,694	1,700	1,721	1,721	1,727	1,706	1,702	1,681
25. Sulawesi Tenggara	151	166	170	208	178	170	164	178	194	194	199	203	200	191	207
26. Sulawesi Barat	20	79	86	98	86	83	102	91	87	108	92	116	106	85	108
27. Gorontalo	37	18	20	26	20	18	17	19	24	23	26	25	24	23	27
28. Nusa Tenggara Barat	1,114	1,190	1,260	1,300	1,289	1,272	1,258	1,287	1,332	1,310	1,314	1,335	1,356	1,394	1,421
29. Bali	11,920	13,460	14,416	14,478	14,575	14,767	14,822	14,947	15,106	15,307	15,421	15,754	15,876	16,179	16,273
30. Nusa Tenggara Timur	640	666	658	650	665	661	648	642	644	648	653	645	645	653	650
31. Maluku	936	1,084	1,136	1,179	1,182	1,265	1,276	1,284	1,300	1,379	1,515	1,503	1,486	1,555	1,422
32. Papua	844	814	932	893	954	972	971	969	947	917	851	849	861	851	861
33. Maluku Utara	103	108	114	117	120	126	122	121	122	119	110	108	108	112	110
34. Papua Barat	567	534	527	526	528	529	443	435	443	435	428	425	426	438	427
35. Lainnya / Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	106,151	117,006	124,753	126,944	126,749	127,552	127,088	126,965	130,240	130,614	132,277	134,002	134,671	135,632	137,011

Tabel 2.10 Suku Bunga Rata-rata DPK Bank Perkreditan Rakyat (Average of Third Party Interest Rates of Rural Banks) Persentase (%)															
Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Tabungan / Saving	3.08	2.57	2.36	2.31	2.33	2.30	2.30	2.31	2.29	2.31	2.28	2.27	2.28	2.28	2.27
Deposito / Time Deposits	7.16	5.88	5.58	5.57	5.59	5.66	5.76	5.81	5.82	5.85	5.86	5.88	5.89	5.90	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>	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1 Pertanian, Perburuhan, dan Kehutanan / <i>Agriculture, hunting, and forestry</i>	27.60	26.94	26.49	25.98	26.01	26.07	25.92	25.90	26.06	26.01	26.16	25.73	25.88	26.04	25.21
2 Perikanan / <i>Fisheryies</i>	23.93	23.57	23.04	23.15	23.15	23.04	23.07	23.10	23.12	22.96	22.65	22.12	22.34	22.28	22.39
3 Pertambangan dan Penggalian / <i>Mining and quarrying</i>	22.79	20.71	20.23	20.13	19.93	19.79	19.78	19.98	19.82	19.87	19.84	19.80	19.82	19.26	19.17
4 Industri Pengolahan / <i>Processing industry</i>	21.40	21.10	20.33	20.23	20.34	20.15	20.17	20.23	19.73	19.57	19.27	19.33	19.31	19.34	19.23
5 Listrik, Gas dan Air / <i>Electricity, gas and water</i>	21.31	21.35	21.66	21.47	21.17	21.23	22.04	21.34	21.94	24.30	22.74	20.31	20.96	19.89	19.50
6 Konstruksi / <i>Construction</i>	22.43	22.62	22.15	21.84	21.59	21.53	21.47	21.42	21.35	21.34	21.32	21.21	21.25	20.99	20.88
7 Perdagangan Besar dan Eceran / <i>Big and retail trade</i>	24.41	23.83	23.41	23.35	23.40	23.38	23.30	23.29	22.94	22.88	22.79	22.67	22.61	22.46	22.38
8 Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Provision of accommodation and food supply drinking</i>	20.70	20.06	19.10	18.69	18.35	18.41	18.36	18.31	17.82	17.78	17.79	17.75	17.83	17.81	17.93
9 Transportasi, Pergudangan dan Komunikasi / <i>Transportation, warehousing and communications</i>	21.85	21.75	21.16	21.09	21.08	21.03	20.91	20.33	20.25	20.21	20.27	20.12	20.12	20.03	19.87
10 Perantara Keuangan / <i>Transitional finance</i>	16.99	15.09	13.33	13.04	13.09	13.10	13.16	13.46	13.50	13.47	13.37	13.20	13.25	13.25	13.37
11 Real Estate / <i>Real estate, rental business, and services company</i>	17.30	17.08	16.87	16.53	16.40	16.18	15.78	15.77	15.61	15.44	15.37	15.48	15.46	15.51	15.62
12 Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / <i>Government administration, the defense and compulsory social security</i>	23.00	22.09	20.34	20.32	20.34	20.57	20.62	20.22	19.98	19.41	19.59	19.40	19.37	19.30	19.32
13 Jasa Pendidikan / <i>Education services</i>	21.51	21.06	21.40	21.38	21.03	21.29	21.27	21.22	21.68	21.07	20.85	20.54	20.42	20.45	20.06
14 Jasa Kesehatan dan Kegiatan Sosial / <i>Health and social services</i>	22.07	21.24	20.92	20.75	20.78	20.68	21.06	20.96	20.67	20.48	20.19	20.21	20.21	19.68	19.43
15 Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	23.14	22.31	22.54	22.21	22.11	22.05	21.99	21.94	21.79	21.59	21.72	21.49	21.37	21.37	21.36
16 Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual services serving the household</i>	25.21	25.49	25.10	25.03	24.93	24.92	24.57	24.23	24.21	24.19	24.21	23.87	23.75	23.62	23.41
17 Kegiatan Usaha yang Belum Jelas Batasannya / <i>International Agency and Other Extra Agency International</i>	25.34	24.59	32.16	31.11	31.09	31.14	31.07	25.33	25.33	23.30	23.32	23.13	23.68	25.22	25.53
18 Bukan Lapangan Usaha - Rumah Tangga / <i>Business Activities which are not clearly defined</i>	18.52	17.96	18.12	18.06	18.15	18.04	18.09	17.36	17.36	17.26	17.26	17.42	17.50	17.50	17.47
19 Bukan Lapangan Usaha - Lainnya / <i>Not the business field - other</i>	22.02	22.15	21.67	21.55	21.51	21.55	21.50	20.54	20.53	20.58	20.56	20.43	20.35	20.29	20.23

Tabel 2.12 Suku Bunga Rata-rata Kredit BPR Berdasarkan Jenis Penggunaan (Average of Credit Interest Rates of Rural Banks Based on Type of Use) Persen (Percent)															
Jenis Penggunaan / Type of Use	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Modal Kerja / Working Capital	23.79	23.22	22.60	22.37	22.35	22.27	22.16	22.11	21.88	21.79	21.72	21.56	21.54	21.46	21.36
Investasi / Investment	21.57	21.29	20.64	20.52	20.44	20.51	20.49	20.38	20.12	20.02	19.95	19.79	19.76	19.68	19.60
Konsumsi / Consumption	21.13	20.98	20.59	20.49	20.48	20.46	20.44	19.63	19.61	19.59	19.58	19.52	19.48	19.44	19.39

Tabel 2.13 Perkembangan Jumlah Bank Perkreditan Rakyat (Growth of Total Rural Banks)															
Keterangan / Information	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Jumlah BPR / Total Rural Banks	1,506	1,468	1,442	1,441	1,437	1,429	1,426	1,416	1,413	1,413	1,413	1,412	1,411	1,410	1,405
Jumlah Kantor / Total Bank Offices	5,913	5,871	6,046	6,044	6,039	6,047	6,031	6,053	6,033	6,044	6,049	6,055	6,054	6,043	6,049

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

Lokasi / Location	BPR (Rural Bank)			Total
	KP	KC	KPK	
1. Jawa Barat	224	395	328	947
2. Banten	54	68	43	165
3. DKI Jakarta	28	15	1	44
4. D.I Yogyakarta	47	56	109	212
5. Jawa Tengah	245	609	897	1,751
6. Jawa Timur	254	287	871	1,412
7. Bengkulu	5	6	1	12
8. Jambi	19	8	4	31
9. Aceh	2	-	10	12
10. Sumatera Utara	46	57	42	145
11. Sumatera Barat	69	53	68	190
12. Riau	28	12	18	58
13. Kepulauan Riau	44	30	8	82
14. Sumatera Selatan	24	15	9	48
15. Bangka Belitung	4	3	5	12
16. Lampung	23	34	18	75
17. Kalimantan Selatan	15	23	11	49
18. Kalimantan Barat	20	6	7	33
19. Kalimantan Timur	13	12	29	54
20. Kalimantan Tengah	6	7	7	20
21. Kalimantan Utara	2	1	8	11
22. Sulawesi Tengah	6	17	16	39
23. Sulawesi Selatan	18	16	6	40
24. Sulawesi Utara	15	29	19	63
25. Sulawesi Tenggara	15	6	5	26
26. Sulawesi Barat	2	1	-	3
27. Gorontalo	2	2	1	5
28. Nusa Tenggara Barat	19	58	33	110
29. Bali	131	61	108	300
30. Nusa Tenggara Timur	11	7	12	30
31. Maluku	1	9	10	20
32. Papua	7	18	3	28
33. Maluku Utara	2	7	2	11
34. Papua Barat	4	7	-	11
35. Lainnya / Others	-	-	-	-
Total	1,405	1,935	2,709	6,049

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

Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Penyaluran Dana iB / Disbursement of Fund iB	14,025	16,033	18,364	18,955	18,963	19,071	19,137	19,060	19,428	19,626	19,946	20,337	20,689	21,160	21,485
Pembiayaan iB / Financing iB	10,681	11,984	14,237	14,448	14,486	14,889	15,345	15,396	15,665	15,944	16,058	16,286	16,481	16,703	16,844
Antar Bank Aktiva iB / Interbank Assets iB	3,343	4,050	4,127	4,507	4,478	4,182	3,792	3,664	3,762	3,682	3,888	4,051	4,207	4,457	4,641
Sumber Dana iB / Source of Funds iB	12,862	14,521	16,835	17,344	17,327	17,501	17,604	17,566	17,931	18,039	18,401	18,770	19,068	19,490	19,779
Dana Pihak Ketiga / Third Party Funds	9,819	11,592	13,080	13,446	13,453	13,535	13,594	13,622	13,868	13,882	14,109	14,221	14,383	14,736	14,892
Tabungan iB Wadiah / Wadiah Savings iB	1,993	2,296	2,384	2,583	2,440	2,433	2,378	2,355	2,392	2,377	2,489	2,480	2,513	2,673	2,790
Tabungan iB Mudharabah / Mudharabah Savings iB	1,379	1,601	1,712	1,762	1,721	1,741	1,747	1,710	1,738	1,687	1,754	1,777	1,810	1,821	1,857
Deposito iB Mudharabah / Deposit Mudharabah iB	6,447	7,694	8,983	9,102	9,293	9,361	9,469	9,556	9,738	9,818	9,866	9,964	10,061	10,242	10,244
Antar Bank Passiva / Interbank Liabilities	2,513	2,074	2,715	2,843	2,843	2,886	2,841	2,773	2,796	2,822	2,918	3,125	3,223	3,299	3,393
Pinjaman yang Diterima / Loan received	187	652	763	820	789	829	910	933	1,026	1,088	1,121	1,162	1,188	1,171	1,198
Kewajiban Lainnya / Other Liabilities	342	204	277	234	242	252	259	238	241	246	253	263	274	284	296
Beberapa Komponen Modal / Some Components of Capital	1,972	2,270	2,494	2,535	2,862	2,539	2,446r	2,463	2,513	2,552	2,580	2,605	2,656	2,717	2,750
Modal Disetor / Paid-In Capital	1,457	1,758	1,974	1,985	2,058	2,082	2,102	2,118	2,129	2,145	2,148	2,170	2,191	2,228	2,238
Cadangan / Reserves	249	277	327	328	330	342	369	366	368	380	379	371	364	362	362
L/R Tahun berjalan / Current Earnings (Profit/Loss)	224	219	259	293	280	52	87	121	169	197	227	241	280	305	334
L/R Tahun Lalu / Last Year Earnings (Profit/Loss)	42	14	(66)	(71)	195	64	(112)r	-143	(153)	(170)	(174)	(177)	(179)	(179)	(184)

Tabel 2.16 Aset dan Pembiayaan BPR Syariah (Asset and Financing of Sharia Rural Bank) Miliar Rp (Billion Rp)															
Indikator / Indicator	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Aset / Assets	14,950	17,060	19,554	20,157	20,188	20,258	20,308	20,308	20,690	20,853	21,247	21,247	21,960	22,451	22,774
Pembiayaan IB / Financing IB	10,681	11,984	14,237	14,448	14,486	14,889	15,345	15,396	15,665	15,944	16,058	16,286	16,481	16,703	16,844
<i>Lancar / Current</i>	9,908	10,139	12,026	12,358	12,217	12,436	12,680	12,496	12,711	13,070	13,143	13,324	13,548	13,687	13,801
<i>DPK</i>	-	1,012	1,261	1,235	1,333	1,419	1,572	1,714	1,750	1,681	1,733	1,727	1,706	1,734	1,739
<i>Kurang Lancar / Sub Standard</i>	125	128	199	129	195	228	242	294	307	307	294	296	304	318	347
<i>Diragukan / Doubtful</i>	126	102	108	121	122	128	148	185	195	190	198	219	186	220	212
<i>Macet / Lost</i>	522	603	644	604	619	679	703	707	703	695	691	721	738	745	745
Non Performing Financing (Nominal) / Non Performing Financing (Nominal)	773	833	950	855	936	1,035	1,093	1,187	1,205	1,193	1,183	1,235	1,227	1,283	1,304
Non Performing Financing (%) / Non Performing Financing (%)	7.24	6.95	6.67	5.91	6.46	6.95	7.12	7.71	7.69	7.48	7.37	7.58	7.45	7.68	7.74

Data Perkreditan

Sumber Data:

- Otoritas Jasa Keuangan dan Bank Indonesia, kecuali jika dinyatakan lain.
- Laporan Bank Umum Terintegrasi (LBUT)
- Laporan Bulanan Bank Perkreditan Rakyat (LBBPR)

Tambahan Informasi:

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

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

Keterangan symbol/tanda pada tabel:

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

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

Keterangan / Items	2021	2022					2023							
		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 / Agriculture, Hunting and Forestry	415,515	454,514	458,325	454,388	459,030	462,302	462,743	472,226	473,708	480,081	482,862	480,548	485,312	493,153
NPL/NPF	6,518	6,708	6,342	6,704	6,860	6,715	6,984	9,118	8,988	9,508	9,364	10,615	11,033	11,289
2. Perikanan / Fishery	18,688	19,783	19,726	19,481	19,639	19,581	19,708	19,974	20,147	20,215	20,552	20,729	20,769	20,729
NPL/NPF	1,053	1,345	1,286	1,377	1,397	1,352	1,391	1,415	1,043	1,097	1,139	1,104	1,137	1,137
3. Pertambangan dan Penggalian / Mining and Quarrying	153,803	236,738	237,390	220,964	230,129	237,223	232,252	256,406	253,174	252,599	261,662	270,012	280,362	276,584
NPL/NPF	6,799	5,893	5,755	5,605	5,476	5,470	5,261	5,401	6,110	5,767	5,946	5,740	3,681	3,690
4. Industri Pengolahan / Processing Industry	951,109	1,054,606	1,067,006	1,036,066	1,040,278	1,034,107	1,037,664	1,051,679	1,060,255	1,060,754	1,065,125	1,080,435	1,102,955	1,105,700
NPL/NPF	49,248	44,175	40,184	41,898	42,249	41,292	40,898	39,390	38,917	37,353	37,356	38,846	39,264	38,152
5. Listrik, gas dan air / Electricity, Gas and Water	159,701	160,352	162,327	157,131	157,881	151,456	146,492	154,847	157,303	162,151	165,189	173,100	168,057	175,612
NPL/NPF	1,668	1,183	761	742	728	708	688	696	715	709	703	700	706	691
6. Konstruksi / Construction	380,381	397,398	396,583	384,669	387,734	403,520	403,946	395,678	403,108	400,445	394,052	399,719	394,763	394,972
NPL/NPF	13,755	14,636	14,080	14,375	14,327	14,215	14,976	14,717	14,669	15,799	15,453	14,129	15,205	15,146
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	974,420	1,040,988	1,043,912	1,019,433	1,032,812	1,052,203	1,054,635	1,066,840	1,083,328	1,091,229	1,100,822	1,105,802	1,110,843	1,125,872
NPL/NPF	39,728	41,692	37,666	40,125	40,812	40,251	40,392	41,340	38,697	41,959	42,900	40,777	40,506	39,656
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking	120,741	123,430	123,620	122,341	121,930	122,699	122,245	122,378	122,921	122,778	127,380	128,201	129,074	129,575
NPL/NPF	7,653	6,468	6,636	6,753	6,077	5,783	5,351	4,668	4,443	4,637	4,495	4,511	4,504	4,348
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	306,242	313,011	313,052	309,489	313,610	303,265	314,545	334,331	343,185	341,978	339,110	354,561	359,860	364,071
NPL/NPF	6,347	5,560	5,116	5,343	5,258	3,921	3,990	3,842	3,759	3,760	3,806	3,657	3,463	3,688
10. Perantara Keuangan / Financial intermediaries	224,714	283,827	305,787	292,814	300,181	318,211	319,276	330,277	334,369	327,650	331,949	345,689	343,946	346,425
NPL/NPF	2,925	2,438	2,248	2,255	2,034	1,885	1,810	1,838	1,826	1,863	1,950	1,943	1,924	1,918
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	265,315	308,634	314,584	312,527	315,989	318,857	318,087	323,520	334,332	338,723	340,681	345,146	347,337	349,332
NPL/NPF	7,414	6,613	6,284	6,300	6,238	5,908	6,456	7,015	7,369	7,948	7,360	7,288	8,009	7,640
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	34,272	41,179	43,829	42,449	42,541	42,800	42,744	44,246	48,209	50,094	51,928	54,198	57,717	57,939
NPL/NPF	3	1	0	0	0	1	1	1	1	1	1	1	1	1
13. Jasa Pendidikan / Education Services	13,990	14,525	14,893	14,827	14,801	14,887	15,131	15,574	15,704	15,746	15,940	16,044	16,249	16,576
NPL/NPF	211	220	258	274	270	282	284	283	278	284	252	256	227	228
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	28,513	30,705	31,522	31,403	31,598	32,310	33,099	33,824	34,450	34,408	34,945	36,583	36,787	36,413
NPL/NPF	171	147	234	238	278	270	283	294	271	297	299	310	326	322
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	95,691	113,401	114,669	118,430	121,162	130,951	135,077	136,383	139,530	139,953	143,061	144,986	149,804	156,411
NPL/NPF	2,253	2,523	2,399	2,619	2,760	2,780	2,937	2,954	2,988	3,298	3,486	3,150	2,993	3,006
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	3,872	3,947	3,985	3,898	3,910	3,969	3,956	3,996	4,000	3,999	3,967	3,996	3,965	3,947
NPL/NPF	80	107	95	102	101	99	98,60	102,50	97,33	105,00	110,17	111,33	111,33	106,55
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	365	21	22	21	23	25	22	21	21	21	21	20	20	19
NPL/NPF	-	-	-	-	-	-	-	0	0	-	-	-	-	0
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	716	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	96	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / House Hold														
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	544,004	581,135	586,568	587,497	591,383	596,899	599,544	605,046	611,798	618,197	637,534	642,533	648,486	654,352
NPL/NPF	12,164	12,521	11,831	12,931	13,229	13,040	14,392	15,061	15,386	15,984	16,495	16,113	16,180	15,965
- Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership	26,100	27,869	27,945	27,890	27,972	27,947	27,913	28,024	28,265	28,570	28,843	29,089	29,290	29,297
NPL/NPF	529	546	542	583	601	570	621	649	669	711	723	728	759	750
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	20,771	21,010	20,995	20,807	20,681	20,739	20,734	20,785	20,778	20,874	21,152	21,378	21,841	22,028
NPL/NPF	944	1,018	1,005	1,060	1,073	1,058	1,111	1,115	1,095	1,051	1,059	1,029	1,004	984
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	99,101	114,492	115,955	117,299	118,041	119,561	122,669	123,894	125,262	125,331	125,195	126,430	127,114	128,825
NPL/NPF	1,973	1,864	1,756	1,807	1,842	1,975	2,128	2,231	2,396	2,526	2,486	2,586	2,552	2,610
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	694,729	760,741	773,017	768,841	773,903	781,343	780,913	785,800	787,929	793,045	788,317	795,771	802,733	810,272
NPL/NPF	8,961	10,116	9,726	10,196	10,365	10,357	10,710	11,115	9,886	10,456	10,118	10,080	10,350	10,419
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others	235,831	245,167	247,852	248,213	250,092	250,605	251,154	251,327	254,239	256,665	259,109	262,324	265,699	267,796
NPL/NPF	2,776	2,539	2,371	2,457	2,530	2,523	2,573	2,603	2,598	2,727	2,714	2,804	2,841	2,893

Tabel 3.2.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 1)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022			2023									
		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 / Agriculture, Hunting and Forestry	32,865	35,940	35,760	35,423	35,353	35,345	34,346	33,394	34,184	31,715	31,992	32,360	32,831	32,210
NPL/NPF	1,016	870	669	715	724	757	817	819	815	849	866	866	873	879
2. Perikanan / Fishery	1,876	2,751	2,622	2,571	2,580	2,288	2,270	2,114	2,136	2,155	2,209	2,259	2,285	2,143
NPL/NPF	92	184	183	239	222	186	204	195	199	215	212	217	224	219
3. Pertambangan dan Penggalian / Mining and Quarrying	9,805	15,928	15,306	14,518	14,705	14,828	15,466	14,057	13,985	13,392	13,968	14,692	16,650	17,384
NPL/NPF	249	147	241	250	249	304	295	244	237	227	229	229	231	235
4. Industri Pengolahan / Processing Industry	102,559	94,075	98,216	95,903	94,498	94,225	94,438	91,269	94,068	95,962	93,802	94,816	95,917	94,266
NPL/NPF	4,251	2,526	2,333	2,443	2,417	2,306	2,342	2,680	2,187	2,181	2,090	2,134	2,068	2,318
5. Listrik, gas dan air / Electricity, Gas and Water	13,335	11,067	11,080	10,748	10,771	10,216	10,107	9,678	9,931	10,303	10,506	10,805	11,087	11,939
NPL/NPF	129	74	67	63	63	67	67	65	13	14	14	13	13	13
6. Konstruksi / Construction	38,986	43,599	44,281	42,007	44,294	46,005	46,167	42,806	45,046	43,944	44,801	44,307	44,159	41,257
NPL/NPF	2,272	2,672	2,012	2,055	2,085	2,206	2,280	2,098	2,139	2,237	2,164	2,209	2,344	2,015
7. Perdagangan Besar dan Eceran / Wholesale and Retail Trade	87,473	97,690	97,104	93,560	95,581	97,747	97,945	90,920	93,753	95,105	96,447	98,815	99,515	95,096
NPL/NPF	3,686	4,943	4,085	4,293	4,487	4,793	4,781	4,605	4,539	5,111	4,991	5,005	5,210	4,651
8. Penyediaan akomodasi dan penyediaan makan minum / Provision of accommodation and the provision of eating and drinking	24,517	27,492	27,828	28,150	28,125	28,207	28,643	23,253	23,618	23,598	23,743	23,806	23,618	22,224
NPL/NPF	2,065	1,977	1,862	1,888	1,876	1,781	1,788	926	927	974	940	934	872	764
9. Transportasi, pergudangan dan komunikasi / Transportation, Warehousing and Communications	20,015	21,018	21,860	21,031	22,294	22,316	24,087	21,844	22,631	22,617	22,825	23,534	23,377	22,206
NPL/NPF	537	976	658	738	715	758	797	707	689	658	644	615	609	600
10. Perantara Keuangan / Financial intermediaries	42,843	45,332	49,509	47,512	47,698	50,798	50,658	48,920	50,331	51,095	53,072	55,110	55,203	53,289
NPL/NPF	191	587	496	482	508	518	471	265	279	279	306	306	278	275
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	33,664	40,509	40,856	40,686	40,676	42,440	41,774	39,262	40,769	43,226	43,111	44,596	45,469	43,691
NPL/NPF	1,203	1,339	1,044	1,049	1,048	1,086	1,108	1,069	1,046	1,250	1,256	1,223	1,249	1,228
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory social security	2,479	1,575	2,004	1,935	1,815	1,697	1,622	1,561	1,642	1,482	1,410	1,280	1,222	1,240
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / Education Services	3,540	4,961	5,192	5,138	5,105	5,229	5,492	4,834	4,848	4,904	4,942	5,016	5,099	5,279
NPL/NPF	39	25	28	37	38	53	77	60	60	59	46	57	46	43
14. Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	3,781	4,017	4,609	4,566	4,615	4,707	4,799	4,626	4,673	4,650	4,671	4,750	4,745	4,537
NPL/NPF	60	42	87	84	85	85	85	84	85	84	83	83	83	83
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / Community, Sociocultural, Entertainment and Other Individual Services	9,176	10,454	10,687	10,549	10,660	10,932	11,504	11,250	11,533	10,725	10,591	10,269	10,324	9,471
NPL/NPF	230	341	353	365	372	377	383	350	397	394	379	332	361	350
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	1,741	1,890	1,895	1,896	1,893	1,903	1,902	1,904	1,908	1,907	1,897	1,913	1,919	1,917
NPL/NPF	18	20	20	19	20	21	22	23	24	24	24	23	21	16
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	1	1	1	0	0	1	1	1	0	1	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / Business Activities which are not clearly defined	359	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	73	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / House Hold														
- Untuk Pemilikan Rumah Tinggal / For Home Ownership	27,851	31,566	31,556	31,641	31,836	32,041	32,154	30,950	31,286	31,525	31,797	31,884	32,337	32,169
NPL/NPF	866	1,136	1,047	1,136	1,180	1,194	1,295	1,268	1,268	1,322	1,377	1,357	1,368	1,354
- Untuk Pemilikan Flat atau Apartemen / For Apartment Ownership	2,868	2,942	2,925	2,913	2,903	2,899	2,899	2,868	2,862	2,916	2,950	2,972	2,997	2,993
NPL/NPF	34	37	30	33	32	31	31	32	25	31	30	26	29	23
- Untuk Pemilikan Ruko atau Rukan / For Shop House Ownership	1,242	1,499	1,515	1,523	1,525	1,528	1,532	1,488	1,511	1,522	1,550	1,546	1,623	1,615
NPL/NPF	77	91	90	95	90	96	99	91	106	107	97	98	97	98
- Untuk Pemilikan Kendaraan Bermotor / For Vehicles Ownership	5,733	7,212	7,511	7,680	7,740	7,807	7,817	7,434	7,443	7,389	7,066	6,939	6,793	6,625
NPL/NPF	96	206	168	171	178	188	201	141	145	147	144	141	141	144
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / Others	151,190	174,375	176,002	175,716	176,934	178,245	177,904	167,359	167,433	168,623	170,455	172,568	174,224	165,161
NPL/NPF	1,523	3,827	3,620	3,703	3,786	3,844	3,996	2,031	1,943	2,016	2,025	2,054	2,087	1,952
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others														
NPL/NPF	75,834	80,945	80,868	80,715	80,428	80,523	80,657	80,314	80,745	81,355	83,022	83,996	85,415	85,905
NPL/NPF	559	726	783	721	738	777	790	825	818	794	809	821	833	841

Tabel 3.3.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 2)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022					2023								
		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>	15,081	13,955	13,594	14,058	14,556	14,869	15,081	16,642	16,470	15,905	16,041	16,102	16,157	17,676	
NPL/NPF	616	581	561	653	580	586	603	631	825	840	842	854	875	919	
2. Perikanan / <i>Fishery</i>	1,981	1,237	1,203	1,163	1,156	1,173	1,155	1,383	1,570	1,570	1,574	1,602	1,601	1,626	
NPL/NPF	25	13	11	12	12	13	13	29	26	24	31	29	29	32	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	19,720	26,921	26,446	23,833	25,706	25,612	25,268	32,045	32,359	31,564	29,725	29,888	28,869	29,711	
NPL/NPF	628	655	450	451	437	434	425	484	1,268	1,272	1,272	1,212	1,218	1,215	
4. Industri Pengolahan / <i>Processing Industry</i>	115,243	130,925	131,594	122,717	125,850	122,770	123,445	132,729	135,903	132,918	136,214	136,824	137,805	146,187	
NPL/NPF	4,485	3,863	4,027	3,986	4,033	4,119	4,098	3,979	4,059	3,908	3,928	3,849	3,848	3,855	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	13,672	10,485	10,154	9,838	9,729	8,828	8,630	9,387	7,939	8,818	8,889	8,956	9,247	10,180	
NPL/NPF	148	18	6	6	6	0	0	1	34	33	33	34	34	36	
6. Konstruksi / <i>Construction</i>	50,199	53,194	52,727	50,468	50,308	50,982	51,304	54,867	54,633	55,226	55,614	55,868	55,780	60,398	
NPL/NPF	1,683	1,706	1,297	1,303	1,317	1,320	1,896	2,182	2,384	2,395	2,419	2,237	2,253	2,595	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	91,527	90,132	89,670	87,290	89,171	89,271	89,726	99,554	100,036	99,149	99,949	101,711	104,227	111,299	
NPL/NPF	4,636	3,325	3,118	3,168	3,187	3,262	3,041	3,610	3,326	4,146	4,241	4,309	4,320	4,620	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	8,306	3,712	3,877	3,811	3,845	3,881	3,909	8,072	7,720	7,748	7,799	7,791	7,861	9,271	
NPL/NPF	421	272	266	270	183	192	194	252	254	258	276	220	223	237	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	34,102	27,924	28,511	29,534	27,504	28,846	29,413	32,583	33,464	32,865	32,418	35,892	34,752	34,496	
NPL/NPF	913	409	403	404	408	407	407	639	811	814	836	879	675	720	
10. Perantara Keuangan / <i>Financial intermediaries</i>	49,305	65,589	66,749	66,435	68,168	69,959	67,728	68,323	70,845	63,082	64,174	68,526	65,867	70,189	
NPL/NPF	1,350	293	268	276	314	314	317	565	565	591	632	631	647	648	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	38,836	66,570	65,845	65,557	65,414	65,679	65,576	67,965	68,056	68,390	68,699	69,257	70,004	71,543	
NPL/NPF	1,080	1,443	1,423	1,384	1,376	1,361	1,589	1,732	2,043	2,052	2,037	2,059	2,084	2,095	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	214	501	788	944	954	942	977	974	969	898	892	994	909	1,400	
NPL/NPF	0	0	-	-	0	0	0	1	1	1	1	1	1	1	
13. Jasa Pendidikan / <i>Education Services</i>	2,003	1,187	1,210	1,581	1,652	1,658	1,680	2,362	2,371	2,340	2,453	2,462	2,529	2,584	
NPL/NPF	111	102	103	103	103	103	102	120	115	121	121	121	121	120	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	3,074	2,759	2,769	2,783	2,785	2,766	2,828	3,017	2,983	3,024	3,050	3,064	2,582	2,787	
NPL/NPF	11	20	18	23	26	25	24	30	25	39	39	39	39	42	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	7,202	7,261	7,174	7,106	7,265	7,180	7,119	8,099	8,160	7,974	7,799	7,929	7,935	7,956	
NPL/NPF	171	142	110	115	114	124	133	163	152	266	262	262	267	281	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	615	748	786	728	738	754	766	755	761	748	757	793	774	745	
NPL/NPF	13	18	18	20	19	22	24	22	22	22	23	22	22	21	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	2	2	2	5	5	3	3	2	2	2	2	2	2	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	228	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	4	-	-	-	-	-	-	-	-	-	-	-	-	-	
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	16,436	15,299	15,379	15,305	15,329	15,460	15,494	17,001	17,076	17,179	17,338	17,763	17,912	18,347	
NPL/NPF	1,456	1,077	1,007	1,042	1,056	1,047	1,091	1,180	1,592	1,630	1,622	1,668	1,680	1,612	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	724	687	693	688	682	686	683	740	741	748	745	759	759	756	
NPL/NPF	42	26	28	30	33	34	36	43	62	65	57	63	66	71	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	369	296	295	289	288	286	285	309	304	298	297	297	292	292	
NPL/NPF	72	63	60	60	60	58	58	62	69	75	74	67	61	59	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	3,281	3,178	3,323	3,422	3,511	3,614	3,710	4,145	4,165	4,030	4,166	4,276	4,334	4,540	
NPL/NPF	99	73	69	80	87	89	102	151	266	261	254	285	270	269	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	96,873	103,987	105,901	107,247	108,653	110,112	110,407	122,898	122,771	123,623	125,090	126,488	127,333	138,965	
NPL/NPF	2,199	695	675	720	728	730	802	2,860	1,814	1,929	1,976	1,969	2,032	2,141	
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	76,007	73,981	75,078	75,168	75,731	75,901	75,876	76,080	76,661	77,116	77,560	78,033	78,222	70,694	
NPL/NPF	669	513	467	495	508	500	519	528	543	570	582	607	637	475	

Tabel 3.4.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3
Kepada Pihak Ketiga Bukan Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 3)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022					2023							
		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>	55,760	59,577	59,434	57,438	59,448	58,657	57,759	61,021	61,944	60,148	60,486	59,444	58,607	59,502
NPL/NPF	876	801	797	808	814	657	702	682	709	723	700	697	660	806
2. Perikanan / <i>Fishery</i>	2,521	1,935	1,916	1,880	1,909	1,968	1,965	2,004	2,096	2,071	2,084	2,073	2,043	2,030
NPL/NPF	90	228	204	202	211	200	197	195	201	197	217	202	206	194
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	34,252	55,521	54,986	53,373	55,309	48,540	49,009	54,027	53,544	53,362	56,563	56,257	54,574	52,440
NPL/NPF	258	284	291	291	303	288	290	280	277	272	266	266	265	269
4. Industri Pengolahan / <i>Processing Industry</i>	241,045	292,686	291,381	282,181	286,776	280,564	281,769	286,207	287,433	283,894	286,520	286,211	291,676	292,595
NPL/NPF	12,329	12,600	11,966	11,748	11,940	11,778	11,545	11,463	11,803	10,420	10,547	10,251	10,180	9,483
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	28,906	30,188	30,865	30,377	29,555	25,635	25,512	30,503	33,664	33,965	33,170	32,725	33,018	34,664
NPL/NPF	455	436	427	409	412	397	379	387	383	380	381	382	382	370
6. Konstruksi / <i>Construction</i>	116,672	117,052	114,604	109,985	109,720	118,301	118,988	107,702	108,861	107,229	100,173	102,264	101,613	100,587
NPL/NPF	6,823	7,184	7,432	7,754	7,657	7,731	7,588	6,979	6,750	7,785	7,736	6,751	7,704	7,705
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	185,949	199,386	193,308	190,357	193,132	201,300	202,536	198,828	199,316	198,245	198,450	203,403	205,117	206,210
NPL/NPF	10,008	10,663	9,158	9,271	9,273	9,500	9,289	8,999	8,938	8,908	8,917	8,920	8,706	8,263
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	23,044	24,668	24,241	23,580	23,584	23,297	21,911	22,911	23,199	23,145	23,021	23,335	23,427	23,367
NPL/NPF	1,164	1,456	1,801	1,799	1,807	1,687	1,252	1,327	1,352	1,315	1,293	1,389	1,373	1,355
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	78,203	78,331	79,997	79,794	81,768	78,215	83,769	89,848	91,935	91,705	91,435	92,064	94,281	96,530
NPL/NPF	999	926	904	1,009	958	918	908	855	865	885	885	906	896	877
10. Perantara Keuangan / <i>Financial intermediaries</i>	65,862	96,396	104,207	100,308	101,691	109,202	110,531	114,501	113,141	117,090	116,399	118,818	121,168	120,872
NPL/NPF	678	1,314	1,230	1,240	957	801	794	793	781	782	797	798	796	795
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	85,784	101,223	101,493	100,054	100,338	98,373	98,729	104,231	107,558	109,195	109,611	110,833	109,292	110,879
NPL/NPF	2,074	2,139	2,211	2,207	2,167	1,771	1,741	2,179	2,288	2,320	2,294	2,292	2,729	2,660
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	7	8	7	7	7	7	7	339	486	687	849	1,587	2,087	2,344
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	5,161	5,019	5,197	5,150	5,093	5,040	5,049	5,413	5,481	5,456	5,473	5,454	5,494	5,519
NPL/NPF	48	60	95	98	94	95	73	67	70	70	57	48	32	33
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	8,111	9,356	9,446	9,296	9,332	9,339	9,347	9,849	10,210	10,057	10,505	10,735	11,020	11,236
NPL/NPF	51	17	65	66	68	67	67	70	71	67	69	75	86	86
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	12,071	9,798	10,055	9,887	10,404	12,376	13,810	10,482	10,538	10,339	12,547	10,779	10,929	11,033
NPL/NPF	296	298	298	297	310	283	293	298	321	322	230	221	226	230
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	331	277	283	290	291	267	259	294	285	288	278	270	264	272
NPL/NPF	15	21	13	12	13	9	7	12	12	12	12	13	15	16
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	1	1	1	1	1	1	1	1	1	1	1	1	1	1
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	128	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	18	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin														
Rumah Tangga / <i>House Hold</i>														
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	341,768	378,334	381,090	381,634	383,957	387,249	388,922	392,016	397,234	401,133	405,297	408,559	412,470	416,746
NPL/NPF	6,221	6,865	6,552	7,153	7,321	7,048	8,051	8,323	8,433	8,742	8,675	8,393	8,427	8,306
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	14,052	15,268	15,269	15,268	15,323	15,293	15,259	15,271	15,516	15,700	15,886	16,031	16,123	16,166
NPL/NPF	264	307	313	331	335	304	339	353	363	383	400	394	422	413
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	12,228	12,800	12,795	12,704	12,626	12,696	12,759	12,835	12,984	13,138	13,354	13,561	13,904	14,039
NPL/NPF	498	496	462	501	506	484	496	497	519	512	527	516	511	498
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	28,998	37,364	37,045	37,560	37,797	38,607	39,521	40,197	40,930	40,899	40,736	41,215	41,035	41,708
NPL/NPF	452	463	466	492	480	512	542	587	592	596	613	620	627	612
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	121,728	138,694	140,330	140,167	141,516	143,213	143,695	144,624	144,787	146,248	148,218	149,868	151,643	153,985
NPL/NPF	1,868	1,907	1,938	2,021	1,980	1,970	1,973	2,095	2,100	2,188	2,215	2,128	2,185	2,218
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	20,428	18,825	19,260	19,254	19,232	18,929	19,265	18,950	19,152	19,097	19,106	19,403	19,614	27,831
NPL/NPF	549	372	372	377	377	362	366	374	384	394	400	389	385	567

Tabel 3.5.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4
Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Penerima Kredit/Pembiayaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Business Sector and non Business Sector of Credit/Financing Beneficiary - KBMI 4)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022					2023								
		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>	311,809	345,042	349,536	347,470	349,673	353,431	355,557	361,170	361,110	372,313	374,343	372,642	377,718	383,765	
NPL/NPF	4,009	4,456	4,315	4,528	4,741	4,716	4,862	6,986	6,639	7,097	6,956	8,198	8,625	8,685	
2. Perikanan / <i>Fishery</i>	12,311	13,861	13,985	13,866	13,994	14,153	14,318	14,473	14,345	14,420	14,685	14,795	14,840	14,930	
NPL/NPF	847	920	887	923	953	952	977	997	616	661	680	656	678	691	
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	90,026	138,367	140,653	129,241	134,409	148,243	142,508	156,276	153,287	154,280	161,406	169,174	180,269	177,050	
NPL/NPF	5,663	4,807	4,773	4,612	4,488	4,445	4,251	4,393	4,327	3,996	4,179	4,033	1,967	1,971	
4. Industri Pengolahan / <i>Processing Industry</i>	492,262	536,920	545,814	535,264	533,153	536,548	538,013	541,474	542,850	547,979	548,589	562,584	577,556	572,652	
NPL/NPF	28,183	25,186	21,838	23,719	23,859	23,089	22,914	21,268	20,868	20,844	20,791	22,613	23,168	22,495	
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	103,788	108,613	110,228	106,168	107,826	106,777	102,243	105,279	105,768	109,066	112,624	120,614	114,705	118,829	
NPL/NPF	936	654	262	264	247	244	243	244	285	281	274	271	276	273	
6. Konstruksi / <i>Construction</i>	174,524	183,554	184,971	182,209	183,413	188,232	187,487	190,303	194,567	194,045	193,464	197,280	193,210	192,729	
NPL/NPF	2,978	3,074	3,338	3,263	3,268	2,957	3,211	3,457	3,396	3,383	3,134	2,904	2,804	2,830	
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	609,472	653,780	663,830	648,226	654,928	663,885	664,428	677,539	690,223	698,730	705,975	701,873	701,984	713,267	
NPL/NPF	21,397	22,761	21,305	23,394	23,865	22,697	23,281	24,127	21,894	23,795	24,751	22,543	22,271	22,122	
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	64,874	67,558	67,675	66,800	66,375	67,314	67,783	68,141	68,385	68,287	72,816	73,269	74,167	74,713	
NPL/NPF	4,003	2,764	2,707	2,796	2,210	2,124	2,117	2,162	1,909	2,091	1,986	1,968	2,035	1,991	
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	173,922	185,738	182,684	179,131	182,043	173,888	177,276	190,056	195,156	194,791	192,432	203,072	207,449	210,840	
NPL/NPF	3,898	3,249	3,150	3,192	3,177	1,838	1,878	1,641	1,393	1,403	1,441	1,257	1,283	1,490	
10. Perantara Keuangan / <i>Financial intermediaries</i>	66,704	76,509	85,322	78,559	82,625	88,253	90,359	98,532	100,052	96,384	98,304	103,236	101,708	102,075	
NPL/NPF	706	244	254	256	254	252	228	215	201	212	214	209	203	200	
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	107,031	100,331	106,390	106,230	109,561	112,365	112,008	112,062	117,949	117,913	119,260	120,459	122,570	123,220	
NPL/NPF	3,056	1,692	1,605	1,660	1,647	1,690	2,017	2,036	1,992	2,326	1,774	1,714	1,947	1,657	
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	31,573	39,094	41,030	39,564	39,764	40,153	40,138	41,371	45,112	47,028	48,778	50,338	53,499	52,956	
NPL/NPF	3	0	-	-	-	-	-	-	-	-	-	-	-	-	
13. Jasa Pendidikan / <i>Education Services</i>	3,287	3,358	3,295	2,958	2,951	2,960	2,910	2,965	3,005	3,046	3,073	3,112	3,128	3,193	
NPL/NPF	13	34	32	35	35	30	32	35	33	34	28	29	28	32	
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	13,547	14,574	14,697	14,758	14,866	15,499	16,126	16,332	16,583	16,677	16,719	18,034	18,440	17,853	
NPL/NPF	48	69	64	65	100	93	105	110	91	107	109	113	118	111	
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	67,242	85,888	86,752	90,888	92,833	100,463	102,643	106,552	109,300	110,915	112,124	116,009	120,616	127,951	
NPL/NPF	1,557	1,743	1,639	1,843	1,965	1,997	2,129	2,143	2,118	2,316	2,615	2,335	2,139	2,145	
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,184	1,033	1,020	984	987	1,045	1,029	1,044	1,047	1,056	1,035	1,021	1,009	1,013	
NPL/NPF	33	48	44	50	49	48	46	45	39	47	52	54	53	53	
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	363	18	18	18	18	19	18	18	17	17	18	17	17	16	
NPL/NPF	-	-	-	-	-	-	-	-	0	-	-	-	-	0	
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	157,949	155,937	158,544	158,917	160,261	162,149	162,974	165,078	166,202	168,360	183,102	184,328	185,766	187,090	
NPL/NPF	3,621	3,443	3,226	3,600	3,672	3,750	3,955	4,289	4,093	4,290	4,821	4,694	4,705	4,692	
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	8,455	8,971	9,059	9,021	9,064	9,068	9,072	9,145	9,146	9,205	9,262	9,327	9,411	9,381	
NPL/NPF	189	176	171	190	201	201	214	220	219	232	236	245	241	243	
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	6,932	6,414	6,390	6,291	6,242	6,229	6,158	6,153	5,980	5,916	5,952	5,975	6,023	6,082	
NPL/NPF	297	368	393	405	419	419	458	465	402	358	361	348	335	329	
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	61,090	66,738	68,076	68,638	68,994	69,533	71,620	72,118	72,724	73,012	73,227	74,000	74,952	75,951	
NPL/NPF	1,326	1,123	1,053	1,065	1,097	1,186	1,283	1,351	1,394	1,522	1,475	1,540	1,513	1,585	
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	324,937	343,686	350,784	345,711	346,799	349,773	348,908	350,919	352,938	354,551	344,555	346,847	349,533	352,162	
NPL/NPF	3,371	3,687	3,493	3,752	3,871	3,814	3,939	4,129	4,029	4,323	3,902	3,930	4,046	4,108	
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	63,562	71,493	72,799	73,363	74,606	75,118	75,700	75,551	77,070	78,214	79,421	80,893	82,447	83,366	
NPL/NPF	999	871	812	847	868	871	863	882	877	961	923	987	987	1,009	

Tabel 3.6.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022					2023							
		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	2,621,250	2,877,196	2,940,289	2,827,709	2,849,022	2,914,884	2,930,855	2,986,270	3,035,026	3,039,719	3,060,968	3,121,204	3,140,832	3,168,939
NPL/NPF	104,692	102,643	95,607	98,978	98,706	98,139	98,903	99,132	97,664	100,159	100,633	97,711	97,710	96,043
2. Investasi / Investment	1,527,639	1,719,862	1,710,944	1,712,623	1,744,225	1,733,481	1,730,769	1,775,929	1,792,719	1,803,106	1,818,276	1,838,566	1,866,989	1,884,391
NPL/NPF	41,276	37,065	33,737	35,731	36,160	32,794	32,897	33,944	32,508	34,226	33,985	35,427	35,381	34,975
3. Konsumsi / Consumption	1,619,696	1,750,414	1,772,331	1,770,547	1,782,073	1,797,093	1,802,927	1,814,877	1,828,271	1,842,681	1,860,151	1,877,527	1,895,162	1,912,569
NPL/NPF	27,303	28,605	27,232	29,034	29,640	29,522	31,535	32,773	32,031	33,455	33,595	33,341	33,686	33,620
Total Kredit/Pembiayaan / Total Credit/Financing	5,768,585	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983	6,965,899
NPL/NPF	173,270	168,313	156,576	163,744	164,506	160,455	163,336	165,848	162,203	167,840	168,213	166,479	166,778	164,638
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	199,100	192,353	189,896	180,667	180,649	170,331	173,915	177,157	172,422	165,521	170,717	177,288	181,188	187,309
NPL/NPF	6,092	6,126	5,533	5,790	5,965	5,740	6,033	6,524	5,737	5,470	5,579	5,016	5,679	5,531
2. Impor / Import	79,660	83,771	86,567	82,646	84,622	85,670	91,890	98,203	88,646	94,971	98,259	99,655	102,538	102,443
NPL/NPF	3,472	2,051	1,948	1,677	1,178	1,140	2,045	2,026	1,025	1,451	1,474	1,334	1,527	1,518
3. Lainnya / Other	5,489,825	6,071,349	6,147,100	6,047,566	6,110,049	6,189,457	6,198,746	6,301,716	6,394,948	6,425,014	6,470,420	6,560,353	6,619,257	6,676,146
NPL/NPF	163,706	160,136	149,094	156,277	157,363	153,576	155,258	157,298	155,441	160,919	161,160	160,129	159,571	157,590
Total Kredit/Pembiayaan / Total Credit/Financing	5,768,585	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983	6,965,899
NPL/NPF	173,270	168,313	156,576	163,744	164,506	160,455	163,336	165,848	162,203	167,840	168,213	166,479	166,778	164,638

Tabel 3.7.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 1 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 1 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022					2023							
		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	281,146	305,119	313,815	302,855	304,945	312,798	315,510	296,546	305,172	307,413	308,119	313,694	316,379	304,793
NPL/NPF	11,867	12,392	10,574	11,045	11,146	11,456	11,589	10,849	10,739	11,361	11,129	11,025	11,284	10,328
2. Investasi / Investment	148,708	153,179	154,996	153,338	155,719	156,086	155,711	145,148	149,884	149,367	151,868	154,633	157,041	153,355
NPL/NPF	4,290	4,331	3,564	3,677	3,766	3,843	3,930	3,340	2,898	3,196	3,114	3,222	3,199	3,362
3. Konsumsi / Consumption	263,879	298,463	300,222	299,902	301,461	303,177	302,620	290,844	291,889	294,214	296,840	299,905	303,389	294,467
NPL/NPF	3,111	6,079	5,676	5,875	6,042	6,142	6,447	4,382	4,282	4,425	4,482	4,496	4,556	4,412
Total Kredit/Pembiayaan / Total Credit/Financing	693,732	756,760	769,034	756,095	762,125	772,061	773,841	732,539	746,944	750,995	756,827	768,233	776,810	752,615
NPL/NPF	19,268	22,802	19,814	20,597	20,954	21,441	21,965	18,571	17,918	18,981	18,725	18,742	19,039	18,101
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	21,850	12,480	12,504	11,843	11,664	10,968	10,797	10,876	10,546	10,358	9,890	10,229	10,101	9,564
NPL/NPF	1,693	264	341	344	346	318	316	699	207	207	207	208	211	131
2. Impor / Import	4,268	3,735	3,348	3,157	2,768	3,039	3,091	3,011	3,005	2,926	2,842	2,421	2,637	2,898
NPL/NPF	39	22	19	24	24	24	24	24	24	94	76	76	75	75
3. Lainnya / Other	667,613	740,546	753,182	741,095	747,694	758,053	759,953	718,652	733,393	737,710	744,095	755,583	764,071	740,153
NPL/NPF	17,535	22,516	19,454	20,229	20,584	21,100	21,626	17,849	17,688	18,681	18,442	18,459	18,753	17,895
Total Kredit/Pembiayaan / Total Credit/Financing	693,732	756,760	769,034	756,095	762,125	772,061	773,841	732,539	746,944	750,995	756,827	768,233	776,810	752,615
NPL/NPF	19,268	22,802	19,814	20,597	20,954	21,441	21,965	18,571	17,918	18,981	18,725	18,742	19,039	18,101

Tabel 3.8.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 2 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 2 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022					2023							
		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	334,488	360,203	362,072	349,323	354,083	353,688	352,374	380,933	389,714	378,674	382,490	393,184	394,129	417,956
NPL/NPF	13,088	10,353	9,661	9,704	9,793	9,902	10,478	11,476	12,708	13,614	13,805	13,472	13,512	14,105
2. Investasi / Investment	116,822	142,899	141,026	138,526	140,725	141,487	142,233	157,826	154,525	153,547	153,560	154,476	152,774	160,093
NPL/NPF	3,209	2,506	2,418	2,471	2,321	2,380	2,389	2,965	3,203	3,166	3,188	3,286	3,143	3,333
3. Konsumsi / Consumption	193,690	197,428	200,668	202,119	204,194	206,058	206,456	221,174	221,718	222,994	225,195	227,615	228,852	233,595
NPL/NPF	4,537	2,448	2,305	2,426	2,471	2,458	2,609	4,824	4,345	4,530	4,565	4,660	4,746	4,627
Total Kredit/Pembiayaan / Total Credit/Financing	644,999	700,529	703,766	689,967	699,001	701,233	701,063	759,933	765,958	755,214	761,245	775,275	775,755	811,644
NPL/NPF	20,834	15,307	14,385	14,601	14,585	14,740	15,476	19,264	20,256	21,309	21,558	21,418	21,401	22,065
Orientasi Penggunaan / User Orientation														
Kredit kepada Pihak Ketiga / Credit to Third Party														
1. Ekspor / Export	36,131	31,033	30,726	27,501	27,838	26,895	27,532	30,426	28,845	25,364	28,797	31,928	31,853	35,889
NPL/NPF	1,792	2,039	2,028	1,990	2,007	1,983	1,954	1,977	2,047	1,150	1,166	1,244	1,264	1,206
2. Impor / Import	4,135	6,940	6,655	6,442	7,159	6,641	6,308	6,248	6,422	7,299	7,806	6,056	5,811	6,749
NPL/NPF	300	426	434	513	432	431	407	408	409	412	437	320	343	319
3. Lainnya / Other	604,733	662,556	666,386	656,024	664,004	667,697	667,223	723,259	730,691	722,551	724,642	737,292	738,091	769,006
NPL/NPF	18,742	12,842	11,922	12,099	12,146	12,327	13,115	16,879	17,801	19,747	19,955	19,854	19,794	20,540
Total Kredit/Pembiayaan / Total Credit/Financing	644,999	700,529	703,766	689,967	699,001	701,233	701,063	759,933	765,958	755,214	761,245	775,275	775,755	811,644
NPL/NPF	20,834	15,307	14,385	14,601	14,585	14,740	15,476	19,264	20,256	21,309	21,558	21,418	21,401	22,065

Tabel 3.9.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 3 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 3 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022					2023								
		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	583,182	664,578	666,861	643,969	643,070	661,850	671,612	680,031	687,837	684,109	690,315	693,047	696,525	704,656	
NPL/NPF	25,968	27,419	27,020	27,324	26,314	26,787	26,285	26,008	26,105	26,191	26,143	25,048	25,819	25,058	
2. Investasi / Investment	360,626	416,842	414,560	409,988	425,288	409,228	409,339	418,128	421,857	422,767	417,249	423,206	428,086	425,425	
NPL/NPF	10,216	11,007	9,893	9,888	10,672	9,393	8,839	8,579	8,718	8,263	8,255	8,161	8,437	8,085	
3. Konsumsi / Consumption	539,202	601,284	605,788	606,585	610,452	615,987	619,420	623,893	630,603	636,216	642,597	648,636	654,788	670,475	
NPL/NPF	9,852	10,411	10,103	10,874	10,999	10,682	11,768	12,230	12,391	12,815	12,830	12,441	12,557	12,615	
Total Kredit/Pembiayaan / Total Credit/Financing	1,483,010	1,682,705	1,687,209	1,660,542	1,678,810	1,687,065	1,700,370	1,722,053	1,740,297	1,743,092	1,750,161	1,764,889	1,779,399	1,800,556	
NPL/NPF	46,036	48,836	47,016	48,087	47,984	46,862	46,891	46,816	47,213	47,269	47,228	45,650	46,813	45,758	
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	36,562	54,409	50,019	47,124	49,638	43,782	48,248	49,034	47,715	46,758	48,514	48,248	52,867	53,660	
NPL/NPF	802	1,247	870	857	823	819	833	874	887	1,254	1,256	907	1,278	1,271	
2. Impor / Import	51,877	53,413	50,197	47,073	49,264	50,238	57,230	63,914	53,198	57,796	59,902	57,982	59,640	57,528	
NPL/NPF	2,513	764	700	287	319	299	1,226	1,200	219	550	536	526	696	689	
3. Lainnya / Other	1,394,571	1,574,883	1,586,993	1,566,346	1,579,907	1,593,046	1,594,892	1,609,105	1,639,384	1,638,539	1,641,745	1,658,658	1,666,893	1,689,369	
NPL/NPF	42,720	46,825	45,446	46,942	46,843	45,744	44,832	44,742	46,108	45,465	45,435	44,217	44,839	43,798	
Total Kredit/Pembiayaan / Total Credit/Financing	1,483,010	1,682,705	1,687,209	1,660,542	1,678,810	1,687,065	1,700,370	1,722,053	1,740,297	1,743,092	1,750,161	1,764,889	1,779,399	1,800,556	
NPL/NPF	46,036	48,836	47,016	48,087	47,984	46,862	46,891	46,816	47,213	47,269	47,228	45,650	46,813	45,758	

Tabel 3.10.
Kredit/Pembiayaan dan NPL/NPF Bank Umum - KBMI 4 Kepada Pihak Ketiga Bukan Bank
Berdasarkan Jenis Penggunaan dan Orientasi Penggunaan
(Credit/Financing and NPL/NPF of Commercial Banks - KBMI 4 to Non Bank Third Party
Based on Types and Orientation of Use)
Miliar Rp (Billion Rp)

Keterangan / Items	2021	2022					2023								
		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	1,422,435	1,547,296	1,597,540	1,531,562	1,546,924	1,586,548	1,591,360	1,628,759	1,652,302	1,669,523	1,680,044	1,721,280	1,733,798	1,741,534	
NPL/NPF	53,770	52,479	48,351	50,906	51,454	49,993	50,552	50,800	48,112	48,994	49,556	48,166	47,095	46,552	
2. Investasi / Investment	901,484	1,006,942	1,000,362	1,010,771	1,022,493	1,026,680	1,023,485	1,054,827	1,066,453	1,077,424	1,095,600	1,106,250	1,129,088	1,145,518	
NPL/NPF	23,561	19,221	17,862	19,695	19,402	17,178	17,740	19,060	17,688	19,601	19,428	20,758	20,602	20,195	
3. Konsumsi / Consumption	622,926	653,239	665,652	661,941	665,966	671,871	674,431	678,965	684,061	689,258	695,520	701,370	708,133	714,032	
NPL/NPF	9,802	9,668	9,148	9,858	10,127	10,241	10,712	11,337	11,014	11,686	11,719	11,744	11,827	11,967	
Total Kredit/Pembiayaan / Total Credit/Financing	2,946,844	3,207,478	3,263,554	3,204,274	3,235,384	3,285,099	3,289,276	3,362,552	3,402,816	3,436,205	3,471,163	3,528,899	3,571,019	3,601,083	
NPL/NPF	87,133	81,368	75,361	80,459	80,983	77,412	79,004	81,196	76,815	80,280	80,702	80,668	79,524	78,714	
Orientasi Penggunaan / User Orientation															
Kredit kepada Pihak Ketiga / Credit to Third Party															
1. Ekspor / Export	104,556	94,430	96,647	94,199	91,508	88,686	87,338	86,821	85,316	83,041	83,516	86,883	86,366	88,197	
NPL/NPF	1,805	2,576	2,294	2,600	2,790	2,620	2,931	2,975	2,597	2,858	2,950	2,656	2,926	2,923	
2. Impor / Import	19,380	19,682	26,367	25,975	25,431	25,752	25,260	25,030	26,021	26,950	27,709	33,196	34,451	35,268	
NPL/NPF	620	839	795	853	403	386	388	394	374	395	426	412	413	434	
3. Lainnya / Other	2,822,908	3,093,365	3,140,540	3,084,100	3,118,444	3,170,661	3,176,678	3,250,700	3,291,480	3,326,214	3,359,939	3,408,821	3,450,202	3,477,619	
NPL/NPF	84,708	77,953	72,272	77,006	77,791	74,406	75,685	77,827	73,844	77,026	77,327	77,599	76,186	75,357	
Total Kredit/Pembiayaan / Total Credit/Financing	2,946,844	3,207,478	3,263,554	3,204,274	3,235,384	3,285,099	3,289,276	3,362,552	3,402,816	3,436,205	3,471,163	3,528,899	3,571,019	3,601,083	
NPL/NPF	87,133	81,368	75,361	80,459	80,983	77,412	79,004	81,196	76,815	80,280	80,702	80,668	79,524	78,714	

Tabel 3.11.
Kredit/Pembiayaan dan NPL/NPF Bank Umum KBMI
kepada Pihak Ketiga Bukan Bank Yang Penarikannya Menggunakan Kartu
(Credit/Financing and Non Performing Loan (NPL)/ Non Performing Financing (NPF) of Commercial Conventional and Sharia Banks based on KBMI
to Non Bank Third Party Withdrawn By Card)
Miliar Rp (Billion Rp)

Pengelompokan Bank / Group of Banks	2021	2022					2023							
		Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. KBMI 1	1,175	1,047	1,010	996	986	976	976	454	466	468	459	458	449	450
NPL/NPF	50	207	168	166	164	165	166	16	16	16	17	17	18	18
2. KBMI 2	9,218	10,170	10,286	10,335	10,537	10,486	10,623	11,039	11,205	11,232	11,330	11,420	11,190	5,851
NPL/NPF	410	184	186	192	190	186	188	345	357	343	350	359	375	266
3. KBMI 3	26,254	27,881	28,386	28,545	28,829	28,373	28,896	28,570	29,236	29,374	29,443	29,866	30,122	35,995
NPL/NPF	651	500	521	526	526	514	519	527	545	561	562	554	546	660
4. KBMI 4	38,709	44,859	45,844	45,013	45,440	45,659	46,239	46,321	47,535	48,002	48,509	49,122	49,852	50,613
NPL/NPF	721	496	509	515	526	527	537	530	547	565	576	600	602	623
5. Bank Umum / Commercial Bank	75,355	83,957	85,527	84,889	85,792	85,494	86,734	86,384	88,442	89,076	89,742	90,866	91,613	92,910
NPL/NPF	1,833	1,388	1,384	1,398	1,406	1,393	1,410	1,418	1,466	1,484	1,505	1,531	1,541	1,568

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

Keterangan / Items	2020	2021	2022					2023							
			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>	385,586	415,515	454,514	458,325	454,388	459,030	462,302	462,743	472,226	473,708	480,081	482,862	480,548	485,312	493,153
NPL/NPF	7,480	6,518	6,708	6,342	6,704	6,860	6,715	6,984	9,118	8,988	9,508	9,364	10,615	11,033	11,289
2. Perikanan / <i>Fishery</i>	16,032	18,688	19,783	19,726	19,481	19,639	19,581	19,708	19,974	20,147	20,215	20,552	20,729	20,769	20,729
NPL/NPF	886	1,053	1,345	1,286	1,377	1,397	1,352	1,391	1,415	1,043	1,097	1,139	1,104	1,137	1,137
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	124,618	153,803	236,738	237,390	220,964	230,129	237,223	232,252	256,406	253,174	252,599	261,662	270,012	280,362	276,584
NPL/NPF	9,049	6,799	5,893	5,755	5,605	5,476	5,470	5,261	5,401	6,110	5,767	5,946	5,740	3,681	3,690
4. Industri Pengolahan / <i>Processing Industry</i>	893,642	951,109	1,054,606	1,067,006	1,036,066	1,040,278	1,034,107	1,037,664	1,051,679	1,060,255	1,060,754	1,065,125	1,080,435	1,102,955	1,105,700
NPL/NPF	40,898	49,248	44,175	40,184	41,898	42,249	41,292	40,898	39,390	38,917	37,353	37,356	38,846	39,264	38,152
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	168,881	159,701	160,352	162,327	157,131	157,881	151,456	146,492	154,847	157,303	162,151	165,189	173,100	168,057	175,612
NPL/NPF	2,091	1,668	1,183	761	742	728	708	688	696	715	709	703	700	706	691
6. Konstruksi / <i>Construction</i>	376,473	380,381	397,398	396,583	384,669	387,734	403,520	403,946	395,678	403,108	400,445	394,052	399,719	394,763	394,972
NPL/NPF	12,973	13,755	14,636	14,080	14,375	14,327	14,215	14,976	14,717	14,669	15,799	15,453	14,129	15,205	15,146
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	942,188	974,420	1,040,988	1,043,912	1,019,433	1,032,812	1,052,203	1,054,635	1,066,840	1,083,328	1,091,229	1,100,822	1,105,802	1,110,843	1,125,872
NPL/NPF	41,784	39,728	41,692	37,666	40,125	40,812	40,251	40,392	41,340	38,697	41,959	42,900	40,777	40,506	39,656
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	116,183	120,741	123,430	123,620	122,341	121,930	122,699	122,245	122,378	122,921	122,778	127,380	128,201	129,074	129,575
NPL/NPF	6,258	7,653	6,468	6,636	6,753	6,077	5,783	5,351	4,668	4,443	4,637	4,495	4,511	4,504	4,348
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	266,189	306,242	313,011	313,052	309,489	313,610	303,265	314,545	334,331	343,185	341,978	339,110	354,561	359,860	364,071
NPL/NPF	5,739	6,347	5,560	5,116	5,343	5,258	3,921	3,990	3,842	3,759	3,760	3,806	3,657	3,463	3,688
10. Perantara Keuangan / <i>Financial intermediaries</i>	216,297	224,714	283,827	305,787	292,814	300,181	318,211	319,276	330,277	334,369	327,650	331,949	345,689	346,425	346,425
NPL/NPF	1,089	2,925	2,438	2,248	2,255	2,034	1,885	1,810	1,838	1,826	1,863	1,950	1,943	1,924	1,918
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	259,978	265,315	308,634	314,584	312,527	315,989	318,857	318,087	323,520	334,332	338,723	340,681	345,146	347,337	349,332
NPL/NPF	8,048	7,414	6,613	6,284	6,300	6,238	5,908	6,456	7,015	7,369	7,948	7,360	7,288	8,009	7,640
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	30,887	34,272	41,179	43,829	42,449	42,541	42,800	42,744	44,246	48,209	50,094	51,928	54,198	57,717	57,939
NPL/NPF	4	3	1	0	0	0	1	1	1	1	1	1	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	13,594	13,990	14,525	14,893	14,827	14,801	14,887	15,131	15,574	15,704	15,746	15,940	16,044	16,249	16,576
NPL/NPF	244	211	220	258	274	270	282	284	283	278	284	252	256	227	228
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	28,262	28,513	30,705	31,522	31,403	31,598	32,310	33,099	33,824	34,450	34,408	34,945	36,583	36,787	36,413
NPL/NPF	382	171	147	234	238	278	270	283	294	271	297	299	310	326	322
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	89,457	95,691	113,401	114,669	118,430	121,162	130,951	135,077	136,383	139,530	139,953	143,061	144,986	149,804	156,411
NPL/NPF	2,902	2,253	2,523	2,399	2,619	2,760	2,780	2,937	2,954	2,988	3,298	3,486	3,150	2,993	3,006
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	2,989	3,872	3,947	3,985	3,898	3,910	3,969	3,956	3,996	4,000	3,999	3,967	3,996	3,965	3,947
NPL/NPF	55	80	107	95	102	101	99	99	102	97	105	110	111	111	107
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	358	365	21	22	21	23	25	22	21	21	21	21	20	20	19
NPL/NPF	0	-	-	-	-	-	-	-	0	0	-	-	-	-	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	2,490	716	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	138	96	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / <i>House Hold</i>															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	496,603	544,004	581,135	586,568	587,497	591,383	596,899	599,544	605,046	611,798	618,197	637,534	642,533	648,486	654,352
NPL/NPF	12,760	12,164	12,521	11,831	12,931	13,229	13,040	14,392	15,061	15,386	15,984	16,495	16,113	16,180	15,965
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	22,826	26,100	27,869	27,945	27,890	27,972	27,947	27,913	28,024	28,265	28,570	28,843	29,089	29,290	29,297
NPL/NPF	507	529	546	542	583	601	570	621	649	669	711	723	728	759	750
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	22,004	20,771	21,010	20,995	20,807	20,681	20,739	20,734	20,785	20,778	20,874	21,152	21,378	21,841	22,028
NPL/NPF	1,073	944	1,018	1,005	1,060	1,073	1,058	1,111	1,115	1,095	1,051	1,059	1,029	1,004	984
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	105,772	99,101	114,492	115,955	117,299	118,041	119,561	122,669	123,894	125,262	125,331	125,195	126,430	127,114	128,825
NPL/NPF	2,167	1,973	1,864	1,756	1,807	1,842	1,975	2,128	2,231	2,396	2,526	2,486	2,586	2,552	2,610
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	673,005	694,729	760,741	773,017	768,841	773,903	781,343	780,913	785,800	787,929	793,045	788,317	795,771	802,733	810,272
NPL/NPF	8,229	8,961	10,116	9,726	10,196	10,365	10,357	10,710	11,115	9,886	10,456	10,118	10,080	10,350	10,419
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	227,246	235,831	245,167	247,852	248,213	250,092	250,605	251,154	251,327	254,239	256,665	259,109	262,324	265,699	267,796
NPL/NPF	2,949	2,776	2,539	2,371	2,457	2,530	2,523	2,573	2,603	2,598	2,727	2,714	2,804	2,841	2,893

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

Keterangan / Items	2020	2021	2022					2023							
			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>	251,567	277,985	306,007	310,841	309,807	311,960	316,663	318,347	324,888	326,300	337,764	340,257	339,373	343,703	350,263
NPL/NPF	4,409	3,967	4,424	4,286	4,500	4,719	4,693	4,834	6,954	6,602	7,060	6,918	8,148	8,504	8,556
2. Perikanan / <i>Fishery</i>	8,874	11,313	12,733	12,883	12,778	12,901	13,010	13,091	13,253	13,076	13,152	13,336	13,381	13,367	13,443
NPL/NPF	511	752	825	794	829	856	857	880	897	518	564	584	560	582	595
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	67,410	88,074	135,612	137,863	126,253	131,477	143,865	138,327	151,954	147,097	148,123	152,909	159,253	170,699	167,013
NPL/NPF	6,897	5,666	4,804	4,770	4,610	4,491	4,392	4,199	4,343	4,316	3,990	4,173	4,028	1,964	1,968
4. Industri Pengolahan / <i>Processing Industry</i>	316,144	347,203	377,577	385,352	379,200	375,035	379,823	381,127	385,739	388,111	378,907	381,641	390,431	402,094	399,249
NPL/NPF	25,339	22,244	18,219	15,208	16,713	16,961	16,256	16,231	14,565	14,095	13,801	13,775	14,228	14,671	14,391
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	91,852	94,090	100,474	102,264	98,259	100,007	95,852	91,338	97,993	97,879	101,059	105,825	114,344	108,431	112,197
NPL/NPF	1,252	921	648	265	268	251	244	243	247	289	282	275	271	273	271
6. Konstruksi / <i>Construction</i>	172,158	177,544	184,600	184,004	178,979	179,418	192,309	192,226	184,272	187,557	188,288	187,892	191,013	186,005	185,935
NPL/NPF	7,103	8,212	8,914	9,312	9,488	9,386	9,137	9,196	8,763	8,524	8,576	8,228	7,992	7,976	7,906
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	457,066	489,375	517,173	526,379	513,447	519,207	526,757	528,014	533,437	544,869	551,827	557,827	551,669	551,609	560,171
NPL/NPF	17,270	19,066	20,388	19,105	20,846	21,240	20,455	20,477	21,007	18,708	20,434	21,293	19,490	19,201	19,272
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	46,245	51,110	54,736	54,726	53,933	53,818	53,726	53,254	53,926	54,184	54,028	58,362	58,738	59,586	59,986
NPL/NPF	1,947	2,455	2,154	2,038	2,138	2,101	1,938	1,930	2,033	1,788	1,823	1,851	1,844	1,909	1,862
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	124,042	134,995	139,921	139,778	138,308	140,719	131,217	133,455	145,753	151,462	150,329	147,667	154,332	159,047	161,555
NPL/NPF	2,979	3,790	3,173	3,114	3,153	3,123	1,780	1,820	1,569	1,343	1,343	1,387	1,213	1,240	1,204
10. Perantara Keuangan / <i>Financial Intermediaries</i>	34,909	37,882	47,543	52,707	47,459	48,598	51,069	48,982	58,876	62,535	62,156	63,466	69,126	66,397	65,921
NPL/NPF	219	318	256	265	267	265	263	239	226	211	220	222	217	214	211
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	86,988	81,413	74,569	77,132	76,590	79,688	77,146	76,800	81,842	88,092	88,663	89,574	90,485	92,414	92,184
NPL/NPF	3,211	3,307	1,905	1,807	1,839	1,829	1,472	1,477	1,927	2,028	2,065	1,795	1,738	2,087	2,094
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	28,293	31,573	39,094	41,030	39,564	39,764	40,153	40,138	41,701	45,591	47,707	49,619	51,914	55,576	55,290
NPL/NPF	3	3	0	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	2,447	2,548	2,602	2,532	2,187	2,171	2,026	1,954	2,171	2,213	2,257	2,225	2,207	2,213	2,232
NPL/NPF	41	45	49	46	50	49	29	32	35	33	32	32	26	25	31
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	11,364	9,641	10,038	10,100	10,194	10,286	10,812	11,344	11,603	11,757	12,624	12,619	13,932	14,291	13,615
NPL/NPF	218	66	71	66	66	102	93	105	110	92	104	102	116	121	113
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	52,362	61,478	80,998	81,953	85,975	87,910	97,925	100,310	101,167	103,823	105,240	106,519	110,441	115,110	122,418
NPL/NPF	1,557	1,537	1,709	1,608	1,810	1,933	1,953	2,073	2,107	2,091	2,278	2,576	2,282	2,097	2,105
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,469	1,211	1,067	1,053	1,011	1,014	1,045	1,029	1,073	1,076	1,086	1,066	1,053	1,040	1,046
NPL/NPF	28	39	53	49	55	54	48	46	50	44	52	57	59	58	58
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	355	361	16	17	16	16	18	17	17	16	17	17	16	16	16
NPL/NPF	-	-	-	-	-	-	-	-	0	0	-	-	-	-	0
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	194	45	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	22	5	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	299,176	322,700	331,960	335,181	335,899	338,149	341,610	343,021	346,151	350,524	354,520	371,044	373,971	377,740	381,629
NPL/NPF	6,634	6,415	6,181	5,719	6,515	6,752	6,541	7,566	8,087	7,891	8,384	8,894	8,459	8,484	8,394
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	7,157	7,492	7,574	7,624	7,611	7,655	7,621	7,592	7,567	7,668	7,695	7,821	7,956	8,095	8,123
NPL/NPF	240	266	259	254	293	306	274	313	328	313	341	353	348	349	346
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	5,955	5,119	4,564	4,534	4,479	4,425	4,424	4,385	4,345	4,212	4,123	4,147	4,188	4,209	4,252
NPL/NPF	375	312	364	398	410	414	405	422	430	368	336	339	324	313	303
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	34,096	33,135	36,252	36,915	37,043	37,254	37,132	37,906	37,983	38,017	37,940	37,838	38,249	37,970	38,200
NPL/NPF	488	387	416	435	446	506	564	609	657	685	745	667	706	673	709
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	297,233	305,113	322,570	329,856	324,323	325,575	328,439	327,522	329,017	329,306	330,993	320,956	323,311	325,891	328,531
NPL/NPF	3,002	3,291	3,508	3,422	3,620	3,698	3,619	3,768	3,947	3,833	4,158	3,727	3,752	3,886	3,948
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	1,086	845	739	676	712	734	738	735	753	744	826	789	847	847	866

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

Keterangan / Items	2020	2021	2022					2023							
			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>	13,521	14,973	18,134	18,364	18,313	18,544	19,107	18,881	19,264	19,709	19,947	20,428	20,856	21,148	21,575
NPL/NPF	899	675	685	635	746	679	697	731	747	733	771	782	785	807	811
2. Perikanan / <i>Fishery</i>	1,157	1,379	1,587	1,587	1,548	1,536	1,589	1,604	1,648	1,686	1,708	1,719	1,765	1,788	1,805
NPL/NPF	69	107	107	103	106	107	109	115	122	125	124	134	133	141	140
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	1,216	1,065	3,793	4,089	4,150	4,043	3,992	4,303	4,479	4,494	4,511	4,560	4,588	2,993	3,041
NPL/NPF	376	269	291	277	276	277	275	269	274	265	265	266	85	86	90
4. Industri Pengolahan / <i>Processing Industry</i>	14,282	20,312	24,856	25,550	25,187	25,156	25,407	25,208	26,579	26,163	26,093	27,827	27,729	26,709	27,298
NPL/NPF	482	550	521	485	512	522	527	580	596	565	563	575	415	434	418
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	2,484	2,204	1,851	1,765	1,737	1,739	1,663	1,645	1,590	1,502	1,521	1,535	1,503	1,532	1,556
NPL/NPF	54	56	28	10	10	10	15	16	13	13	13	13	13	13	13
6. Konstruksi / <i>Construction</i>	36,260	36,285	41,053	39,217	35,697	37,225	38,928	39,796	40,984	42,346	42,987	43,794	44,475	44,200	44,025
NPL/NPF	2,736	2,558	2,672	2,394	2,463	2,513	2,616	2,664	2,649	2,674	2,672	2,657	2,704	2,788	2,796
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	38,295	42,815	50,288	51,287	49,320	51,254	53,177	54,045	54,413	55,887	56,832	57,940	58,646	58,388	59,191
NPL/NPF	2,897	2,909	2,801	2,518	2,625	2,683	2,752	2,875	3,004	2,895	3,324	3,337	3,362	3,418	3,411
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accommodation and the provision of eating and drinking</i>	7,256	7,431	7,603	7,942	7,898	8,027	8,142	8,203	8,314	8,454	8,521	8,667	8,851	9,018	9,094
NPL/NPF	1,252	824	596	538	543	552	583	575	576	570	580	567	527	570	486
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	7,513	7,011	7,149	7,182	6,855	6,817	6,865	6,852	7,089	8,203	7,307	7,360	8,519	8,514	7,688
NPL/NPF	219	166	125	118	127	128	128	128	128	128	119	107	105	107	106
10. Perantara Keuangan / <i>Financial Intermediaries</i>	9,483	8,943	11,232	11,757	11,605	11,177	11,762	11,272	11,215	12,010	11,797	11,680	10,690	11,970	11,548
NPL/NPF	149	325	412	408	415	454	453	457	460	474	474	472	459	465	461
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4,933	4,858	5,504	5,467	5,248	5,243	5,577	5,617	5,902	5,850	5,896	5,974	6,094	5,894	5,957
NPL/NPF	716	629	652	638	643	643	648	643	654	650	707	719	715	730	727
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	2,567	2,681	2,015	2,726	2,808	2,702	2,570	2,526	2,462	2,324	2,096	2,021	1,989	1,854	2,363
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Jasa Pendidikan / <i>Education Services</i>	1,333	1,282	1,225	1,261	1,646	1,717	1,780	1,814	1,831	1,859	1,840	1,987	2,049	2,130	2,142
NPL/NPF	44	19	15	16	17	17	30	50	50	50	49	38	48	37	37
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	2,464	2,249	2,277	2,336	2,298	2,304	2,288	2,335	2,343	2,365	2,419	2,456	2,478	2,477	2,472
NPL/NPF	23	20	28	27	30	33	33	35	37	31	32	31	31	32	34
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	5,676	5,917	6,209	6,138	5,963	6,077	6,182	6,237	6,096	6,213	6,251	6,282	6,499	6,536	6,615
NPL/NPF	334	216	230	197	200	207	221	228	226	220	256	252	249	254	255
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	214	219	218	256	202	204	222	212	210	216	205	222	257	248	229
NPL/NPF	6	6	9	8	8	8	8	10	9	8	9	9	10	10	10
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	1	-	-	-	3	3	1	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	87	23	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	22,845	24,829	26,871	26,917	26,914	27,067	27,325	27,449	27,644	27,914	28,138	28,447	28,750	29,082	29,169
NPL/NPF	1,749	1,669	1,606	1,497	1,567	1,598	1,587	1,697	1,731	1,700	1,740	1,742	1,729	1,751	1,699
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	447	501	509	503	508	514	522	522	527	533	548	550	557	565	566
NPL/NPF	34	36	23	23	25	27	27	30	32	34	39	37	35	37	35
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	452	408	415	412	407	406	405	406	403	397	392	396	391	398	397
NPL/NPF	106	94	90	83	84	84	84	85	88	89	90	93	86	85	83
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	482	592	686	701	708	718	730	756	785	805	834	890	942	971	1,033
NPL/NPF	3	3	3	4	4	4	5	6	6	6	7	7	8	8	9
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	196,716	210,004	222,286	224,468	225,014	226,779	228,406	228,285	229,436	230,275	231,607	233,806	236,171	238,383	240,250
NPL/NPF	884	1,320	1,487	1,404	1,487	1,479	1,472	1,560	1,612	1,531	1,604	1,595	1,579	1,607	1,593
Bukan Lapangan Usaha Lainnya / Non Industrial Origin Others															
NPL/NPF	118,982	120,110	122,209	122,924	122,643	122,906	123,089	122,632	122,850	123,116	123,132	123,370	123,837	123,980	124,127
	489	635	679	630	667	698	698	726	732	729	756	759	768	783	786

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

Keterangan / Items	2020	2021	2022					2023							
			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>	119,280	120,532	129,949	128,690	125,843	128,074	126,092	125,075	127,571	127,214	121,874	121,632	119,866	120,039	120,893
NPL/NPF	2,172	1,876	1,599	1,421	1,458	1,463	1,325	1,419	1,417	1,653	1,676	1,664	1,683	1,723	1,922
2. Perikanan / <i>Fishery</i>	6,001	5,996	5,464	5,256	5,154	5,202	4,981	5,014	5,073	5,385	5,355	5,496	5,583	5,613	5,482
NPL/NPF	306	194	413	389	442	435	386	396	396	400	408	420	411	414	403
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	50,554	57,716	89,082	87,142	84,279	88,299	83,882	84,195	94,232	96,219	94,608	98,859	100,788	100,099	99,920
NPL/NPF	1,707	864	798	708	719	708	803	793	784	1,528	1,511	1,507	1,626	1,630	1,632
4. Industri Pengolahan / <i>Processing Industry</i>	495,327	517,323	579,183	584,901	565,503	572,260	564,860	565,699	569,407	574,436	583,771	586,202	593,285	602,962	606,680
NPL/NPF	13,784	22,699	23,264	22,330	22,547	22,616	22,380	21,988	22,109	22,109	20,802	20,810	21,976	21,930	21,110
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	57,960	54,148	51,049	51,602	50,673	50,135	48,798	48,513	50,101	54,303	55,869	54,089	53,456	54,104	57,938
NPL/NPF	785	692	507	486	465	468	449	430	436	413	414	415	415	419	407
6. Konstruksi / <i>Construction</i>	163,696	163,800	167,851	169,139	165,816	166,601	167,849	167,635	165,873	169,239	165,149	158,372	160,587	160,702	160,859
NPL/NPF	3,134	2,985	2,700	2,373	2,423	2,428	2,462	3,116	3,304	3,472	4,551	4,567	3,433	4,441	4,445
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	431,213	425,857	458,594	453,004	443,696	449,493	460,296	461,928	467,444	470,523	471,268	474,014	484,015	486,732	491,245
NPL/NPF	21,105	17,192	18,301	15,842	16,489	16,724	16,879	16,877	17,165	16,930	18,037	18,104	17,759	17,729	16,816
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and the provision of eating and drinking</i>	61,348	60,859	61,000	60,861	60,421	60,084	60,831	60,788	60,138	60,229	60,350	60,613	60,470	60,495	60,495
NPL/NPF	2,954	4,281	3,628	3,969	3,982	3,424	3,263	2,845	2,059	2,085	2,235	2,077	2,141	2,025	2,000
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	120,464	150,554	152,153	151,930	150,035	153,871	151,742	160,475	169,231	170,636	170,661	171,255	177,322	179,179	182,504
NPL/NPF	2,541	2,391	2,262	1,883	2,062	2,007	2,013	2,042	2,144	2,287	2,298	2,312	2,340	2,116	2,377
10. Perantara Keuangan / <i>Financial intermediaries</i>	138,304	144,436	176,835	192,610	184,843	190,299	203,897	209,145	212,362	210,882	211,697	213,964	218,778	223,181	224,324
NPL/NPF	720	2,282	1,770	1,575	1,573	1,315	1,168	1,114	1,152	1,141	1,169	1,255	1,267	1,245	1,247
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	163,380	174,670	222,874	226,992	225,594	225,947	230,902	230,301	230,587	234,622	238,641	239,398	242,617	242,513	244,445
NPL/NPF	4,120	3,478	4,056	3,839	3,817	3,767	3,788	4,335	4,435	4,690	5,176	4,846	4,835	5,193	4,819
12. Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	27	18	70	73	78	74	77	81	83	79	75	74	79	72	71
NPL/NPF	1	0	0	0	0	0	0	1	1	1	1	1	1	1	1
13. Jasa Pendidikan / <i>Education Services</i>	9,814	10,160	10,696	11,100	10,994	10,913	11,079	11,361	11,571	11,631	11,648	11,726	11,787	11,905	12,201
NPL/NPF	159	147	157	195	207	204	222	202	198	195	203	182	181	164	160
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	14,367	16,565	18,387	19,082	18,909	19,005	19,208	19,419	19,875	20,325	19,362	19,868	20,171	20,016	20,323
NPL/NPF	141	85	48	142	141	144	144	143	147	148	162	166	162	173	174
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural, Entertainment and Other Individual Services</i>	31,129	27,998	26,156	26,532	26,454	27,138	26,799	28,487	29,068	29,359	28,332	30,203	27,906	27,869	27,292
NPL/NPF	1,012	501	584	595	609	621	606	636	621	677	763	658	620	642	646
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	1,307	2,441	2,663	2,676	2,685	2,692	2,703	2,715	2,714	2,708	2,707	2,678	2,687	2,677	2,673
NPL/NPF	21	35	45	39	39	39	44	43	43	46	44	45	43	43	38
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	3	3	5	5	4	4	4	4	4	4	4	3	3	3	3
NPL/NPF	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	1,534	462	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	115	89	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	174,251	196,152	222,002	224,200	224,446	225,942	227,744	228,850	231,031	233,142	235,322	237,828	239,346	241,210	243,159
NPL/NPF	4,374	4,078	4,731	4,613	4,847	4,876	4,909	5,126	5,241	5,794	5,859	5,857	5,890	5,910	5,839
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartment Ownership</i>	15,192	18,071	19,754	19,784	19,747	19,784	19,782	19,780	19,911	20,043	20,307	20,451	20,541	20,595	20,579
NPL/NPF	232	227	263	265	265	268	268	278	288	322	331	333	338	367	363
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	15,596	15,241	16,027	16,046	15,917	15,846	15,906	15,940	16,034	16,166	16,355	16,606	16,795	17,230	17,374
NPL/NPF	593	537	565	524	566	576	569	604	598	638	625	626	620	606	598
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	71,153	65,335	77,513	78,297	79,505	80,028	81,659	83,967	85,090	86,405	86,522	86,434	87,205	88,141	89,575
NPL/NPF	1,676	1,584	1,445	1,317	1,358	1,332	1,406	1,513	1,567	1,705	1,774	1,812	1,872	1,871	1,892
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	178,470	179,068	215,435	218,249	219,068	221,126	224,088	224,700	226,944	227,956	230,065	233,187	236,205	238,377	241,412
NPL/NPF	4,289	4,290	5,069	4,848	5,036	5,132	5,217	5,334	5,507	4,468	4,642	4,743	4,738	4,846	4,871
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>	48,637	54,069	54,432	55,453	55,674	56,090	56,002	56,722	56,701	58,143	59,356	60,488	61,740	64,085	73,510
NPL/NPF	990	1,067	948	900	906	928	920	949	951	952	969	992	1,001	1,021	1,212

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

Keterangan / Items	2020	2021	2022					2023							
			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>	1,217	2,026	425	430	425	452	440	440	503	485	496	544	452	422	422
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Perikanan / <i>Fishery</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	5,437	6,948	8,251	8,296	6,281	6,310	5,484	5,427	5,740	5,364	5,357	5,334	5,382	6,572	6,610
NPL/NPF	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Industri Pengolahan / <i>Processing Industry</i>	67,889	66,270	72,990	71,203	66,176	67,827	64,016	65,630	69,954	71,545	71,983	69,456	68,990	71,191	72,473
NPL/NPF	1,293	3,754	2,171	2,161	2,125	2,149	2,128	2,100	2,120	2,148	2,187	2,196	2,228	2,228	2,233
5. Listrik, gas dan air / <i>Electricity, Gas and Water</i>	16,585	9,259	6,977	6,696	6,462	6,001	5,142	4,995	5,162	3,619	3,703	3,739	3,797	3,990	3,922
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Konstruksi / <i>Construction</i>	4,359	2,753	3,894	4,224	4,176	4,490	4,435	4,289	4,549	3,966	4,021	3,994	3,644	3,856	4,152
NPL/NPF	-	-	350	-	-	-	-	-	-	-	-	0	0	0	0
7. Perdagangan Besar dan Eceran / <i>Wholesale and Retail Trade</i>	15,614	16,373	14,933	13,242	12,969	12,859	11,973	10,648	11,546	12,049	11,302	11,040	11,473	14,114	15,265
NPL/NPF	513	562	201	201	165	165	165	164	165	165	165	165	166	159	158
8. Penyediaan akomodasi dan penyediaan makan minum / <i>Provision of accomodation and theprovision of eating and drinking</i>	1,334	1,341	91	91	89	0	-	-	-	-	-	-	-	-	0
NPL/NPF	105	94	91	91	89	-	-	-	-	-	-	-	-	-	-
9. Transportasi, pergudangan dan komunikasi / <i>Transportation, Warehousing and Communications</i>	14,170	13,683	13,787	14,162	14,290	12,203	13,440	13,763	12,257	12,884	13,680	12,828	14,388	13,119	12,324
NPL/NPF	-	-	1	0	0	-	-	-	-	-	-	-	-	-	-
10. Perantara Keuangan / <i>Financial intermediaries</i>	33,602	33,453	48,216	48,713	48,907	50,107	51,482	49,877	47,824	48,942	42,000	42,840	47,096	42,398	44,631
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / <i>Real Estate, Business, Ownership, and Business Services</i>	4,678	4,374	5,686	4,992	5,095	5,111	5,232	5,369	5,189	5,767	5,524	5,735	5,950	6,516	6,746
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Admistrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib / <i>Government administration, Defense and Compulsory social security</i>	-	-	-	-	-	-	-	-	-	215	215	215	215	215	215
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Jasa Pendidikan / <i>Education Services</i>	0	1	2	1	1	1	1	2	1	1	1	2	2	1	2
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activities</i>	67	58	3	3	2	2	2	2	3	3	3	3	3	3	3
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan lainnya / <i>Community, Sociocultural,Entertainment and Other Individual Services</i>	290	298	38	45	37	38	45	44	51	136	129	58	140	289	85
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. Jasa Perorangan yang Melayani Rumah Tangga / <i>Individual Services which Serve Households</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / <i>International Agency and Other Extra International Agency</i>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Kegiatan yang belum jelas batasannya / <i>Business Activities which are not clearly defined</i>	675	185	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Penerima Kredit/Pembiayaan Bukan Lapangan Usaha / Loans/Financing to Non Industrial Origin															
Rumah Tangga / House Hold															
- Untuk Pemilikan Rumah Tinggal / <i>For Home Ownership</i>	331	324	301	271	238	225	220	223	221	218	217	215	466	454	395
NPL/NPF	2	2	3	3	3	3	2	2	2	2	1	1	35	36	33
- Untuk Pemilikan Flat atau Apartemen / <i>For Apartement Ownership</i>	29	36	32	34	24	19	22	19	19	21	21	20	36	35	29
NPL/NPF	0	0	0	0	0	0	0	0	0	0	-	-	6	6	6
- Untuk Pemilikan Ruko atau Rukan / <i>For Shop House Ownership</i>	1	4	4	4	4	4	4	4	4	4	4	4	5	5	5
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Untuk Pemilikan Kendaraan Bermotor / <i>For Vehicles Ownership</i>	41	39	42	42	43	42	40	40	36	35	35	33	34	32	16
NPL/NPF	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Untuk Pemilikan Peralatan Rumah Tangga Lainnya (termasuk pinjaman multiguna) / <i>Others</i>	586	543	451	443	436	423	410	406	403	392	381	368	85	82	79
NPL/NPF	54	60	53	53	53	56	48	49	49	53	53	53	11	11	8
Bukan Lapangan Usaha Lainnya / <i>Non Industrial Origin Others</i>															
NPL/NPF	11,019	9,887	9,998	10,059	10,009	10,090	9,967	9,963	10,006	10,224	10,346	10,435	10,620	10,200	2,079
NPL/NPF	383	229	173	165	172	171	167	163	167	173	176	174	189	190	29

Tabel 3.6.a.
Kredit/Pembiayaan dan NPL/NPF Bank Umum Kepada Pihak Ketiga Bukan Bank Berdasarkan Lapangan Usaha dan Bukan Lapangan Usaha Per Lokasi Dati I Bank Penyalur Kredit/Pembiayaan - November 2023
Credit/Financing and NPL/NPF of Commercial Bank to Non Banks Third Party Based on Business Sector and non Business Sector of Credit/Financing by Region - November 2023)
Miliar Rp (Billion Rp)

Keterangan	Lapangan Usaha																	Bukan Lapangan Usaha						
	Pertanian, perburuan dan Kehutanan	Perikanan	Pertambangan dan Penggalian	Industri Pengolahan	Listrik, gas dan air	Konstruksi	Pedagangan Besar dan Eceran	Penyediaan akomodasi dan penyediaan makan minum	Transportasi, pergudangan dan komunikasi	Perantara Keuangan	Real Estate, Usaha Persewaan, dan Jasa Perusahaan	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib	Jasa Pendidikan	Jasa Kesehatan dan Kegiatan Sosial	Jasa Kemasyarakatan, 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 Rumah atau Ruko atau Apartemen	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	13,625	1,265	1,672	66,442	3,306	20,218	106,907	10,780	21,906	4,039	14,121	325	2,860	4,784	12,814	381	0	-	154,033	2,798	2,288	3,626	102,721	21,697
NPL/NPF	828	55	78	3,189	11	2,319	5,015	336	98	69	590	0	7	43	472	20	-	-	3,558	85	128	87	1,310	133
Banten	681	179	532	24,003	312	11,086	25,837	2,209	9,692	2,770	11,275	2	510	1,843	6,854	109	1	-	56,224	1,865	1,456	993	28,515	7,002
NPL/NPF	12	8	35	239	1	467	810	68	69	41	130	-	1	4	105	5	-	-	1,026	55	36	5	347	51
DKI Jakarta	174,287	3,294	207,815	670,141	145,045	268,211	373,368	55,853	275,684	324,888	273,108	17,030	4,899	14,419	69,582	431	5	-	164,376	19,129	7,941	109,484	156,409	111,357
NPL/NPF	4,883	335	3,238	19,430	629	5,923	10,330	1,986	2,535	1,212	5,345	0	114	145	816	16	-	-	3,863	494	272	2,284	3,284	1,745
D.I Yogyakarta	2,558	293	47	4,431	22	4,294	12,307	3,155	912	923	1,199	30	924	673	3,023	62	-	-	4,681	119	220	174	9,573	1,016
NPL/NPF	48	7	6	152	0	114	468	89	12	102	49	-	10	1	88	1	-	-	137	6	6	1	122	5
Jawa Tengah	24,010	2,679	359	61,815	398	17,099	115,727	9,433	4,589	2,726	7,425	256	1,725	3,492	13,513	373	-	-	28,928	345	910	1,927	33,984	35,650
NPL/NPF	376	62	52	8,237	3	534	4,346	546	53	257	406	-	9	26	339	10	-	-	589	8	53	40	333	161
Jawa Timur	37,601	2,862	1,320	115,578	6,980	24,017	146,072	10,362	12,284	2,496	10,373	89	2,045	2,815	13,451	719	1	-	66,790	2,582	2,042	3,907	84,812	3,311
NPL/NPF	958	249	44	3,559	6	1,823	6,403	336	266	51	379	-	25	21	314	19	-	-	2,067	48	153	59	1,056	34
Bengkulu	5,803	101	315	537	17	162	5,017	486	200	8	287	0	33	124	627	29	-	-	2,806	8	57	36	6,143	4,791
NPL/NPF	81	4	1	18	0	47	206	9	4	0	8	-	1	3	19	1	-	-	97	-	2	1	44	34
Jambi	13,051	138	165	2,046	19	877	8,553	1,194	411	48	562	0	89	146	1,066	41	-	-	6,312	79	135	101	14,623	99
NPL/NPF	125	4	9	29	0	69	277	31	9	11	23	0	0	1	18	0	-	-	157	0	3	1	174	1
Aceh	2,292	307	49	1,277	127	616	5,516	428	263	23	236	-	64	292	749	45	-	-	2,840	67	39	827	22,112	5
NPL/NPF	57	13	2	27	0	88	226	11	15	-	9	-	1	1	20	2	-	-	29	0	1	9	135	0
Sumatera Utara	52,053	582	543	51,297	127	8,103	45,956	2,883	4,429	960	3,132	7	419	2,173	4,081	230	4	-	22,362	570	1,499	2,808	40,906	1,802
NPL/NPF	502	32	20	721	1	493	1,423	72	39	16	113	-	5	11	75	5	-	-	646	6	44	47	494	46
Sumatera Barat	11,281	338	129	2,795	43	808	17,189	1,060	1,279	72	674	0	226	198	1,642	38	-	-	4,719	93	126	71	9,944	14,880
NPL/NPF	220	19	5	59	1	61	577	31	13	11	17	-	0	1	37	1	-	-	90	2	1	8	1	86
Riau	24,552	156	428	6,219	72	2,220	12,962	1,950	1,900	425	1,761	-	127	664	2,368	44	-	-	12,013	131	447	136	21,163	634
NPL/NPF	365	10	3	19	1	156	621	32	58	45	41	-	1	2	33	1	-	-	424	4	9	2	240	9
Sumatera Selatan	19,775	311	232	9,335	311	3,485	18,959	1,743	1,641	123	2,167	67	367	389	1,505	125	-	-	14,962	108	411	659	26,127	1,468
NPL/NPF	1,310	18	18	55	4	383	977	47	29	1	56	-	1	2	100	2	-	-	400	4	40	14	270	16
Bangka Belitung	2,175	408	118	687	22	296	3,725	197	123	10	108	-	23	154	498	4	-	-	2,603	20	40	71	5,037	17
NPL/NPF	42	26	-	189	0	21	80	3	4	-	3	-	0	0	10	0	-	-	43	-	4	-	36	0
Kepulauan Riau	384	374	341	8,619	339	1,532	7,504	1,343	4,470	68	2,414	1	265	197	960	19	-	-	9,263	128	317	150	9,411	1,179
NPL/NPF	6	8	-	1,055	0	208	135	113	42	0	22	-	0	3	18	1	-	-	216	3	9	0	149	19
Lampung	10,051	722	157	4,838	132	884	17,054	877	1,822	51	1,030	49	376	525	1,407	78	-	-	6,095	69	132	130	7,808	5,043
NPL/NPF	189	44	283	3	107	704	18	11	27	20	13	-	5	3	71	2	-	-	130	1	1	4	62	80
Kalimantan Selatan	9,486	335	2,073	2,528	678	986	12,003	793	3,238	365	1,440	10	105	159	2,072	45	-	-	12,133	73	286	98	14,168	156
NPL/NPF	51	15	22	38	1	106	665	12	15	13	26	-	6	1	36	4	-	-	331	1	24	1	164	0
Kalimantan Barat	18,309	480	374	1,303	167	657	13,127	1,322	2,316	426	708	153	72	128	984	25	-	-	9,167	84	508	463	19,278	263
NPL/NPF	122	34	11	60	0	108	496	60	16	2	19	-	0	1	21	1	-	-	208	0	11	3	148	4
Kalimantan Timur	13,817	621	3,204	10,004	269	7,916	16,423	2,388	5,130	228	3,278	4	205	225	2,868	40	-	-	8,957	191	530	734	22,244	853
NPL/NPF	88	15	66	38	4	581	458	29	36	18	102	0	2	1	63	0	-	-	279	10	29	7	270	8
Kalimantan Tengah	13,290	170	137	1,833	52	1,088	8,088	604	696	177	606	7	31	65	995	24	-	-	4,873	28	33	38	12,651	255
NPL/NPF	49	4	1	5	3	122	219	8	14	0	5	-	0	0	17	1	-	-	135	0	5	0	82	4
Sulawesi Tengah	4,297	548	5,304	3,129	661	695	8,801	569	383	33	614	0	30	43	760	28	-	-	2,825	28	102	28	18,767	328
NPL/NPF	95	10	5	16	0	112	377	9	18	0	3	-	0	0	19	1	-	-	60	0	10	1	174	1
Sulawesi Selatan	12,432	1,953	2,833	7,217	3,942	6,096	38,082	3,266	2,541	427	3,203	3	511	641	4,328	174	1	-	22,258	410	1,324	1,449	26,427	13,444
NPL/NPF	134	57	50	9	375	1,779	131	172	22	111	22	-	32	29	139	5	-	-	523	5	87	27	395	104
Sulawesi Utara	1,446	349	4,645	884	169	1,915	8,038	1,000	509	8	955	93	28	86	808	116	-	-	5,383	64	159	90	12,172	9,868
NPL/NPF	41	22	0	43	4	200	296	34	27	-	7	-	2	1	25	1	-	-	205	1	4	2	190	116
Gorontalo	1,118	139	23	318	2,452	155	2,759	158	64	1	193	-	46	15	325	1	7	-	1,188	10	22	3	5,095	3,454
NPL/NPF	381	20	1	34	0	55	287	7	5	0	11	-	0	0	26	0	0	-	23	0	1	0	94	23
Sulawesi Barat	2,027	101	9	274	9	173	2,538	84	51	10	86	-	10	40	298	7	-	-	670	3	15	3	3,200	2,133
NPL/NPF	36	5	0	31	0	31	109	3	1	0	6	-	-	0	6	0	-	-	18	-	3	0	20	8
Sulawesi Tenggara	2,742	528	250	723	15	679	7,004	630	386	4	743	160	22	33	931	20	-	-	4,629	66	164			

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

Keterangan / Items	2020	2021	2022			2023									
			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	2,465,419	2,621,250	2,877,196	2,940,289	2,827,709	2,849,022	2,914,884	2,930,855	2,986,270	3,035,026	3,039,719	3,060,968	3,121,204	3,140,832	3,168,939
NPL/NPF	96,687	104,692	102,643	95,607	98,978	98,706	98,139	98,903	99,132	97,664	100,159	100,633	97,711	97,710	96,043
2. Investasi / Investment	1,468,687	1,527,639	1,719,862	1,710,944	1,712,623	1,744,225	1,733,481	1,730,769	1,775,929	1,792,719	1,803,106	1,818,276	1,838,566	1,866,989	1,884,391
NPL/NPF	43,335	41,276	37,065	33,737	35,731	36,160	32,794	32,897	33,944	32,508	34,226	33,985	35,427	35,381	34,975
3. Konsumsi / Consumption	1,547,454	1,619,696	1,750,414	1,772,331	1,770,547	1,782,073	1,797,093	1,802,927	1,814,877	1,828,271	1,842,681	1,860,151	1,877,527	1,895,162	1,912,569
NPL/NPF	27,685	27,303	28,605	27,232	29,034	29,640	29,522	31,535	32,773	32,031	33,455	33,595	33,341	33,686	33,620
Total Kredit/Pembiayaan / Total Credit/Financing	5,481,560	5,768,585	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983	6,965,899
NPL/NPF	167,707	173,270	168,313	156,576	163,744	164,506	160,455	163,336	165,848	162,203	167,840	168,213	166,479	166,778	164,638
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	142,171	199,100	192,353	189,896	180,667	180,649	170,331	173,915	177,157	172,422	165,521	170,717	177,288	181,188	187,309
NPL/NPF	2,865	6,092	6,126	5,533	5,790	5,965	5,740	6,033	6,524	5,737	5,470	5,579	5,016	5,679	5,531
2. Impor / Import	65,457	79,660	83,771	86,567	82,646	84,622	85,670	91,890	98,203	88,646	94,971	98,259	99,655	102,538	102,443
NPL/NPF	1,289	3,472	2,051	1,948	1,677	1,178	1,140	2,045	2,026	1,025	1,451	1,474	1,334	1,527	1,518
3. Lainnya / Other	5,273,932	5,489,825	6,071,349	6,147,100	6,047,566	6,110,049	6,189,457	6,198,746	6,301,716	6,394,948	6,425,014	6,470,420	6,560,353	6,619,257	6,676,146
NPL/NPF	163,553	163,706	160,136	149,094	156,277	157,363	153,576	155,258	157,298	155,441	160,919	161,160	160,129	159,571	157,590
Total Kredit/Pembiayaan / Total Credit/Financing	5,481,560	5,768,585	6,347,472	6,423,564	6,310,879	6,375,320	6,445,457	6,464,551	6,577,076	6,656,016	6,685,506	6,739,395	6,837,296	6,902,983	6,965,899
NPL/NPF	167,707	173,270	168,313	156,576	163,744	164,506	160,455	163,336	165,848	162,203	167,840	168,213	166,479	166,778	164,638

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

Keterangan / Items	2020	2021	2022					2023							
			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	1,067,403	1,185,502	1,281,351	1,324,889	1,265,296	1,274,264	1,307,047	1,309,903	1,344,900	1,372,243	1,381,162	1,391,154	1,423,678	1,433,268	1,441,124
NPL/NPF	51,323	51,166	50,142	46,655	48,755	49,102	47,617	47,754	47,549	44,610	45,160	45,594	43,722	42,416	42,237
2. Investasi / Investment	686,337	712,338	803,409	795,726	808,665	819,725	826,371	819,849	844,765	853,396	862,066	879,667	888,029	908,332	921,409
NPL/NPF	21,684	21,226	17,448	16,079	17,878	18,257	15,993	16,027	17,286	16,072	17,464	17,676	18,490	18,507	18,399
3. Konsumsi / Consumption	692,225	725,325	761,447	773,527	769,241	774,063	780,773	782,264	786,835	792,483	799,102	806,623	813,800	821,338	828,814
NPL/NPF	11,825	11,515	11,467	10,903	11,996	12,409	12,141	13,412	14,200	13,835	14,790	14,769	14,435	14,550	14,565
Total Kredit/Pembiayaan / Total Credit/Financing	2,445,965	2,623,165	2,846,207	2,894,142	2,843,202	2,868,053	2,914,190	2,912,016	2,976,500	3,018,122	3,042,329	3,077,444	3,125,508	3,162,938	3,191,347
NPL/NPF	84,831	83,906	79,057	73,637	78,629	79,769	75,751	77,194	79,035	74,517	77,414	78,038	76,647	75,473	75,201
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	41,544	102,437	91,220	93,345	91,057	88,610	85,994	84,758	84,049	82,475	80,186	80,623	83,956	83,374	85,130
NPL/NPF	1,377	1,495	2,568	2,287	2,592	2,782	2,612	2,913	2,970	2,577	2,838	2,929	2,652	2,926	2,923
2. Impor / Import	6,111	12,747	13,141	20,066	19,125	19,042	18,928	18,168	18,446	19,759	20,919	21,528	27,544	28,514	29,581
NPL/NPF	91	106	250	212	258	270	257	291	304	278	298	306	297	285	290
3. Lainnya / Other	2,398,310	2,507,981	2,741,846	2,780,731	2,733,021	2,760,401	2,809,269	2,809,091	2,874,005	2,915,887	2,941,224	2,975,292	3,014,008	3,051,049	3,076,636
NPL/NPF	83,363	82,305	76,239	71,138	75,779	76,717	72,882	73,990	75,761	71,663	74,278	74,803	73,698	72,262	71,989
Total Kredit/Pembiayaan / Total Credit/Financing	2,445,965	2,623,165	2,846,207	2,894,142	2,843,202	2,868,053	2,914,190	2,912,016	2,976,500	3,018,122	3,042,329	3,077,444	3,125,508	3,162,938	3,191,347
NPL/NPF	84,831	83,906	79,057	73,637	78,629	79,769	75,751	77,194	79,035	74,517	77,414	78,038	76,647	75,473	75,201

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

Keterangan / Items	2020	2021	2022			2023									
			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	87,962	97,587	114,755	114,251	107,345	108,369	112,577	113,580	116,056	120,362	120,988	123,398	124,153	123,199	122,631
NPL/NPF	7,449	7,337	7,303	6,722	6,936	7,091	7,281	7,483	7,657	7,527	7,972	7,994	7,673	7,848	7,814
2. Investasi / Investment	60,781	62,060	70,238	72,672	73,132	75,397	76,677	76,971	78,365	78,919	78,946	81,056	82,835	82,199	83,970
NPL/NPF	2,809	1,992	1,869	1,651	1,788	1,740	1,814	1,891	1,887	1,873	1,986	1,965	1,968	2,045	1,981
3. Konsumsi / Consumption	339,923	356,444	372,976	375,924	376,194	378,389	380,478	380,051	381,644	383,041	384,650	387,460	390,648	393,378	395,542
NPL/NPF	3,265	3,757	3,888	3,641	3,833	3,889	3,874	4,104	4,203	4,088	4,235	4,233	4,204	4,272	4,205
Total Kredit/Pembiayaan / Total Credit/Financing	488,666	516,091	557,970	562,847	556,671	562,155	569,731	570,602	576,065	582,323	584,584	591,913	597,637	598,777	602,144
NPL/NPF	13,523	13,086	13,060	12,013	12,557	12,720	12,969	13,479	13,746	13,488	14,194	14,192	13,845	14,165	13,999
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	448	529	1,067	953	943	927	918	866	890	876	874	857	799	797	781
NPL/NPF	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1
2. Impor / Import	241	142	270	266	239	226	134	138	138	140	139	141	109	63	64
NPL/NPF	7	5	8	8	89	8	7	6	6	6	6	6	6	6	5
3. Lainnya / Other	487,977	515,419	556,633	561,628	555,489	561,001	568,679	569,598	575,036	581,307	583,572	590,916	596,728	597,917	601,299
NPL/NPF	13,516	13,078	13,051	12,005	12,466	12,712	12,961	13,472	13,739	13,481	14,187	14,185	13,838	14,158	13,994
Total Kredit/Pembiayaan / Total Credit/Financing	488,666	516,091	557,970	562,847	556,671	562,155	569,731	570,602	576,065	582,323	584,584	591,913	597,637	598,777	602,144
NPL/NPF	13,523	13,086	13,060	12,013	12,557	12,720	12,969	13,479	13,746	13,488	14,194	14,192	13,845	14,165	13,999

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

Keterangan / Items	2020	2021	2022			Feb	Mar	Apr	Mei	2023						
			Nov	Des	Jan					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	1,190,317	1,216,047	1,339,793	1,362,136	1,321,968	1,332,423	1,365,352	1,379,085	1,395,420	1,408,157	1,409,051	1,420,137	1,438,375	1,449,472	1,465,821	
NPL/NPF	36,043	42,536	42,986	40,373	41,485	40,694	41,435	41,878	42,129	43,701	45,164	45,179	44,425	45,575	44,106	
2. Investasi / Investment	675,390	718,332	812,218	809,460	799,015	817,668	798,648	801,750	819,915	829,690	832,198	828,046	841,168	848,664	851,527	
NPL/NPF	18,734	17,300	17,146	15,411	15,490	15,668	14,499	14,502	14,284	14,075	14,286	13,849	14,467	14,313	14,091	
3. Konsumsi / Consumption	503,300	527,095	605,163	612,029	614,357	618,816	625,180	629,959	635,711	641,854	647,927	654,994	661,832	669,637	685,609	
NPL/NPF	12,154	11,739	13,020	12,467	12,977	13,112	13,289	13,804	14,152	13,880	14,199	14,364	14,460	14,621	14,774	
Total Kredit/Pembiayaan / Total Credit/Financing	2,369,008	2,461,474	2,757,173	2,783,624	2,735,340	2,768,908	2,789,180	2,810,794	2,851,046	2,879,700	2,889,176	2,903,177	2,941,375	2,967,772	3,002,957	
NPL/NPF	66,931	71,575	73,153	68,251	69,952	69,473	69,224	70,185	70,564	71,656	73,649	73,393	73,352	74,510	72,971	
Orientasi Penggunaan / User Orientation																
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party																
1. Ekspor / Export	77,734	72,521	72,213	68,394	64,275	66,172	59,141	64,163	65,700	63,744	62,730	67,112	70,041	73,816	75,715	
NPL/NPF	1,003	1,879	1,506	1,205	1,192	1,160	1,128	1,147	1,562	1,207	1,610	1,623	1,335	1,710	1,580	
2. Impor / Import	57,546	64,995	68,429	65,159	62,035	63,842	65,941	72,918	78,977	68,150	72,688	74,631	70,519	72,408	70,600	
NPL/NPF	1,191	3,345	1,777	1,712	1,314	884	860	1,732	1,700	725	1,132	1,146	1,015	1,221	1,208	
3. Lainnya / Other	2,233,728	2,323,958	2,616,531	2,650,071	2,609,030	2,638,894	2,664,099	2,673,713	2,706,369	2,747,807	2,753,758	2,761,434	2,800,815	2,821,548	2,856,643	
NPL/NPF	64,738	66,351	69,870	65,335	67,446	67,428	67,236	67,305	67,302	69,723	70,907	70,624	71,001	71,579	70,183	
Total Kredit/Pembiayaan / Total Credit/Financing	2,369,008	2,461,474	2,757,173	2,783,624	2,735,340	2,768,908	2,789,180	2,810,794	2,851,046	2,879,700	2,889,176	2,903,177	2,941,375	2,967,772	3,002,957	
NPL/NPF	66,931	71,575	73,153	68,251	69,952	69,473	69,224	70,185	70,564	71,656	73,649	73,393	73,352	74,510	72,971	

Tabel 3.11.a.

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

Keterangan / Items	2020	2021	2022			2023									
			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	119,737	122,114	141,297	139,013	133,100	133,966	129,908	128,287	129,894	134,263	128,518	126,279	134,997	134,893	139,363
NPL/NPF	1,872	3,653	2,212	1,856	1,803	1,819	1,806	1,787	1,798	1,826	1,862	1,866	1,891	1,871	1,887
2. Investasi / Investment	46,178	34,909	33,997	33,086	31,811	31,435	31,785	32,198	32,885	30,714	29,896	29,507	26,533	27,795	27,485
NPL/NPF	109	758	602	596	576	495	487	477	487	487	490	495	502	516	504
3. Konsumsi / Consumption	12,006	10,832	10,828	10,852	10,755	10,803	10,663	10,653	10,688	10,893	11,002	11,074	11,246	10,808	2,604
NPL/NPF	440	292	230	222	228	230	218	215	218	229	231	229	241	243	76
Total Kredit/Pembiayaan / Total Credit/Financing	177,922	167,855	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861	172,777	173,496	169,451
NPL/NPF	2,421	4,703	3,043	2,674	2,607	2,545	2,511	2,478	2,503	2,542	2,583	2,590	2,635	2,631	2,467
Orientasi Penggunaan / User Orientation															
Kredit/Pembiayaan kepada Pihak Ketiga / Credit/Financing to Third Party															
1. Ekspor / Export	22,445	23,612	27,853	27,204	24,392	24,939	24,278	24,128	26,518	25,327	21,730	22,126	22,492	23,201	25,682
NPL/NPF	484	2,716	2,051	2,041	2,006	2,022	1,999	1,972	1,991	1,953	1,020	1,026	1,028	1,043	1,027
2. Impor / Import	1,559	1,776	1,930	1,076	1,247	1,511	667	666	642	596	1,226	1,958	1,483	1,552	2,200
NPL/NPF	0	16	16	16	16	16	16	16	16	16	16	16	16	16	16
3. Lainnya / Other	153,917	142,468	156,339	154,671	150,026	149,754	147,411	146,344	146,305	149,947	146,460	142,777	148,802	148,742	141,569
NPL/NPF	1,936	1,971	976	617	586	507	497	491	496	574	1,547	1,548	1,591	1,572	1,424
Total Kredit/Pembiayaan / Total Credit/Financing	177,922	167,855	186,122	182,951	175,665	176,204	172,356	171,138	173,466	175,871	169,416	166,861	172,777	173,496	169,451
NPL/NPF	2,421	4,703	3,043	2,674	2,607	2,545	2,511	2,478	2,503	2,542	2,583	2,590	2,635	2,631	2,467

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 2023 (Credit/Financing and NPL/NPF of Commercial Banks to Non Bank Third Party Based on Types and Orientation of Use based on Bank Location for November 2023) Miliar Rp (Billion Rp)							
Lokasi / Location	Modal Kerja (Working Capital)	Investasi (Investment)	Konsumsi (Consumption)	Orientasi Penggunaan (User Orientation)			
				Ekspor	Impor	Lainnya	
1. Jawa Barat	203,339	82,108	287,163	6,297	2,187	564,126	
NPL/NPF	10,975	2,156	5,301	376	50	18,005	
2. Banten	68,529	29,365	96,056	1,426	417	192,106	
NPL/NPF	1,724	271	1,520	71	8	3,436	
3. DKI Jakarta	1,701,613	1,176,448	568,695	117,303	72,017	3,257,437	
NPL/NPF	38,192	18,744	11,942	2,699	881	65,297	
4. D.I Yogyakarta	21,754	13,098	15,782	565	93	49,976	
NPL/NPF	921	227	278	27	2	1,397	
5. Jawa Tengah	201,243	64,375	101,743	8,724	1,521	357,116	
NPL/NPF	11,431	3,826	1,184	391	319	15,731	
6. Jawa Timur	296,207	92,857	163,443	16,369	6,589	529,549	
NPL/NPF	12,564	1,887	3,416	958	97	16,812	
7. Bengkulu	8,574	5,172	13,841	413	110	27,064	
NPL/NPF	299	103	178	12	3	565	
8. Jambi	15,467	12,940	21,349	574	255	48,928	
NPL/NPF	428	179	336	33	7	903	
9. Aceh	6,757	5,528	25,889	0	1	38,173	
NPL/NPF	379	94	174	-	-	646	
10. Sumatera Utara	120,976	56,004	69,947	6,416	1,968	238,544	
NPL/NPF	2,647	883	1,284	108	16	4,690	
11. Sumatera Barat	26,995	10,775	29,832	1,679	130	65,793	
NPL/NPF	829	234	232	38	7	1,250	
12. Riau	27,555	28,293	34,523	862	624	88,885	
NPL/NPF	970	417	688	27	3	2,043	
13. Sumatera Selatan	37,686	22,852	43,735	1,118	182	102,973	
NPL/NPF	1,556	1,447	742	49	5	3,691	
14. Bangka Belitung	5,702	2,846	7,787	232	24	16,079	
NPL/NPF	328	50	83	38	0	423	
15. Kepulauan Riau	16,172	12,658	20,448	372	1,132	47,774	
NPL/NPF	612	999	396	4	7	1,996	
16. Lampung	33,129	6,925	19,877	1,120	966	57,845	
NPL/NPF	1,240	259	279	59	18	1,702	
17. Kalimantan Selatan	21,688	14,627	26,913	1,448	132	61,649	
NPL/NPF	879	133	521	45	3	1,484	
18. Kalimantan Barat	19,995	20,558	29,762	763	113	69,438	
NPL/NPF	754	198	374	26	2	1,297	
19. Kalimantan Timur	33,628	32,992	33,511	1,263	269	98,598	
NPL/NPF	1,241	260	603	70	18	2,016	
20. Kalimantan Tengah	14,917	12,947	17,878	594	102	45,046	
NPL/NPF	383	65	226	22	3	649	
21. Sulawesi Tengah	19,898	5,997	22,078	664	67	47,242	
NPL/NPF	527	138	246	39	1	870	
22. Sulawesi Selatan	59,593	28,058	65,311	4,314	377	148,270	
NPL/NPF	2,503	835	1,140	190	45	4,244	
23. Sulawesi Utara	13,811	7,237	27,737	2,406	50	46,330	
NPL/NPF	589	113	519	35	2	1,184	
26. Gorontalo	4,319	3,455	9,773	341	10	17,195	
NPL/NPF	508	320	141	21	0	948	
25. Sulawesi Barat	3,928	1,788	6,024	219	23	11,497	
NPL/NPF	175	52	48	11	0	265	
24. Sulawesi Tenggara	10,911	3,960	20,488	505	47	34,807	
NPL/NPF	336	94	182	31	4	578	
27. Nusa Tenggara Barat	25,719	8,696	27,649	690	42	61,332	
NPL/NPF	436	72	240	20	2	725	
28. Bali	32,729	27,448	31,666	1,358	74	90,410	
NPL/NPF	782	414	464	24	0	1,636	
29. Nusa Tenggara Timur	16,312	3,098	24,716	966	69	43,092	
NPL/NPF	573	83	155	15	0	795	
30. Maluku	5,783	1,159	9,162	283	31	15,790	
NPL/NPF	229	21	112	14	2	347	
31. Papua	12,511	6,713	19,654	940	143	37,796	
NPL/NPF	568	182	246	53	9	934	
32. Maluku Utara	3,223	2,419	9,171	253	21	14,539	
NPL/NPF	132	7	87	11	1	214	
33. Papua Barat	4,953	1,858	9,822	319	62	16,253	
NPL/NPF	185	39	275	14	1	484	
34. Lainnya	73,325	79,135	1,142	6,513	12,597	134,493	
NPL/NPF	146	174	10	-	-	331	
Total	3,168,939	1,884,391	1,912,569	187,309	102,443	6,676,146	
NPL/NPF	96,043	34,975	33,620	5,531	1,518	157,590	

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	2,020	2021	2022				2023								
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	472,032	501,483	540,098	543,165	537,302	541,133	547,873	548,169	553,856	560,005	561,385	565,466	570,240	572,665	572,610
NPL/NPF	17,707	17,698	17,113	16,496	17,497	17,831	17,658	19,415	18,356	17,654	18,655	18,843	18,484	19,262	18,431
2. Banten	152,070	170,500	185,277	182,240	179,571	184,200	184,196	185,140	187,472	188,675	189,499	191,267	191,995	194,020	193,950
NPL/NPF	3,741	3,861	3,853	3,677	3,879	3,932	3,710	3,857	4,007	3,795	3,648	3,653	3,370	3,477	3,515
3. DKI Jakarta	2,608,359	2,733,222	3,081,872	3,129,491	3,059,790	3,100,165	3,136,139	3,150,633	3,230,140	3,270,826	3,289,952	3,305,531	3,370,222	3,403,554	3,446,757
NPL/NPF	76,761	80,648	71,759	67,798	69,706	68,903	68,107	67,254	69,801	71,019	72,003	71,498	71,305	69,523	68,878
4. D.I Yogyakarta	40,600	42,704	45,489	47,355	46,680	46,725	47,286	47,198	47,496	47,566	47,584	47,772	49,492	49,975	50,635
NPL/NPF	908	1,122	1,353	1,260	1,377	1,424	1,378	1,445	1,472	1,492	1,525	1,570	1,477	1,522	1,426
5. Jawa Tengah	303,109	318,564	344,961	351,350	347,652	347,728	354,293	355,387	354,982	357,459	356,914	359,284	362,641	365,395	367,361
NPL/NPF	14,093	16,158	16,322	14,531	16,024	16,256	16,143	16,383	16,599	15,728	15,638	15,887	15,912	16,484	16,441
6. Jawa Timur	476,988	491,193	515,315	520,569	515,614	517,870	523,001	526,363	531,033	536,561	533,770	537,691	541,975	545,209	552,507
NPL/NPF	16,922	17,532	19,887	17,487	18,138	18,484	17,994	18,302	18,645	17,758	18,619	18,849	18,064	18,208	17,867
7. Bengkulu	22,461	24,254	26,120	26,191	25,952	26,087	26,294	26,348	26,541	26,602	26,755	26,859	27,040	27,213	27,587
NPL/NPF	307	333	422	385	466	502	479	548	543	531	578	595	544	561	579
8. Jambi	42,535	44,479	46,853	47,270	46,892	47,281	47,846	47,879	48,256	48,787	47,594	48,254	48,770	49,083	49,756
NPL/NPF	1,083	897	973	893	920	962	1,038	962	950	944	969	976	960	953	943
9. Aceh	36,838	31,166	33,992	34,232	33,695	34,729	35,424	35,461	35,571	36,101	36,479	36,937	37,480	37,757	38,174
NPL/NPF	833	605	579	524	570	601	644	649	684	709	709	703	674	672	646
10. Sumatera Utara	216,540	211,424	220,985	222,900	218,112	216,747	220,890	223,736	227,677	228,555	236,412	242,262	243,596	246,088	246,928
NPL/NPF	7,184	5,511	5,414	5,163	5,287	5,417	5,152	5,273	5,249	4,786	4,975	4,960	5,001	4,917	4,814
11. Sumatera Barat	54,553	58,633	62,942	63,336	63,048	63,369	63,896	64,060	64,330	64,982	65,723	66,052	66,273	66,841	67,602
NPL/NPF	1,042	1,036	1,123	1,066	1,172	1,218	1,199	1,288	1,296	1,204	1,308	1,351	1,274	1,299	1,295
12. Riau	72,355	77,625	83,867	84,935	83,856	84,074	84,948	85,806	86,844	87,516	87,106	88,232	88,898	89,149	90,371
NPL/NPF	1,817	1,770	1,836	1,658	1,797	1,867	1,788	1,957	2,062	2,013	2,085	2,065	2,060	2,079	2,074
13. Sumatera Selatan	86,177	89,398	94,676	94,767	94,012	94,310	95,892	96,801	97,646	97,940	98,360	100,650	102,216	102,975	104,273
NPL/NPF	3,472	2,747	2,902	2,792	2,921	2,997	2,970	3,058	3,160	2,970	3,054	3,220	3,742	3,756	3,746
14. Bangka Belitung	12,362	13,028	14,307	14,474	14,247	14,367	14,706	14,793	14,857	14,986	15,121	15,441	15,841	16,261	16,335
NPL/NPF	288	288	510	478	503	525	515	506	501	470	490	479	465	469	461
15. Kepulauan Riau	37,771	40,243	44,091	45,724	44,869	45,382	46,112	46,186	46,662	47,016	47,281	47,723	48,559	48,962	49,278
NPL/NPF	1,536	1,202	911	873	932	963	981	991	1,003	1,066	2,106	2,125	2,070	2,086	2,008
16. Lampung	53,348	56,740	60,397	60,667	60,041	60,182	60,103	60,255	60,969	63,496	58,204	59,266	59,717	59,834	59,931
NPL/NPF	1,430	3,044	3,026	2,955	3,055	3,041	1,661	1,735	1,786	1,543	1,729	1,760	1,789	1,774	1,779
17. Kalimantan Selatan	50,948	53,332	56,934	56,904	55,348	56,311	56,920	57,194	57,416	58,078	58,257	59,722	60,336	60,914	63,229
NPL/NPF	1,169	1,275	1,499	1,461	1,547	1,572	1,449	1,501	1,567	1,519	1,620	1,595	1,563	1,563	1,532
18. Kalimantan Barat	55,952	58,138	63,356	64,787	65,224	65,499	66,491	66,491	67,258	67,685	68,014	68,610	69,263	69,755	70,315
NPL/NPF	960	1,262	1,368	1,260	1,248	1,314	1,286	1,264	1,270	1,209	1,330	1,373	1,359	1,371	1,326
19. Kalimantan Timur	73,372	80,963	86,227	88,372	87,080	90,695	93,360	91,866	93,243	94,426	94,598	95,442	97,330	98,757	100,130
NPL/NPF	4,039	3,151	3,122	2,890	2,418	2,404	2,387	2,436	2,438	2,354	2,435	2,136	2,039	2,106	2,104
20. Kalimantan Tengah	33,653	36,544	41,959	42,588	42,407	42,683	42,719	42,995	43,602	43,895	44,023	44,586	45,257	45,779	45,743
NPL/NPF	405	450	528	488	528	595	570	606	620	570	606	607	608	650	674
21. Sulawesi Tengah	31,086	38,354	44,273	45,256	44,189	44,155	44,916	44,013	43,576	44,278	45,101	45,753	46,135	46,721	47,973
NPL/NPF	565	733	771	757	824	820	773	798	815	793	834	873	850	869	910
22. Sulawesi Selatan	122,563	126,948	135,797	136,667	135,711	138,066	141,220	142,057	143,344	145,021	146,219	147,869	149,850	151,059	152,962
NPL/NPF	3,037	4,174	4,041	3,415	3,688	3,778	3,751	3,888	3,904	3,697	4,290	4,287	4,282	4,405	4,479
23. Sulawesi Utara	39,386	41,433	44,022	44,068	43,861	43,963	44,404	44,454	44,892	45,219	45,443	48,019	48,327	48,623	48,785
NPL/NPF	1,396	1,316	1,363	1,211	1,314	1,346	1,252	1,327	1,327	1,202	1,208	1,178	1,144	1,190	1,221
24. Gorontalo	14,590	15,901	17,019	17,036	16,930	17,045	17,108	17,092	17,280	17,404	17,471	17,550	17,590	17,607	17,546
NPL/NPF	514	596	637	607	634	639	620	652	689	717	805	871	909	958	970
25. Sulawesi Barat	9,198	10,049	10,757	10,894	10,810	10,902	10,989	11,012	11,091	11,265	11,346	11,502	11,570	11,668	11,740
NPL/NPF	106	132	220	206	227	247	256	255	263	255	280	284	278	277	276
26. Sulawesi Tenggara	27,258	32,255	34,644	36,140	35,827	35,548	35,925	35,970	36,339	36,634	36,936	34,407	34,734	35,044	35,359
NPL/NPF	533	560	576	534	599	634	625	653	682	642	668	667	646	642	613
27. Nusa Tenggara Barat	50,607	53,696	57,568	54,265	53,537	53,936	52,852	52,750	53,302	55,905	57,367	60,392	61,091	61,743	62,064
NPL/NPF	521	734	1,019	888	909	915	905	880	801	740	765	736	752	760	747
28. Bali	81,876	83,299	86,340	86,821	85,993	86,297	87,140	87,224	87,758	88,451	88,755	89,359	90,297	91,337	91,842
NPL/NPF	1,911	2,111	2,274	2,083	2,195	2,084	2,058	2,034	2,034	1,726	1,813	1,773	1,699	1,698	1,660
29. Nusa Tenggara Timur	34,297	36,860	39,421	39,766	39,652	40,527	40,978	41,073	41,661	42,107	42,468	43,117	43,470	43,808	44,127
NPL/NPF	613	465	592	534	643	782	819	837	843	828	881	884	891	812	810
30. Maluku	12,762	13,650	14,828	14,808	14,805	14,916	15,102	15,169	15,218	15,300	15,436	15,582	15,713	15,857	16,104
NPL/NPF	156	246	275	258	285	304	297	321	352	335	353	357	351	358	362
31. Papua	31,322	32,443	34,675	34,763	34,269	35,084	36,114	36,282	36,606	37,355	37,673	38,081	38,395	38,763	38,878
NPL/NPF	678	843	959	863	915	960	936	1,039	1,089	982	977	1,002			

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

Keterangan / Items	2020	2021	2022					2023							
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
Kredit Kepada Pihak Tidak Terkait / <i>Loan for Unconnected Parties</i>	5,426,326	5,710,968	6,297,983	6,371,758	6,259,819	6,322,222	6,393,373	6,411,485	6,523,795	6,603,907	6,633,005	6,685,930	6,781,284	6,847,555	6,911,025
a. Lancar / <i>Current</i>	5,017,731	5,301,445	5,868,862	5,972,133	5,822,538	5,855,886	5,953,315	5,937,261	6,057,999	6,118,389	6,145,391	6,186,606	6,298,700	6,363,584	6,430,186
b. DPK / <i>Special Mention</i>	242,207	236,567	261,127	243,367	273,857	302,152	279,956	311,212	300,280	323,647	320,108	331,453	316,446	317,589	316,542
c. Kurang Lancar / <i>Sub-Standard</i>	26,784	21,521	18,692	18,779	24,027	21,156	18,902	25,661	22,812	23,355	27,860	24,249	22,717	24,973	22,893
d. Diragukan / <i>Doubtful</i>	14,453	20,605	27,293	25,407	25,235	29,705	30,581	28,369	28,904	27,948	26,696	29,041	29,518	26,823	25,449
e. Macet / <i>Lost</i>	125,151	130,829	122,009	112,072	114,162	113,324	110,619	108,982	113,800	110,568	112,950	114,581	113,903	114,586	115,955
Non Performing Loan Pihak Tidak Terkait / <i>Non Performing Loan of Non Connected Parties</i>	166,389	172,955	167,994	156,258	163,424	164,185	160,102	163,012	165,516	161,870	167,506	167,871	166,138	166,382	164,297
Kredit Kepada PihakTerkait / <i>Loan for Connected Parties</i>	55,234	57,618	49,489	51,805	51,060	53,098	52,085	53,066	53,281	52,109	52,501	53,465	56,012	55,428	54,875
a. Lancar / <i>Current</i>	52,614	57,190	48,170	50,488	49,642	51,737	50,690	51,653	51,885	50,187	50,540	52,079	54,409	53,945	53,585
b. DPK / <i>Special Mention</i>	1,301	113	1,000	1,000	1,097	1,038	1,041	1,088	1,064	1,589	1,627	1,044	1,263	1,088	949
c. Kurang Lancar / <i>Sub-Standard</i>	396	245	3	2	5	2	1	4	7	2	3	10	7	51	6
d. Diragukan / <i>Doubtful</i>	4	10	8	6	3	5	35	2	8	13	9	2	11	8	15
e. Macet / <i>Lost</i>	919	60	308	310	312	314	317	318	318	318	322	330	323	336	319
Non Performing Loan Pihak Terkait / <i>Non Performing Loan of Connected Parties</i>	1,319	315	319	318	320	322	353	324	333	333	334	342	340	396	341

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

Pengelompokan Bank / Group of Banks	2020	2021	2022		2023										
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Bank Persero / State Owned Banks	24,856	27,472	31,505	32,096	30,154	31,452	31,710	32,007	32,161	32,826	33,231	33,499	33,953	34,483	35,009
NPL	768	575	357	366	349	384	387	400	392	406	422	435	452	454	473
2. BPD / Regional Development Banks	-	-	-	-	-	-	0	0	0	-	0	-	0	0	0
NPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Bank Swasta Nasional / Domestic Private Banks	42,529	42,179	46,438	47,344	45,396	48,167	47,660	48,546	48,133	49,413	49,413	49,991	50,604	51,087	57,300
NPL	1,049	1,129	931	919	913	921	907	914	930	958	958	966	970	973	1,086
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Foreign Owned Banks	5,918	5,705	6,014	6,087	5,911	6,173	6,124	6,182	6,091	6,205	6,205	6,261	6,321	6,059	622
NPL	191	128	100	99	102	101	98	97	97	102	102	104	109	114	9
5. Bank Umum / Commercial Bank	73,303	75,355	83,957	85,527	81,460	85,792	85,494	86,735	86,386	88,445	88,850	89,751	90,879	91,628	92,930
NPL	2,009	1,833	1,388	1,384	1,363	1,406	1,393	1,410	1,418	1,466	1,482	1,505	1,531	1,541	1,568

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

	Sektor Ekonomi / Economic Sector	2020	2021	2022				2023								
				Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1	Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	6,462	7,041	8,234	8,616	8,666	8,849	9,044	9,099	8,892	8,864	8,683	8,756	8,597	8,520	9,410
2	Perikanan / Fishery	511	504	583	609	615	610	614	616	624	636	643	646	629	624	626
3	Pertambangan dan Penggalian / Mining and Quarrying	667	635	912	941	964	972	1,000	998	1,001	988	1,025	1,026	1,083	1,138	1,201
4	Industri Pengolahan / Processing industry	2,395	2,784	3,915	3,986	3,995	4,197	4,207	4,179	4,444	4,546	4,713	4,744	4,768	4,759	4,840
5	Listrik, Gas dan Air / Electricity, Gas and Water	155	163	159	159	162	165	191	173	205	249	186	216	220	216	207
6	Konstruksi / Construction	4,345	4,858	6,383	6,421	6,265	6,464	6,625	6,746	7,036	7,240	7,433	7,678	7,732	7,984	8,035
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trade	23,264	24,746	26,390	26,560	26,501	26,782	27,241	27,374	28,123	28,308	28,306	28,322	28,490	28,432	28,598
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1,968	2,228	2,962	2,994	3,071	3,148	3,222	3,254	3,352	3,390	3,432	3,473	3,524	3,581	3,565
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	2,860	3,104	3,663	3,789	3,812	3,892	4,075	4,365	4,515	4,656	4,679	4,714	4,814	4,943	5,016
10	Perantara Keuangan / Financial intermediaries	736	835	1,528	1,640	1,628	1,671	1,834	1,930	2,033	2,041	2,100	2,150	2,143	2,126	2,081
11	Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	4,337	4,374	4,819	4,906	4,895	4,977	5,029	5,031	5,143	5,201	5,319	5,400	5,402	5,378	5,492
12	Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defese and Compulsory Social Security	91	102	240	236	227	226	225	225	230	244	241	246	249	247	242
13	Jasa Pendidikan / Education services	363	372	418	426	436	423	429	434	473	462	458	464	475	468	466
14	Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	620	636	678	698	690	703	673	673	678	696	700	687	681	704	720
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	6,281	6,902	9,187	9,060	8,879	9,041	9,097	9,197	9,191	9,107	9,171	9,298	9,278	9,352	9,268
16	Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	753	816	272	259	252	247	241	244	234	228	221	212	210	207	210
17	Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2,774	2,628	3	3	8	8	8	10	11	12	12	13	14	12	13
18	Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	13,106	15,053	17,452	17,661	17,801	18,291	18,362	16,791	16,954	17,509	17,605	17,948	18,182	18,350	18,477
19	Bukan Lapangan Usaha - Lainnya / Non Industrial Origin- Others	39,084	38,801	40,143	40,333	40,332	40,407	40,508	41,734	41,683	41,373	41,562	41,494	41,479	41,652	41,716
Total		110,770	116,580	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694	140,185

Tabel 3.17.a.
Kredit Bank Perkreditan Rakyat Berdasarkan Jenis Penggunaan
(Credit of Rural Banks Based on Type of Use)
 Miliar Rp (Billion Rp)

Sektor Ekonomi / Economic Sector	2020	2021	2022					2023								
			Okt	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	5,587	6,094	7,179	7,207	7,586	7,619	7,778	7,989	8,040	7,817	7,773	7,580	7,629	7,476	7,387	8,269
- Perikanan / Fishery	452	458	509	530	551	555	549	555	556	563	576	579	581	565	559	560
- Pertambangan dan Penggalian / Mining and Quarrying	547	504	670	692	707	720	720	741	737	743	739	771	756	813	870	924
- Industri Pengolahan / Processing industry	2,061	2,381	3,287	3,326	3,381	3,405	3,609	3,643	3,620	3,862	3,964	4,062	4,100	4,129	4,094	4,139
- Listrik, Gas dan Air / Electricity, Gas and Water	131	140	134	137	134	138	137	160	137	169	216	152	179	180	176	168
- Konstruksi / Construction	4,038	4,517	5,688	5,845	5,872	5,697	5,864	6,015	6,139	6,396	6,591	6,792	7,007	7,049	7,285	7,320
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	20,984	22,295	23,670	23,768	23,955	23,868	24,125	24,584	24,700	25,390	25,578	25,555	25,579	25,734	25,672	25,821
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	1,402	1,654	2,061	2,106	2,110	2,125	2,183	2,230	2,250	2,296	2,318	2,360	2,405	2,431	2,463	2,444
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1,859	2,050	2,363	2,360	2,430	2,413	2,470	2,618	2,910	3,064	3,159	3,150	3,166	3,193	3,234	3,246
- Perantara Keuangan / Financial intermediaries	687	772	1,460	1,467	1,583	1,573	1,605	1,762	1,860	1,961	1,965	2,026	2,076	2,066	2,047	2,003
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and Business Services	3,845	3,946	4,254	4,292	4,367	4,299	4,409	4,455	4,448	4,551	4,623	4,719	4,778	4,765	4,768	4,885
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	62	66	180	173	168	160	159	158	157	163	180	180	184	189	189	183
- Jasa Pendidikan / Education services	210	224	269	268	268	279	269	273	274	307	291	288	286	291	284	269
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	435	429	474	473	486	481	494	487	489	494	498	496	481	473	477	481
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	4,950	5,432	7,179	7,365	7,250	7,088	7,241	7,268	7,380	7,360	7,254	7,312	7,404	7,367	7,422	7,301
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	571	638	218	206	194	188	185	179	179	176	171	167	160	158	153	155
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	2,243	2,021	6	3	3	7	7	7	10	9	11	11	11	12	11	12
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	14	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Modal Kerja / Total Working Capital	50,080	53,626	59,602	60,217	61,047	60,616	61,802	63,123	63,885	65,323	65,906	66,198	66,781	66,890	67,090	68,180
Investasi																
- Pertanian, Perburuhan, dan Kehutanan / Agriculture, Hunting, and Forestry	875	947	1,031	1,027	1,030	1,048	1,071	1,055	1,059	1,074	1,091	1,103	1,127	1,120	1,133	1,141
- Perikanan / Fishery	59	46	51	53	57	60	61	60	60	61	61	64	65	65	65	67
- Pertambangan dan Penggalian / Mining and Quarrying	120	131	220	219	234	244	253	259	260	258	249	255	270	270	268	277
- Industri Pengolahan / Processing industry	334	402	591	590	605	590	588	564	559	581	582	651	644	640	665	702
- Listrik, Gas dan Air / Electricity, Gas and Water	24	23	23	22	24	24	28	31	36	35	33	34	38	40	40	39
- Konstruksi / Construction	307	341	528	538	549	569	601	610	607	639	649	640	671	683	699	716
- Perdagangan Besar dan Eceran / Wholesale and Retail Trade	2,281	2,451	2,553	2,622	2,605	2,633	2,657	2,657	2,674	2,733	2,730	2,751	2,743	2,756	2,759	2,777
- Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	565	573	847	856	884	946	965	992	1,004	1,056	1,073	1,071	1,068	1,093	1,118	1,121
- Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and communications	1,001	1,054	1,276	1,303	1,358	1,399	1,422	1,457	1,454	1,451	1,496	1,529	1,548	1,621	1,710	1,770
- Perantara Keuangan / Financial intermediaries	49	63	61	61	57	55	67	72	70	72	76	75	75	77	80	79
- Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real Estate, Business, Ownership, and	491	428	522	526	539	596	568	574	583	592	578	600	621	637	610	607
- Administrasi Pemerintahan, Pertanahan Dan Jaminan Sosial Wajib / Government administration, Defense and Compulsory Social Security	29	36	72	66	69	67	67	67	68	67	64	61	63	60	58	59
- Jasa Pendidikan / Education services	153	148	137	150	158	156	154	156	160	167	171	170	178	184	184	196
- Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activities	185	207	208	205	211	209	209	186	184	184	198	204	206	207	226	240
- Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	1,331	1,469	1,825	1,822	1,809	1,791	1,800	1,829	1,817	1,831	1,854	1,860	1,893	1,910	1,930	1,967
- Jasa Perorangan yang Melayani Rumah Tangga / Individual Services which Serve Households	181	178	68	66	65	64	63	62	65	59	57	54	52	52	54	55
- Kegiatan Usaha yang Belum Jelas Batasannya / Business Activities are not clearly defined	531	607	1	1	0	0	0	1	0	1	1	1	1	1	1	1
- Bukan Lapangan Usaha - Rumah Tangga / Loans to Non Industrial Origin - Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Bukan Lapangan Usaha - Lainnya / Non Industrial Origin-Others	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investasi / Total Investment	8,515	9,105	10,013	10,127	10,254	10,450	10,574	10,632	10,662	10,862	10,964	11,124	11,264	11,419	11,602	11,812
Konsumsi / Consumption																
- Kredit pemilikan rumah (KPR) yang dijamin dengan hak tanggungan pertama dengan tujuan untuk dihuni / Housing Loan (mortgage) secured by first mortgage in order to live	1,998	1,972	2,097	2,135	2,158	2,147	2,203	2,192	2,182	2,179	2,203	2,188	2,189	2,179	2,173	2,180
- Kredit pemilikan kendaraan bermotor / Vehicle Loans	1,043	1,080	1,161	1,176	1,172	1,181	1,425	1,438	1,192	1,193	1,207	1,250	1,261	1,268	1,267	1,264
- Kredit konsumsi lainnya / Other consumer credit	49,135	50,797	54,058	54,285	54,663	54,804	55,070	55,240	55,152	55,265	55,471	55,729	55,992	56,214	56,562	56,750
Total Konsumsi / Total consumption	52,175	53,850	57,317	57,595	57,993	58,132	58,698	58,870	58,525	58,636	58,882	59,166	59,442	59,661	60,002	60,193
Total	110,770	116,580	126,932	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694	140,185

Tabel 3.18.a. Kredit Bank Perkreditan Rakyat Berdasarkan Lokasi Bank Penyalur (Credit of Rural Banks Based on Banks Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2020	2021	2022			2023									
			Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agt	Sep	Okt	Nov
1. Jawa Barat	13,223	13,961	15,793	15,834	15,847	16,068	16,236	16,240	16,283	16,438	16,543	16,631	16,316	16,372	16,445
2. Banten	3,982	4,096	4,865	4,918	4,861	4,897	4,982	4,999	5,027	5,078	5,181	5,253	5,262	5,397	5,488
3. DKI Jakarta	2,051	2,427	2,883	2,995	3,014	3,031	3,056	3,095	3,117	3,173	3,234	3,270	3,312	3,341	3,420
4. D.I Yogyakarta	5,679	5,805	6,097	6,146	6,129	6,201	6,253	6,301	6,329	6,384	6,412	6,465	6,496	6,562	6,552
5. Jawa Tengah	28,082	29,847	33,231	33,363	33,238	33,659	34,026	34,167	34,317	34,445	34,528	34,733	34,808	34,814	34,930
6. Jawa Timur	10,841	11,554	12,660	12,774	12,742	13,018	13,280	13,379	14,627	14,652	14,688	14,733	14,848	14,994	15,132
7. Bengkulu	74	79	100	102	105	111	114	115	118	122	123	129	134	139	140
8. Jambi	803	863	956	969	966	991	1,012	1,021	1,016	1,021	1,030	1,046	1,064	1,076	1,067
9. Aceh	135	57	48	48	31	32	33	32	32	33	32	32	32	32	33
10. Sumatera Utara	1,205	1,406	1,559	1,566	1,564	1,596	1,613	1,625	1,647	1,678	1,693	1,710	1,731	1,741	1,752
11. Sumatera Barat	1,355	1,369	1,437	1,449	1,447	1,474	1,466	1,465	1,477	1,484	1,485	1,486	1,495	1,493	1,507
12. Riau	954	1,028	1,172	1,177	1,188	1,217	1,245	1,260	1,268	1,320	1,334	1,355	1,368	1,402	1,432
13. Kepulauan Riau	5,152	5,220	6,044	6,219	6,223	6,297	6,443	6,536	6,657	6,709	6,889	6,978	7,079	7,159	7,340
14. Sumatera Selatan	1,457	1,474	1,604	1,621	1,635	1,653	1,669	1,665	1,683	1,700	1,719	1,746	1,799	1,835	1,849
15. Bangka Belitung	119	109	111	112	114	118	123	123	125	126	125	127	129	133	134
16. Lampung	10,096	10,322	10,827	10,869	10,965	11,087	11,163	11,159	11,261	11,326	11,338	11,500	11,610	11,660	11,701
17. Kalimantan Selatan	425	520	594	599	602	713	770	713	807	863	949	960	973	1,090	1,093
18. Kalimantan Barat	758	977	1,117	1,123	1,100	1,150	1,169	1,159	1,176	1,184	1,183	1,192	1,193	1,163	1,169
19. Kalimantan Timur	241	270	323	327	319	335	347	352	364	375	387	392	398	404	418
20. Kalimantan Tengah	561	826	1,116	1,534	1,544	1,634	1,701	1,696	1,390	1,339	1,347	1,368	1,401	1,224	1,802
21. Kalimantan Utara	39	56	63	66	63	65	66	65	68	70	71	73	79	80	89
22. Sulawesi Tengah	2,288	2,224	2,201	2,212	2,212	2,220	2,231	2,095	2,100	2,109	2,115	2,125	2,128	2,134	2,137
23. Sulawesi Selatan	2,268	2,384	2,526	2,537	2,547	2,558	2,585	2,742	2,765	2,770	2,765	2,778	2,801	2,819	2,822
24. Sulawesi Utara	1,329	1,351	1,562	1,536	1,519	1,536	1,565	1,577	1,564	1,592	1,584	1,599	1,602	1,605	1,599
25. Sulawesi Tenggara	229	257	297	300	304	311	313	314	314	320	324	332	346	347	357
26. Sulawesi Barat	25	79	77	79	81	82	83	83	82	83	82	83	86	89	89
27. Gorontalo	53	48	50	53	59	62	64	65	65	65	64	65	65	65	67
28. Nusa Tenggara Barat	1,194	1,255	1,364	1,405	1,418	1,428	1,431	1,426	1,411	1,414	1,409	1,430	1,458	1,480	1,517
29. Bali	11,522	11,894	12,187	12,274	12,269	12,378	12,465	12,469	12,553	12,686	12,623	12,630	12,659	12,728	12,731
30. Nusa Tenggara Timur	669	672	698	697	689	693	696	698	701	702	715	726	732	733	745
31. Maluku	1,917	1,974	2,084	2,094	2,105	2,120	2,133	2,137	2,145	2,147	2,153	2,158	2,162	2,165	2,172
32. Papua	1,241	1,354	1,464	1,467	1,474	1,506	1,537	1,547	1,571	1,581	1,595	1,607	1,622	1,633	1,645
33. Maluku Utara	200	220	243	244	245	249	252	253	254	255	257	261	264	268	272
34. Papua Barat	604	602	586	586	579	581	502	501	508	508	509	512	514	515	540
35. Lainnya / Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	110,770	116,580	127,939	129,295	129,199	131,073	132,625	133,073	134,821	135,751	136,489	137,487	137,970	138,694	140,185

Tabel 3.19.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Sektor Ekonomi (SMEs Credit/Financing & Micro, Small, and NPL/NPF Based on Economic Sector) Miliar Rp (Billion Rp)																
Sektor Ekonomi / Economic Sector	2018	2020	2021	2022					2023							
				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	94,087	130,012	161,456	209,748	214,198	211,833	212,674	218,180	220,532	224,346	227,214	229,731	232,563	234,558	236,443	241,377
Baki Debet	2,255	2,594	2,900	3,305	3,067	3,459	3,711	3,715	4,020	4,163	4,072	4,574	4,712	4,798	4,968	5,055
NPL/NPF																
2. Perikanan / Fishery	7,700	11,416	14,751	16,031	16,021	15,875	15,959	15,995	16,017	16,249	16,496	16,567	16,871	17,000	17,037	17,108
Baki Debet	204	385	376	527	489	581	625	580	617	640	632	684	721	692	715	723
NPL/NPF																
3. Pertambangan dan Penggalian / Mining and quarrying	6,982	8,039	8,969	6,942	7,080	7,096	7,236	7,146	7,104	7,706	6,926	7,131	6,983	7,268	7,946	8,286
Baki Debet	307	1,240	397	351	332	330	362	395	374	438	351	354	367	322	336	380
NPL/NPF																
4. Industri Pengolahan / Processing industry	102,653	112,601	128,136	133,204	135,619	133,889	134,754	136,895	138,737	139,200	140,871	140,695	141,979	142,855	143,324	143,471
Baki Debet	3,457	4,929	5,419	5,026	4,678	5,044	5,243	5,197	5,387	5,428	5,465	5,915	5,910	5,960	6,239	6,035
NPL/NPF																
5. Listrik, Gas dan Air / Electricity, gas and water	4,726	4,039	3,808	3,438	3,565	3,557	3,549	3,155	3,246	3,354	3,432	4,217	4,345	4,520	4,614	5,322
Baki Debet	138	148	133	124	103	103	87	84	76	78	103	98	93	88	94	91
NPL/NPF																
6. Konstruksi / Construction	72,029	59,164	57,583	53,021	52,264	48,256	48,660	49,645	50,116	51,560	53,851	55,215	56,162	57,273	57,059	56,549
Baki Debet	4,630	6,719	7,342	6,229	5,649	5,760	5,741	5,649	5,715	5,835	5,759	5,831	5,682	5,584	5,630	5,554
NPL/NPF																
7. Perdagangan Besar dan Eceran / Wholesale and retail trade	518,531	530,652	601,384	652,167	656,418	647,787	651,962	660,419	659,095	663,133	667,216	668,429	673,347	675,523	677,848	681,827
Baki Debet	18,293	18,208	21,565	25,921	23,799	25,970	26,971	26,189	27,136	28,128	26,196	28,448	29,082	28,015	28,666	28,223
NPL/NPF																
8. Penyediaan Akomodasi dan Penyediaan Makan Minum / Provision of accommodation and the provision of eating and drinking	39,247	50,623	58,603	60,840	61,393	60,798	61,095	62,039	62,283	62,800	63,177	63,502	64,330	65,091	65,523	66,325
Baki Debet	1,236	2,009	1,694	2,034	1,850	1,978	2,043	1,974	1,999	2,113	2,111	2,216	2,264	2,231	2,135	2,164
NPL/NPF																
9. Transportasi, Pergudangan dan Komunikasi / Transportation, warehousing and communications	40,012	42,711	41,876	43,824	45,268	45,725	46,605	47,570	47,171	47,613	49,307	48,572	49,295	51,414	52,022	52,014
Baki Debet	1,302	1,433	1,886	1,612	1,437	1,637	1,597	1,646	1,726	1,628	1,559	1,568	1,601	1,678	1,716	1,685
NPL/NPF																
10. Perantara Keuangan / Financial intermediaries	19,093	12,167	10,001	10,713	10,835	10,577	10,228	10,221	10,210	10,177	10,380	11,649	11,737	11,693	11,803	13,048
Baki Debet	395	436	286	446	350	362	365	550	582	625	609	650	743	749	733	728
NPL/NPF																
11. Real Estate, Usaha Persewaan, dan Jasa Perusahaan / Real estate, Business Ownership, and Business Services	52,202	50,701	48,499	49,443	51,024	50,331	50,729	49,638	49,844	50,718	52,297	51,004	51,314	51,760	52,377	53,875
Baki Debet	1,803	2,746	2,876	2,356	2,098	2,170	2,144	1,985	1,970	1,982	1,918	2,385	2,139	2,101	2,125	2,214
NPL/NPF																
12. Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib / Government administration, defense and compulsory social security	535	100	214	239	387	421	243	410	407	278	219	213	209	214	211	229
Baki Debet	3	3	3	1	0	0	0	1	1	1	1	1	1	1	1	1
NPL/NPF																
13. Jasa Pendidikan / Education services	6,284	7,235	8,294	8,626	8,554	8,580	8,529	8,595	8,571	8,721	8,939	8,905	8,995	9,083	9,182	9,216
Baki Debet	87	104	85	115	154	169	166	180	161	161	155	161	129	133	104	105
NPL/NPF																
14. Jasa Kesehatan dan Kegiatan Sosial / Health services and social activities	10,246	10,257	11,824	12,319	12,537	12,410	12,598	12,545	12,611	12,782	12,914	12,892	13,125	13,260	13,427	13,615
Baki Debet	209	248	132	144	134	137	177	168	180	192	169	181	199	210	227	222
NPL/NPF																
15. Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Community, Sociocultural, Entertainment and Other Individual Services	50,541	54,513	60,959	68,434	69,711	68,847	69,780	71,611	72,251	73,511	75,314	75,390	77,237	78,767	79,481	79,555
Baki Debet	1,124	1,768	1,557	1,914	1,805	2,011	2,145	2,166	2,304	2,308	2,268	2,543	2,603	2,535	2,588	2,573
NPL/NPF																
16. Jasa Perorangan yang Melayani Rumah Tangga / Individual services which serve households	2,565	2,875	3,825	3,902	3,926	3,847	3,858	3,903	3,886	3,921	3,914	3,916	3,882	3,899	3,872	3,825
Baki Debet	58	49	74	102	90	96	96	99	98	97	92	100	105	106	106	102
NPL/NPF																
17. Badan Internasional dan Badan Ekstra Internasional Lainnya / International Agency and Other Extra International Agency	4	7	5	14	15	14	16	17	15	14	14	13	13	13	12	12
Baki Debet	0	-	-	-	-	-	-	-	-	-	0	-	-	-	-	0
NPL/NPF																
18. Kegiatan yang Belum Jelas Batasannya / Business activities are not clearly defined	596	1,220	829	-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	170	94	31	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF																
19. Penerima Kredit Bukan Lapangan Usaha / Debtor is not the business field - other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF																
20. Tidak Teridentifikasi / Un-identified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF																
Jumlah / Total	1,028,033	1,088,332	1,221,015	1,332,905	1,348,813	1,329,843	1,338,475	1,357,985	1,362,096	1,376,083	1,392,481	1,398,041	1,412,388	1,424,191	1,432,182	1,445,655
Baki Debet	35,671	43,113	46,757	50,206	46,033	49,808	51,473	50,579	52,347	53,818	51,460	55,710	56,349	55,203	56,382	55,854
NPL/NPF																

Tabel 3.20.a.
Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing UMKM dan MKM Menurut Jenis Penggunaan
(SMEs Credit/Financing and NPL/NPF Credit Based on Type of Use)
Miliar Rp (Billion Rp)

Jenis Penggunaan / Type of Use	2020	2021	2022					2023							
			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	796,710	925,184	1,003,506	1,013,459	992,941	995,969	1,008,220	1,010,179	1,016,984	1,024,981	1,025,604	1,032,934	1,038,521	1,041,402	1,048,323
NPL/NPF	31,719	36,453	40,163	36,961	40,032	41,282	40,620	42,167	43,585	41,755	44,853	45,441	44,129	45,251	44,450
2. Investasi / Investment															
Baki Debet	291,623	295,831	329,399	335,355	336,902	342,507	349,765	351,916	359,099	367,500	372,437	379,454	385,670	390,779	397,332
NPL/NPF	11,394	10,304	10,044	9,072	9,776	10,191	9,959	10,180	10,233	9,705	10,857	10,908	11,074	11,131	11,404
3. Konsumsi / Consumption															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Tidak Teridentifikasi / Un-identified															
Baki Debet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	1,088,332	1,221,015	1,332,905	1,348,813	1,329,843	1,338,475	1,357,985	1,362,096	1,376,083	1,392,481	1,398,041	1,412,388	1,424,191	1,432,182	1,445,655
NPL/NPF	43,113	46,757	50,206	46,033	49,808	51,473	50,579	52,347	53,818	51,460	55,710	56,349	55,203	56,382	55,854

Tabel 3.21.a. Kredit/Pembiayaan dan Non Performing Loan/Non Performing Financing Rincian Kredit UMKM dan MKM Menurut Kelompok Bank (Detail of SMEs Credit/Financing and Detail of MKM Credit/Financing Based on Group of Bank) Miliar Rp (Billion Rp)															
Kelompok Bank	2020	2021	2022				2023								
			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	633,015	748,855	839,089	849,159	839,463	843,931	859,748	862,038	871,275	880,625	884,231	893,177	897,933	901,700	909,811
Mikro / Micro	189,333	326,560	448,973	455,972	452,874	455,301	466,160	468,906	476,075	482,269	487,468	493,100	495,435	497,782	504,096
Kecil / Small	250,616	333,146	310,234	311,440	307,767	308,931	311,561	311,755	313,262	314,185	313,808	314,802	315,644	316,424	317,554
Menengah / Medium	193,066	89,149	79,883	81,747	78,823	79,699	82,026	81,377	81,939	84,170	82,955	85,274	86,853	87,494	88,162
NPL/NPF	18,781	23,175	26,505	24,608	27,371	28,706	27,540	28,645	29,636	27,497	30,423	31,399	30,145	31,488	31,480
Mikro / Micro	2,416	5,532	9,167	8,430	10,005	10,958	10,936	11,116	11,072	10,441	11,975	12,711	12,603	13,422	13,371
Kecil / Small	7,738	10,391	12,750	11,566	12,667	13,172	12,126	13,201	14,175	12,440	13,959	14,491	13,473	13,976	14,031
Menengah / Medium	8,627	7,251	4,588	4,612	4,699	4,576	4,479	4,328	4,388	4,616	4,489	4,196	4,069	4,090	4,078
2. BPD / Regional Development Banks															
Baki Debet	74,773	81,582	93,880	91,839	87,204	88,753	91,917	93,527	95,851	98,404	100,564	103,246	105,992	107,116	108,111
Mikro / Micro	16,575	19,377	22,691	22,809	22,375	23,391	25,405	26,600	29,519	30,269	30,915	31,866	32,654	33,011	33,381
Kecil / Small	32,943	37,033	44,281	44,161	42,161	42,700	43,291	43,612	43,272	44,593	45,489	46,556	47,788	48,661	49,536
Menengah / Medium	25,255	25,172	26,908	24,868	22,668	22,662	23,221	23,315	23,061	23,542	24,160	24,825	25,550	25,444	25,195
NPL/NPF	7,005	6,570	6,996	6,415	6,669	6,799	7,009	7,204	7,389	7,294	7,631	7,591	7,564	7,748	7,661
Mikro / Micro	584	694	776	749	806	918	957	1,123	1,354	1,346	1,430	1,447	1,460	1,528	1,499
Kecil / Small	2,434	2,397	2,365	2,165	2,268	2,342	2,380	2,386	2,400	2,350	2,443	2,418	2,402	2,452	2,469
Menengah / Medium	3,987	3,479	3,855	3,501	3,595	3,539	3,672	3,695	3,635	3,598	3,758	3,726	3,702	3,768	3,693
3. Bank Swasta Nasional / Domestic Private Banks															
Baki Debet	380,345	390,463	399,841	407,718	403,076	405,701	406,242	406,453	408,878	413,376	413,170	415,907	420,207	423,307	427,674
Mikro / Micro	41,235	43,934	51,104	53,916	62,345	62,543	106,323	107,477	107,910	108,719	109,289	109,775	110,401	112,033	113,271
Kecil / Small	69,294	89,334	107,745	110,901	118,387	119,707	88,706	88,326	88,184	90,126	91,159	92,199	93,325	93,032	93,433
Menengah / Medium	269,816	257,195	240,992	242,901	222,344	223,451	211,213	210,650	212,784	214,530	212,722	213,933	216,482	218,241	220,970
NPL/NPF	17,327	17,013	16,705	15,009	15,768	15,968	16,030	16,497	16,793	16,669	17,656	17,359	17,493	17,147	16,712
Mikro / Micro	1,631	2,262	2,115	1,912	2,106	2,157	3,242	3,399	3,409	3,418	3,536	3,541	3,562	3,480	3,404
Kecil / Small	2,218	2,436	2,936	2,442	3,004	3,065	2,794	2,918	3,011	3,007	3,311	3,390	3,444	3,394	3,428
Menengah / Medium	13,478	12,315	11,654	10,656	10,658	10,746	9,994	10,180	10,374	10,245	10,808	10,428	10,487	10,273	9,880
4. Kantor Cabang Dari Bank Yang Berkedudukan Di Luar Negeri / Branch Offices of Foreign Banks															
Baki Debet	199	115	95	97	100	91	78	78	79	77	77	58	58	60	59
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	69	27	38	40	45	75	20	20	20	20	20	0	0	0	0
Menengah / Medium	130	88	58	57	55	16	59	58	59	57	57	58	58	60	59
NPL/NPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mikro / Micro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kecil / Small	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Menengah / Medium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total															
Baki Debet	1,088,332	1,221,015	1,332,905	1,348,813	1,329,843	1,338,475	1,357,985	1,362,096	1,376,083	1,392,481	1,398,041	1,412,388	1,424,191	1,432,182	1,445,655
NPL/NPF	43,113	46,757	50,206	46,033	49,808	51,473	50,579	52,347	53,818	51,460	55,710	56,349	55,203	56,382	55,854

Tabel 3.22.a. Kredit/Pembiayaan UMKM dan MKM Menurut Lokasi Proyek Per Daerah Tingkat I (SMEs Credit/Financing and MKM Credit Based on Project Location) Miliar Rp (Billion Rp)															
Lokasi / Location	2020	2021	2022			2023									
			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	147,306	169,569	183,287	185,184	182,608	183,539	185,736	185,949	186,925	187,428	188,027	189,431	189,768	189,630	191,006
2. Banten	46,131	50,737	54,179	54,291	53,439	53,678	54,809	53,967	54,196	54,527	55,048	55,535	56,268	56,756	57,401
3. DKI Jakarta	143,631	138,889	138,772	144,233	140,817	141,809	139,891	139,265	140,748	144,225	141,829	142,887	145,566	146,840	148,893
4. D.I Yogyakarta	17,035	20,067	21,936	22,236	21,775	21,854	22,286	22,288	22,423	22,545	22,555	22,637	22,770	22,780	22,751
5. Jawa Tengah	126,914	148,313	170,871	171,888	170,316	171,215	174,475	175,923	177,908	179,472	180,303	182,105	183,165	183,341	183,653
6. Jawa Timur	159,233	179,883	197,683	199,243	197,119	198,825	202,637	203,972	205,387	208,901	209,476	211,353	211,922	213,089	213,458
7. Bengkulu	9,561	11,369	13,093	13,195	12,955	12,972	13,152	13,205	13,383	13,404	13,456	13,509	13,598	13,690	13,821
8. Jambi	16,447	18,880	21,391	21,819	21,575	21,746	21,932	21,984	22,224	22,408	22,685	23,007	23,337	23,544	23,982
9. Aceh	10,831	10,538	10,845	10,773	10,287	10,304	10,793	10,830	10,783	11,129	11,344	11,569	11,817	11,907	12,030
10. Sumatera Utara	56,968	63,143	69,730	70,370	69,543	69,976	71,357	71,789	73,100	73,942	75,130	76,235	77,094	77,716	78,228
11. Sumatera Barat	19,612	23,693	27,266	27,485	27,016	27,258	27,782	27,937	28,305	28,531	28,886	29,285	29,472	29,530	29,799
12. Riau	28,791	32,446	35,712	36,091	35,632	35,891	36,530	36,834	37,556	38,100	38,241	38,673	39,215	39,733	40,500
13. Kepulauan Riau	27,883	31,073	35,659	36,162	35,488	35,786	36,274	36,492	37,022	37,066	37,240	37,766	38,112	38,444	38,341
14. Sumatera Selatan	5,243	5,758	6,564	6,572	6,340	6,345	6,701	6,789	6,847	6,909	6,902	7,183	7,453	7,693	7,576
15. Bangka Belitung	8,473	10,321	11,294	11,596	11,424	11,452	11,520	11,419	11,674	12,026	11,865	12,011	12,449	12,616	12,718
16. Lampung	20,516	23,981	27,392	27,550	27,125	27,260	27,608	27,653	28,064	28,352	28,639	28,810	28,862	29,183	29,509
17. Kalimantan Selatan	14,525	16,692	19,154	19,427	19,226	19,239	19,679	19,809	20,145	20,606	20,562	21,033	21,413	21,706	22,492
18. Kalimantan Barat	22,652	24,023	26,182	26,523	26,040	26,157	27,115	27,286	27,722	27,951	28,333	28,631	28,737	28,889	29,123
19. Kalimantan Timur	26,784	30,158	32,315	32,400	32,010	32,207	32,983	33,108	33,624	33,921	34,414	34,551	35,005	35,669	36,362
20. Kalimantan Tengah	12,192	14,227	16,325	16,882	16,341	16,846	17,077	17,295	17,210	17,728	18,227	18,442	18,366	18,360	19,466
21. Sulawesi Tengah	10,371	11,835	13,682	13,927	13,811	14,017	14,266	14,356	14,539	14,922	15,036	15,230	15,377	15,393	15,534
22. Sulawesi Selatan	40,559	49,304	54,368	54,853	54,383	54,613	55,320	55,475	56,146	56,317	56,641	57,507	57,860	58,158	59,711
23. Sulawesi Utara	10,665	11,754	12,648	12,715	12,819	12,739	13,061	13,006	13,086	13,205	13,273	13,335	13,490	13,502	13,355
24. Sulawesi Tenggara	4,119	5,001	5,361	5,453	5,448	5,499	5,596	5,605	5,655	5,680	5,720	5,732	5,692	5,623	5,568
25. Sulawesi Barat	4,886	6,102	6,555	6,644	6,561	6,569	6,635	6,664	6,742	6,948	7,021	7,133	7,199	7,241	7,328
26. Gorontalo	9,253	11,187	12,759	12,898	12,778	12,869	13,055	13,155	13,331	13,550	13,688	13,858	13,959	14,107	14,307
27. Nusa Tenggara Barat	15,822	17,993	19,383	19,474	19,214	19,259	19,565	19,552	19,600	19,770	19,918	20,256	20,559	20,685	21,002
28. Bali	38,737	43,288	45,757	45,818	45,208	45,376	46,230	46,275	46,794	47,455	47,711	48,051	48,504	48,833	49,491
29. Nusa Tenggara Timur	11,550	14,201	16,242	16,406	16,363	16,573	16,824	16,977	17,313	17,581	17,731	17,978	18,125	18,235	18,412
30. Maluku	4,121	4,799	5,458	5,494	5,472	5,559	5,715	5,763	5,818	5,856	5,960	6,107	6,241	6,329	6,354
31. Papua	10,334	11,402	12,182	12,207	11,916	12,027	12,191	12,251	12,464	12,539	12,643	12,769	12,957	13,023	13,553
32. Maluku Utara	2,448	3,104	3,825	3,878	3,835	3,976	4,042	4,078	4,091	4,147	4,191	4,189	4,239	4,279	4,358
33. Papua Barat	3,885	4,441	4,952	5,046	4,877	4,950	5,099	5,098	5,211	5,293	5,308	5,518	5,579	5,636	5,561
34. Lainnya / Others	18	31	82	82	81	90	50	49	47	47	37	70	22	21	12
35. Tidak Teridentifikasi / Un-identified	835	2,813	-	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah / Total	1,088,332	1,221,015	1,332,905	1,348,813	1,329,843	1,338,475	1,357,985	1,362,096	1,376,083	1,392,481	1,398,041	1,412,388	1,424,191	1,432,182	1,445,655



**Departemen Pengelolaan
Data dan Statistik
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